



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC4/AIG19022231/R1ka3

06 FEBRUARY 2020

**GOLDBELL CAR RENTAL PTE LTD**  
14 BENOI ROAD  
SINGAPORE 629887

Dear Sir/Madam,

**ACCIDENT INVOLVING SLZ1062K & SJJ7806A ON 13/12/2019 ALONG/AT  
U-TURN ALONG TECK WHYE LANE**

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 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. 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,

*Khanchua*

Case Handler  
DID: 6841-2360  
FAX: 6741 4108  
Email: [khanchua@lkkauto.com](mailto:khanchua@lkkauto.com)

c.c. *AIG Asia Pacific Insurance Pte Ltd*  
(Motor Claims Dept)

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

“We/I, K & T CARS (“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\$3,200.00 (Global Sum) for vehicle no. SJJ7806A that was damaged pursuant to the accident which occurred on 13/12/2019 (date) along TECK WHYE LANE (location) involving vehicle no/s SLZ1062K.

This is pursuant to the inspection conducted on 17/12/2019 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner K & T CARS (“the third party claimant”) of vehicle no. SJJ7806A 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 SJJ7806A (vehicle no.) as a result of the accident.

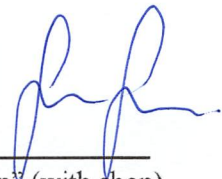
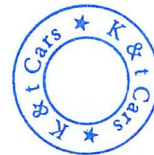
We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

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 21 (day) of 05 (month) 2020 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in the action.

# K&T CARS

## K&T CARS

53 Ubi Avenue 1 #02-23 Spore 408934

Paya Ubi Industrial Park

Tel : 6844 5938 Fax : 6285 5228

E-mail : kntcars@gmail.com

20<sup>th</sup> February 2020

Our reference: T1912-22

Your reference: SLZ1062K

### AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#08-16

Singapore 079120

Attn: Motor Claims Department

**BY HAND**

Dear Sir/ Madam,

Claimant : K&T CARS

Address : 53 UBI AVENUE 1 #02-23 PAYA UBI INDUSTRIAL PARK S(408934)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on 13/12/2019 along TECK WHYE LANE involving our client's vehicle registration number SJJ7806A and SLZ1062K 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	:	\$ 2,450.00
Loss of Rental	:	\$ 960.00
LTA search	:	\$ 7.49
Purchase 3P GIA Report	:	\$ 29.00
Total	:	\$ 3,446.49



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) Letter Of Authorisation;
- f) Invoice;
- g) LTA Invoice For Enquiry 3P Insurance;
- h) Purchase 3P GIA Report Invoice;
- 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.

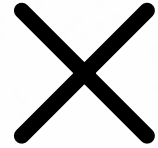
Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting 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,



K&T CARS  
Encl.

# LETTER OF AUTHORIZATION



To AIG & K & T Cars (Third party insurance & Workshop)

Claimant K & T Cars

Dear Sirs,

I/We, K & T Cars owner of vehicle no. SJJ7806A

hereby authorize my/our repairer, K & T Cars

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. SJJ7806A that was damage pursuant to the accident which occurred at/along Teck Whye Lane

involving vehicle nos. SLZ 1062K

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 K & T Cars. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors K & T Cars 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 \_\_\_\_\_ day of \_\_\_\_\_ (month) 20\_\_\_\_ (year)



Signature of owner vehicle (claimant): .....

Name of owner of vehicle (claimant): .....

NRIC Number (claimant): .....



# K & t Cars

Mailing address :  
53 Ubi Avenue 1 #01-23  
Paya Ubi Industrial Park  
Singapore 408934  
Tel : 6844 5938 Fax : 6285 5228  
Email : kntcars@gmail.com

**Bill To:**

AIG ASIA PACIFIC INSURANCE PTE LTD  
AIG BUILDING  
78 SHENTON WAY  
#07-16 SINGAPORE 079120

## Invoice

Invoice number : KTI-0127  
Date : 20/2/2020  
Terms : Net 30th after  
Vehicle number : SJJ7806A  
Make / Model : TOYOTA VIOS

Description	Amount (S\$)
ACCIDENT INVOLVING SJJ7806A / SLZ1062K ON 13/12/2019 @ TECK WHYE LANE INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING LUMP SUM REPAIR SINGDOLLARS : TWO THOUSAND FOUR HUNDRED AND FIFTY DOLLARS ONLY	\$2,450.00
<i>Thank you for your business and have a nice day !</i>	
Reference : T1912-22	Subtotal \$2,450.00
* Cheque payment should be issued in favour to K&T Cars	Less: Deposit \$0.00
	Balance Due \$2,450.00

E. & O. E



K & t Cars

CUSTOMER'S 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-0493

Veh. No.: SKJ 580 J	Replace Veh. No.: SJJ 7806 A
Veh. M / M: Toyota Vios	Replace Veh. M / M: Toyota Vios

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: K & T Cars		Name: Loh Xrn Yi	
Address:		Address: Blk 26 Teck Whye Lane # 07-188 S(680 026)	
I/C: 5320 8965 X	D.O.B:	I/C: S9645898 C	D.O.B: 14/12/1996
Contact:	Pass Date:	Contact: 8164 8893	Pass Date: 01/06/2016

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

RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	14/12/2019		Date In	21/12/2019	
Time Out	1700		Time In	1200	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	120	8 Days @ \$ 960	OUT	E	1/4	1/2	3/4	F
Weekly	@ \$		Wks @ \$						
Monthly	@ \$		Mth @ \$	IN	E	1/4	1/2	3/4	F
Hours	@ \$		Hrs @ \$						
*Inclusive of additional charges (if any)				Petrol Charges		YES	NO	AMT: _____	
Amt payable* \$ 960				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 for 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)

# 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

No.: 339

## OFFICIAL RECEIPT

Date: 20 FEB 2020

Received from K & T Cars

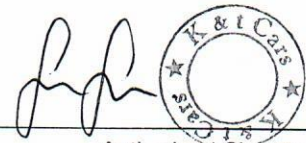
The Sum of Dollars Nine Hundred and Sixty Dollars only

Being payment of SKJ 580 J ( 14/12/2019 to 21/12/2019 )

\$ 960 k

Cheque No.: \_\_\_\_\_

K & t Cars



Authorised Signature





Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 16 Dec 2019 / 15:30:49

Receipt Date/Time : 16 Dec 2019 / 15:30:49

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191216-002462

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 - SLZ1062K				
As at 13 Dec 2019/23:28:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLZ1062K Enquiry Fee 20191216153005090835	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SMN7517C				
As at 14 Dec 2019/15:10:00				
Insurance Co: MSIG INSURANCE (SINGAPORE) PTE LTD				
2	Insurance Enquiry - SMN7517C Enquiry Fee 20191216153005140005	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLM2524G				
As at 13 Dec 2019/20:30:00				
Insurance Co: LIBERTY INS P L				
3	Insurance Enquiry - SLM2524G Enquiry Fee 20191216153005180195	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		21.00	1.47	22.47
Rounding Difference				0.02
Total Amount Payable				22.45
Paid By				
	xxxxxxxxxxxx4633	Credit Card: Visa/MasterCard		22.45
Total				22.45
Cash Change				0.00
Tendered Amount				22.45
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.

T1912-22 SJJ7806A

**TAX INVOICE**

3P

Our Ref No: GR-19-207894  
Date of Request: 17/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD  
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

Dear Sir/Madam,

Date of Accident: 13/12/2019  
Vehicle No: SJJ7806A  
Place of Accident: TECK WHYE LANE  
Involving Vehicle No: SLZ1062K

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\$)
SLZ1062K	TECK WHYE LANE	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

## SEARCH RESULTS

Our Ref No: GR-19-206793

Date of Request: 16/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD  
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No: SJJ7806A

Date of Accident: 13/12/2019

Place of Accident: TECK WHYE LANE

Involving Vehicle No: SLZ1062K (NO REPORT) VALID TILL 17-26/12

With reference to your search criteria for the accident report, the following documents were found to closely match your search criteria:

DOCUMENTS	ACCIDENT LOCATION	ACCIDENT DATE	PER DOC (S\$)
No match found.			

With reference to your application for the accident report, we were unable to process your application and we draw your attention to the following:

- ☐ The requested party is not found in our database. We will continue to check daily for a period of one week, after which if there are no records found, your application will be deemed as cancelled and no notification will be sent to you.
- ☐ Your vehicle's accident report is not found in our database. Please lodge your non-injury accident report with your insurer.
- ☐ Your client's vehicle accident report is not found in our database. Please inform your client accordingly.
- ☐ Others

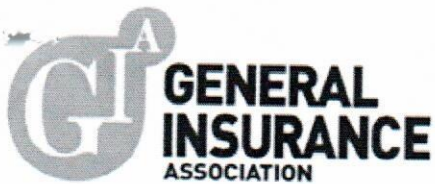
Thank You.



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RECORDS MANAGEMENT CENTRE

**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-19-206793

Date of Request: 16/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD  
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No: SJJ7806A

Date of Accident: 13/12/2019

Place of Accident: TECK WHYE LANE

Involving Vehicle No: SLZ1062K (NO REPORT) VALID TILL 17-26/12

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## Enquire Vehicle Information

<b>Vehicle No.</b>	SJJ7806A
<b>Vehicle Details</b>	
Vehicle Type :	Private Hire (Self-Drive) Motor Car
Vehicle Attachment 1 :	No Attachment
Make / Model :	TOYOTA / VIOSE AUTO
Primary Colour :	Green
Year of Manufacture :	2008
Maximum Laden Weight :	1505 kg
Unladen Weight :	1095 kg
No. Of Axles :	2
Engine No. :	1NZX798347
Chassis No. :	MR053HY9305078549
Engine Capacity :	1497 cc
Maximum Power Output :	80.0 kW ( 107 bhp )
IU Label No. :	1122389794
Propellant :	Petrol
Passenger Capacity :	4
Original Registration Date :	25 Sep 2008
First Registration Date :	25 Sep 2008
Open Market Value :	\$11,834.00
Additional Registration Fee Rate :	100.00 %
Actual ARF Paid :	\$7,432.00
PARF Eligibility :	Forfeited
Minimum PARF Benefit :	-
COE No. :	2008100101000777G
COE Category :	A - Car (1600cc & below)
COE Expiry Date :	24 Sep 2023
Quota Premium (QP) :	\$9,501.00
PQP Paid :	\$16,170.00
OPC Cash Rebate Eligibility :	No
QP during COE Bidding Exercise :	\$9,501.00
CO2 Emission:	-
CO Emission:	-
HC Emission:	-
NOx Emission:	-
PM Emission:	-

Previous

OK

## Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)  
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960  
ROAD TRANSPORT ACT, 1987 (MALAYSIA)  
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

**Certificate Number:** 5106704022

**Cover :** Third Party

1. Index mark and Registration Number of Vehicle : **SJJ7806A**  
Chassis Number : MR053HY9305078549
2. Name of Policyholder : K&T CARS
3. Effective Date of Insurance : 01 Jan 2019
4. Expiry Date of Insurance : 31 Dec 2019
5. Persons or Classes of Persons entitled to drive#  
(a) The Policyholder.  
(b) Any other person who is driving on the Policyholder's order or with his/her permission.  
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
6. Limitations as to Use#  
(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.

**This Policy does not cover**

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (c) Use for any purpose in connection with the Motor Trade.

# Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1)	: N/A
EXCESS (SECTION 2)	: S\$1,500
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: N/A
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: N/A
NCD PROTECTION	: NO
PRIMARY DRIVER	: N/A
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: N/A

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : CHRISTIN SOONG (00000525488)

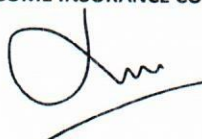
Date of Issue : 03 Jan 2019 15:23 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive