



Our Ref: File 366 – SGZ6991E

WITHOUT PREJUDICE

Date: 28<sup>th</sup> November 2019 (AR Registered)

Attention: Motor Claim Department

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way, #07-16  
AIG Building  
Singapore 079120

Dear Sir / Ma'am,

**TRAFFIC ACCIDENT INVOLVING SGZ6991E & SLQ1508P ALONG UPPER THOMSON ROAD TOWARDS LORNIE HIGHWAY DATED ON 16/09/19 @ 0730HRS**

We have been authorized by LIM CHEE HONG, the owner of vehicle number: SGZ6991E, to claim against the party/parties responsible for the damages arising from the above-mention accident.

Our record show that you are the insurer of vehicle number: SLQ1508P, at the material time of the accident with the driver of our client's vehicle, LIM CHEE HONG.

As a result of the accident caused by your Insured Driver's negligent and/or management of your insured vehicle Number: SLQ1508P, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of Repairs (Including GST)	\$2,889.00
(2) Loss of Use - 6 Days (5 + 1 working days Sunday) (Car Rental)	\$600.00
(3) LTA Search receipt	\$7.45

A Copy of each of the following supporting documents are enclosed:

(1) Repairer Invoice, LTA Receipt, LOA & Discharged voucher

Our Ref: File 366 – SGZ6991E



We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please made payment to "VAG Singapore Pte Ltd"

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

Claims Department – Jeslyn Chua (HP: 8552 9515)

Email: [jeslyn@vag.sg](mailto:jeslyn@vag.sg)

NB: We encourage all parties to liaise with us via email or phone call to expedite all matters

PS: Please quote our reference number when replying

c.c Client – LIM CHEE HONG



Auto  
Consultants  
Pte Ltd

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

30 SEPTEMBER 2019

**TAN KIAN HONG (CHEN JIANHONG)**  
**BLOCK 341A SEMBAWANG CLOSE**  
**#07-59**  
**SINGAPORE 751341**

**BY POST & BY EMAIL**

Dear Sir/Madam,

**OUR REF : CC4/AIG19016820/T1hb3**  
**YOUR REF : SLQ 1508P**

**ACCIDENT INVOLVING SLQ 1508P AND SGZ 6991E ALONG UPPER THOMSON ROAD ON 16.09.2019**

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 SGZ 6991E 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.

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](mailto: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](mailto:vicalpeh@lkkauto.com)

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

[tankhi@singnet.com.sg](mailto:tankhi@singnet.com.sg)  
(Email)

## Vic (LKKAUTO)

---

**From:** Vic (LKKAUTO)  
**Sent:** Monday, 30 September, 2019 2:11 PM  
**To:** tankhi@singnet.com.sg  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** YOUR REF: SLQ 1508P - ACCIDENT INVOLVING SLQ 1508P AND SGZ 6991E ALONG UPPER THOMSON ROAD ON 16.09.2019



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

30 SEPTEMBER 2019

**TAN KIAN HONG (CHEN JIANHONG)**  
**BLOCK 341A SEMBAWANG CLOSE**  
**#07-59**  
**SINGAPORE 751341**

**BY POST & BY EMAIL**

Dear Sir/Madam,

**OUR REF : CC4/AIG19016820/T1hb3**  
**YOUR REF : SLQ 1508P**

### **ACCIDENT INVOLVING SLQ 1508P AND SGZ 6991E ALONG UPPER THOMSON ROAD ON 16.09.2019**

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 SGZ 6991E 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.

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.

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](mailto:vicalpeh@lkkauto.com).

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

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



*Save the Earth. Print only when necessary.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

**AUTHORISATION, ASSIGNMENT AND INDEMNITY**

To: CarCrafters Singapore Pte Ltd  
48 Toh Guan Road East #05-155  
Enterprise Hub  
Singapore 608586

ACCIDENT INVOLVING MY/OUR VEHICLE NO. SG26991E AND SLQ1508P ON 16/9/2019  
AT/ALONG Upper Thomson Road towards Lorie Highway

1. I/We, Lim Chee Hong, the owner of motor vehicle no. SG26991E ("my vehicle") hereby appoint you and authorize you to commence repairs to my vehicle. Except for cases where direct settlement is made with the opposite party's insurers, you will only commence repairs only upon receipt of notification from my/our appointed solicitors that I/we have appointed to act for me/us in the claim in respect of the above caption.
2. Pending notification by my/our solicitors to you. I/we authorize you to appoint a surveyor to survey the damages to my vehicle and to do all necessary work ("the preliminaries") with a view to expediting the repairs to my vehicle. In the event that I/We decide not to proceed with the repairs to my vehicle after the preliminaries were done and/or arranged by you. I/We agree to pay for all the expenses incurred for the preliminaries.
3. You shall not be liable for any delay in the repairs to my vehicle for delays occasioned by the delay in notification by my/our appointed solicitors that I/We have appointed them to act for me/us in the claim in respect of the above caption.
4. I/We also authorize you to liaise with and give all necessary instructions to my/our solicitors as if the instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including, if necessary to commence legal proceedings in my/our name against the third party. Further, I/We have authorized my/our solicitors to direct all correspondence including documents in support of my/our claim and court documents to you as my/our nominated representative to facilitate the settlement of my/our claim.
5. In consideration of you agreeing not to collect from me/us the repair costs, rental fees for another vehicle (if applicable) and surveyor's fees now, I/We agree to assign the whole proceeds of my/our third party claim to you. In this regard, I/We shall authorize my/our solicitors to receive the settlement sum from the third party's insurers and for our solicitors to release all the balance of the settlement funds less the legal costs and disbursements, directly to you whom I/We have so authorized and I/We hereby absolve you and the third party's insurers of any and all liability during your/their course of following any/or all of my/our instructions. My/Our solicitors shall accept this as my/our irrevocable authority to pay the compensation amount in my/our third party claim directly to you after deducting of their costs on a solicitor and client basis. In the event that the third party insurers should make payment to the settlement sum directly to me/us, we will notify you and/or our solicitors of same and make payment to my/our solicitors the settlement sum so received by me/us for my solicitors' necessary action.
6. In the event that my/our claim or suit for damages against the third party is unsuccessful or is dismissed for whatever reasons, I/We understand that I/we shall be liable to pay the legal costs of the third party and the sum of monies due to you including the survey fees and any other costs and disbursements and incidentals incurred by you.
7. If my/our claim against the third party and/or his insurers is unsuccessful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/we authorize you to make a claim under my own motor comprehensive policy for the repair costs and other losses recoverable under the policy. In this respect, I/we understand and accept that the excess amount under the policy shall be borne by me/us.
8. If for whatever reason, my/our insurers reject my/our claim (or indemnity for the repair costs and/or other losses recoverable under the policy or offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill, survey fee and other expenses reasonably incurred on my/our behalf or to pay you the difference in amount as the case may be.
9. I/We further understand that I/we may receive communications from the third party's insurers including but not limited to statements to be signed by me/us confirming that all items being claimed were caused by the accident or letter of offer/proposal at settlement enclosing discharge voucher. I/We undertake that we will not communicate with the third party's insurers or sign any documents whatsoever or do any act which will jeopardise my/our claim; but rather I/we will direct all communications and forward all documents received by me/us to you or to our solicitors.

Dated this 6 day of November 2019

X   
Signature / Company Stamp

Nric: SXX XX 822C

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

"We/I, **VAG SINGAPORE 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\$2,889.00** (Repair Cost), **S\$600.00** (Loss of Rental/Use), **S\$7.45** (Disbursement), for vehicle no. **SGZ 6991E** that was damaged pursuant to the accident which occurred on **16/09/2019** (date) along **UPPER THOMSON ROAD** (location) involving vehicle no/s **SLQ 1508P**. This is pursuant to the inspection conducted on **25/09/2019** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **LIM CHEE HONG** ("the third party claimant") of vehicle no. **SGZ 6991E** 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 **SGZ 6991E** (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 13 (day) of 01 (month) **2020** (year)



MTF

Signed by appointed surveyor



Signed by "the workshop" (with chop)



**TAX INVOICE****VAG Singapore Pte Ltd****VAG WEST**

48 Toh Guan Road East  
#05-123 Enterprise Hub  
Singapore 608586

**VAG EAST**

8 Kaki Bukit Ave 4  
#02-11 Premier @ Kaki Bukit  
Singapore 415875

**VAG NORTH**

160 Sin Ming Drive  
#04-17 Sin Ming AutoCity  
Singapore 575722

Tel: 6515 9515

**Invoice No. : INV2019-110457**

**Invoice Date :** 28/11/2019  
**Job No. :** SO2019-06969  
**Membership Start Date :**  
**Payment Mode :** INS CLAIM

**Registration Number :** SGZ6991E  
**Chassis Number :** WVVZZZAUZDW105852  
**Mileage :** -  
**Next Servicing Mileage :**  
**Next Servicing Date :**  
**Vehicle Make & Model :** VOLKSWAGEN GOLF A7  
1.4 TSI AT BMT5G14JZ SR  
HID

**Invoice To :**

AIIG Asia Pacific Insurance Pte Ltd  
Singapore

Tel : 64193000

S/N	Item No.	Description	Qty	Price (SGD)	Amount (SGD)
1	415600	Insurance Lump Sum Repair	1	2,700.00	2,700.00

**Terms & Conditions**

- \* Warranty where applicable is subject to the terms and conditions listed at [www.vag.sg/warranty](http://www.vag.sg/warranty).
- \* Quotations are subject to prevailing GST and valid for 30 days.
- \* Goods sold are not returnable or refundable.
- \* Deposits paid for indent items shall be forfeited if the balance is not paid and goods collected within 90 days.
- \* Interest is chargeable on overdue payments at a rate of 1% per month or part thereof.
- \* These terms and conditions are subject to change without prior notice.

I hereby accept all terms and conditions of this invoice and certify that all goods and services described herein have been satisfactorily delivered to me. I hereby agree that VAG Singapore Pte Ltd, its agents, affiliates, services providers or related companies may collect, use and disclose my personal data to provide service, marketing and other information in accordance with VAG's personal data protection policy available at [www.vag.sg/privacy](http://www.vag.sg/privacy).

<b>Sub Total</b>	<b>2,700.00</b>
<b>GST 7%</b>	<b>189.00</b>
<b>Total SGD</b>	<b>2,889.00</b>

Customer Signature

GST REGISTRATION NO: 201111738H

Prepared By: Jeslyn

BANK ACCOUNT: DBS CURRENT -107-900719-E



WIN WIN RENT-A-CAR PTE LTD

File 366

## Invoice

SGZ6991E  
LIM CHEE HONG  
18 ANG MO KIO AVE 2  
#17-28  
S(567700)  
C/O : VAG SINGAPORE PTE LTD

Invoice No : WPLIN0003861  
Invoice Date : 13/11/2019  
Due Date : 13/11/2019  
VHA No : 4411  
Referral ID : V002

Description :	Amount
Rental for 6 Day/s @ \$100 per Day \$	600.00

Vehicle No : SJN5379H

Vehicle Description : Toyota Altis 1.6A

Rental Period : 06/11/2019 to 12/11/2019

Total Amount Payable : \$ 600.00

**WIN WIN RENT-A-CAR PTE LTD**8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875  
Tel: 6315 8479 H/P: 9833 0807

VHA No: 4411

Invoice No: WPLIN 3861

Hirer's Vehicle No:

UEN: 201505115E

**VEHICLE RENTAL AGREEMENT****HIRER'S PARTICULARS**Name: (as in I/C) Lim Chee HongNRIC / FIN No: S7903822CAddress (Res): 18 Ang Mo Kio Ave 2 #17-28(S) 567708

Name &amp; Address of Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

Singapore Driving Licence No: \_\_\_\_\_

Issue Date: 30/11/2006 Date of Birth: 28/01/1979Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP: 88078740**ADDITIONAL DRIVER'S PARTICULARS**Name: (as in I/C) as above

NRIC / FIN No: \_\_\_\_\_

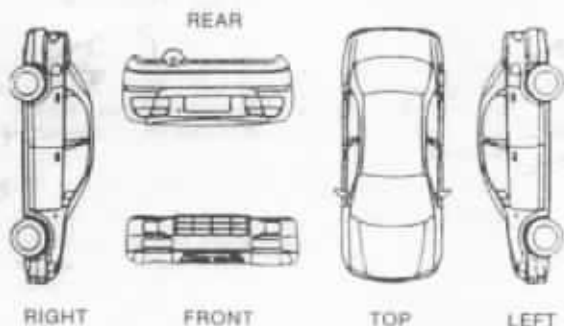
Address (Res): \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

Singapore Driving Licence No: \_\_\_\_\_

Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ H/P: \_\_\_\_\_

**VEHICLE CHECK LIST**INDICATE:  
D - DENTS  
A - ACCIDENTS  
S - SCRATCHES**MISSING / FAULTY ACCESSORIES / PARTS**

REMARKS: \_\_\_\_\_

Vehicle No: STNS3791H Replace Veh No: SG26991EMileage Out: 197825 Mileage In: \_\_\_\_\_Make & Model: TOYOTA ALTIS (Auto / Manual)Out : Date 6/11/19 Time: 1130

HIRE / PERIOD EXPIRY Time: \_\_\_\_\_

NON-WAIVER EXCESS-\$ 2000**CHARGES**Daily 6 @ \$ 100 per day \$ 600 -

Weekly @ \$ \_\_\_\_\_ per week

Monthly @ \$ \_\_\_\_\_ per month

Hours @ \$ \_\_\_\_\_ per hour

Extension @ \$ \_\_\_\_\_

Delivery/Collection Service

**SUB-TOTAL \$****PETROL LEVEL**

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

**TOTAL CHARGES \$**Hirer's Signature 



Additional Driver's Signature \_\_\_\_\_

I have read and agree to the terms and condition on both sides of the 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 given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

**\*IMPORTANT**

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

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 WIN WIN 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>12/11/19</u>	<u>10.30</u>	<u>198192</u>			

&gt; Back to OneMotoring

File 366



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Sep 2019 / 17:24:02

Receipt Date/Time : 18 Sep 2019 / 17:24:02

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-190918-002920

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLQ1508P / SG26991E				
As at 16 Sep 2019/07:30:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLQ1508P			
	Enquiry Fee	7.00	0.49	7.49
	20190918172218881272			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
Paid By				
	xxxxxxxxxxxx8442			
	Credit Card:			
	Visa/MasterCard			7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.

Print Receipt

OK

Save as PDF