



**mbm wheelpower**  
DARE TO BE

Your ref : SLM4009P  
Our ref : SMP6244K

19 Jun 2020

**AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#08-16 AIG Building  
Singapore 079120

TEL: 6419 1000

Attn: Motor Claims Dept

**WITHOUT PREJUDICE**

Dear Sir / Mdm,  
**Accident involving SMP6244K and SLM4009P Along Woodlands Road  
on 17/01/2020 at 1720hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SLM4009P at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final Repair Invoice
- 2 Authorisation Letter
- 3 Car Rental Invoice
- 4 GIA Search Fee

We are instructed to claim the following

1 Costs of Repair - (\$840.00 + 7% gst)	\$	898.80
2 Loss of rental (\$128.40 x 2 days)	\$	256.80
3 GIA Search Fee	\$	2.00

Grand Total: \$ 1,157.60

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Ivy Lwi  
HP: 8588 3198  
[ivy.lwi@mbmwheelpower.com.sg](mailto:ivy.lwi@mbmwheelpower.com.sg)

**MBM Wheelpower Pte Ltd**  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)

Company Registration Number: 200204110W  
GST Registration Number: M90368446L



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/AIG20002051/Kea3**

20 FEBRUARY 2020

**LIM CHEN KWONG  
50 CHOA CHU KANG NORTH 6  
#18-03  
SINGAPORE 689574**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLM 4009P AND SMP 6244K ON 17/01/2020**

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.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SMP 6244K against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 call us if you have further queries.

Yours faithfully,

Jasper Chua  
DID: 6841 2928  
FAX: 6741 4108  
Email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)

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

## LETTER OF AUTHORISATION

DATE : 5/2/2020

TO : MBM WHEELPOWER PTE. LTD.

160 SIN MING DRIVE, #06-02, SIN MING AUTOCITY, SINGAPORE 575722

FROM : RAHIMAH BTE JANURI (NAME OF OWNER/POLICYHOLDER)

CLAIM VEHICLE NO. : SMP6244K

ACCIDENT DATE : 17/1/2020

LOCATION : WOODLANDS ROAD

OTHER VEHICLE(S) : SLM4009P

1 I hereby authorise MBM WHEELPOWER PTE. LTD. to :-

a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved **(Claim against Own Insurer)**

() Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved. **(Claim against Third Party)**

2 I confirm that MBM's authorisation shall include without limitation paying for all the relevant reports / documents, corresponding and negotiating with the insurer / third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and / or completion of the claim.

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Where authorising party is not vehicle owner and policyholder

EXCEPT :-

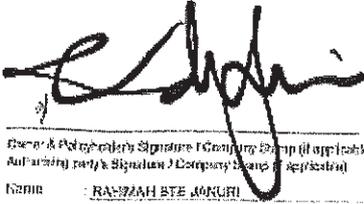
- a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and
  - b. The submission of the claim to the insurer (Where applicable)
- 3 I understand if I submit a claim of whatever nature to my own insurer [ **FOURTEEN DAYS (14 days)** ] after the accident (or such other time stipulated by my own insurer and / or the law), such claim will not or may not be accepted by my own insurer.
- 4 I further confirm and accept that :-
- a. To the extent permitted by laws :-
    - i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and
    - ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.
  - b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.
- 5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$ \_\_\_\_\_ (excluding GST) for the repair's cost.
- 6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-
- a. **50% and below - NO REFUND**
  - b. **100% - FULL REFUND**

- 7 I shall inform and forward to MBM all correspondence and letters received by me from the insurer / third party, any other insurer, solicitors governmental authorities and / or, any other relevant party.
- 8 I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 9 In any case if the claim is repudiated by the insurer of the third party, I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 10 I shall not :-
  - a. respond to correspondence and letter; and
  - b. negotiate agree or accept any other from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.
- 11 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-
  - a. the repair's costs and
  - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.
- 12 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

13. I understand and agree that M&M will not be liable if:

- a. the delay of receiving parts is caused by suppliers.
- b. the cost of insurance of the same items as that provided by the insurer of the third party is lower than claimed and that M&M will not top up to the expected amount.

14. M&M has the right not to disclose any correspondence to the client.



Owner & Policyholder's Signature (Company Stamp (if applicable), or Authorizing party's Signature) (Company Name & Registration)

Name : RANZAH BTE ANURI  
NRIC No. : S7247747B  
Address : 803 WOODLANDS ST 01 #01-101



Witness's Signature  
Name : Enix Tan  
NRIC No. : \_\_\_\_\_

WITHOUT PREJUDICE to:  
(a) Insurers' Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
Inconsistencies found in this  
Discharge Voucher]

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

“We/I, MBM WHEELPOWER 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\$898.80 (Repair Cost), S\$214.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SMP 6244K that was damaged pursuant to the accident which occurred on 17/01/2020 (date) along WOODLANDS ROAD (location) involving vehicle no/s SLM 4009P.

This is pursuant to the inspection conducted on 05/02/2020 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner RAHIMAH BTE JANURI (“the third party claimant”) of vehicle no. SMP 6244K 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 SMP 6244K (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 03 (day) of 08 (month) 20 20 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



**mbm wheelpower**  
DARE TO BE

**To:** AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#08-16 AIG Building  
Singapore 079120  
  
TEL: 6419 1000

**Tax Invoice:** 17533  
**Date:** 19-6-2020  
**Vehicle No.:** SMP6244K  
**Make / Model:** Honda Stepwagon Spada  
**Chassis No.:** RP31232237  
**Engine No.:** L15B5145522  
**Year of Make:** 2019  
**Accident Date:** 17-01-20

**Attn:** Motor Claims Dept

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S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR	\$ 840.00

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Total :	\$	840.00
7% GST:	\$	58.80
<b>Amount Due S\$</b>	<b>\$</b>	<b>898.80</b>

For & on behalf  
MBM WHEELPOWER PTE LTD



Prepared by: Ivy Lwi

**MBM Wheelpower Pte Ltd**  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
**Customer Service Hotline** 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L



# TAX INVOICE

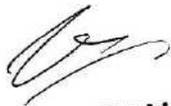
GST REG. NO.: 200106276D

INVOICE TO.
RAHIMAH BTE JANURI BLK 808 WOODLANDS STREET 81 #05-161 SINGAPORE 730808

DATE	INVOICE NO.
10-Feb-2020	A 41413

VHA NO.	DUE DATE	VEH NO.
A 41413	10-Feb-2020	SLP 6219 X

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 05 FEBRUARY 2020 TO 07 FEBRUARY 2020 YOUR REF: SMP 6244 K	2	120.00	240.00
GST @ 7%			\$16.80
<b>TOTAL</b>			<b>\$256.80</b>

  
ERYX TAN

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

**BKW Rent-A-Car Pte Ltd**  
120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg  
A subsidiary of BKW Automobile Pte Ltd



**bizSAFE**



**BKW RENT A CAR PTE LTD**  
 120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666  
 ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D  
 24 HOURS HELPLINE : 6223 1122

VHA No: **A 41413**

Workshop: \_\_\_\_\_

**VEHICLE HIRING AGREEMENT**

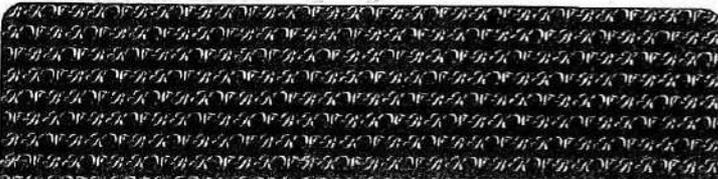
**HIRER'S PARTICULARS**

Name (as in I/C) RAHIMAH BTE JANURI  
 NRIC/Passport No: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Address: \_\_\_\_\_ Age: \_\_\_\_\_ S( )  
 Name & Address of Employer \_\_\_\_\_  
 Occupation \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
 Driving Licence No: \_\_\_\_\_ Passed Date: \_\_\_\_\_  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_

**DRIVER'S PARTICULARS**

Name (as in I/C) MUHAMMAD ANWAR HASHIM  
 NRIC/Passport No: \_\_\_\_\_ Date of Birth: 20/7/1972  
 Address: \_\_\_\_\_ Age: \_\_\_\_\_ S( )  
 Occupation \_\_\_\_\_ Driving Exp: \_\_\_\_\_ Yrs  
 Driving Licence No: \_\_\_\_\_ Passed / Expiry Date: 18/01/2011  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_ Contact No: \_\_\_\_\_

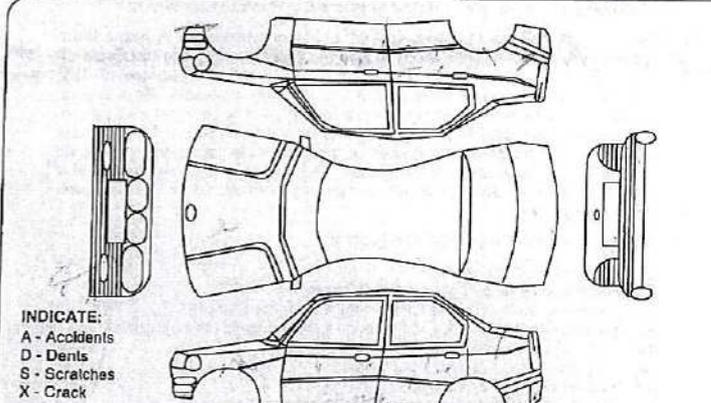
Hirer's Own Vehicle No: <u>SM7121</u>	Replace Veh No:
Loan Vehicle No: <u>SM7121</u>	VR No:
Make & Model: <u>Toyota Camry</u>	Auto/Manual Group:
<b>CHARGES</b>	
Daily <u>2</u> day @ \$ <u>120</u>	Per day <u>240</u>
Weekly/Monthly week @ \$	Per week/Monthly
Others	
CDW/PAI @ \$	Per day/Monthly
Delivery/Collection Svc	
GST <u>7%</u> \$ <u>16</u>	
OR No:	(A) SUB-TOTAL <u>1256</u>
Petrol Level & Surcharge	
OUT	E 1/4 1/2 3/4 F
IN	
First _____ km FREE per day	GST
Excess mileage is chargeable at _____ cents per km	TOTAL CHARGES



NON WAIVER EXCESS (Subject to GST): \$ 7000/-  
**ACCESSORIES CHECK**  
 Data Cards  Camera Systems  Hub Cap  Radio / CD Cartridge  
 Jack  Tyre Opener  Petrol Cap  Spare Tyre

Hirer's Signature: \_\_\_\_\_  
 Additional Driver's Signature: \_\_\_\_\_

**SINGAPORE Use Only**



I have 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 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 information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

**IMPORTANT**

- 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 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 BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition 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 its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- 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 BKW authorized workshop.
- Smoka 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.
- 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.
- 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 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.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
5/2/20		5299	Kmm	

Hirer's/Driver Signature: \_\_\_\_\_

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 BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusve Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
7/2/20		5296	Kmm	15 Sep

Hirer's/Driver Signature: \_\_\_\_\_



**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

SMP6244K  
H. S. Tan

**Third Party Insurer Enquiry**

Our Ref No: GR-20-019247  
Date of Request: 03/02/2020

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 03/02/2020  
Enquiry By Eryx Tan Khoo Hong  
TP Vehicle No. SLM4009P  
Accident Date 17/01/2020

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLM4009P	AIG Asia Pacific Insurance Pte. Ltd.	29/03/2019-28/03/2020	65-6419-3000

Thank You.

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.

This is a computer generated document and requires no signature.



**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-20-019247  
Date of Request: 03/02/2020

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 03/02/2020  
Enquiry By Eryx Tan Khoon Hong  
Vehicle No. SLM4009P  
Accident Date 17/01/2020

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

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 :

**\*SMP6244K (1192226887SG)**  
**[SLM4009P]**

TP

RAHIMAH BTE JANURI

Jan 17 2020 5:00PM

[LIM CHEN KWONG]

MBM Wheelpower Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 29/07/2020 00:19 AM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$1114.80) - SMP6244K - Claim Handler: Tan, Bennie-WZ

Approved:1114.80:Pls settle at best subject all docs/billings in order.