

## KUM CHEW MOTOR WORKSHOP

160, Sin Ming Drive  
Sin Ming Autocity #05-08, Singapore 575722.  
TEL: 6453 6256, 6456 3715 FAX: 6455 7754  
Email:kumchew1@singnet.com.sg

Date : 23/07/2020

M/s AIG Pacific Insurance Pte Ltd  
78, Shenton Way #08-16  
Singapore 079120.  
Singapore 079909.

Dear Sir/Madam

ACCIDENT INVOLVING SMH 4248 E & SJN 926 L ON 03/07/20.

We act for Mr Chan Keng Lau, the owner of motor vehicle No. SMH 4248 E in the abovementioned matter.

We are instructed that you are the insurer of motor vehicle SJN 926 L at the material time. We are further instructed that the accident caused by your insured driver's negligence in the driving, control and/or management of your insured vehicle. As a result of the accident, our client's vehicle was damaged and our clients have been put to loss and expense, particulars of which are as follow:-

We quantify our client's claim as follows:-

Cost of Repair (inclusive of GST)	: \$5189.50
Rental Charge (6 Days x \$120.00)	: <u>\$ 720.00</u>
	<u>\$5909.50</u>

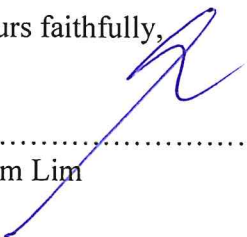
The following supporting documents are enclosed herewith:-

1. Invoice from Kum Chew Motor Workshop;
2. Rental Agreement from C H Automotive Services.

Thank you.

Yours faithfully,

.....  
Mdm Lim



## LETTER OF AUTHORITY & INDEMNITY

To : Kum Chew Motor Workshop  
160, Sin Ming Drive #05-08  
Sin Ming Autocity  
Singapore 575722.

ACCIDENT INVOLVING VEHICLE NO. SMH 4248 E AND SSN 926 L  
AT ORCHARD ROAD TURN LEFT CHAIRNHILTON 03/07/2020.

I/We, the owner of vehicle no SMH 4248 E hereby instruct and authorize you to commence repairs to the said vehicle.

You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.

You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.

Upon resolving my/our claim, you are authorized to agree with my/our solicitors on amount of their professional costs and disbursements for action for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on my/our behalf.

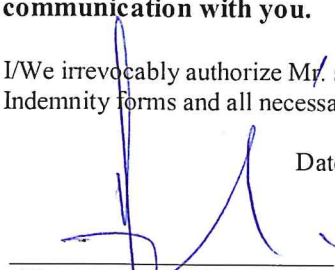
**In the event that I/We am/are required to attend at my/our solicitor's office or to attend Court in connection with my/our claim, I/We shall render full co-operation.**

**In the event that my/our claim against the third party and/or his insurers is not successful or can not be proceeded with and/or if any Judgment or settlement is not honored or satisfied by the third party, I/We agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.**

**I/We undertake to inform you 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 accept any monies or offer of settlement from the third party's insurers without first communication with you.**

I/We irrevocably authorize Mr. s KUM CHEW MOTOR WORKSHOP of the Repairers to sign all discharge voucher/ Indemnity forms and all necessary documents in connection with and arising out of the claim.

Dated this 06 day of 07 20 20

  
~~(Company stamp if applicable)~~

Name **CHAN KENG LAU**

I/C No **SXXXX127Z**

Address

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

“We/I, **KUM CHEW MOTOR WORKSHOP** (“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\$5,189.50** (Repair Cost), **S\$720.00** (Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **SMH 4248E** that was damaged pursuant to the accident which occurred on **03/07/2020** (date) along **ORCHARD ROAD TURN LEFT TO CAIRNHILL ROAD** (location) involving vehicle no/s **SJN 926L**. This is pursuant to the inspection conducted on **06/07/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **CHAN KENG LAU** (“the third party claimant”) of vehicle no. **SMH 4248E** 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 **SMH 4248E** (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 18 (day) of Sept (month) 2020 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

# KUM CHEW MOTOR WORKSHOP

160, SIN MING DRIVE #05-08

SIN MING AUTOCITY, SINGAPORE 575722.

Tel No. : 64536256/64563715 Fax No. : 64557754

E-Mail : kumchew1@singnet.com.sg

GST Reg.No. : M90367665T Buss. Reg. No. : 52865130K

AIG ASIA PACIFIC INSURANCE PTE LTD

78, SHENTON WAY #08-16

SINGAPORE 079120

Attention : Motor Claim Department

Contact : 64193000 62243698 Fax No. : 64153723/68357416

Invoice : ES004983

Date : 23/07/2020

Vehicle Num. : SMH 4248 E

Make/Model : TOYOTA C-HR-2017

Chassis/Eng# : NMTKZ3BX60R005144

Accident Date : 03/07/2020

Claim No. :

Reference : KC/TP4248/2007-01

Policy No. :

LUMP SUM REPAIR

Amount S\$

4,850.00

SingDollars : Five Thousand One Hundred Eighty-Nine & Cents Fifty Only

Total S\$ :	4,850.00
GST@7% S\$ :	339.50
Amount Due S\$ :	5,189.50
	=====

KUM CHEW MOTOR WORKSHOP

# CH Automotive Services

Blk 32 #01-349 Sin Ming Drive

Singapore 575706

Tel: 6454 6121

Fax: 6457 8287

Reg. No.:52857943J

Bill To : Mr. Chan Keng Lau

C/o Kum Chew Motor Workshop

160 Sin Ming Drive #05-08

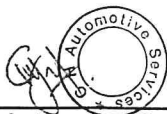
Sin Ming Auto City S(575722)

Invoice : 2020-0611-0057

Terms : Cash

Date : 09/07/2020

No	Description	Unit Price	Amount
6 DAYS	BEING BILLING FOR RENTAL OF THE FOLLOWING VEHICLE  REGISTRATION NO: SLU 7251 T  VECHILE MODEL : TOYOTA SIENTA HYBRID 1.5G CVT  From : 04 / 07 / 2020 to 09 / 07 / 2020  VRA No : 0271	\$ 120.00	\$ 720.00
Remarks :			
Total :			\$ 720.00



for C H Automotive Services

Customer's Signature/Co.Stamp



# C H AUTOMOTIVE SERVICES

Blk 32 Sin Ming Drive #01-349 Singapore 575706

Tel: 6454 6121 Fax: 6457 8287

Reg. No.: 52857943J

*Signature*



RA NO:

**0271**

## VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: SLU 751T Mileage Out: 70092 km	
Hirer: <u>Kum Chew Motor Workshop</u>		Make & Model: <u>Toyota Sienta Hybrid 1.5G</u> Auto / Manual Group:	
NRIC / Passport No: <u>52865130K</u> Date of Birth: _____		OUT : Date <u>4/7/20</u>	OUT : Time <u>10:50AM</u>
Address: <u>160 Sin Ming Drive #05-08 Sin Ming</u>		Replace Veh. No:	Mileage Out:
<u>Autocity Singapore 575722</u>		OUT : Date	OUT : Time
Driving Licence No: _____ Pass Date: _____			
Contact Number: _____			
DRIVERS PARTICULARS (If different from Hirer)		CHARGES	
Appointed Driver: <u>CHAN KENG LAU</u>		Daily <u>6</u> @ \$ <u>120</u> per day	<u>720</u> <u>00</u>
NRIC / Passport No: <u>S1278127Z</u> Date of Birth: <u>31/3/1957</u>		Weekly @ \$ _____ per week	
Address: <u>BUC 253, # 11-234</u>		Monthly @ \$ _____ per month	
<u>BIANGKIT ROAD, S'P'ORE 670253</u>		Hours @ \$ _____ per hour	
Driving Licence No: _____ Pass Date: _____		Others @ \$ _____	
Contact Number: <u>86933366</u>			
<b>1. NOT PERMITTED TO DRIVE - Not Covered</b> Driver Age 22 years old and below Driver above Age 70 years old Driver less than 2 years Driving Experience  <b>2. ADDITIONAL EXCESS - S\$3000.00</b> Driver Age 23 to 25 years old with 2 years driving experience Driver Age 65 to 70 years old with 2 years driving experience		SUB-TOTAL \$ <u>720</u> <u>00</u>	
		PETROL LEVEL	
		OUT	E 1/4 1/2 3/4 F
		IN	E 1/4 1/2 3/4 F
		TOTAL CHARGES \$	
SUB-TOTAL \$			
REMARKS		<b>IMPORTANT!</b> <b>FOR SINGAPORE USE ONLY</b> Excess Liability: <u>Section 1 &amp; Section 2 excess \$2500.00</u> Malaysia Excess (With Prior Consent): <u>Cannot going to Malaysia</u> Hirer's Signature <u>[Signature]</u> Addition Driver's Signature _____	

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 given C H AUTOMOTIVE SERVICES in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSONS ABOVE 26 TO BE BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE, OTHERWISE ADDITIONAL S\$3000.00 EXCESS IS APPLICABLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY C H AUTOMOTIVE SERVICES.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

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 C H AUTOMOTIVE SERVICES AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER / DRIVER
<u>9/7/20</u>	<u>4:15pm</u>	<u>71587 km</u>	<u>[Signature]</u>	<u>[Signature]</u>



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG20007002/Kda3

29 JULY 2020

**KANTA RAVI JAGASIA**  
12 MOUNT ELIZABETH  
#20-02  
SINGAPORE 228511

Dear Sir/Madam,

**ACCIDENT INVOLVING SJN 926L & SMH 4248E ALONG/AT BIDEFORD RD  
BEFORE PARAGON DROP OFF ON 03/07/2020**

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 from SMH 4248E 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 us if you have further queries.

Yours faithfully,

CHAN JIA LE  
Case Handler  
DID: 6749 5792  
FAX: 6741 4108  
Email: [JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)

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