



Our Ref: GBG 9165M

Your Ref: SMF 9412A

REVISED: 13th January 2021

ATTN: LKK Auto Consultants Pte Ltd
INSURER: AIG Asia Pacific Insurance Pte Ltd

Dear Asher,

Accident Involving: GBG 9165M and SMF 9412A

Date of Accident: 5 April 2020

Location of Accident: Bukit Batok West Blk 448B

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repair as agreed	\$	6,527.00	\$6100 COR + \$427 GST 7%
Add Loss of Rental	\$	1,155.60	9 Days - Inv#A41141
Add Loss of Use	\$	400.00	4 Days
** LOU/R timeline: Pls refer to LOD dated 28-5-2020			
Total	\$	8,082.60	
Add 3rd Party GIA Report	\$	29.00	
Add LTA Search Fee	\$	7.45	
GRAND TOTAL	\$	8,119.05	

Kindly pay the Grand Total Amount of **\$8,119.05** to:

Team AutoPro Pte Ltd

160 Sin Ming Drive #02-12

Sin Ming AutoCity

Singapore 575722

For further query, please feel free to contact us at 6258 1955 or email: teamautoffice@gmail.com

Thank you.

Regards,
Adel (Ms)

Team AutoPro Pte Ltd Co Reg No: 201811621K

160 Sin Ming Drive #02-12 Sin Ming AutoCity Singapore 575722

Tel: 6258-1955 Fax: 6258-1956 Email: teamautoffice@gmail.com / teamautopl@gmail.com

To : Team AutoPro Pte Ltd
CRN : 201811621K
located at : 160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722

Letter of Authorization & Undertaking

In Respect of Accident Involving my/our Vehicle No.: GBG 9165 M
and SMF 9412 A and
and and
@ BUKIT BATOK WEST BLOCK 448B
dated 05/04/2020

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you – in the form of payment cheque made in favor to **Team AutoPro Pte Ltd.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



Claimant Signature & Co's Stamp (if applicable)

Date: 06/04/2020

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

"We/I, **TEAM AUTOPRO 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\$4,200.00** (Global Sum) for vehicle no. **GBG 9165M** that was damaged pursuant to the accident which occurred on **05/04/2020** (date) along **BUKIT BATOK WEST BLK 448B** (location) involving vehicle no/s **SMF 9412A**.

This is pursuant to the inspection conducted on **08/04/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **ELIJAH & EZEKIAL ENTERPRISE** (the third party claimant") of vehicle no. **GBG 9165M** 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".

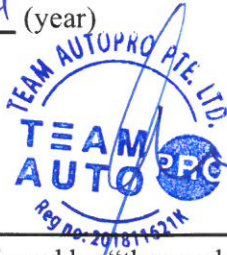
We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **GBG 9165M** (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 13th (day) of December (month) 20 21 (year)


Signed by appointed surveyor


Signed by "the workshop" (with chop)

"My execution of this Discharge Voucher is solely for my claim for Property Damage & nonprejudicial to any other claims arising from the same accident."



160 Sin Ming Drive #02-12
Sin Ming AutoCity
Singapore 575722

Tel: 6258 1955 Fax: 6 258 1956
teamautoffice@gmail.com / teamautopl@gmail.com
UEN: 201811621K / GST Number: 201811621K

THIS IS YOUR INVOICE

Kindly remit payment to our office address stated. If you have any query pertaining to this invoice, please feel free to contact us.

INVOICE DATE:	13-Dec-21
INVOICE NOS:	TAP9165M-20/2372
Your Reference:	GBG 9165M
Date Of Accident:	05-04-20

Billed To: AIG Asia Pacific Insurance Pte Ltd

On Behalf Of: Elijah & Ezekial Enterprise

Invoice Type: 3rd Party PD Claim

DESCRIPTION	AMOUNT (\$\$)
Lump Sum Amount Payable for Supply of Spare Parts & Labour Pertaining to Accident Repair of: <u>GBG 9165M</u>	\$ 6,100.00
Add 7% GST	\$ 427.00
GRAND TOTAL DUE	\$ 6,527.00

COMMENTS

1. Total payment due in 30 days.
2. All Cheques must be made payable to **TEAM AUTOPRO PTE LTD.**
3. Please include our invoice number at the back of your cheque.
Global Settlement.

For Team AutoPro Pte Ltd



PAYMENT DETAILS

THANK YOU FOR YOUR PROMPT PAYMENT.



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
C/O TEAM AUTOPRO PTE LTD SARAVANAN S/O GANESAN BLK 760 PASIR RIS STREET 71 #01-198 SINGAPORE 510760

DATE	INVOICE NO.
16-Apr-2020	A 41141

	VHA NO.	DUE DATE	VEH NO.
	A 41141	16-Apr-2020	GBG 4241 J
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 06 APRIL 2020 TO 15 APRIL 2020 (HIACE) YOUR REF: GBG 9165 M	9	120.00	1,080.00
GST @ 7%			\$75.60
TOTAL			\$1,155.60

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

VEHICLE HIRING AGREEMENT

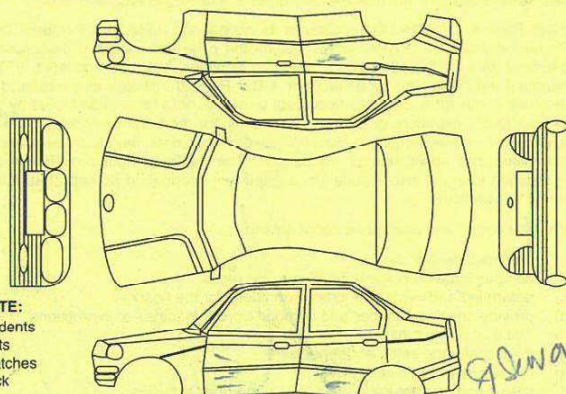
HIRER'S PARTICULARS

Name (as in I/C) *Saravanan S/O Ganesan*
 NRIC/Passport No: *[REDACTED]* Date of Birth: *[REDACTED]*
 Address: *760 Pasir Ris Street 71 #01-198* Age: *(510760)*
 Name & Address of Employer *ELIJAH S EZEKIEL ENTERPRISE*
760 Pasir Ris Street 71 #01-198 S510760
 Occupation *[REDACTED]* Driving Exp: *[REDACTED]*
 Driving Licence No: *[REDACTED]* Passed Date: *[REDACTED]*
 D/L Type: Local/Int'l/Others: *[REDACTED]*

DRIVER'S PARTICULARS

Name (as in I/C) *Saravanan S/O Ganesan*
 NRIC/Passport No: *[REDACTED]* Date of Birth: *[REDACTED]*
 Address: *760 Pasir Ris Street 71 #01-198* Age: *(510760)*
 Occupation *[REDACTED]* Driving Exp: *[REDACTED]* Yrs *[REDACTED]*
 Driving Licence No: *[REDACTED]* Passed / Expiry Date: *13/01/2001*
 D/L Type: Local/Int'l/Others: *[REDACTED]* Contact No: *[REDACTED]*

Hirer's Own Vehicle No: <i>6064165M</i>		Replace Veh No:	
Loan Vehicle No: <i>9269241J</i>		VR No:	
Make & Model: <i>7/11ACE</i>		Auto/Manual Group:	
CHARGES			
Daily	<i>9</i> day @ \$ <i>120</i>	Per day	<i>\$10.20</i>
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST <i>7%</i> <i>\$75.60</i>			
(A) SUB-TOTAL <i>\$1155.60</i>			
Petrol Level & Surchage	OUT	E	1/4
	IN		
First <i>100</i> km FREE per day		GST	
Excess mileage is chargeable at <i>10</i> cents per km		TOTAL CHARGES	



NON WAIVER EXCESS (Subject to GST): *\$500.00*

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 :

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 it's 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 a 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 only 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
<i>06/4/2000</i>	<i>3:30PM</i>	<i>48765</i>	<i>[Signature]</i>	

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
<i>1-10/4/2000</i>	<i>11:11AM</i>	<i>49983</i>	<i>[Signature]</i>	

Hirer's/Driver Signature



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 06 Apr 2020 / 13:54:06

Receipt Date/Time : 06 Apr 2020 / 13:54:06

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200406-002350

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 - SMF9412A				
As at 05 Apr 2020/16:15:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMF9412A			
	Enquiry Fee	7.00	0.49	7.49
	20200406135255479390			
	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				
	426569XXXXXX8855 eNETS Credit Card			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.



**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-20-055635
Date of Request: 07/04/2020

Your Ref No: BY MAIL

TEAM AUTOPRO PTE LTD (SIN MING)
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY
SINGAPORE 575722

Dear Sir/Madam,

Your Vehicle No: GBG9165M
Date of Accident: 05/04/2020
Place of Accident: BT BATOK WEST BLK 448B
Involving Vehicle No: SMF9412A (NO REPORT) VAILD TILL 8-17/4

DESCRIPTION	AMOUNT (\$\$)
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

TAX INVOICE

Our Ref No: GR-20-056517
Date of Request: 09/04/2020

Your Ref No: BY MAIL

TEAM AUTOPRO PTE LTD (SIN MING)
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY
SINGAPORE 575722

Dear Sir/Madam,

Date of Accident: 05/04/2020
Vehicle No: GBG9165M
Place of Accident: bUKIT bATOK wEST bLK 448b
Involving Vehicle No: SMF9412A

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\$)
SMF9412A	bUKIT bATOK wEST bLK 448b	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

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Tuesday, June 9, 2020 9:57 AM
To: furoki@yahoo.com
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SMF 9412A AND GBG 9165M ON 05/04/2020 ALONG / AT BUKIT BATOK WEST BLOCK 448B

OUR REF: CC4/AIG20004951/BKA3

ANGELA YEO LIE SIA
[POLICY HOLDER]

Dear Sir/ Mdm

ACCIDENT INVOLVING SMF 9412A AND GBG 9165M ON 05/04/2020 ALONG / AT BUKIT BATOK WEST BLOCK 448B

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. 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.

If you have any evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **18/06/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Kindly let us know the outcome of your counter claim and the name of the workshop that is assisting you to do the counter claim.



Please e-mail us if you have further queries.

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,
Khanchna | Case Handler

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	06 Apr 2020 20:00	Clim Dtl Modified	Claimant's Name: -> ELIJAH & EZEKIAL ENTERPRISE. Claimant's ID: -> 53367359C.	[A] HOW MEI KWAN
2	06 Apr 2020 20:00	Clim Veh Model Changed	(202373) TOYOTA HIACE 3.0 D DX (A).	[A] HOW MEI KWAN
3	06 Apr 2020 20:00	Clim Created	Reg No: GBG9165M. Acct Date: 2020/04/05. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: ERGO Insurance Pte. Ltd. (HQ). Workshop: Team Autopro Pte Ltd - Sin Ming (HQ)	[A] HOW MEI KWAN
4	06 Apr 2020 20:00	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	06 Apr 2020 20:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/04/16	[A] HOW MEI KWAN
6	06 Apr 2020 20:00	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	06 Apr 2020 20:00	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrator
8	06 Apr 2020 20:01	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	06 Apr 2020 20:01	Adj Adjuster Assigned	[None] -> Lim Teow Guan	[A] HOW MEI KWAN
10	08 Apr 2020 11:54	Clim Registration Modified	Acct Time:16:00:00->14:00:00.	[I] AIG OneClaim Integration User
11	19 Sep 2021 21:25	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	19 Sep 2021 21:25	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	19 Sep 2021 21:25	Clim Dtl Modified	JPJ Reg. Date: -> 2017/11/30.	[A] JOANNE LEE KHANG MIN
14	19 Sep 2021 21:25	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	01 Oct 2021 13:35	Adj Mandate Request	Cur.Req:7526.45:Liability: 100%(B15) *Quantum: (a)CORw/GST: \$6,527.00 + (b)LORw/GST(9days x \$100.00): \$963.00 + (c)Search fee: \$36.45 = Total: \$7,526.45 *7 recommendation repair days + 1Sun day + 1PRS = 9days *For your approval please.	[A] CHEW HSIAO TONG
16	06 Oct 2021 17:49	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/04/16. Mandate Remarks: Subj to all docs/billings in order, please offer from: \$3642.35-4800 (Max). Based on google scene photos, more of 50/50 accident.	[I] Tan, Bennie-WZ
17	06 Oct 2021 17:49	Adj Mandate Set	Approved:4800.00:Subj to all docs/billings in order, please offer from: \$3642.35-4800 (Max). Based on google scene photos, more of 50/50 accident.	[I] Tan, Bennie-WZ

Date From   Date To   Audit Type 

ACTIVITY

[01/10/2021 13:06] CHEW HSIAO TONG:
Checked with OI wksp(Kum Chew), OI case was rejected by TP insurer. OI did not pursue the matter.
[07/04/2020 14:21] HOW MEI KWAN:
OINR *** TO NOTIFY OI VIA EMAIL ONLY

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2488810	06 Apr 2020 20:06:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBG9165M	SMF9412A	11.77
2726117	19 Sep 2021 21:25:23	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBG9165M	SMF9412A	11.00

