



mbm wheelpower
DARE TO BE

Your ref : SMC5043Z

Our ref : SMA9134D

29 April 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 SMA9134D and SMC5043Z Beside Frontier CC Traffic Light Jurong West St 64 on 03/04/2020 at 1210hrs

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SMC5043Z 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 - Lump Sum (\$3,550.00 + 7% gst)	\$ 3,798.50
2 Loss of rental (\$192.60 x 07 days)	\$ 1,348.20
3 GIA Search Fee (\$14.00 + \$15.00 + \$2)	\$ 31.00

Grand Total: \$ 5,177.70

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

LETTER OF AUTHORISATION

DATE : 7/4/2020

TO : MBM WHEELPOWER PTE. LTD.

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

FROM : NG YUNG YI (NAME OF OWNER/POLICYHOLDER)

CLAIM VEHICLE NO. : SMA9134D

ACCIDENT DATE : 3/4/2020


LOCATION : ALONG JURONG WEST ST 64 (BESIDE FRONTIER CC)

OTHER VEHICLE(S) : SMC5043Z

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 : NG YUNG YI
NRIC No. : S8581696I
Address : 684B Jurong west st 64 #10-115. S642684



Witness's Signature

Name : Emyx Tan
NRIC No. : _____

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\$3,798.50 (Repair Cost), S\$642.00 (Loss of Use/Rental), S\$31.00 (Disbursement) for vehicle no. SMA 9134D that was damaged pursuant to the accident which occurred on 03/04/2020 (date) along BESIDE FRONTIER CC TRAFFIC LIGHT JURONG WEST ST 64 (location) involving vehicle no/s SMC 5043Z.

This is pursuant to the inspection conducted on 07/04/2020 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner NG YUNG YI (“the third party claimant”) of vehicle no. SMA 9134D 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 SMA 9134D (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 01 (day) of 09 (month) 2020 (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: **21168**
Date: 29-4-2020
Vehicle No.: **SMA9134D**
Make / Model: Honda Shuttle Hybrid
Chassis No.: GP71213372
Engine No.: LEB6556249
Year of Make: 2018
Accident Date: 03-04-20

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 3,550.00

Total : \$	3,550.00
7% GST: \$	248.50
Amount Due S\$	\$ 3,798.50

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



mbm wheelpower
DARE TO BE

NAME:	NG YUNG YI
Add:	BLK 684B JURONG WEST STREET 64
UNIT:	#10-115
STREET:	
SINGAPORE	642684
Contact:	94799666

Tax Invoice: 00472
Invoice Date: 14.04.2020
Vehicle Num: **SLV4800Z**
Make/Model: TOYOTA C-HR 1.2
Chassis no: -
Reference no: RA00472 - SMA9134D

S/N	Qty	Particular	Unit Price	Price
1		CAR RENTAL FOR		
	7	07.04.2020 TO 14.04.2020	\$ 180.00	\$ 1,260.00
		*		
		HIRER'S DETAIL: (AS ABOVE)		
		NAME: NG YUNG YI		
		NRIC:		
		DOB:		
		DL:		

GST S\$	\$ 88.20
Total S\$	\$ 1,348.20

MBM WHEELPOWER PTE LTD



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GST Registration Number: M90368446L

NO. 00472

MBM Wheelpower Pte Ltd

176 Sin Ming Drive, #01-11/14/15/16 Sin Ming Autocare, Singapore 575721

Customer Service Hotline 6262 8888

www.mbmwheelpower.com.sg Company Registration Number: 200204110W

VEHICLE			CHECK OUT / CHECK IN		
Vehicle No: <i>SLV4800Z</i>		Model: <i>Toyota C-HR 1.2T</i>		DATE OUT: <i>07.04.2020</i> TIME OUT: <i>12.52pm</i> HRS	
Change Over 1:		Date:		Initial:	
Change Over 2:		Date:		Initial:	
CORPORATE HIRER					
Co. Name:					
Co. Address:					
Contact Person:					
Tel:					
NAMED DRIVER					
Name: <i>Ng Yung Yi</i>					
Address: <i>81K 684B Jurong West St 64</i>					
<i>#10-115 S642684</i>					
Office Tel:		Residence Tel:			
Occupation:		Hp:			
P.P.I.C. No: <i>88581696I</i>		Nationality: <i>Malaysian</i>			
Date of Birth: <i>10.05.1985</i>		Place of Birth:			
Dr. Licence No:					
Date of Issue:		Country of Issue:			
ADDITIONAL NAMED DRIVER					
Name:					
Address:					
Office Tel:		Residence Tel:			
Occupation:		Hp:			
P.P.I.C. No:		Nationality:			
Date of Birth:		Place of Birth:			
Dr. Licence No:					
Date of Issue:		Country of Issue:			
Remarks: <i>MEM claim - Accident claim. SA EYX</i> <i>SMA 9134D - MP2168</i>					
Invoice No:		Rec. No:			
<small>IMPORTANT: The vehicle will not be insured after the expiry of the hire period and in case of any accident the Hirer will be liable for all consequences. For extension of rental please inform us at least 24 hours before the expiry time and payment for the extended rental will have to be made within 24 hours. Late charges at 1/5 (one fifth) of the daily rate of rental for each hour exceeding the time for return of the Vehicle will be imposed (i.e., a full day rental will be charged if the Hirer is 5 or more hours late in returning the vehicle.) Any vehicle not returned within 24 hours will be reported as stolen. Hirer is responsible for all parking & traffic violations and missing items.</small>					
HIRER'S DECLARATION: I agree to the terms and conditions above and as set overleaf and in declare that all information given on this form are true and accurate. If I opt to pay by credit card, my signature here is to be deemed to have been made on the applicable credit card voucher.					
CHECKED OUT BY:		CHECKED IN BY:		CHECKED BY:	
<i>Chloe Chong</i>					
CHECK OUT / CHECK IN					
DATE OUT: <i>07.04.2020</i>		TIME OUT: <i>12.52pm</i> HRS			
PETROL LEVEL OUT:		E 1/8 1/4 <i>3/8</i> 1/2 5/8 3/4 7/8 F			
DATE IN: <i>14.04.2020</i>		TIME IN: <i>12.10pm</i>			
PETROL LEVEL IN:		E 1/8 <i>1/4</i> 3/8 1/2 5/8 3/4 7/8 F			
KM OUT <i>69657</i>		KM IN <i>69764</i>			
KM DRIVEN:					
COLLISION DAMAGE WAIVER					
ACCEPTS CDW EXCESS			DECLINES CDW EXCESS		
\$ <i>3,500</i> per accident			\$ per accident		
SIGNATURE: <i>[Signature]</i>			SIGNATURE:		
EXCESS AMOUNT					
SINGAPORE <i>\$3,500</i>		MALAYSIA <i>\$3,500</i>		SIGNATURE <i>[Signature]</i>	
CHARGES					
Months @\$		per month			
Weeks @\$		per week			
<i>7</i> Days @\$ <i>180</i>		per day			
Hours @\$		per hour			
SUB-TOTAL (1)					
Less Discount:		%			
RENTAL CHARGES					
CDW @\$		per day / month			
PAI @\$		per hour			
PETROL TOP-UP					
MISC					
SUB-TOTAL (2)					
GST @ 7%					
TOTAL CHARGES					
PRE-PAYMENT					
DOWNPAYMENT AND DEPOSIT					
AMOUNT REFUNDED / DUE					
SIGNATURE OF REFUND:					

MBM Wheelpower Pte Ltd
As Managers on Behalf of

OWNER

HIRER SIGNATURE

COMPANY STAMP

4/7/2020

Invoice



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-20-055465

Date of Request: 07/04/2020

Your Ref No:

Online Purchase

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

Dear Sir/Madam,

Date of Accident: 03/04/2020

Vehicle No: SMA9134D

Place of Accident: BESIDE FRONTIER CC TRAFFIC LIGHT JURONG WEST ST 64

Involving Vehicle No: SMC5043Z

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\$)
SMC5043Z	BESIDE FRONTIER CC TRAFFIC LIGHT JURONG WEST ST 64	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:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque

4/7/2020

Invoice



**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-20-055257
Date of Request: 06/04/2020

Your Ref No: Online Purchase

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

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 03/04/2020
Place of Accident: JURONG WEST STREET 64
Client Vehicle No: SMA9134D

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



**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

SEARCH RESULTS

Our Ref No: GR-20-055257
Date of Request: 06/04/2020

Your Ref No: Online Purchase

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

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 03/04/2020
Place of Accident: JURONG WEST STREET 64
Client Vehicle No: SMA9134D

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

REQ. VEHICLE	ACCIDENT LOCATION	ACCIDENT DATE
SMC5043Z	before traffic junction towards Jurong West St 64	03/04/2020 11:50

Thank You.

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**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-20-054462

Date of Request: 04/04/2020

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 04/04/2020

Enquiry By Eryx Tan Khoon Hong

P Vehicle No. SMC5043Z

Accident Date 03/04/2020

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



**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

Third Party Insurer Enquiry

Our Ref No: GR-20-054462
Date of Request: 04/04/2020

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 04/04/2020
Enquiry By Eryx Tan Khoon Hong
TP Vehicle No. SMC5043Z
Accident Date 03/04/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMC5043Z	AIG Asia Pacific Insurance Pte. Ltd.	04/07/2019-03/07/2020	65-6419-3000

Thank You.

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This is a computer generated document and requires no signature.

ACCIDENT INVOLVING SMC 5043Z AND SMA 9134D ON 03/04/2020

Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Thu 4/30/2020 9:38 AM

To: JCGC1120@HOTMAIL.COM <JCGC1120@HOTMAIL.COM>

Our Ref: CC4/AIG20004924/Kea3

30 APRIL 2020

SYLVIA JENN CHUA GUEK CHENG (CAI YUEQING)

Dear Sir/Madam,

ACCIDENT INVOLVING SMC 5043Z AND SMA 9134D ON 03/04/2020

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.

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)*

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.

Print Received Message

This mail is associated with :

***SMA9134D (7224864526SG)**

[SMC5043Z]

TP

NG YUNG YI

Apr 3 2020 12:00PM

[SYLVIA JENN CHUA GUEK CHENG (CAI YUEQING)]

MBM Wheelpower Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 25/08/2020 17:33 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$4471.50) - SMA9134D - Claim Handler: Ler, Bernard-JQ

Approved:4471.50:COR 3,798.50 + Car Rental (6.0 x S\$100.00/day + 7.00% GST) (S\$) 642.00 + Doc/Search Fee (S\$) 31.00 Nett Liability (S\$) 4,471.50 *Subject to Final Bill and ATA