PRECISE AUTO SERVICE

NO. 1 KAKI BUKIT AVE 6 # 02-33/34/36 AUTOBAY SINGAPORE 417883

TEL: 6745 7367 FAX: 6841 3390

CO. REG. NO.: 35766600C

GST REG. NO.: 35766600C

08-05-2020

Your Insured Veh No : SJJ 9907D Our Ref No : SJD 2628L/T/19 (SJE) WITHOUT PREJUDICE SAVE AS TO COSTS

M/s AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #08-16 CHARTIS Building Singapore 079120

ATTN: Ms. Jia Le (LKK Motor Claim Department)

Dear Sir

RE: ACCIDENT INVOVLING VEHICLE NO. SJD 2628L AND SJJ 9907D ON 09-12-2019 @ 11:05 HRS ALONG BLK 613A BT. PANJANG MULTI STOREY CAR PARK.

We are the repairer for vehicle no. **SJD 2628L** and instructed by the owner, Ang Phoon Yong, on his behalf to submit the claims against your insured's vehicle no. **SJJ 9907D** that was involved in the above mentioned accident.

The accident was clearly caused by your insured's negligence. In order to save the legal cost, we will process the claim to you directly as follows:

1. Cost of Repair (Survey By SJE - Adrian) 2. Car Rental (4 days X \$180.00) 3. LTA Search	3,745.00 720.00	(Including GST)
	8.00	
J. Biri Scareii	4,473.00	

We enclosed herewith a copy of the LTA search result, final repair bill, and letter of authority for your attention.

Please let us have your payment in our favour of "**Precise Auto Service**". Your prompt reply of the above claims will be much appreciated.

Yours faithfully

Yan Hong

TO: PRECISE AUTO SERVICE
NO. 1 KAKI BUKIT AVENUE 6
#02-34/36
SINGAPORE 417883

proceeds of claim to you.

LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SSD 2628 L AND SSS9907 D. ON 09/12/2019 ALONG BLK 613A BUKIT PANJANG MSCP.
NRIC No. \$123\$ 5085 owner of vehicle no. \$50,2628L , hereby authorise M/S PRECISE AUTO SERVICE to commence repairs to my motor vehicle and to forward the claim for damages sustained in the above accident to the third party driver and/or his employer and/or the vehicle owner and/or the insurer concerned. I/We agree that in consideration of you giving up your repairer's lien I agree to assign the whole proceeds of my/our third party claim to you and if applicable, our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and our solicitors to see the claim to a successful conclusion. In the event the proceeds of claim for damages, interest, costs and expenses including legal costs are paid to me directly by the third party insurer, I undertake to indemnify and/or reimburse the said

If the third party driver and/or his employer and/or the vehicle owner and/or the insurer reject liability, I will be fully responsible for the repair costs.

I/We also authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurers' claim.

I/We undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event the third party's insurance company communicates with me/us directly by telephone or in writing and I/we further undertake not to enter into any compromise Settlement Agreement with the third party insurance without your consent as I understand that this may jeopardise a fair recovery of the third party claim.

My vehicle is repaired by the repairer on my own free will without any inducement, threat and/or promise.

In the event of any breach of my undertaking and the repairer is compelled to enforce this undertaking, I agree that I shall pay for the legal costs incurred by the repairer on a solicitor and client's full indemnity basis.

Owner Signature

(Company Stamp, if Applicable)

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

"We/I, <u>PRECISE AUTO SERVICE</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>\$\$3,745.00</u> (Repair Cost), <u>\$\$400.00</u> (Loss of <u>Use/Rental</u>), <u>\$\$ - (Disbursement)</u> for vehicle no. <u>\$JD 2628L</u> that was damaged pursuant to the accident which occurred on <u>09/12/2019</u> (date) along <u>BLK 613A BUKIT PANJANG MSCP</u> (location) involving vehicle no/s <u>\$JJ 9907D</u>. This is pursuant to the inspection conducted on <u>10/12/2019</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>ANG PHOO YONG</u> (the third party claimant") of vehicle no. <u>SJD 2628L</u> 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 <u>SJD 2628L</u> (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 _______ (day) of _______ (month) 20 _____ (year)

Signed by appointed surveyor Signed by "the workshop" (with chop)

PRECISE AUTO SERVICE

NO 1 KAKI BUKIT AVE 6 #02-33/34/36 AUTOBAY SINGAPORE 417883

TEL: 6745 7367 FAX: 6841 3390

CO. REG. NO.: 35766600C GST REG. NO.: 35766600C

Accident Date: 09-12-19

OUR REF: SJD 2628L/T/19(SJE)

TAX INVOICE

ANG PHOO YONG

637 East Cost Road

Invoice No.: **TP2001-016**

Singapore 459023

DATE: 30-01-2020

FINAL BILL ON VEH. NO.: SJD 2628L VEHICLE MODEL: B.M.W 523i

LUMP SUM REPAIR

INCLUDING SUPPLY OF PARTS & LABOUR

PANEL BEATING & SPRAY PAINTING

3,500.00

SUB-TOTAL

3,500.00

ADD GST 7%

245.00

TOTAL AMOUNT SGD

3,745.00

This is a computer generated document and requires no signature.

INVOICE Dated: INVOICE No: May 4, 2020 A / 1640 / R Terms of Payment: Car Plate No: PRECISE AUTO Due upon receipt SJU 6318 R RENTAL PRECISE CAR RENTAL PTE. LTD. Model: Make: 1 Kaki Bukit Avenue 6 #02-34 Autobay@Kaki Bukit STREAM 1.8 **HONDA** Singapore Singapore - 417883 Mobile no: 94897930 Phone no: 67457367 Email: carleasing@preciseauto.sg Driver: **Customer Details** ANG PHOO YONG -----PRECISE AUTO SERVICE ADDRESS: BLK 34 CRAIG ROAD #06-01 SINGAPORE 1 KAKI BUKIT AVENUE 6, #02-34 AUTOBAY@KAKI 089673 -**BUKIT Singapore 417883** CONTACT NUMBER: 91079901-----Phone no: 67457367 Amount Price From Date To Date Qty Description S.No Product (SGD) (SGD) 720.00 180.00 09/12/2019 13/12/2019 RENTAL (4 DAYS) SJU 6318 R YOUR REF: SJD 2628 720.00 4 Total (SGD) 720.00 Seven Hundred Twenty Singapore Dollar (SGD) Company's REGN NO: 201818221G FOR PRECISE CAR RENTAL PTE. LTD. We declare that this custom invoice temp shows the actual price of the goods described and that all particulars **Authorized Signature** are true and correct. Income Terms A late fee of \$50.00 per day will be imposed on all overdue invoices. Credit term, if any, will be as stated in the invoice.



Name & Address of Employer_

Driving Licence No: _____

D/L Type: Local/Int'l/Others: ...

Occupation_

Tel(O) _

Occupation

Driving Licence No: _

D/L Type: Local/Int'l/Others:

Name (as in I/C) ANG PHOO YONG

PRECISE CAR RENTA

1 Kaki Bukit Avenue 6 #02-34 Autobay @ Kakibukit S(417883)

RANO .: R-66791

Tel: 6745 7367 Fax: 6841 3390 RECISE CAR RENTAL VEHICLE HIRI

__ Driving Exp:__

_ Passed Date: ___

Driving Exp:_

Passed / Expiry Date: __

HIRER'S PARTICULARS

DRIVER'S PARTICULARS

Name (as in I/C) GOH WET GUAN, BERNARD NRIC/Passport No: 38411643B Date of Birth: SS: 637 EAST COAST ROAD

NRIC/Passport No: S 1 2385085 Date of Birth: Address: 34 CRAIG ROAD #06-01

VEHICLE HIRING	G AGREEME	ENT	70	CLAIN	O N	/orkshop: _	PRECISE	5	
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•	Loan Vehicle N					VR No			
rth:	Make & Model: HONDA STREAM					Auto/Manual Group:			
Age:			CHARG			*	S	cts	
s(089673)	Daily L	+ d	ay @	\$	180	Per day	720	00	
	Weekly/Monthly week @\$ Per week/Monthly								
	Others								
xp:						ay/Monthly			
Date:	Delivery/Collec	tion Svc							
нр <u>91079901</u>					GST				
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read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and foce arking and traffic infringements may be billed to that account and my signature above will be considered to have been in connection with this agreement is true. Precise Car Rental made on the charge/credit card voucher. All information I have been given

SINGAPORE Use Only

IMPORTANT

INDICATE: A - Accidents D - Dents S - Scratches

Crack

The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.

All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.

No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.

Use of the vehicle for illegal purpose (For instance: in connection with theft, drug

Use or the vehicle for illegal purpose (For instance: in connection with trieft, drug peddling or trafficking, smuggling), is strictly prohibited. Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Precise Car Rental. The hirer is liable for a penalty fee of \$200 in additional to the appropriate insurance top up in the case

of non-disclosure of Malaysia usage
The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation.

legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at our authorized workshop.

8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.

9. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.

10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.

the event of an accident.

the event or an accident.

11. The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.

12. All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.

13. I understand and agree to the personal data collection statement.

The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-wavier excess and cost expense (including Remarks Mileage Time Out Date Out Hirer's/Driver Signature 1:50 pm 9/12/19

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Dray And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To Precise Car Rental And The Same Shall Be Accepted As Condust of Fundamental Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard parking cappers, etc)"

Check By Remarks Mileage Time In Date In 5:52pm Hirer's/Driver Signature

Enquire Vehicle & Owner Information (Vehicle No. SJJ9907D As At 09 Dec 2019 / 11:05:00)

Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

PRECISEAUTO-SJD2628L

Current Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

\$6935550A

Owner Name:

BADRYAH BINTE HAJI MOHAMED NOR

Registered Address Type:

Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.: 8

Registered Street Name:

HAIG ROAD

Registered Unit No.:

#09-419

Registered Building Name: -

Registered Postal Code:

430008

Current Vehicle Details

Vehicle No.:

SJJ9907D

Make Description/Model: NISSAN / LATIO 1.5L AT ABS D/AIRBAG 2WD 4DR

Insurance Company Name: AIG ASIA PACIFIC INSURANCE PTE. LTD.

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)

Sent: Friday, 30 October 2020 6:01 PM

To: 'Muhammad Syafique'

Subject: RE: ACCIDENT INVOLVING SJJ 9907D & SJD 2628L ALONG/AT BLK 608 BUKIT

PANJANG MSCP ON 09/12/2019

Attachments: SJD 2628L.mp4

Hi Syafique,

From third party's video footage, third party vehicle was stationary and you intended to do reverse parking after dropping your passenger. You should keep a proper look out before reversing into the parking lot.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Muhammad Syafique [mailto:muhammadsyafique69@gmail.com]

Sent: Saturday, 24 October 2020 4:39 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SJJ 9907D & SJD 2628L ALONG/AT BLK 608 BUKIT PANJANG MSCP ON

09/12/2019

Hi,

Yesterday I made a request regarding this case. I would like to cancel that request upon the advice given to me by my insurance agent.

Best regards, Syafique

On Fri, 23 Oct 2020 at 2:03 PM Jia Le (LKK Auto) < JiaLe@lkkauto.com > wrote:

Our Ref: CC4/AIG19021728/Ada3

BADRYAH BINTE HAJI MOHAMED NOR

[POLICYHOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SJJ 9907D & SJD 2628L ALONG/AT BLK 608 BUKIT PANJANG MSCP ON 09/12/2019

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 SJD 2628L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle was reversing. 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.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108

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

Claim Audit

3	AUDIT 1	TRAIL		
O	. On	Audit	Remarks	Ву
1	10 Dec 2019 14:55	Clm Dtl Modified	Claimant's Name: ->	[A] Suwanna Te-Uttaruang
2	2019	Clm Veh Model Changed	(206086) ADIVA AD1 200 190cc 3W.	[A] Suwanna Te-Uttaruang
3	10 Dec 2019 14:55	Clm Created	Reg No: SJD2628L. Acct Date: 2019/12/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: Precise Auto Service (HQ)	[A] Suwanna Te-Uttaruang
4	10 Dec 2019 14:55	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Suwanna Te-Uttaruang
5	2019	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/12/19	[A] Suwanna Te-Uttaruang
6	10 Dec 2019 14:55	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Suwanna Te-Uttaruan
7	10 Dec 2019 14:55	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrato
8	10 Dec 2019 14:55	Label Added	(23):Express.	[A] Suwanna Te-Uttaruang
9	10 Dec 2019 14:55	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] Suwanna Te-Uttaruang
10	12 Dec 2019 19:37	Clm Dtl Modified	Claimant's Name:> ANG PHOO YONG. Claimant's ID: -> S1238508J.	[A] HOW ME KWAN
11	12 Dec 2019 19:37	Clm Veh Model Changed	(206086) -> (204284) BMW 523I 2.5 (A).	[A] HOW ME KWAN
12	23 Nov 2020 11:51	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	23 Nov 2020 11:51	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	23 Nov 2020 11:51	Clm Dtl Modified	JPJ Reg. Date: -> 2011/01/26.	[A] JOANNE LEE KHANG MIN
15	23 Nov 2020 11:51	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	03 Dec 2020 17:55		Cur.Req: 4233.00 :Liability: 100% (OI Reverse & hit tp stationary car) *Quantum: (a)CORw/GST: $$3,745$. $00 + (b)LOU(4days \times $120.00)$: $$480.00 + (c)LTA/GIA$ search fee: $$8.00 = Total$: $$4,233.00$ *Vehicle M odel: BMW $523I$ *Recommended 4 repair days	[A] Jaslin Kok Chin Yi
17	06 Dec 2020 11:40	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tan, Bennie-WZ
18	2020 14:28	Cnangea	Next Rpt:Final Rpt.Due Date:2019/12/19. Mandate Remarks: Please let us have the documents of Mark et Value, LTA parf rebate and repair limit to TP vehicle.	[I] Tan, Bennie-WZ
19	07 Dec 2020 14:28	Adj Mandate Set	Maintained: Please let us have the documents of Market Value, LTA parf rebate and repair limit to TP veh icle.	[I] Tan, Bennie-WZ
20	30 Dec 2020 12:18	Mandate Request	Cur.Req: 4233.00 :Liab: 100% (OI Reverse & hit tp stationary car)*Quantum: (a)CORw/GST: $$3,745.00 + (b)LOU(4days \times $120.00)$: $$480.00 + (c)LTA/GIA$ search fee: $$8.00 = Total$: $$4,233.00$ *Vehicle Model: BMW $523I$ *Recommend 4 repair days	[A] Jaslin Kok Chin Yi
21	2021	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2019/12/19. Mandate Remarks: Subj to all docs/billings in order, to SA B. Please let us have the documents of Market Value, LTA parf rebate and repair limit to TP vehicle.	[I] Tan, Bennie-WZ
22	07 Jan 2021 16:41		Approved:4145.00:Subj to all docs/billings in order, to SAB. Please let us have the documents of Market Value, LTA parf rebate and repair limit to TP vehicle.	[I] Tan, Bennie-WZ

ACTIVITY No record

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2373890	11 Dec 2019 14:46:26	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJD2628L	SJJ9907D	11.77
2619202	26 Oct 2020 11:18:26	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SJD2628L	CHAN JIA LE	xx.xx
2643998	23 Nov 2020 11:51:09	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJD2628L	SJJ9907D	11.00