Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Thursday, 21 May 2020 1:50 PM

CRYSGOGGLE@GMAIL.COM

Subject: <STANDARD LETTER> OUR REF: CC4/AIG20004823/Uga3 *** ACCIDENT INVOLVING

SGE 1811K & GBB 1637Y ON 31/03/2020 ***

Our Ref: CC4/AIG20004823/Uga3

21 MAY 2020

CRYSTAL GOH SHIYUN

Dear Sir/Madam,

ACCIDENT INVOLVING SGE 1811K & GBB 1637Y ON 31/03/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from GBB 1637Y.

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.

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

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Save the Earth Print only when necessary.

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>S\$2,750.00</u> (Global Sum) for vehicle no. <u>GBB 1637Y</u> that was damaged pursuant to the accident which occurred on <u>31/03/2020</u> (date) along <u>SLE TWDS CTE</u> involving vehicle no/s <u>SGE 1811K</u>.

This is pursuant to the inspection conducted on <u>02/04/2020</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>MILLENIUM PARTNERS PTE LTD</u> ("the third party claimant") of vehicle no. <u>GBB 1637Y</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>GBB</u> 1637Y (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 22 (day) of July (month) 2020 (year)

(TKK)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

VEHICLE DAMAGE DISCHARGE ONLY

This Discharge Voucher applies only to the claimant's claim for property damage and will not affect the personal injuries claim and/or uninsured losses claim on a later date.

Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.

Merimen e-Claims 7/21/2020

Print Received Message

This mail is associated with:

*GBB1637Y (5059180142SG) [SGE1811K]

TP

MILLENIUM PARTNERS PTE LTD Mar 31 2020 12:00AM [CRYSTAL GOH SHIYUN] Precise Auto Service

AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 01/07/2020 17:12 From

LKK HQ

To Alert - Adj Mandate Approved (\$\$2790.00) - GBB1637Y - Claim Handler: Syed-Yusoff, Saliha Subject

Approved:2790.00:pls proceed with settlement at @2790 [COR - \$2140 LOR - \$642 LTA-\$8] ** subject to final repair bill & ATA

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

20-05-20

Your Insured Veh No: SGE 1811K Our Ref No: GBB 1637Y/T/20(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. Cecilia (LKK Motor Claim Department)

Dear Sir

RE: ACCIDENT INVOLVING VEHICLE NO. GBB 1637Y AND SGE 1811K ON 31 MAR 2020 @ 18:40 HRS ALONG SLE TOWARDS CTE (BEFORE EXIT 9)

We are the repairer for vehicle no. **GBB 1637Y** and instructed by the owner, **Millenium Partners Pte Ltd**, on his behalf to submit the claims against your insured's vehicle no. **SGE 1811K** 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:

	2,868.00	
3. LTA Search	8.00	
2. Car Rental (6 days X \$120.00)	720.00	(Including GST)
1. Cost of Repair (Survey By SJE - Mr. Marcus)	2,140.00	(Including GST)

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

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 : 31-03-20

OUR REF: GBB 1637Y/T/20 (SJE)

TAX INVOICE

Millenium Partners Pte Ltd

280 Woodlands Industrial Park E5

#04-18

Singapore 757322

Invoice No. : TP2005-002

DATE: 20-05-2020

FINAL BILL ON VEH. NO.: GBB 1637Y VEHICLE MODEL: TOYOTA DYNA

LUMP SUM REPAIR

INCLUDING SUPPLY OF PARTS & LABOUR

PANEL BEATING & SPRAY PAINTING

2,000.00

 SUB-TOTAL
 :
 2,000.00

 ADD GST 7%
 :
 140.00

TOTAL AMOUNT SGD : 2,140.00

This is a computer generated document and requires no signature.



TAX INVOICE

GST REG. NO.: 200106276D

DATE	INVOICE NO.
09-Apr-2020	A 41755

INVOICE TO.

PRECISE AUTO SERVICE C/O MILLENIUM PARTNERS PTE. LTD. 280 WOODLANDS INDUSTRIAL PARK E5 #04-18 HARVEST @ WOODLANDS SINGAPORE 757322

	VHA NO.	DUE DATE	VEH NO.
	A 41755	09-Apr-2020	GBG 2835 J
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 01 APRIL 2020 TO 07 APRIL 2020 YOUR REF: GBB 1637 U	6	112.15	672.90
T-P			
	,		
GST @ 7%	_		\$47.10
TOTAL		\$720.00	

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



120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666







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

Precise

VEHICLE HIRIN	IG AGREEMENT
HIRER'S PARTICULARS	Hirer's Own Vehicle No: GBB 163+V Replace Veh No:
Name (as in I/C) MILLENIUM PARTNERS PTE LTO	Loan Vehicle No: 689 2835 T VR No:
NRIC/Passport No: Date of Birth: 280 WOODLANDS INDUSTRIAL PACK	Make & Model: T. DV//A Auto/Manual Group:
Address: # 04-18 7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-	CHARGES : \$ cts
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Name & Address of Employer	Weekly/Monthly week @\$ Per week/Monthly
Occupation Driving Exp:	Others was sittle of delication with a stories bear and make on the flexion. In cold
Driving Licence No: Passed Date:	CDW/PAI @\$ Per day/Monthly
D/L Type: Local/Int'l/Others:	Delivery/Collection Svc
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DRIVER'S PARTICULARS	OR No: (A) SUB-TOTAL +720
Name (as in I/C) GITNESHN SHAKTIVEL)	Petrol Level OUT E 1/4 1/2 3/4 F
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	NON WAIVER EXCESS (Subject to GST): \$25,00/7 (Section) ACCESSORIES CHECK
	☐ Data Cards and Famera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
	☐ Jack ☐ Twe opener ☐ Petrol Cap ☐ Spare Tyre
INDICATE:	A Department of the Control of the C
A - Accidents D - Dents	Hirer's Signature : Additional Driver's Signature :
S - Scratches ack	SINGAPORE Use Only
I have read and agree to the terms and condition on both sides of this agreem	ent. If I have presented a charge/credit card for payment. I agree that all amounts
made on the charge/credit card voucher. All information I have been g	e billed to that account and my signature above will be considered to have been iven BKW Rent A Car Pte Ltd in connection with this agreement is true.
IMPORTANT 1. The Hirer and the authorized driver must be over 23 years of age and under 65	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
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	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
damages costs to be Borne by the Hirer/the Authorised Driver. 2. 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	occurred. Any damage to the car will be repair at BKW 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
he fail to return the vehicle at the appropriate petrol level. 3. No refund for early return of vehicle. The hirer shall be liable for additional charges	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
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	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
 day rental. Use of the vehicle for illegal purpose (For instance; in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited. 	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
 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 	all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
penalty fee of \$200 in additional to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.	11. The hirer/Driver also have the responsibility to ensure that the car is sufficient and do not drive when the vehicle is sail and the control have
6. 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.	sufficient water. Any damage to the engine will be bear (As) hireron (1) and (2) lies a sufficient water. Any damage to the engine will be kept strictly confidential and (2) lies yield the purpose of completing the sales transactions and other (2) thing matters (
 The hirer and/or driver shall be responsible for all claims, damages, losses, Increased insurance premiums, non-wavier excess and cost expense (including 	purpose of completing the sales transactions and other atting matters of understand and agree to the personal data collection. Terms and Conditions Page.
Date Out Time Out Mileage Check By	Remarks
1/4/20 2: 50 pm 58501 N/K	Hirer's/Driver Signature
Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of I Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Sha	all Be Accepted As Conclusive Evidence Of The Same And Shar Not Be Challenged Or
Questioned On Any Account Whatsoever. And I had cleared my belonging items from to Daţe In Time In Mileage Check By	he rental vehicle (cashcard, parking coupons, etc)" Remarks
0+4/20 gam \$1529 Arm	Hirer's/Driver Signature



Enquire Vehicle's Insurance Particulars (As At 31 Mar 2020 / 18:40:00)

Vehicle No.:

Make Description/Model:

SGE1811K

MAZDA / MAZDA2 HATCHBACK 1.5 AT STANDARD 2WD

Insurance Company Name:

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Business Transaction Reference No.:

20200401161204755526

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

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

LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. GBB 1637Y AND SGE 1811K

I/We, Millenium Partners PJE Ltd.

NRIC No. 2008013872

owner of vehicle no. 68816374, 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 proceeds of claim to you.

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 solicitar and client's full indemnity basis.

Owner Signature

(Company Stamp, if Applicable)