

**AIG Insurance (Singapore) Pte Ltd**

Attn: Motor Claims Dept

Dear Sir/ Madam

**ACCIDENT INVOLVING VEHICLE NO SKL6985A AND SDY7750T ON 06/09/2019**

We understand that you are the insurer of SDY7750T vehicle.

We are instructed by the owner of motor vehicle SKL6985A to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

1.	Cost of repair	S\$ 3,000.00
2.	Loss of Use/Rental	S\$ 1,055.00
3.	LTA Search fee	S\$ 7.49
4.	Towing Fee	S\$ -
TOTAL		<b><u>S\$ 4,062.49</u></b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

GUAN MOTOR WORKS

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## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 29 November 2019 11:39 AM  
**To:** GSTAN@PANDELTA.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT BETWEEN SDY7750T & SKL6985A ON 06/09/2019 ALONG/AT HILLVIEW HEIGHTS

Tracking:	Recipient	Delivery
	GSTAN@PANDELTA.COM	
	Admin A	
	shupeis@lkkauto.com	Delivered: 29/11/2019 11:39 AM
	Melkwan@lkkauto.com	Delivered: 29/11/2019 11:39 AM
	oliviatlau@lkkauto.com	Delivered: 29/11/2019 11:39 AM

OUR REF: CC4/AIG19016199/Kkb3

**TAN GUAN SENG**  
[POLICY HOLDER]

Dear Sir/Madam,

### ACCIDENT BETWEEN SDY7750T & SKL6985A ON 06/09/2019 ALONG/AT HILLVIEW HEIGHTS

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

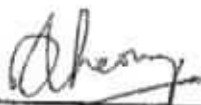
## AUTHORISATION TO ACT

I/We, HEONG CHANG FOON & DESMOND (the third party claimant) of \_\_\_\_\_  
\_\_\_\_\_, (address), owner of SKL6985A (vehicle no.) hereby  
authorize GUAN MOTOR WORKS ("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.  
SKL6985A that was damaged pursuant to the accident which occurred on 6/9/19 (date)  
along HILLVIEW HEIGHT CONDO CARPARK (location) involving  
vehicle no/s SDY7750T ("the accident").

I further authorize the workshop to settle my 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.

Dated this 16 (day) of 1 (month) 2020 (year)



Signed by "the third party claimant"  
(with company stamp if applicable)



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

"We/I, GUAN MOTOR WORKS ("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\$3,000.00 (Repair Cost), S\$640.00 (Loss of Use/Rental), S\$7.49 (Disbursement) for vehicle no. SKL6985A that was damaged pursuant to the accident which occurred on 06/09/2019 (date) along HILLVIEW HEIGHT CONDO CARPARK (location) involving vehicle no/s SDY7750T. This is pursuant to the inspection conducted on 12/09/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner CHEONG CHANG FOONG DESMOND (the third party claimant") of vehicle no. SKL6985A 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 SKL6985A (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.

Dated this 16 (day) of 1 (month) 20<sup>20</sup> (year)

  
Signed by appointed surveyor LKK KSC

  
Signed by "the workshop" (with chop)

源摩哆廠

## GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

Messrs: CHEONG CHANG FOONG DESMOND

Invoice No: 5036

21-10-2019

Date:

HONDA CITY - SKL 6985 A

Lump sum for total repair cost inclusive of spare parts and labour charges.

\$3,000.00

Dollars Three thousand only.



E.&amp;O.E.



Pte Ltd

160 Sin Ming Drive #05-10 Sin Ming Autocity  
Singapore 575722 Tel: 6266 3771 Fax: 6266 3974  
(Co. Reg. No. 201535359D)

## VEHICLE RENTAL AGREEMENT

NO. 10722

<b>HIRER'S PARTICULAR</b>		Veh No: <u>SML7166S</u>		Replace Veh No:	
Name: (as in I/C) <u>CHEONG CHANG FORNG DESMOND</u>		Mileage Out:		Mileage Out:	
NRIC / PASSPORT No: <u>S 7924587-I</u>		Make & Model <u>Hyundai</u>		Make & Model	
Address (Res): <u>29 HILLVIEW AVENUE</u>		<u>Auto / Manual</u> <u>1.6 Avante</u>		Auto / Manual	
<u>#03-06 SINGAPORE 669561</u>		OUT: Date <u>11/9/19</u>		OUT: Date	
Name & Address of Employer:		OUT: Time <u>11.30 AM</u>		OUT: Time	
Occupation: _____ Driving Exp: _____		<b>CHARGES</b>		980 00	
D/L No: <u>S 7924587-I</u> D/L Type: Local/International		Daily 7 @ \$140			
Pass Date: <u>10-12-1999</u> Date of Birth: <u>23-8-1979</u>		Weekly @ \$			
Tel: (O) _____ (R) _____ HP: <u>98773123</u>		Monthly @ \$			
Email: _____		Hours @ \$			
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Others 3 @ \$25 M/sia used		75 00	
Name: (as in I/C) _____		CDW @ \$			
NRIC / PASSPORT No: _____		PAI @ \$			
D/L No: _____ D/L Type: Local/International		Delivery Service		✓	
Pass Date: _____ Date of Birth: _____		<b>SUB-TOTAL \$</b>		1055 00	
Occupation: _____ Driving Exp: _____		OUT			
Refundable Deposit: _____		E F E F			
Cash/Net/Cheque/VISA/MC Cards No: _____		EXTENSION			
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Collection Service		✓	
FRONT		Misc.			
LEFT		<b>ESTIMATED TOTAL RENTAL \$</b>		1055 00	
RIGHT		Rented out by:			
REAR		Hirer is responsible for the first \$ <u>2000</u> excess			
ACCESSORIES CHECK		for collision / damage to first party (i.e.) RENT & DRIVE PTE.			
<input checked="" type="checkbox"/> Ashtray		LTD Vehicle (including windscreen) and also first \$			
<input checked="" type="checkbox"/> STD Tools		<u>1500</u> excess for collision / damage to third party's			
<input checked="" type="checkbox"/> Radio / Cass		vehicle for each and every accident / damage.			
<input checked="" type="checkbox"/> Cig Lighter		NO SMOKING, NO ILLEGAL ACTIVITIES			
<input checked="" type="checkbox"/> Jack		Hirer's Signature <u>[Signature]</u>			
<input checked="" type="checkbox"/> S / Tyre		Addition Driver's Signature _____			
<input checked="" type="checkbox"/> Hub Caps					
<input checked="" type="checkbox"/> S / RIM					

I/We agreed to the terms and conditions above, overleaf and that all information given is true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

## \* IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY RENT & DRIVE PTE LTD.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:
  - shall report all accidents involving the said vehicle to the Owner immediately.
  - shall take immediate steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the Owner).
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - injury case;
    - non-injury case involving a Government vehicle or damage to Government property;
    - non-injury case involving a foreign vehicle (to obtain their motor insurance policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
    - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO RENT & DRIVE 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
18-09	10.45					<u>[Signature]</u>
2019	AM					

**Rent & Drive**  
Pte Ltd

Bik 15 Sin Ming Industrial Estate Sector A #01-100  
Singapore 575673 Tel: 6451 4450 Fax: 6451 4402  
(Co. Reg. No. 201535359D)

**OFFICIAL RECEIPT**

No. 10.48

Date: 18/09/2019

Received from: Cheong Chang Fong Desmond  
the sum of Dollars One thousand fifty & Five only

Being payment for 10722 SML7166S 11/9/19 to 18/9/19 & M'sia used on 14/9 to 16/9/19

\$

1055  $\frac{XX}{XX}$

☒ Cash ☐ Nets

☐ Cheque / Visa / Master

RENT & DRIVE PTE LTD

150, Sin Ming Drive  
Sin Ming Autocity #05-10  
Singapore 575722

for RENT & DRIVE PTE LTD



**Enquire Vehicle & Owner Information ( Vehicle No. SDY7750T As At 06 Sep 2019 / 18:40:00 )****Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No: TCKJTA.MISC.2019(GM)

**Current Owner Details**

Owner ID Type: Singapore NRIC

Owner ID: S0130160H

Owner Name: TAN GUAN SENG

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No: 29

Registered Street Name: HILLVIEW AVENUE

Registered Unit No: # 01 - 04

Registered Building Name:-

Registered Postal Code: 669561

**Current Vehicle Details**

Vehicle No: SDY7750T

Make Description/Model: VOLKSWAGEN / PASSAT 1.8 TSI AT 3624H7 HID

Insurance Company Name: AIG ASIA PACIFIC INSURANCE PTE. LTD.