



mbm wheelpower
DARE TO BE

Your ref : SJK2564A
Our ref : SMS3899A

05 August 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 SMS3899A and SJK2564A Along Ang Mo Kio Ave 5 Towards Ang Mo Kio Ave 6 on 28/06/2020 at 1505hrs

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SJK2564A 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 (\$2,450.00 + 7% gst)	\$ 2,621.50
2 Loss of rental (\$214.00 x 05 days)	\$ 1,070.00
3 GIA Search Fee	\$ 2.00

Grand Total: \$ 3,693.50

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 : 27/07/2020

TO : MBM WHEELPOWER PTE. LTD.

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

FROM : Ng seng Leong (NAME OF OWNER/POLICYHOLDER)

CLAIM VEHICLE NO. : SMS 3899A

ACCIDENT DATE : 28/06/2020

LOCATION : Ang Mo Kio Ave 5 Towards Ang Mo Kio Ave 6

OTHER VEHICLE(S) : SJ 2564A

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 Seng Leong
NRIC No. : S7214550Z
Address : _____



Witness's Signature

Name : Shirley
NRIC No. : _____

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

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]

“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\$3,250.00** (Global Sum) for vehicle no. **SMS 3899A** that was damaged pursuant to the accident which occurred on **28/06/2020** (date) along **ANG MO KIO AVE 5 TOWARDS ANG MO KIO AVE 6** involving vehicle no/s **SJK 2564A**.

This is pursuant to the inspection conducted on **27/07/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **NG SENG LEONG (HUANG CHENGLONG)** (“the third party claimant”) of vehicle no. **SMS 3899A** 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 **SMS 3899A** (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 28 (day) of 12 (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: 24245
Date: 5-8-2020
Vehicle No.: SMS3899A
Make / Model: Honda Odyssey Hybrid
Chassis No.: RC41164321
Engine No.: LFA1914357
Year of Make: 2019
Accident Date: 28-06-20

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 2,450.00

Total :	\$	2,450.00
7% GST:	\$	171.50
Amount Due S\$	\$	2,621.50

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



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DARE TO BE

INVOICE TO:

Name : Ng Seng Leong

Add : 74 Seletar Green View
Singapore 805149

Tax Inv: 00502

Invoice Date: 03/08/2020

Vehicle No: SKN9999E

Make/Model: Toyota Wish

Reference No: SMS3899A

S/N	Qty	Description	Unit Price	Price
01		CAR RENTAL FROM		
	05	27.07.2020 TO 01.08.2020	S\$ 200.00	S\$ 1,000.00

GST S\$ 70.00

Total S\$ 1,070.00

MBM WHEELPOWER PTE LTD



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Company Registration Number: 200204110W
GST Registration Number: M90368446L



mbm wheelpower

DARE TO BE

RENTAL AGREEMENT

NO. 00502

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
Vehicle No: SKN9999E Model: Toyota Wish 1.8
Change Over 1: Date: Initial:
Change Over 2: Date: Initial:

CHECK OUT / CHECK IN
DATE OUT: 27.07.2020 TIME OUT: 0930am HRS
PETROL LEVEL OUT: E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F
DATE IN: 01/08/2020 TIME IN: 0430pm
PETROL LEVEL IN: E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F
KM OUT 54738 KM IN 54877
KM DRIVEN:

CORPORATE HIRER
Co. Name:
Co. Address:
Contact Person: Tel:

COLLISION DAMAGE WAIVER
ACCEPTS CDW EXCESS \$ 3,500 per accident
DECLINES CDW EXCESS \$ per accident
SIGNATURE: Cy x SIGNATURE:

NAMED DRIVER
Name: Ng Sang Long (Huang Chenglong)
Address: 74 Seletar Green View #805149
Office Tel: Residence Tel:
Occupation: Hp:
P.P./I.C. No: 87245502 Nationality: Singaporean
Date of Birth: 25/04/1972 Place of Birth:
Dr. Licence No:
Date of Issue: Country of Issue:

EXCESS AMOUNT
SINGAPORE \$ 3,500 MALAYSIA SIGNATURE
Cy x

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: SMS 3898A, Mbm Claim - Shirley.
MIP 24245
Invoice No: Rec. No:

CHARGES
Months @\$ per month
Weeks @\$ per week
5 Days @\$ 200 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:

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.

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:
Shirley Shirley

MBM Wheelpower Pte Ltd
As Managers on Behalf of



Handwritten signature of Hirer

OWNER

HIRER SIGNATURE

COMPANY STAMP



**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

RECORDS MANAGEMENT CENTRE

Third Party Insurer Enquiry

Our Ref No: GR-20-076230
Date of Request: 29/06/2020
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: 29/06/2020
Enquiry By: Lee Yen Nee Shirley
TP Vehicle No: SJK2564A
Accident Date: 28/06/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJK2564A	AIG Asia Pacific Insurance Pte. Ltd.	29/10/2019-28/10/2020	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.

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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

RECORDS MANAGEMENT CENTRE

TAX INVOICE

Our Ref No: GR-20-076230
Date of Request: 29/06/2020
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: 29/06/2020
Enquiry By: Lee Yen Nee Shirley
TP Vehicle No: SJK2564A
Accident Date: 28/06/2020

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

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 28 August 2020 11:17 AM
To: ASH_SHAHID@HOTMAIL.SG
Cc: Admin A
Subject: ACCIDENT INVOLVING SJK2564A & SMS3899A ALONG/AT ANG MO KIO AVE 5 ON 28/6/2020

Our Ref: CC4/AIG20006836/Kka3

RUSNANI BTE AYUB
[POLICY HOLDER]

Attn: ASH SHAHID BIN MOHAMED IQUBAL

Dear Sir/Madam,

ACCIDENT INVOLVING SJK2564A & SMS3899A ALONG/AT ANG MO KIO AVE 5 ON 28/6/2020

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.

We have received a claim against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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/e-mail us if you have further queries.

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

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Print Received Message

This mail is associated with :

***SMS3899A (2296146642SG)
[SJK2564A]**

TP

NG SENG LEONG (HUANG CHENGLONG)

Jun 28 2020 1:00PM

[RUSNANI BTE AYUB]

MBM Wheelpower Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 08/12/2020 10:59 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (\$\$3586.50) - SMS3899A - Claim Handler: Yong, Joanne

Approved: 3586.50.