

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Friday, 18 February 2022 09:04
To: 'jmartmotorpl@gmail.com'; J-Mart
Subject: ACCIDENT INVOLVING SMN 1869B AND SGH 2063E ON 02/12/2019

Our Ref: CC6/AIG19021719/Ueb3

Dear Sir/Mdm,

We refer to the above matter.

ACCIDENT INVOLVING SMN 1869B AND SGH 2063E ON 02/12/2019

Please be informed that our Principal had repudiated the claim due to our insured breach of policy terms and conditions.

Therefore, we will close the matter at our end.

Kindly redirect your client's claim to the owner of SGH 2063E.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | did: 6841-6051 | Mobile: 8839 9816

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Asher Sng (LKKAuto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Thursday, 27 January 2022 15:36
To: Asher Sng (LKKAuto); Khoo, Kay-Eng
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2 // ACCIDENT INVOLVING SGH 2063E AND SMN 1869B ON

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Asher,

We have repudiated all liabilities in regards to the above accident.

Please inform TP accordingly and submit WP report for closure.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: 19 November 2021 13:19
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [EXTERNAL] RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2 // ACCIDENT INVOLVING SGH 2063E AND SMN 1869B ON

This message is from an external sender; be cautious with links and attachments.

Hi Bernard,

We refer to the above matter.

Third party is chasing for settlement.

Kindly advise on the necessary action.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Sent: Tuesday, 5 October 2021 4:30 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

Dear Asher,

Noted on this case accident occurring in December 2019.

Please work with Bernard on the specifics and provide additional info if needed so that we can review the matter from a repudiation standpoint.

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1026
kay-eng.khoo@aig.com | www.AIG.sg

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Tuesday, October 5, 2021 3:54 PM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Subject: [EXTERNAL] RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

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Hi Mr Khoo,

Thank you for the information.

Kindly advise if this case being repudiated as insured have breach the policy.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Sent: Tuesday, 5 October 2021 1:55 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Subject: RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

Dear Asher,

Insured driver is a Singaporean, however not holding any valid Singapore driving licence.

This would be a breach of policy.

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

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78 Shenton Way, Level 10
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kay-eng.khoo@aig.com | www.AIG.sg

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Tuesday, October 5, 2021 1:00 PM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Subject: [EXTERNAL] RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

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Hi Mr Khoo,

We refer to the above matter.

Insured driver is a Singaporean, however not holding any valid Singapore driving licence.

If you are a Singapore citizen or permanent resident, you can drive in Singapore only after you have obtained a valid Singapore driving licence. You must convert your foreign driving licence to Singapore driving licence as soon as possible if you want to drive in Singapore.

Kindly advise if insured have breach any policy terms and conditions.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Sent: Tuesday, 5 October 2021 12:48 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Subject: RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

Hi Asher,

Sorry for the belated response and thank you for your due diligence.

What would be your advice be and have you gathered more specifics as it relate to this case?

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1026
kay-eng.khoo@aig.com | www.AIG.sg

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Tuesday, October 5, 2021 11:00 AM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Subject: [EXTERNAL] RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

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Hi Sir,

We refer to the email date 05/08/2021.

Third party is chasing for settlement, kindly advise if we may able to process DS.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Asher Sng (LKKAuto)

Sent: Thursday, 5 August 2021 10:20 PM

To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Subject: RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

Hi Mr Khoo,

We refer to the above matter.

Insured driver is a Singaporean, however not holding any valid Singapore driving licence.

If you are a Singapore citizen or permanent resident, you can drive in Singapore only after you have a valid Singapore driving licence. You must convert your foreign driving licence to Singapore driving licence as soon as possible if you want to drive in Singapore.

Kindly advise if insured have breach any policy terms and conditions.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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From: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Sent: Thursday, 5 August 2021 12:09 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Our Ref: 1482364503SG003; Yoeur Ref: CC6/AIG19021719/UKB3Q2

Dear Cecilia/Hsiao Tong

Please advise if any further update on the matter.

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

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78 Shenton Way, Level 10
Singapore 079120
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kay-eng.khoo@aig.com | www.AIG.sg

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From: Khoo, Kay-Eng
Sent: Tuesday, July 6, 2021 9:49 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Our Ref: 1482364503SG003; Your Ref: CC6/AIG19021719/UKB3Q2

Hi Cecilia

Thank you and much appreciated for the update.

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

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78 Shenton Way, Level 10
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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Tuesday, July 6, 2021 9:37 AM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [EXTERNAL] RE: Our Ref: 1482364503SG003; Your Ref: CC6/AIG19021719/UKB3Q2

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Dear Mr Khoo,

As OI holding California license. Thus, we are pending for OI ID to verify if is LTVP or other passes.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

From: Khoo, Kay-Eng [<mailto:Kay-Eng.Khoo@aig.com>]
Sent: Tuesday, 6 July 2021 9:20 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Our Ref: 1482364503SG003; Your Ref: CC6/AIG19021719/UKB3Q2

Dear Cecilia

Thank you for staying vigilant.

Just for clarity, what is the ID documents which are pending?

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1026
kay-eng.khoo@aig.com | www.AIG.sg

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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Monday, July 5, 2021 4:19 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Subject: [EXTERNAL] RE: Our Ref: 1482364503SG003; Your Ref: CC6/AIG19021719/UKB3Q2

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Dear Mr Khoo,

We are still pending on OI ID. Have send 3rd reminder email to OI and follow up call.

However, still yet to receive OID ID.

Thanks

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@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.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Monday, 5 July 2021 3:47 PM

To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Cc: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: FW: Our Ref: 1482364503SG003; Your Ref: CC6/AIG19021719/UKB3Q2

Dear Mr Khoo,

We will check and get back to you.

Hi Cecilia,

Please assist. CC6/AIG19021719/Ugb3

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Sent: Monday, 5 July 2021 2:33 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Our Ref: 1482364503SG003; Your Ref: CC6/AIG19021719/UKB3Q2

Hi Hsiao Tong,

Please update on current status of this matter; accident occurring in 2019 & pending your update on the same.

Khoo Kay Eng

Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1026
kay-eng.khoo@aig.com | www.AIG.sg

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J-MART MOTOR PTE LTD

Block 5, Defu Lane 10, #01-578,
Defu Industrial Park C, Singapore 539186
Tel : 6343-0934 Fax : 6343-0921
Email : jmartauto@gmail.com
Registration No: 201400246D
GST Reg. No: 201400246D

AIG Asia Pacific Insurance Pte Ltd

Attn: Motor Claims Dept

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO SMN 1869B & SGH 2063E ALONG Slip Rd OF Jurong East St 21
To Toh Guan Rd ON 2/12/2019**

We understand that you are the insurer of SGH 2063E vehicle.

I/We wish to inform you that my/our vehicle SMN 1869B have been completed repairs to my/our satisfaction by M/s J-MART MOTOR PTE LTD. I/We therefore propose to claim from your as follows:

- | | | |
|----|--------------------------------|------------|
| 1. | Cost of Repair Plus GST | S\$2675.00 |
| 2. | Loss of Rental (S\$120x 5Days) | S\$600.00 |
| 3. | LTA Search Fee/ GIA Reports | S\$ 0.00 |

TOTAL S\$ 3275.00

Please let us have your reply soonest possible.

Thank you.

Yours faithfully,



LETTER OF AUTHORISATION

To Whom It May Concern


I, Chan Jiaen (the third party claimant) of 168 Sixth Ave #02-17
(276543) (address), owner of SMN 1869B (vehicle no.) hereby

authorise J-Mart Motor Pte Ltd (the workshop) to act for me with respect to
my claims for the repair costs and/or rental and/or loss of use (claim) for my vehicle SMN 1869B
that was damaged pursuant to the accident which occurred on 2/12/2019 (date) along
Slip rd off Jurong East St 21 (location) involving vehicle no/s SGH 2063 E.

I further authorise the workshop to settle my above mentioned claim in a manner that they deem fit
and the workshop is further authorised to receive payment further to the settlement of my claims
with payment cheque/s being made in favour of the workshop.

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

Dated this 9 (day) of Dec (month) 2019 (year)



Signed by the third party claimant
(with company stamp if applicable)



Signed and witnessed by workshop
(with company stamp)

**Block 5 Defu Lane 10, #01-578
Defu Industrial Park C, (S)539186
Company Reg. No. 201400246D
GST Reg No. 201400246D
Email: jmartmotorpl@gmail.com
Tel: 6343-0934 Fax: 6343-0921**

Chan Jiaen
PAYABLE BY **AIG Asia Pacific Insurance Pte Ltd**

J - MART MOTOR PTE LTD



AUTHORISED SIGNATURE

A & T CAR RENTAL PTE. LTD.


BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119

HP: 9681 3079

Co. Reg. No. 201600008M

VRA No.: 0554

VEHICLE RENTAL AGREEMENT


HIRER'S PARTICULARS		Vehicle No: <u>SJM 8537D</u> Replace Veh No:	
Name: (as in I/C) <u>Chan Jiaen</u>		Mileage Out: _____ Mileage Out: _____	
NRIC / PASSPORT No: <u>S8112501 E</u>		Make & Model: <u>Toyota Wish</u> Auto / Manual	
Address (Res): <u>168 Sixth Ave #02-17</u> <u>(2765437)</u>		OUT: Date <u>9/12/19</u> Time: <u>10:30 am</u>	
Name & Address of Employer: _____		HIRE / PERIOD EXPIRY _____	
Occupation: _____ Driving Exp: _____		COLLISION DAMAGE WAIVER Excess <u>2500</u> YES / <u>NO</u>	
Driving Licence No: <u>As Above</u> D/L Type: <u>Local</u> / International		PERSONAL ACCIDENT INSURANCE YES / <u>NO</u>	
Issue Date: _____ Date of Birth: _____		CHARGES	
Tel: (O) _____ (R) _____ HP _____		Daily <u>5</u> @ \$ <u>120</u> per day <u>600/-</u>	
ADDITIONAL DRIVER'S PARTICULARS		Weekly @ \$ _____ per week	
Name: (as in I/C) _____		Monthly @ \$ _____ per month	
NRIC / PASSPORT No: _____		Hours @ \$ _____ per hour	
Address (Res): _____		Others @ \$ _____	
Driving Licence No: _____ D/L Type: Local / International		CDW @ \$ _____ per day / month	
Issue Date: _____ Date of Birth: _____		PAI @ \$ _____ per day / month	
Occupation: _____ Driving Exp: _____		Delivery Service _____	
VEHICLE CHECK LIST		SUB TOTAL \$ <u>600/-</u>	
D - DENTS S - SCRATCHES A - ACCIDENTS		PETROL LEVEL	
REAR		Out E <u>1/4</u> 1/2 3/4 F	
RIGHT FRONT TOP LEFT		In E 1/4 1/2 3/4 F	
ACCESSORIES CHECK		EXTENSION	
<input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S/Tyre		Collection Service _____	
<input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps		Misc. _____	
<input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD <input type="checkbox"/> Cartridges		TOTAL CHARGES \$ <u>600/-</u>	
		Rented Out By: _____	
		Hirer's Signature 	
		Addition Driver's Signature _____	

I had read and agreed to the terms and conditions on both sides of this agreement. If I have presented a charge/credit card for payment, I agreed 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 informations I had given **A & T CAR RENTAL PTE. LTD.** in connection with this agreement is true.

* IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 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.
- 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.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY **A & T CAR RENTAL 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 **A & T CAR RENTAL 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>14/12/19</u>	<u>10:30am</u>				

(K)
A & T CAR RENTAL PTE. LTD. Co. Reg. No. 201600008M
BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119
HP: 9681 3079

No.: 0064

OFFICIAL RECEIPT

DATE: 14/12/19

RECEIVED FROM Chan Jiaen

THE SUM OF DOLLARS Six Hundred Only

BEING PAYMENT OF \$3M 8537D 9/12/19 - 14/12/19

\$600⁰⁰/₂

A & T CAR RENTAL PTE. LTD.

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CHEQUE NO.: _____

AUTHORISED SIGNATURE