

**ESTEEM PERFORMANCE PTE LTD**

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536,
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteempert.com.sg

Your Ref : GBC 3811 S

Our Ref : CIV1302513 / SME 9172 Y

Date : 10-02-20

AIG ASIA PACIFIC INSURANCE PTE LTD

AIG Building

78 Shenton Way

#07-16

Singapore 079120

RE : ACCIDENT INVOLVING **SME 9172 Y & GBC 3811 S**
ACCIDENT DATE **11.09.2019**
ACCIDENT ALONG **PIE TOWARDS TUAS**

We are the workshop for the owner of motor vehicle no : **SME 9172 Y** which was involved in the captioned accident. The vehicle was surveyed by an independent appraiser and the claims below are based on its recommendation sum being for the repair cost and the period of repair (Strictly on a Without Prejudice Basis)

As the accident was caused by the negligent act of your insured **GBC 3811 S** we are submitting these claims for your consideration.

1	Cost of repair	S \$	6,762.51
2	Loss of rental <u>10</u> days @ \$ <u>88.00</u> / day	S \$	880.00
3	Surveyor Fee	S \$	0.00
4	GIA report fees (S\$ 15.00 for search fee & S\$ 14.00 for each report fee)	S \$	0.00
5	LTA Fee	S \$	7.48
		S \$	7,649.99

We enclosed herewith the following documents to support the claims:-

- a) Authorization letter
- b) Final repair bill(s)
- c) LTA search
- d) GIA report(s) / result
- e) Insurance certificate, etc.....

Kindly look into the matter and let us hear from you on the settlement of our client's claim as soon as possible. Thank you.

Yours faithfully

Carmen Lim
Claims Executive
Email : carmen@esteempert.com.sg

LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SME 9172 Y & GBC 3811 S
ALONG PIE TOWARDS TUAS ON 11.09.2019 @ 16:25

I, ESTEEM LEASING PTE LTD Nric No. 201807215D
of 8 Kaki Bukit Ave 4 #02-42 Premier @ Kaki Bukit S'41587X
Owner of motor vehicle no. SME 9172 Y do hereby appoint M/S
ESTEEM PERFORMANCE PTE LTD as my authorized representation and
_____ as my solicitors to write, to negotiate and settle my claim against
the other party/parties involved in the above mentioned accident. M/S ESTEEM
PERFORMANCE PTE LTD shall have absolute discretion to settle the matter at the best
terms.

I also confirm and instruct that any agreed settlement sum in respect of my claim be paid to
M/S ESTEEM PERFORMANCE PTE LTD and such payment will constitute a full and final
discharge of my claims.

I further authorize M/S ESTEEM PERFORMANCE PTE LTD to execute the discharge
voucher on my behalf.

Signature of Owner



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

"We/I, ESTEEM PERFORMANCE 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\$7,470.00 (Global Sum) for vehicle no. SME 9172Y that was damaged pursuant to the accident which occurred on 11/09/2019 (date) along PIE -TOA PAYOH (ALJUNIED FLYOVER) (location) involving vehicle no/s GBC 3811S.

This is pursuant to the inspection conducted on 13/09/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ESTEEM LEASING PTE LTD ("the third party claimant") of vehicle no SME 9172Y 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 SME 9172Y (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 24 (day) of Sept' (month) 2020 (year)



KSC

Signed by appointed surveyor



Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio Industrial Park 2, #01-259/01-251, Singapore 569536.

Tel : 6484 1221 Fax : 6484 7829

385 Sin Ming Drive (Inside Vicom) Singapore 575718.

Tel : 6753 2112 Fax : 6451 0394

Co. Reg No. : 200005485N GST Reg No. : 20-0005485-N

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

ATTN: Motor Claim Department

Your Ref No: GBC3811S
Claim Type: Third Party
Accident Date: 11/09/2019
TP Veh Reg No: GBC3811S

Claim No: CER1301928
Final No: CIV1302513
Date: 05 Nov 2019
Policy No: 5110341793
Veh Reg No: SME9172Y
Make/Model: TOYOTA PRIUS ALPHA
HYBRID 1.8S CVT
Chassis No: ZVW400030063
Engine No: 2ZR0C01002
Reg. Date: 22/10/2018

Tax Invoice to Vehicle No :SME9172Y

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
Others			
1 COST FOR REPAIR	1 PCS	6,320.10	
		6,320.10	6,320.10
Total			S\$ 6,320.10
Add GST @ 7%			442.41
Total Amount Payable			<u>S\$ 6,762.51</u>

TOTAL: SINGAPORE DOLLAR SIX THOUSAND SEVEN HUNDRED SIXTY TWO AND CENTS FIFTY ONE ONLY

The above vehicle was surveyed by KENNETH on 13/09/2019

For Esteem Performance Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



VEHICLE RENTAL CONTRACT

NO: ELPL2018/00000

CONTRACT IS MADE ON THE 24, OCT, 2018

Between Name: CHIEW LENG HOON
(NRIC/ Registration No. _____)

Having a Correspondence address at:

Appt 172 GANESA RD
14-27 Spore 670172

TEL: 92388123

Hereinafter known as the "HIRER" of one part

And ESTEEM LEASING PTE. LTD.
(Registration No. 201807215D)

Having an address at:
8 KAKI BUKIT AVENUE 4
#02-42
PREMIER @ KAKI BUKIT
SINGAPORE (415875)

Hereinafter known as the "OWNER" of one part

Vehicle Make & Model: Pine G Alpha
Registration Number: SME 9172 Y

Hereinafter known as the "VEHICLE" of one part

REMARK:

DOWNTIME: (14 days)
PETROL VOUCHER: 200

NETS

NETS0018.D05
ESTEEM PERFORMANCE P/L
BIN HING
DELIVER DELIGHT DIFFERE
111682158000 66215801
000788 REFIE
NETS PURCHASE BAL
0080

02 NOV 2018 19:51:22
000788 135123 00

TOTAL: \$500.00

APPROVED
NETS

Deposit

\$500 paid on 24/10/18

Balance \$500

Downloaded NETSPR Net7
www.nets.com.sg/115PAB

NETS

Signature:

Name:

APPROVED

TOTAL:

24 OCT 2018 19:21:22
000746 152455 00

\$500.00

NETS0018.D05
ESTEEM PERFORMANCE P/L
BIN HING
DELIVER DELIGHT DIFFERE
111682158000 66215801
000746 REFIE
NETS PURCHASE BAL
0080

NETS

NRIC: _____

Company's Stamp: _____

1. TERMS OF RENTAL

- 1.1 The OWNER will let and the HIRER will take on hire upon the terms and conditions the VEHICLE.
- 1.2 The contract is for a fixed period of 3 1/11/18 commencing from this date 3/11/18.
- 1.3 For extension of lease/rental term, confirmation for the extension shall be endorsed by HIRER on the annex A subjected to the OWNER's approval and asset availability.

2. PAYMENT OF RENTAL

- 2.1 The rental rate is \$84 per day, with interest-free security deposit of \$5,000 refundable upon completion of the contract period and return of vehicle in fit and proper condition.
- 2.2 The HIRER shall pay the OWNER the full rental rate and the interest-free security deposit upon the collection of the VEHICLE.
- 2.3 The HIRER shall pay the OWNER all charges relating to the rental of the VEHICLE, together with any additional amount that may be due at the end of the rental. Where the HIRER is a company, the HIRER shall be jointly and severally liable with the owners of the business/company.
- 2.4 First reminder will be sent on the 3rd day after due date with no penalty incurred. OWNER will charge a late payment penalty of a daily increment of 5% interest on weekly principal amount in lapse until the full payment of all overdue amounts is collected or letter of demand will be issue
- 2.5 The HIRER will pay the OWNER on demand; expenses for collection or repossession, including court fees and reasonable attorney's fees, incurred by OWNER in pursuing claims against HIRER.

3. TERMINATION OF RENTAL

- 3.1 This Contract shall terminate if the HIRER is in breach of any of his or her obligations under this Contract.
- 3.2 This Contract shall terminate if the HIRER is facing or awaiting bankruptcy proceedings.
- 3.3 Should the HIRER terminate the Contract prematurely, the HIRER will be liable to pay the OWNER the balance of the unused period during the fixed term, including all rentals due and unpaid (including interest) at the date of termination. The interest-free security deposit will be forfeited. Section 2.5 will apply when applicable.
- 3.4 The OWNER reserves the right to terminate the Contract at any time for breach of Clause 5.4 or default under Clause 2. In which case, Clause 2.5 shall apply and the interest-free security deposit will be forfeited.
- 3.5 Upon termination of the Contract, the HIRER shall return the VEHICLE and all its accessories, tools and documents as stated in Section 4.

4. VEHICLE CONDITION AND RETURN

- 4.1 VEHICLE is delivered to the HIRER in good condition. The HIRER agrees to return the VEHICLE in the same working condition with no unauthorized repair (except ordinary wear and tear) to the OWNER and on the date specified (or sooner, if demanded by OWNER) with the fuel level as per commencement date of rental.
- 4.2 OWNER shall be responsible for reasonable maintenance and repair only, as per recommended by the manufacture or appointed workshop. OWNER shall also change worn or bald tyres when necessary. HIRER shall be responsible for punctured or cracked tyres due to negligence. HIRER shall also be responsible for suitable tyre pressure and similar, basic maintenance like radiator water/oil level. HIRER will inform OWNER immediately when vehicle due for servicing/maintenance.
- 4.3 HIRER shall not fix any accessories to or modify the VEHICLE in any way without prior written consent of the OWNER and prior to the expiry or termination hereof to remove any approved accessories and to reinstate the VEHICLE to its former conditions at all costs of the HIRER. HIRER shall not remove or deface any label marks or indicia affixed to the VEHICLE.

- 4.4 In the event of accidental damage to the VEHICLE or if the VEHICLE is returned in an unsatisfactory condition, all charges for repair, damage cost, servicing and/or restoration works to its original condition will be imposed to the HIRER.
- 4.5 If the VEHICLE is lost/theft due to negligence, accidental total loss or confiscated for illegal acts by government authority during the rental period and while in the possession of the HIRER/Driver, the HIRER shall pay OWNER the full cost of the VEHICLE or the cost of obtaining a replacement vehicle as well as compensation to OWNER for the loss of use of such vehicle for the period required to obtain the replacement vehicle.
- 4.6 The "loss of use" shall be the charges of rental rate as agreed by the HIRER in this agreement. Section 2.5 will apply when applicable.
5. **AUTHORIZED AND PROHIBITED USE**
- 5.1 The VEHICLE can only be driven by the HIRER or by the person whom have been expressly authorized. HIRER shall also inform OWNER of any changes of Driver/s and/or authorized person without delay. Failure to do so, OWNER shall not be responsible: (a) for the incorrect furnishment of particulars for traffic offences; (b) declined coverage of motor insurance.
- 5.2 The HIRER (and authorized Driver/s) will be liable for the policy excess for all damage/s and claims incurred during the rental contractual period.
- 5.3 For Passenger vehicles, HIRER (and authorized Driver/s) must be more ~~than 22 years of age and below 69 years of age~~, the first S\$ 1500 (Section I) & S\$ 1500 (Section II) will be charged for Singapore use only. HIRER has to inform OWNER should the VEHICLE require to be used in Malaysia, an additional excess of S\$ _____ (Section I) & S\$ _____ (Section II) will be charged for Malaysia use. Towing in Malaysia shall be at the hirer's own expense. Take Note that our policy does not cover any driver who is below 22 years old or with less than 2 years driving experience.
- 5.4 The VEHICLE must NOT be used;
- (a) for testing or racing or for illegal purposes whether in connection with theft, drug peddling or trafficking, smuggling of goods or any other criminal activities.
 - (b) in abusive, careless reckless or negligent manner;
 - (c) by anyone under the influence of alcohol, intoxicants, medication or drugs which will affect the ability to drive or operate the VEHICLE;
 - (d) to carry chemicals and goods that are improperly packed or contain offensive smelling or contaminated or hazardous or flammable products;
 - (e) by anyone whom OWNER has been given a false name, age, address or other information.
6. **LIABILITY INSURANCE**
- 6.1 The Hirer or authorized driver(s) shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident and will also deliver to OWNER every summon, complaint or paper of any kind received by HIRER and authorized Driver in any way relating to any accident involving the VEHICLE while rented under this Agreement.
- 6.2 The HIRER (and authorized Driver/s) will not aid or encourage the filing of any claim by any third party claimant or admit liability as a result of any accident and will cooperate fully with OWNER and its insurer in the investigation and defense of any claim or lawsuit. All repairs must be carried out by OWNER or its insurer's authorized workshop unless with prior approval by OWNER.
- 6.3 Coverage does NOT apply to:
- (a) injury to or destruction of property owned by, rented to, in charge of or transported by the HIRER;
 - (b) any liability of any nature whatsoever of a driver who is not an Authorized Driver; an accident which occurs while Vehicle is violation of Section 5;
 - (c) any Authorized Driver who has been rejected insurance coverage by any insurance company.
 - (d) Failure to comply point 5 and 6 shall result in hirer / driver bearing full responsibility of any claims or lawsuits.
7. **CHANGE OF VEHICLE**

Signed by the HIRER

Name : _____

(NRIC/Registration No. _____)

Company's Stamp
(if applicable)

)
)
)
)



Signature of personal guarantor

Name of guarantor

I/C No:

Address

)
)
)
)

Signature of Witness

Name

I/C No:

Address

)
)
)
)

Land Transport Authority

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 11 Sep 2019 / 19:45:04

Receipt Date/Time : 11 Sep 2019 / 19:45:03

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190911-003390

Previous Receipt No. :

S/N Item Description/
Business Transaction Reference
No.

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - GBC3811S

As at 11 Sep 2019/16:26:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - GBC3811S

Enquiry Fee

20190911194406801452

7.00	0.49	7.49
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Sub-Total

7.00	0.49	7.49
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Result of Insurance Enquiry - SMJ9240H

As at 10 Sep 2019/17:50:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

2 Insurance Enquiry - SMJ9240H

Enquiry Fee

20190911194406892202

7.00	0.49	7.49
------	------	------

Sub-Total

7.00	0.49	7.49
------	------	------

Total Before Rounding

14.00	0.98	14.98
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Rounding Difference

0.03

Total Amount Payable

14.95

Paid By

20190911194421531 Direct Debit: eNETS Debit
(Internet Banking)

14.95

Total

14.95

Cash Change

0.00

Tendered Amount

14.95

Excess Refundable Amount

0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

17 SEPTEMBER 2019

**COMBGLOW LIGHTING PTE LTD
3 WOODLANDS INDUSTRIAL PARK E1
#3-4 NORTHLAND INDUSTRIAL BUILDING 2
SINGAPORE 757726
ATTN: THE MANAGEMENT**

Dear Sir/Madam,

**OUR REF : CC4/AIG19016239/Khb3
YOUR REF : GBC 3811S**

**ACCIDENT INVOLVING GBC 3811S / SME 9172Y / OTHERS ALONG PIE TOWARDS
TOA PAYOH ON 11.09.2019**

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 from Body Repairer/Workshop acting on behalf of the owner of SME 9172Y against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy. Unless you have an NCD protector.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2096 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

View Received Message

This mail is associated with :

***SME9172Y (8693065194SG)**
[GBC3811S]

TP

ESTEEM LEASING PTE LTD
Sep 11 2019 4:00PM
[COMBGLOW LIGHTING PTE LTD]
Esteem Performance Pte Ltd

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From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on **14/04/2020 16:14 PM**.

To LKK_HQ

Subject Alert - Adj Mandate Approved (S\$7473.99) - SME9172Y - Claim Handler: Goh, Jeremy-CX

Approved:7473.99:Mandate approved \$7,385.99 to \$7,473.99 subject to documents in order. COR: \$6,762.51; LOR: \$616 to \$704, GIA: \$7.48

DOCUMENTS SUMMARY

There are no documents.