



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

19th March 2020

Our reference: 1912-46

Your reference: SLK8328C

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#08-16

Singapore 079120

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : GAN KIAN YONG HUBERT

Address : 452 CORPORATION ROAD #13-04 S(649811)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **27/12/2019** along **SLIP ROAD TOWARDS HOLLAND FLYOVER** involving our client's vehicle registration number **SFB923E** and vehicle registrations number **SLK8328C** 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	:	\$ 3,210.00
Loss of Rental	:	\$ 360.00
LTA Search Fee	:	\$ 7.45
Purchase 3P GIA Report	:	\$ 29.00
Total	:	\$ 3,606.45

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

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) LTA Search;
- e) Purchase 3P GIA Report Invoice;
- f) Letter Of Authorisation;
- g) Tax Invoice;
- h) Satisfaction of Repaired Vehicle;
- i) Certificate of Insurance;
- j) 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,



A handwritten signature in blue ink, consisting of stylized, flowing letters.

Teamwork Garage Pte Ltd

Encl.

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Tuesday, 21 January 2020 5:34 PM
To: CALVINNGCG@GMAIL.COM
Subject: ACCIDENT INVOLVING SLK 8328C AND SFB 923E ON 27/12/2019

Our Ref: CC4/AIG20000116/T1es3

21 JAN 2020

NG CHEONG GAY CALVIN

Dear Sir/Madam,

ACCIDENT INVOLVING SLK 8328C AND SFB 923E ON 27/12/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: Ashersng@lkkauto.com

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

LETTER OF AUTHORIZATION

TEAMWORK GARAGE
PTE LTD

To AIG & (Third party insurance & Workshop)

Claimant Gan Kian Yong Hubert @ Revat Sae Gan

Dear Sirs,

I/We, Gan Kian Yong Hubert owner of vehicle no. SFB923E

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. SFB 923 E that was damage pursuant to the accident which occurred at/along slip road towards Holland flyover

involving vehicle nos. SLK 8328 C

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining to 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 _____ day of _____ (month) 20____ (year)

Signature of owner vehicle (claimant) Hubert

Name of owner of vehicle (claimant) Gan Kian Yong Hubert

NRIC Number (claimant) S1842789C

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\$3,210.00** (Repair Cost), **S\$300.00** (Loss of Use/Rental), **S\$36.45** (Disbursement) for vehicle no. **SFB 923E** that was damaged pursuant to the accident which occurred on **27/12/2019** (date) along **SLIP ROAD TOWARDS HOLLAND FLYOVER** (location) involving vehicle no/s **SLK 8328C**.

This is pursuant to the inspection conducted on **02/01/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **GAN KIAN YONG HUBERT @ REVAT SAE GAN** ("the third party claimant") of vehicle no. **SFB 923E** 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 **SFB 923E** (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 18 (day) of 05 (month) 2020 (year)



MTT

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

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.: 3537

OFFICIAL RECEIPT

Date: 19 MAR 2020

Received from Gan Kian Yong Hubert

The Sum of Dollars Three Hundred Sixty Dollars only

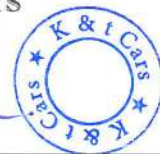
Being payment of SLD8685H (02/01/2020 to 04/01/2020)

\$ 360/-

Cheque No.: _____

K & t Cars





Authorised Signature

K & t Cars

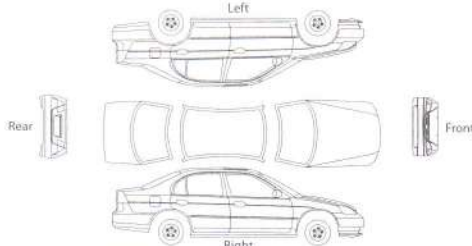
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-04949

Veh. No.: SLD 8685H	Replace Veh. No.: SFB923E
Veh. M / M: Nissan Sylphy	Replace Veh. M / M: Subaru Forester

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: Gan Kian Yong Hubert		Name: Ho Eng Tien	
Address: 452 Corporation Road #13-04 S(649 811)		Address: Blk 914 Hougang Street 91 #15-14 S(530 914)	
I/C: S1842789C	D.O.B:	I/C: S6943398G	D.O.B: 04/12/1969
Contact:	Pass Date:	Contact: 9617 2808	Pass Date: 18/07/1987

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


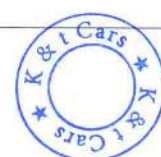

RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	02/01/2020		Date In	04/01/2020	
Time Out	1300		Time In	1435	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES					PETROL / DIESEL LEVEL					
Daily	@ \$	120	3	Days @ \$ 360	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)			Amt payable	\$ 360	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 tender 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)



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 28 Dec 2019 / 13:53:50

Receipt Date/Time : 28 Dec 2019 / 13:53:50

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191228-001093

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 - SLK8328C				
As at 27 Dec 2019/13:43:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLK8328C Enquiry Fee 20191228135313640888	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				
	xxxxxxxxxxx5880	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.

TAX INVOICE

Our Ref No: GR-19-214316

Date of Request: 30/12/2019

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: SFB923E
Date of Accident: 27/12/2019
Place of Accident: HOLLAND FLYOVER
Involving Vehicle No: SLK8328C

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.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-19-214317

Date of Request: 30/12/2019

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: 27/12/2019

Vehicle No: SFB923E

Place of Accident: ALONG SLIP ROAD TOWARDS HOLLAND FLYOVER

Involving Vehicle No: SLK8328C

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$\$)	QTY	AMOUNT (\$\$)
SLK8328C	ALONG SLIP ROAD TOWARDS HOLLAND FLYOVER	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

Print Received Message

This mail is associated with :

***SFB923E (2832149136SG)**
[SLK8328C]

TP

-

Dec 27 2019 12:00AM
[NG CHEONG GAY CALVIN]
Teamwork Garage Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 14/05/2020 16:21 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$3546.45) - SFB923E - Claim Handler: Ler, Bernard-JQ

Approved:3546.45:Cost of Repairs (w/GST) 3,210.00 + Car Rental (3.0 x S\$100.00/day) (S\$) 300.00 +
Doc/Search Fee (S\$) 36.45 Total 3,546.45