



mbm wheelpower
DARE TO BE

Your ref : SMP1626A

Our ref : SMK6064P

06 May 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 SMK6064P and SMP1626A Along TPE Towards Yishun (Lor Halus Viaduct)
on 10/02/2020 at 1850hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SMP1626A 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 - Part By Part (\$16,263.24 + 7% gst)	\$ 17,401.67
2 Loss of rental (\$192.60 x 10 days)	\$ 1,926.00
3 GIA Search Fee	\$ 2.00

Grand Total: \$ 19,329.67

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

MBM Wheelpower Pte Ltd

160 Sin Ming Drive #06-02

Sin Ming Autocity Singapore 575722

Customer Service Hotline 6262 8888

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) 67414108

Our Ref: CC4/AIG20002812/Kea3

24 FEBRUARY 2020

**MARTIN CHANG TEE YANG
BLK 217C SUMANG WALK
#07-220
SINGAPORE 823217**

Dear Sir/Madam,

ACCIDENT INVOLVING SMP 1626A / SMK 6064P / OTHERS ON 10/02/2020

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 Property Damage Claim from Body Repairer/Workshop acting on behalf of the owner of SMK 6064P 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.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Yours faithfully,

Jasper Chua
DID: 6841 2928
FAX: 6741 4108
Email: jasperchua@lkkauto.com

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

LETTER OF AUTHORISATION

DATE : 24/2/2020

TO : MBM WHEELPOWER PTE. LTD.

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

FROM : NORZEHAN BIN ABBAS (NAME OF OWNER/POLICYHOLDER)

CLAIM VEHICLE NO. : SMK6064P

ACCIDENT DATE : 10/2/2020

LOCATION : TPE TOWARDS YISHUN (LOR HALUS VIADUCT)

OTHER VEHICLE(S) : SMF2205C / SMP1626A

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.

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 MBM will not be liable if:

- a. the delay of receiving parts is caused by suppliers
- b. the Loss of Use/Loss of income claim amount provided by the insurer of the third party is lower than desired and that MBM will not top up to the expected amount.

14 MBM has the right not to disclose any correspondences to the client.



Owner & Policyholder's Signature / Company Stamp (if applicable); or
Authorising party's Signature / Company Stamp (if applicable)

Name : NORZEHAN BIN ABBAS

NRIC No. : S1545564J

Address : 356 YISHUN RING ROAD #06-1822



Witness's Signature

Name :

Enyx 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\$19,000 (Global Sum) for vehicle no. SMK 6064P that was damaged pursuant to the accident which occurred on 10/02/2020 (date) along TPE TOWARDS YISHUN (LOR HALUS VIADUCT) involving vehicle no/s SMP 1626A.

This is pursuant to the inspection conducted on 17/02/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner NORZEHAN BIN ABBAS ("the third party claimant") of vehicle no. SMK 6064P 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 SMK 6064P (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 06 (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

Attn: Motor Claims Dept

Tax Invoice: **18200**
Date: 6-5-2020
Vehicle No.: **SMK6064P**
Make / Model: Mercedes-Benz GLC250
Chassis No.: WDC2539462F457374
Engine No.: 27492031489938
Year of Make: 2019
Accident Date: 10-02-20

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - PART BY PART	\$ 16,263.24

Total :	\$	16,263.24
7% GST:	\$	1,138.43
Amount Due S\$	\$	<u>17,401.67</u>

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
Company Registration Number: 200204110W
GST Registration Number: M90368446L




TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
NORZEHAN BIN ABBAS BLK 356 YISHUN RING ROAD #06-1822 SINGAPORE 760356

DATE	INVOICE NO.
29-Feb-2020	A 41450

DESCRIPTION	VHA NO.	DUE DATE	VEH NO.
	A 41450	29-Feb-2020	SKL 2695 M
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 17 FEBRUARY 2020 TO 27 FEBRUARY 2020 YOUR REF: SMK 6064 P	10	180.00	1,800.00
 ERYX TAN			
GST @ 7%			\$126.00
TOTAL			\$1,926.00

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 41450**

Workshop: **M13M**

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) **NORZEHAN BIN ABBAS**
NRIC/Passport No: **[REDACTED]** Date of Birth: **12/6/1962**
Address: **BLK 356 YISHUN RING ROAD #06-1822 S760356**
Age: **53**
Name & Address of Employer:
Occupation:
Driving Exp:
Driving Licence No: **[REDACTED]** Passed Date: **13/4/1982**
D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C):
NRIC/Passport No: **[REDACTED]** Date of Birth:
Address:
Age:
Occupation:
Driving Exp:
Driving Licence No: **[REDACTED]** Passed / Expiry Date:
D/L Type: Local/Int'l/Others: Contact No: **[REDACTED]**

Hirer's Own Vehicle No: SMK606P		Replace Veh No:	
Loan Vehicle No: SKL 2695M		VR No:	
Make & Model: TOYOTA CROWN		Auto/Manual Group:	
CHARGES			
Daily	10 day @ \$ 18.00	Per day	\$ 18.00
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST 7%		\$ 126	
OR No:		(A) SUB-TOTAL	\$ 1926
Petrol Level	OUT	E	1/4
Surchage	IN	1/2	3/4
First km FREE per day		GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	



NON WAIVER EXCESS (Subject to GST): \$ **3000**

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: **[Signature]**

Additional Driver's Signature: **[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.
- 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.
- 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.
- Understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
17/2/20		111542	[Signature]	

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 Conclusive 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
27/2/20		112169	[Signature]	

Hirer's/Driver Signature

Our Ref: SMP1626A

Third Party Insurer Enquiry

Our Ref No: GR-20-026740
Date of Request: 14/02/2020

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 14/02/2020
Enquiry By Eryx Tan Khoon Hong
P Vehicle No. SMP1626A
Accident Date 10/02/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMP1626A	AIG Asia Pacific Insurance Pte. Ltd.	01/10/2019-30/09/2021	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.

TAX INVOICE

Our Ref No: GR-20-026740

Date of Request: 14/02/2020

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 14/02/2020
Enquiry By Eryx Tan Khoon Hong
☐ P Vehicle No. SMP1626A
Accident Date 10/02/2020

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 :

***SMK6064P (1457724261SG)**
[SMP1626A]

TP

NORZEHAN BIN ABBAS

Feb 10 2020 6:00PM

[MARTIN CHIANG TEE YANG]

MBM Wheelpower Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 08/06/2020 15:14 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$19008.67) - SMK6064P - Claim Handler: Lee, Ming-Yao

Approved:19008.67:may offer LOR from low