



Teamwork Garage Pte Ltd
53 Ubi Avenue 1 #01-23/24 Singapore 408934
Paya Ubi Industrial Park
Tel: 6844 2475 Fax: 6844 2474
Email: claims@teamworkgarage.com
GST Register No: 201015366H

Vic

11th November 2019

Our reference: 1812-38

Your reference: SFA3389H

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#08-16

Singapore 079120

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : HITACHI CAPITAL ASIA PACIFIC PTE LTD

Address : 111 SOMERSET ROAD #14-05-15 111 SOMERSET SINGAPORE(238164)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **24/12/2018** along **7 JUNCTION BETWEEN PUNGGOL ROAD TOWARDS HOUGANG AVENUE 10** involving our client's vehicle registration number **SLV8532X** and vehicle registrations number **SFA3389H** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$ 9,951.00
Loss of Rental	:	\$ 3,240.00
LTA Search Fee	:	\$ 7.45
Total	:	\$ 13,198.45

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Certificate of Insurance;
- e) LTA Search;
- f) Letter Of Authorisation;
- g) Tax Invoice;
- h) Satisfaction & Discharge of Vehicle (After Repair);
- i) Rental Agreement & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



Teamwork Garage Pte Ltd

Encl.



Auto
Consultants
Pte Ltd

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

23 JULY 2019

LAY JACKSON KUET NHANG
93 AROOZOO AVE
SINGAPORE 539850

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/AIG18023249/Dhb3
YOUR REF : SFA 3389H

ACCIDENT INVOLVING SFA 3389H AND SLV 8532X ALONG HOUGANG AVE 10/BUANGKOK DRIVE ON 24.12.2018

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 SLV 8532X against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SLV 8532X. As such, we may not be absolved from liability.

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

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.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)



Auto
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- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

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.

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)

yuatleng@singnet.com.sg
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 23 July, 2019 3:24 PM
To: yuetleng@singnet.com.sg
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SFA 3389H_ACCIDENT INVOLVING SFA 3389H AND SLV 8532X ALONG HOUGANG AVE 10/BUANGKOK DRIVE ON 24.12.2018



Auto
Consultants
Pte Ltd

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

23 JULY 2019

LAY JACKSON KUET NHANG
93 AROOZO AVE
SINGAPORE 539850

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

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.

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- Coloured photographs of damage to all vehicles involved (if any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

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.

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 AUTHORIZATION

To ALG and teamwork garage pte ltd (Third party insurance & Workshop)
 Claimant HITACHI CAPITAL ASIA PACIFIC PTE LTD

Dear Sirs,

I/We, HITACHI CAPITAL ASIA PACIFIC PTE LTD owner of vehicle no. SLV 8532X

hereby authorize my/our repairer, TEAMWORK GARAGE PTE LTD

act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. SLV 8532X that was damage

pursuant to the accident which occurred at/along

JUNCTION BETWEEN PUNGGOE ROAD TOWARDS
HOUANG & ~~AVENUE~~ AVENUE 10

involving vehicle nos. SFA3389H

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining the above mentioned accident due to me/us to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD pertaining to above said accident whom I/we authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Thank you.

Dated this 26 day of 12 (month) 20 18 (year)

Signature of owner vehicle (claimant) [Signature]

Name of owner of vehicle (claimant)

NRIC Number (claimant) [Arrow]

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

"We/I, **TEAMWORK GARAGE 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\$9,951.00** (Repair Cost), **S\$1,200.00** (Loss of Rental/Use), **S\$7.45** (Disbursement), for vehicle no. **SLV 8532X** that was damaged pursuant to the accident which occurred on **24/12/2018** (date) along **JUNCTION OF PUNGGOL ROAD AND HOUGANG AVENUE 10** (location) involving vehicle no/s **SFA 3389H**. This is pursuant to the inspection conducted on **28/12/2018** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **HITACHI CAPITAL ASIA PACIFIC PTE LTD** ("the third party claimant") of vehicle no. **SLV 8532X** 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 **SLV 8532X** (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 17 (day) of 02 (month) **2020** (year)



AKT

Signed by appointed surveyor



Signed by "the workshop" (with chop)

Tax Invoice

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD
AIG BUILDING
78 SHENTON WAY
#08-16 SINGAPORE 079120

Invoice number : TI-7106

Date : 09-11-19

Terms : C.O.D.

Vehicle number : SLV8532X

Make / Model : AUDI A3

Description	Amount (S\$)
ACCIDENT INVOLVING SLV8532X / SFA3389H ON 24/12/2018 @ JUNCTION BETWEEN PUNGGOL ROAD TOWARDS HOUGANG AVENUE 10	
INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	
LUMP SUM REPAIR	\$9,300.00
SINGDOLLARS : NINE THOUSAND NINE HUNDRED AND FIFTY-ONE DOLLARS ONLY	
Thank you for your business and have a nice day !	

Reference : 1812-38

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal	\$9,300.00
Add: GST 7%	\$651.00
Total Inc GST 7%	\$9,951.00
Less: Deposit	\$0.00
Balance Due	\$9,951.00




TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD
AIG BUILDING
78 SHENTON WAY
#08-16 SINGAPORE 079120

Tax Invoice

Invoice number : TI-7106

Date : 09-11-19

Terms : C.O.D.

Vehicle number : SLV8532X

Make / Model : AUDI A3

Description	Amount (\$\$)
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Thank you for your business and have a nice day !	

Reference : 1812-38

Subtotal \$9,300.00

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

Add: GST 7% \$651.00

** Please ensure that your vehicle is of good condition upon the point of collection.

Total Inc GST 7% \$9,951.00

Less: Deposit \$0.00

E. & O. E

Balance Due \$9,951.00




K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com
Biz Reg. No.: 53208985X

No.: 3332

OFFICIAL RECEIPT

Date: 09/11/2019

Received from HITACHI CAPITAL ASIA PACIFIC PTE LTD

The Sum of Dollars THREE THOUSAND TWO HUNDRED
AND FORTY DOLLARS ONLY

Being payment of SMG3065C 26/12/2018 - 21/01/2019

\$ 3240

Cheque No.: _____

K & t Cars



Authorized Signature

K & t Cars

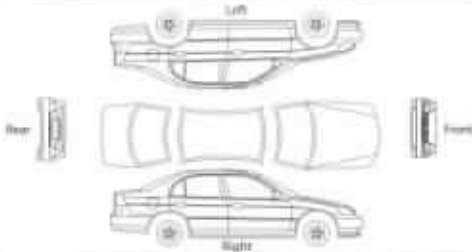
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT- 03936

Veh. No.: <u>SLV 8532X</u>	Replace Veh. No.: <u>SMG 3065E</u>
Veh. M / M: <u>Avi A3</u>	Replace Veh. M / M: <u>Mazda 3</u>

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: <u>HITACHI CAPITAL ASIA PACIFIC LTD</u>		Name: <u>MUHD HIDZIR BIN MUHD ISMAIL</u>	
Address:		Address: <u>B/K 205A COMPASSGIE</u> <u>LANE #02 # S(541205)</u>	
I/C: <u>199400399N</u>	D.O.B:	I/C: <u>SG829510H</u>	D.O.B: <u>30/11/1968</u>
Contact:	Pass Date:	Contact: <u>98166470</u>	Pass Date: <u>22/08/1998</u>

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	



RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	<u>26/12/2018</u>		Date In	<u>21/01/2019</u>	
Time Out	<u>1500</u>		Time In	<u>1900</u>	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES					PETROL / DIESEL LEVEL					
Daily	@ \$	120	27 Days @ \$	3240	OUT	E	¼	½	¾	F
Weekly	@ \$		Wks @ \$							
Monthly	@ \$		Mth @ \$		IN	E	¼	½	¾	F
Hours	@ \$		Hrs @ \$							
Inclusive of additional charges (if any)			Amt payable \$	3240	Petrol Charges		YES	NO	AMT: _____	
					CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST					Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:					Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tendered accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 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 K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on-behalf of K & t CARS (authorised signature only)

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 Dec 2018 / 15:25:41

Receipt Date/Time : 27 Dec 2018 / 15:25:41

Tax Invoice/Receipt

Receipt No. : ITNET-00000-181227-002364

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 - SFA3389H As at 24 Dec 2018/20:55:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SFA3389H Enquiry Fee 20181227152352684909	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx4633			
	Credit Card: Visa/MasterCard			7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	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.

Print Receipt

OK

Save as PDF