



mbm wheelpower
DARE TO BE

Your ref : SMR3852P
Our ref : SMS3716U

03 Jun 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 SMS3716U and SMR3852P Along 8C Boon Keng Road - MSCP Level 3B
on 03/05/2020 at 1645hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SMR3852P 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 Towing Fee
- 5 GIA Search Fee

We are instructed to claim the following

1 Costs of Repair - (\$6,045.46 + 7% gst)	\$ 6,468.64
2 Loss of rental (\$160.50 x 7 days)	\$ 1,123.50
3 Towing Fee	\$ 107.00
4 GIA Search Fee	\$ 2.00

Grand Total: \$ 7,701.14

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 : 06/05/2020

To : MBM WHEELPOWER PTE LTD
160 Sin Ming Drive #06-02 Sin Ming Autocity Singapore 575722

FROM : NG SE WEE, EDMUND (Name of Owner & Policyholder)

CLAIM VEHICLE No : SMS3716U

ACCIDENT DATE : 3/5/2020

LOCATION : 8C BOON KENG RD - MSCP LEVEL 3B

OTHER VEHICLE : SMR3852P

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 SE WEE, EDMUND

NRIC : S7723767D

Address : _____



Witness's Signature

Name : Danny Ong

NRIC : _____

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\$7,300.00** (Global Sum) for vehicle no. **SMS3716U** that was damaged pursuant to the accident which occurred on **03/05/2020** (date) along **8C BOON KENG ROAD – MSCP LEVEL 3B** (location) involving vehicle no/s **SMR3852P**.

This is pursuant to the inspection conducted on **06/05/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **NG SE WEE EDMUND**("the third party claimant") of vehicle no. **SMS3716U** 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 **SMS3716U**(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 03 (day) of 11 (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: **21773**
Date: 3-6-2020
Vehicle No.: **SMS3716U**
Make / Model: Nissan Note 1.2X CVT
Chassis No.: E12628839
Engine No.: HR12046561K
Year of Make: 2019
Accident Date: 03-05-20

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 6,045.46

Total : \$	6,045.46
7% GST: \$	423.18
Amount Due S\$	\$ 6,468.64

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

INVOICE TO:

Name : Ng Se Wee Edmund

Tax Inv: 21773

Add : Blk 9 Boon Keong Road

Invoice Date: 14/05/2020

#21-162 Singapore 330009

Vehicle No: SLV4800Z

Make/Model: Toyota CHR

Reference No: SMS3716U

S/N	Qty	Description	Unit Price	Price
01		CAR RENTAL FROM		
	07	06.05.2020 TO 13.05.2020	S\$ 150.00	S\$ 1,050.00

GST S\$ 73.50

Total S\$ 1,123.50

MBM WHEELPOWER PTE LTD



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160 Sin Ming Drive #06-02
Sin Ming Autocity Singapore 575722
Customer Service Hotline 6262 8888
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mbm

DARE TO BE

RENTAL AGREEMENT

NO. 21773

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: <u>SLV 4800 Z</u>	Model: <u>74 CHR</u>	DATE OUT: <u>06.05.2020</u>	TIME OUT: <u>0900am</u> HRS												
Change Over 1:	Date: Initial:	PETROL LEVEL OUT: <u>E</u> 1/8 1/4 3/8 <u>1/2</u> 5/8 3/4 7/8 F													
Change Over 2:	Date: Initial:	DATE IN: <u>13.05.2020</u>	TIME IN: <u>05.15pm</u>												
		PETROL LEVER IN: <u>E</u> 1/8 1/4 3/8 <u>1/2</u> 5/8 3/4 7/8 F													
		KM OUT <u>69657</u>	KM IN <u>69742</u>												
		KM DRIVEN:													
CORPORATE HIRER															
Co. Name:															
Co. Address:															
Contact Person: Tel:															
NAMED DRIVER															
Name: <u>Ng Sze Wee Edmund</u>															
Address: <u>BK 9 Boon Keng Road</u> <u>#21-162 Singapore 330009</u>															
Office Tel:	Residence Tel:														
Occupation:	Hp:														
P.P.I.C. No: <u>577237670</u>	Nationality: <u>Chinese</u>														
Date of Birth: <u>26.08.1977</u>	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: <u>Accident claim, Ref no: SM537164</u>															
Invoice No:	Rec. No:														
<p>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.</p>															
<p>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.</p>															
CHECKED OUT BY: <u>Edmund</u>	CHECKED IN BY: <u>Edmund</u>	CHECKED BY:													
<p>COLLISION DAMAGE WAIVER</p> <table border="1"> <thead> <tr> <th>ACCEPTS CDW EXCESS</th> <th>DECLINES CDW EXCESS</th> </tr> </thead> <tbody> <tr> <td>\$ <u>3,500</u> per accident</td> <td>\$ per accident</td> </tr> <tr> <td>SIGNATURE: <u>Edmund</u></td> <td>SIGNATURE:</td> </tr> </tbody> </table>				ACCEPTS CDW EXCESS	DECLINES CDW EXCESS	\$ <u>3,500</u> per accident	\$ per accident	SIGNATURE: <u>Edmund</u>	SIGNATURE:						
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<p>SUB-TOTAL (2)</p> <table border="1"> <thead> <tr> <th>GST @ 7%</th> </tr> </thead> <tbody> <tr> <td></td> </tr> </tbody> </table>				GST @ 7%											
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SIGNATURE OF REFUND:															

MBM Wheelpower Pte Ltd
As Managers on Behalf of

OWNER

HIRER SIGNATURE

COMPANY STAMP



ISLAND RECOVERY SERVICES

Blk 3026, Ubi Road 1 #04-146 Singapore 408719

Telephone: 6747 7400

Email: islandrecovery@gmail.com

Facsimile: 6844 7233

Web: www.islandrecovery.com.sg

GST Reg.No: M90370499P

Co. Reg. 53120055L

Cash Sales/ Work Order

NO. 1235448

Date: 04/05/20

M/S: MBM WHEELPOWER

Vehicle No: SMS 3716 U Model : NISSAN NOTE

From: 8C BOON KENG RD Time Start: 11.30AM

To: AUTOCITY #06-09 Time End: 11.50AM

Remarks: _____

☐ Change Tyres / Jump Start

☒ Accident

☐ Use Car Carrier

☒ Basement / Multi Carpark

☐ Crane Up / Winch Out

☐ Open Door

☐ Using King Dolly

☐ Dismantle Shaft / Brake

☐ Loaded

AMOUNT S\$ 100

GST S\$ 7

TOTAL S\$ 107

Received By

bizSAFE₃

Important Note:

Ym9301H HUAT

Island Recovery Services

Vehicle is transported at owner's risk. The company accepts no responsibility for damaged or other misdemeanour to your vehicle whilst being transported.

**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-20-061147

Date of Request: 04/05/2020

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 04/05/2020
Enquiry By Ong Hui Xiang
TP Vehicle No. SMR3852P
Accident Date 03/05/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMR3852P	AIG Asia Pacific Insurance Pte. Ltd.	31/12/2019-30/12/2020	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.

☐ is a computer generated document and requires no signature.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
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TAX INVOICE

Our Ref No: GR-20-061147

Date of Request: 04/05/2020

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 04/05/2020
Enquiry By Ong Hui Xiang
TP Vehicle No. SMR3852P
Accident Date 03/05/2020

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: Monday, 3 August 2020 3:55 PM
To: MABELCAP@HOTMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING SMR3852P & SMS3716U ALONG BLK 8C BOON KENG ROAD (MSCP) @ DECK ON 03/05/2020

Our Ref: CC4/AIG20005559/KKA3

LAU SIEW CHEN (LIU XIUZHEN)
[Policy Holder]

Dear Sir/Madam,

ACCIDENT INVOLVING SMR3852P & SMS3716U ALONG BLK 8C BOON KENG ROAD (MSCP) @ DECK ON 03/05/2020

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.

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.

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)