



江氏修理汽車私人有限公司
KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0820191530AIG
Your Ref : SMG5774B

Date : **7 JAN 2020**

WITHOUT PREJUDICE

AIG Asia Pacific Insurance Pte Ltd
C/O LKK Auto Consultants Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Pk
Singapore 408933
Attention : Motor Claim Department

Dear Sirs,

Accident involving SMD1530E and SMG5774B on 07.08.2019 along Serangoon North Ave 5.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SMG5774B.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Ridzaudbin Bin Raihan,, the owner of motor-vehicle no: SMD1530E, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 9,307.00
Loss of rental (9 days x \$120.00)	\$ 1,080.00
LTA search by law firm	\$ 10.00
	\$ 10,397.00
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV20000013
- 2) GIA report and certificate insurance of SMD1530E
- 3) LTA search fee & invoice from A C Syed & Partners
- 4) Rental agreement and rental invoice

We hope to receive your early reply soon.

Thank you,

Yours faithfully,

KANG CAR REPAIRERS PTE LTD

.....

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Monday, 19 August 2019 12:36 PM
To: scng@bscapital.com.sg
Cc: happyfleet@cowell.com.sg
Subject: ACCIDENT INVOLVING SMG 5774B AND SMD 1530E ON 07/08/2019

Our Ref: CC6/AIG19014037/Aea3

19 AUG 2019

BIS MOTORING PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SMG 5774B AND SMD 1530E ON 07/08/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: Ashersng@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd*
(Motor Claims Dept)

AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Ridzauddin Bin Raihan ("the third party claimant")
of _____ (address),
owner of SMD1530E (vehicle no.) hereby authorize
Kang Car Repairers Pte Ltd
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SMD1530E that was
damaged pursuant to the accident which occurred on 07.08.2019 (date) along
Serangoon North Ave 5 (location)
involving vehicle no/s SMG5774B ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment further to settlement of my claim with payment cheque/s being made in
favour of the workshop.

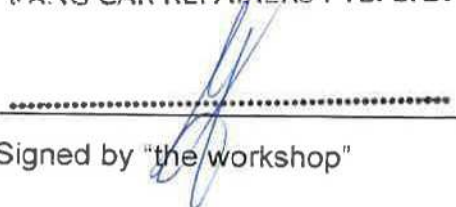
I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 07 day of Aug (month) 20 19 (year)



Signed by "the third party claimant"

KANG CAR REPAIRERS PTE. LTD.



Signed by "the workshop"

This Discharge Voucher applies strictly for Claimant's claim for personal injury / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related or claims arising from this accident.

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, KANG CAR REPAIRERS PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$10,390.00 (Global Sum) for vehicle no. SMD 1530E that was damaged pursuant to the accident which occurred on 07/08/2019 (date) along SERANGOON NORTH AVE 5 involving vehicle no/s SMG 5774B.

This is pursuant to the inspection conducted on 08/08/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner RIDZAUDDIN BIN RAIHAN ("the third party claimant") of vehicle no. SMD 1530E make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SMD 1530E (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

30 JUL 2020

Dated this _____ (day) of _____ (month) **20**____ (year)



Signed by appointed surveyor

KANG CAR REPAIRERS PTE. LTD.

Signed by "the workshop" (with chop)



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY #07-16
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416
ATTN: Motor Claim Department

Your Ref No: SMG5774B
Claim Type: Third Party
Accident Date: 07/08/2019
TP Veh Reg No: SMG5774B

Final No: KCR-INV2000013
Claim No: EST1900245
Date: 10 Jan 2020
Policy No: 5102715163-01
Veh Reg No: SMD1530E
Make/Model: TOYOTA VELLFIRE
2.5X CVT
Chassis No: AGH300190625
Engine No: 2ARJ078418
Reg. Date: 03/08/2018

Tax Invoice to Vehicle No :SMD1530E

PAGE:1

Description	Quantity	List Price	Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 8,700.00
Add GST @ 7%	609.00
Total Amount payable	S\$ 9,309.00

TOTAL: SINGAPORE DOLLAR NINE THOUSAND THREE HUNDRED AND NINE ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
RIDZAUDDIN BIN RAIHAN 2 RIVERVALE LINK #12-01 SINGAPORE 545040

DATE	INVOICE NO.
23-Aug-2019	A 40561

		VHA NO.	DUE DATE	VEH. NO.
		A 40561	23-Aug-2019	SLU 5099 E
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT	
RENTAL FROM 07 AUGUST 2019 TO 16 AUGUST 2019	9	112.15	1,009.35	
GST @ 7%			\$70.65	
TOTAL			\$1,080.00	

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd**



bizSAFE

VEHICLE HIRING AGREEMENT

Workshop: *Long*

HIRER'S PARTICULARS

Name (as in I/C) *Ridzuan Bin Babon*
NRIC/Passport No: *[REDACTED]* Date of Birth: *11/1/77*
Address: *2 Rivervale Link #13-01* Age: *S(575040)*
Name & Address of Employer
Occupation
Driving Licence No: *[REDACTED]* Driving Exp: *11/1/2021*
Passed Date: *11/1/2021*
D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C) *Noor Asyiqin Pte Family*
NRIC/Passport No: *[REDACTED]* Date of Birth: *13/1/78*
Address: *2 Rivervale Link #13-01* Age: *S(575040)*
Occupation
Driving Exp: *11/1/2021* Yrs
Driving Licence No: *[REDACTED]* Passed / Expiry Date: *11/1/2021*
D/L Type: Local/Int'l/Others: Contact No: *[REDACTED]*

Hirer's Own Vehicle No:		Replace Veh No:																																													
Loan Vehicle No: <i>2153099</i>		VR No:																																													
Make & Model: <i>PERODUA CELNO</i>		Auto/Manual Group:																																													
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td><i>9</i> day @ \$ <i>120</i></td> <td>Per day</td> <td><i>\$1080</i></td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @ \$</td> <td>Per week/Monthly</td> <td><i>2</i></td> </tr> <tr> <td colspan="2">Others</td> <td></td> <td></td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="2">Delivery/Collection Svc</td> <td></td> <td></td> </tr> <tr> <td colspan="2">GST</td> <td></td> <td></td> </tr> <tr> <td colspan="2">OR No:</td> <td>(A) SUB-TOTAL</td> <td><i>\$1080</i></td> </tr> <tr> <td>Petrol Level & Surcharge</td> <td>OUT IN</td> <td>E 1/4 1/2 3/4 F</td> <td></td> </tr> <tr> <td colspan="2">First _____ km FREE per day</td> <td>GST</td> <td></td> </tr> <tr> <td colspan="2">Excess mileage is chargeable at _____ cents per km</td> <td>TOTAL CHARGES</td> <td></td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	<i>9</i> day @ \$ <i>120</i>	Per day	<i>\$1080</i>	Weekly/Monthly	week @ \$	Per week/Monthly	<i>2</i>	Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc				GST				OR No:		(A) SUB-TOTAL	<i>\$1080</i>	Petrol Level & Surcharge	OUT IN	E 1/4 1/2 3/4 F		First _____ km FREE per day		GST		Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	
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NON WAIVER EXCESS (Subject to GST): \$ *11*

ACCESSORIES CHECK

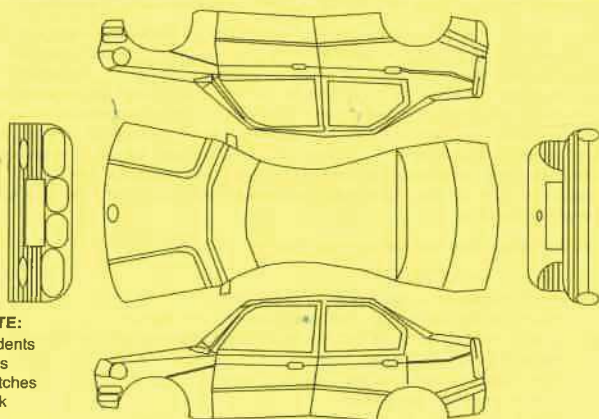
- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre



Hirer's Signature: *[Signature]* Additional Driver's Signature: *[Signature]*
SINGAPORE Use Only

INDICATE:

- A - Accidents
D - Dents
S - Scratches
X - Crack



I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<i>26/11/19</i>	<i>6:10pm</i>	<i>100</i>	<i>[Signature]</i>	

Hirer's/Driver Signature *[Signature]*

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<i>1/12/19</i>	<i>10:00am</i>	<i>100</i>	<i>[Signature]</i>	

Hirer's/Driver Signature *[Signature]*

Enquire Vehicle & Owner Information (Vehicle No. SMG5774B As At 07 Aug 2019 / 12:40:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: ACS.KC.LTA.08.19

Current Owner Details

Owner ID Type: Company
Owner ID: 201735055D
Owner Name: BIS MOTORING PTE. LTD.
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.:20
Registered Street Name: BENDEMEER ROAD
Registered Unit No.: # 03 - 13/14
Registered Building Name: BS BENDEMEER CENTRE
Registered Postal Code: 339914

Current Vehicle Details

Vehicle No.: SMG5774B
Make Description/Model: RENAULT / GRAND SCENIC IV 1.5 DCI AT EU6
Insurance Company Name: AIG ASIA PACIFIC INSURANCE PTE. LTD.

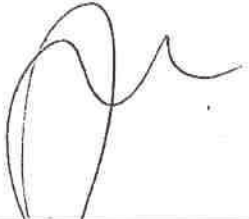
A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : KANG CAR REPAIRERS PTE LTD	BILL NO: B067 /2019
YOUR REF:	
OUR REF : ACS.KC.LTA.AUG.2019	DATE : 16/9/19
TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.	
<u>LTA SEARCHES FOR THE MONTH AUG 2019</u>	
1. GBE 5999K as at 7.8.19	\$ 10.00
2. SKK 3103D as at 17.8.19	\$ 10.00
3. SLR 7336Z as at 21.8.19	\$ 10.00
4. SMG 5774B as at 7.8.19 SMD 1530E	\$ 10.00
5. SMJ 6724Z as at 29.8.19	\$ 10.00
6. YP 2717Y as at 31.7.19	\$ 10.00
Total:	<u>\$ 60.00</u>
[SINGAPORE DOLLARS: SIXTY ONLY.]	
	
M/s A C SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE	
We reserved the right to forward a subsequent bill for any disbursements omitted herein. E. & O.E.	

Print Received Message

This mail is associated with :

***SMD1530E (3236200566SG)
[SMG5774B]**

TP

RIDZAUDDIN BIN RAIHAN

Aug 7 2019 12:00PM

[BIS MOTORING PTE LTD]

Kang Car Repairers Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 14/07/2020 12:23 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$10396.49) - SMD1530E - Claim Handler: Syed-Yusoff, Saliha

Approved:10396.49:please proceed with settlement @ \$10,396.49 [COR-\$9309 LOR-\$1080 LTA-\$7.49] ** Subject to final repair bill & ATA