



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 669536.
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteempref.com.sg

Your Ref : SJT9321R

Our Ref : CIV1302475/SME5401M

Date : 17/12/2019

AIG ASIA PACIFIC INSURANCE PTE LTD

AIG Building

78 Shenton Way

#07-16

Singapore 079120

RE : ACCIDENT INVOLVING SME5401M & SJT9321R
ACCIDENT DATE 05-10-2019
ACCIDENT ALONG NEWTON FOOD CENTER PARKING AREA

We are the workshop for the owner of motor vehicle no : SME5401M 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 SJT9321R we are submitting these claims for your consideration.

1	Cost of repair	S \$	2,518.66
2	Loss of rental 5 days @ \$ 85.00 / day	S \$	425.00
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 \$	7.49
		S \$	2,951.15

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@esteempref.com.sg



Auto
Consultants
Pte Ltd

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

14 OCTOBER 2019

**XUE CAN
BLOCK 987C JURONG WEST STREET 93
#14-577
SINGAPORE 643987**

BY POST & BY EMAIL

Dear Sir/Madam,

**OUR REF : CC4/AIG19017813/hb3
YOUR REF : SJT 9321R**

**ACCIDENT INVOLVING SJT 9321R AND SME 5401M ALONG CAR PARK AT
NEWTON FOOD CENTRE ON 05.10.2019**

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 5401M 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.



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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)

Adamxc2000@hotmail.com
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Monday, 14 October, 2019 10:14 AM
To: Adamxc2000@hotmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SJT 9321R - ACCIDENT INVOLVING SJT 9321R AND SME 5401M ALONG CAR PARK AT NEWTON FOOD CENTRE ON 05.10.2019



Auto
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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.

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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.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: 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.

LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SME 5401 M & SJT 9321 R ALONG NEWTON FOOD
CENTRE PARKING AREA ON 05.10.2019 @ 20:10

I, ESTEEM LEASING PTE LTD Nric No. 201807215D
of BLK 5033 ANG MO KIO IND PARK 2 #01-259 SINGAPORE 569536
Owner of motor vehicle no. SME 5401 M 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\$2,518.66 (Repair Cost), S\$425.00 (Loss of Rental/Use), S\$7.49 (Disbursement), for vehicle no. SME 5401M that was damaged pursuant to the accident which occurred on 05/10/2019 (date) along NEWTON FOOD CENTRE CAR PARK (location) involving vehicle no/s SJT 9321R. This is pursuant to the inspection conducted on 14/10/2019 (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 5401M 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 5401M (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 05 (day) of Feb (month) 2020 (year)



KBC

Signed by appointed surveyor



Signed by "the workshop" (with chop)



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio Industrial Park 2, #01-259/01-251, Singapore 569538.

Tel: 6484 1221 Fax: 6486 7829

885 Sun Ming Drive (Inside Vroom) Singapore 175718.

Tel: 6752 2112 Fax: 6751 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: SJT9321R
Claim Type: Third Party
Accident Date: 05/10/2019
TP Veh Reg No: SJT9321R

Claim No: CER1301890
Final No: CIV1302475
Date: 04 Nov 2019
Policy No: 5110341793
Veh Reg No: SME5401M
Make/Model: TOYOTA PRIUS ALPHA
HYBRID 1.8S
Chassis No: -
Engine No:
Reg. Date:

Tax Invoice to Vehicle No :SME5401M

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
Others			
1 COST FOR REPAIR	1 PCS	2,353.89	
		2,353.89	2,353.89
Total			S\$ 2,353.89
Add GST @ 7%			164.77
Total Amount Payable			S\$ 2,518.66

TOTAL: SINGAPORE DOLLAR TWO THOUSAND FIVE HUNDRED EIGHTEEN AND CENTS SIXTY SIX ONLY

The above vehicle was surveyed by KENNETH on 14/10/2019

For Esteem Performance Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



VEHICLE RENTAL CONTRACT

NO: ELPL2019/0000

CONTRACT IS MADE ON THE 14, August, 2019

Between

Name: MDZin Bin Handair
(NRIC/ Registration No. S21890031)

Having a Correspondence address at:

Blk 204 Bukit Batok Street 21
#06-02
Singapore 650204
TEL: 91719100

NEXT OF KIN NAME _____

H/P _____

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: Toyota Alpha.
Registration Number: SME5401M.

Hereinafter known as the "VEHICLE" of one part

REMARK:

DOWNTIME: (18 days)

Deposit: \$ _____

Deposit Balance: \$ _____

Signature: _____

Name: MDZin Bin Handair.SALESPERSON: Janel.NRIC: S21890635.

Company's Stamp: _____



- 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\$ 200⁰⁰ (Section I) & S\$ 200⁰⁰ (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\$ 400⁰⁰ (Section I) & S\$ 400⁰⁰ (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. Windscreen Excess \$107/- inclusive GST + Decal : \$20/- payable in event of damages. A one time insurance excess offer of Excess 1 _____ and Excess 2 _____ is given for the term of contract not covered for Malaysia used. Subsequently hirer will have to pay the excess as stated in the contract.
- 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.

10.

Signed by the OWNER
ESTEEM LEASING PTE. LTD.
 8 KAKI BUKIT AVENUE 4
 #02-42
 PREMIER @ KAKI BUKIT
 SINGAPORE (415875)
 (Registration No. 201807215D)

)
)
)
)
)
)
)



Signed by the HIRER
 Name : MD ZIN BIN HANADIR
 (NRIC/Registration No. S2189663J)
 Company's Stamp
 (if applicable)

)
)
)
)
)

[Handwritten signature]

Signature of Witness
 Name _____
 I/C No: _____
 Address: _____

)
)
)
)
)

11. PAYMENT

Company Holder : ESTEEM LEASING PTE LTD
 Account Number : 042-1110-3960
 Bank : MAYBANK(MALAYAN BANKING BERHAD)

OR

BANK: UNITED OVERSEAS BANK (UOB)
 Account Number : 451-3086-304

DAYTIME

- BREAKDOWN : 9729 2526
- BOOKING SERVICING : 6459 1221

MIDNIGHT

- TYRE PUNCTURED : 9136 7185
- UNI TOWING : 8868 992 / 8686 0800

[Handwritten signature]



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Oct 2019 / 12:15:35

Receipt Date/Time : 07 Oct 2019 / 12:15:34

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191007-001344

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 - SML6117R As at 05 Oct 2019/14:45:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - SML6117R Enquiry Fee 20191007121436387451	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SJT9321R As at 05 Oct 2019/20:11:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
2	Insurance Enquiry - SJT9321R Enquiry Fee 20191007121436448535	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
	20191007121453919	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.