



Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Email : motor@wahhong.sg

Co Reg No : 199806235M

GST Reg No : 199806235M

Our Ref: **WH0010**

Date: 22/04/2020

WITHOUT PREJUDICE

ATTENTION: MOTOR CLAIMS DEPT

AIIG Asia Pacific Insurance Pte Ltd

78, Shenton Way, #08-16, Singapore 079120

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING SKU9893P AND SMM7140K ALONG JIC BUILDING CARPARK ON 01/10/2019 @ 1630HRS.

We are instructed by Chua Sing Yee to claim damages against your insured in connection with a road accident on involving our client's motor registration number SKU9893P and motor vehicle registration number SMM7140K driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/ or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair after surveyor final estimate	\$ 1,200.00
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs) (5 days x \$150)	\$ 750.00
3) GIA FEE	\$ 29.00
Total Amount (SGD\$)	\$1,979.00
S/N1 Add 7% GST (SGD\$)	\$84.00
Net Amount (SGD\$)	<u>\$2,063.00</u>

A copy of each of the following supporting documents is enclosed:

- 1) LOD
- 2) Repairer's Invoice
- 3) GIA Fee
- 4) Rental Invoice
- 5) Letter of Authorization
- 6) Discharge Voucher
- 7) Rental Agreement

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **8 weeks** of your receipt of this letter.

For any further enquiry, kindly contact us via email to motor@wahhong.sg or call **Melvin Wee** at **8778 3338** directly.



Melvin Wee

Wah Hong Motors & Credit Pte Ltd
Manager

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Friday, 11 October 2019 9:50 AM
To: AVRIL@MOVA.COM.SG
Subject: ACCIDENT INVOLVING SMM 7140K AND SKU 9893P ON 01/10/2019

Our Ref: CC4/AIG19017597/T1eb3

11 OCT 2019

MOVA AUTOMOTIVE PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SMM 7140K AND SKU 9893P ON 01/10/2019

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)

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SKU 9893P AND SMH 7140K AT
OIC BUILDING CARPARK ON 01/10/2019

1. I/We, the owner of vehicle no. SKU 9893P hereby instruct and authorize you to commence repairs to the said vehicle. I/We clearly understand that the Manufacturer's Normal Warranty may be void due to the accident repair done at your workshop.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and 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 Court in my/our name against the third party.
3. You have my/our full authority to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit or to instruct my/our solicitors as per paragraph 2 to do the same. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursements of acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account.
5. In the event that I/we am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/we shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with, I/we authorize you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/We shall also be personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your Solicitors.
7. If for whatever reason, my/our insurer(s) or the third party insurer(s) reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. ***I/We hereby confirm I/we have read and understand the contents of this document and the same. I/We acknowledge receipt of a copy of the same.***

Dated this 2nd day of October 20 19.

Policyholder's Signature

Name : CHIA SENG YEE

NRIC No: SXXXX4060

Contact No : 9837 8794

Driver's Signature (if driver is not the policyholder)

Name :

NRIC No:

Contact No :

Witness's Signature

Name : Jenny Ng

NRIC No: SXXXX267B

Contact No : 8778 3555

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

“We/I, WAH HONG MOTORS & CREDIT 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\$1,800.00 (Global Sum) for vehicle no. SKU 9893P that was damaged pursuant to the accident which occurred on 01/10/2019 (date) along JIC BUILDING CARPARK involving vehicle no/s SMM 7140K.

This is pursuant to the inspection conducted on 07/10/2019 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner CHUA SING YEE (“the third party claimant”) of vehicle no. SKU 9893P 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 SKU 9893P (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 25th (day) of June (month) 2020 (year)



MTH

Signed by appointed surveyor



Signed by “the workshop” (with chop)

**Wah Hong Motors & Credit Pte Ltd**

Enterprise Hub

38 Toh Guan Road East #01-57

Singapore (608581)

E: motor@wahhong.sg

T: 6773 7377

Co Reg No: 199806235M

GST Registration No: 199806235M

TAX INVOICE

Invoice No.: WH0010

Date: 02/10/2019

BILLING DETAILS	
BILL TO	AIG Asia Pacific Insurance Pte Ltd
NAME	CHUA SING YEE
VEHICLE NUMBER	SKU9893P
MAKE & MODEL	VOLVO V40 D2
NRIC/FIN	S7912406J
ADDRESS	950 DUNEARN RD #09-03 SINGAPORE 589474
DRIVER	CHUA SING YEE
TEL	98378794

S/N	DATE	CODE	DESCRIPTION	AMOUNT (\$)
1		1001	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.	\$1,200.00

PAYMENT :	Total Amount (SGD\$)	\$1,200.00
	Add 7% GST (SGD\$)	\$84.00
	Net Amount (SGD\$)	\$1,284.00

Please Note:

- Goods sold are not returnable.

Kindly make cheque payable to

"Wah Hong Motors & Credit Pte Ltd" OCBC AC No.: 687760983001



This is a computer generated document, no signature is required.

AMA RENTAL PTE LTD

36 Toh Guan Road East #01-36 Enterprise Hub Singapore 608580

Email : ama.carrental@gmail.com

(201708966M)

HIRER DETAILS	
NAME	CHUA SING YEE
CAR PLATE NO.	SKU9893P
MAKE & MODEL	VOLVO V40
ADDRESS	950 DUNEARN ROAD #09-03 SINGAPORE 589474
DRIVER	CHUA SING YEE
TEL	98378794

Invoice No.: AMA0565

Date: 09/10/2019

Terms: C.O.D

S/N	DESCRIPTION	NO. OF DAYS	PER DAY (\$)	AMOUNT \$ (SGD)
1	RENTAL OF MERCEDES BENZ E300 Car Plate No.: SJT5285M Period of 05/10/2019 -09/10/2019	5	\$150.00	\$750.00
Subtotal				\$750.00
Amount Paid (\$)				\$750.00
Balance Due				\$0.00

Cheque Payment should be crossed and issued in favour of

AMA RENTAL PTE LTD

No Receipt will be issued.



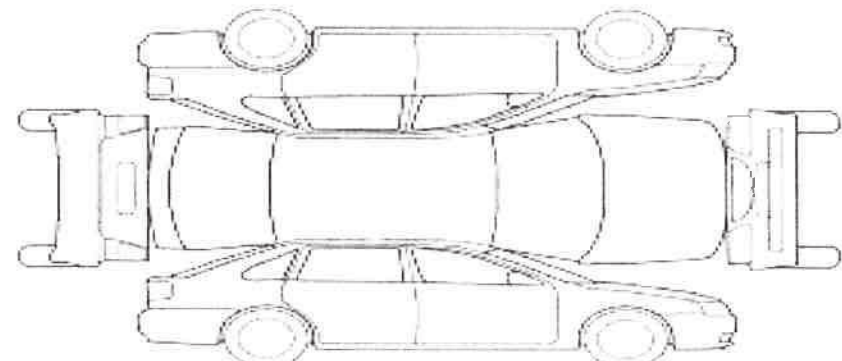

Thank you for your patronage.



PAULINE WEE



AMA RENTAL PTE LTD
36 Toh Guan Road East #01-36 Enterprise Hub Singapore 608580
Tel: 8778 3636 Email: ama.carrental@gmail.com
(ROC NO:201708966M)

LEASING AGREEMENT			
This Vehicle Leasing Agreement is made between AMA RENTAL PTE LTD ("Owner") AND			
Mr/Ms. <u>CHUA SING YEE</u>		("HIRER") of NRIC/FIN <u>S7912406 J</u>	
With Registered Address <u>950 DUNEARN #09-03 SINGAPORE 589474</u>			
Contact Number <u>9837 8794</u>			
The Agreed leasing date is from <u>05 / 10 / 2019</u> to <u>09 / 10 / 2019</u>			
Total leasing rates agreed at S\$ <u>150</u> per day		Total Leasing <u>5</u> (Day(s)/ Weeks / Months)	
Vehicle Inspection and Remarks		Vehicle No. <u>SJT 5285 M</u> Make & Model <u>MERCEDES BENZ E300</u> VEHICLE COLLECTION Mileage _____ KM Date <u>05 / 10 / 2019</u> Time <u>09 / 30</u> (AM/PM) Fuel Level:  SIGNATURE / HIRER 	
		VEHICLE RETURNED Mileage _____ KM Date <u>09 / 10 / 2019</u> Time <u>3 / 20</u> (AM/PM) SIGNATURE / HIRER 	
ADDITIONAL DRIVER/NAME		REMARKS:	
NRIC/FIN			
NATIONALITY			
CONTACT NUMBER			
SECURITY DEPOSIT	S\$	DATE RECEIVED:	/ /
TOTAL RENTAL COST	S\$		
DEPOSIT	S\$		
TOTAL RECEIVED	S\$	RECEIVED BY:	
DEPOSIT REFUNDED	S\$	RECEIVED BY (Hirer):	

HIRER TO PROVIDE ORIGINAL NRIC/FIN AND DRIVER LICENSE INCLUDING THAT OF ADDITIONAL DRIVER FOR PHOTOCOPYING AS PROOF.

IN THE EVENT OF HIT-AND-RUN /ILLEGAL SUB-LETTING/FAILURE TO RETURN OF HIRER VEHICLE PER THIS AGREEMENT.
A MANDATORY PENTALTY OF (MINIMUM) S\$5000 WILL BE IMPOSED ON THE HIRER.

Comprehensive Sect I payable for Own Damage.

Comprehensive Sect II payable for Third Party Claims that are settled.

Third Party Excess \$1500 applies for all third party claims that are settled; Windscreen not covered.

\$2500 Sect I Excess and \$1500 Sect II Excess is applicable for driver who is 23 years old (older) and with minimum 2 years driving experience.

\$7500 Sect I Excess and \$4500 Sect II Excess is applicable for drivers who is 22 years old or with minimum 1 year driving experience.

The policy does not cover drivers who is 22 years old or less than 1 year experience.

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

You are responsible for all fines, penalties and tolls levied against the Vehicle during the Rental Period.

All payments to be made payable to: POSB Savings 331-03845-8 or Paynow to 9488 8238 / (SCAN the QR Code)



SIGNED FOR AND ON BEHALF OF AMA Rental Pte Ltd

SIGNATURE/HIRER

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

** REPLACEMENT FOR ACCIDENT / REPAIR CAR SKU 9893 P Volvo V40

TAX INVOICE

ir Ref No: GR-19-162552
ite of Request: 03/10/2019
Your Ref No: WH0010

h Hong Motors & Credit Pte Ltd
Toh Guan Road East, #01-57
terprise Hub
gapore 608581

ar Sir/Madam,

ur Search Criteria:

ite of Accident: 01/10/2019
ace of Accident: JIC BUILDING CARPARK
ent Vehicle No: SKU9893P

DESCRIPTION	AMOUNT (S\$)
File Search Fee (Public)	14.02
ST Amount	0.98
tal Amount Due (GST Inclusive)	15.00

ank You.

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r GIARMC Official use:
ite:
GIRO ☐ Cash ☐ Cheque

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-163159

Date of Request: 04/10/2019

Your Ref No: WH0010

Wah Hong Motors & Credit Pte Ltd
38 Toh Guan Road East, #01-57
Enterprise Hub
Singapore 608581

Dear Sir/Madam,

Date of Accident: 01/10/2019

Vehicle No: SKU9893P

Place of Accident: JIC BUILDING CARPARK

Involving Vehicle No: SMM7140K

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SMM7140K	JIC BUILDING CARPARK	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Print Received Message

This mail is associated with :

***SKU9893P (3483932069SG)**
[SMM7140K]

TP

CHUA SING YEE

Oct 1 2019 4:00PM

[MOVA AUTOMOTIVE PTE LTD]

Wah Hong Motors & Credit Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 19/06/2020 23:29 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1800.00) - SKU9893P - Claim Handler: Tan, Bennie-WZ

Approved:1800.00:Arrangement of survey only finalised on late afternoon Friday. Veh in Saturday, TP vehicle is extreme little - Do your diligence to verify the timeline pls. Best offer above strictly for settlement not to be taken as precedent to fut