



**江氏修理汽車私人有限公司**  
**KANG CAR REPAIRERS PTE LTD**

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0720208593AIG

Your Ref : SJQ3750R

Date : 19 NOV 2020

WITHOUT PREJUDICE

**AIG Asia Pacific Insurance Pte Ltd**

C/O LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Pk

Singapore 408933

Attention : Motor Claim Department

Dear Sirs,

**Accident involving SLB8593A and SJQ3750R on 05.07.2020 along Open carpark at Marine Terrace at Blk 54.**

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SJQ3750R.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr kelvin Yeo Ping Won, the owner of motor-vehicle no: SLB8593A, we submit his claim to you:

Cost of repairs (w/gst)	\$ 15,194.00
Loss of rental (11 days x \$120.00 w/gst)	\$ 1,320.00
	\$ 16,514.00
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2000381
- 2) GIA report and certificate insurance of SLB8593A
- 3) Rental agreement and rental invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,

**KANG CAR REPAIRERS PTE LTD**

.....

**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, Kelvin Yeo Ping Won ("the third party claimant")  
of Blk 667 Jalan Damai #04-77 S410667 (address),  
owner of SLB8593A (vehicle no.) hereby authorize  
Kang Car Repairers Pte Ltd


("the workshop") to act for me with respect to my claim for  
repair costs and/or rental and/or loss of use ("claim") for my  
vehicle no. SLB8593A that was damaged pursuant to the  
accident which occurred on 05.07.2020 (date) along  
1 Amber Rd Peach Garden Condo (location)  
involving vehicle no/s SJQ3750R  
("the accident").

I further authorize the workshop to settle my above mentioned  
claim in a manner that they deem fit and the workshop is further  
authorized to receive payment further to settlement of my claim  
with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach  
on my behalf is on a without prejudice and without admission of  
liability basis insofar as the driver/owner/insurers of the other  
vehicle/s is concerned.

Dated this 6th day of July (month) 20 20 (year)  
**KANG CAR REPAIRERS PTE. LTD.**

  
Signed by "the third party claimant"

  
Signed by "the workshop"  
(with chop)

This Discharge Voucher applies strictly for Claimant's claim for ~~personal injury~~ / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident. This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

## RELEASE VOUCHER (AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

We/I Kang Car Repairers 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\$ 15,194.00 (repair costs), S\$ 1,177.00 (loss of ~~use~~ rental) S\$ NIL (search fees) for vehicle no. SLB8593A that was damaged pursuant to the accident which occurred on 05.07.2020 (date) along 1 Amber Rd Peach Garden Condo (location) involving vehicle no/s SJQ3750R

This is pursuant to the inspection conducted on 08.07.2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Kelvin Yeo Ping Won ("third party claimant") of vehicle no. SLB8593A to 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 SLB8593A (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 29 day of 12 (month) 20 20 (year)



LUP

Signed by AIG appointed surveyor

KANG CAR REPAIRERS PTE. LTD.

Chopped & Signed by "the workshop"



# 江氏修理汽車私人有限公司

## KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY #07-16  
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416  
ATTN: Motor Claim Department

Your Ref No: SJQ3750R  
Claim Type: Third Party  
Accident Date: 05/07/2020  
TP Veh Reg No: SJQ3750R

Final No: KCR-INV2000381  
Claim No: EST2000124  
Date: 12 Nov 2020  
Policy No: 5117017638  
Veh Reg No: SLB8593A  
Make/Model: CITROEN C4 PICASSO  
1.6 BLUEHDI EAT6  
Chassis No: VF73DBHZTFJ854097  
Engine No: 10JBHD3026438  
Reg. Date: 26/04/2016

### Tax Invoice to Vehicle No :SLB8593A

PAGE:1

Description	Quantity	List Price	Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 14,200.00
Add GST @ 7%	994.00
Total Amount payable	S\$ 15,194.00

TOTAL: SINGAPORE DOLLAR FIFTEEN THOUSAND ONE HUNDRED NINETY FOUR ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
KELVIN YEO PING WON BLK 667 JALAN DAMAI #04-77 SINGAPORE 410667

DATE	INVOICE NO.
20-Jul-2020	A 41894

	VHA NO.	DUE DATE	VEH NO.
	A 41894	20-Jul-2020	SLE 8665 K
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 06 JULY 2020 TO 17 JULY 2020 YOUR REF: SLB 8593 A	11	112.1495	1,233.64
GST @ 7%			\$86.36
TOTAL			\$1,320.00

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

Workshop: *Long*

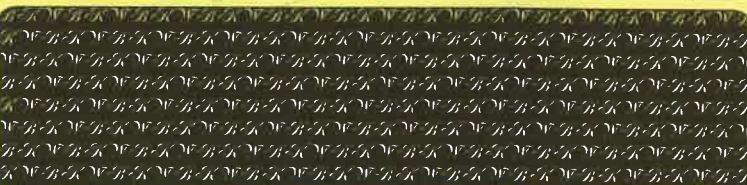
### HIRER'S PARTICULARS

Name (as in I/C) *Kelvin Yeo Ping Wan*  
 NRIC/Passport No: *[REDACTED]* Date of Birth: *5/2/1958*  
 Address: *BK 667 Jalan Damai #04-77* Age: *41*  
 Name & Address of Employer  
 Occupation  
 Driving Exp:  
 Driving Licence No: *[REDACTED]* Passed Date: *11/1/1978*  
 D/L Type: Local/Int'l/Others: *Local*

### DRIVER'S PARTICULARS

Name (as in I/C)  
 NRIC/Passport No: *[REDACTED]* Date of Birth:  
 Address: Age:  
 Occupation Driving Exp: Yrs  
 Driving Licence No: *[REDACTED]* Passed / Expiry Date:  
 D/L Type: Local/Int'l/Others: Contact No:

Hirer's Own Vehicle No: <i>728593A</i>		Replace Veh No:	
Loan Vehicle No: <i>SLE 8665 K</i>		VR No:	
Make & Model: <i>HONDA 1.8</i>		Auto/Manual Group:	
CHARGES : \$ cts			
Daily	11 day @ \$ 120	Per day	\$1320
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST			
OR No:		(A) SUB-TOTAL <i>1320</i>	
Petrol Level & Surcharge	OUT	E 1/4 1/2 3/4 F	
	IN		
First _____ km FREE per day		GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	



NON WAIVER EXCESS (Subject to GST): \$ *200/200*

### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre



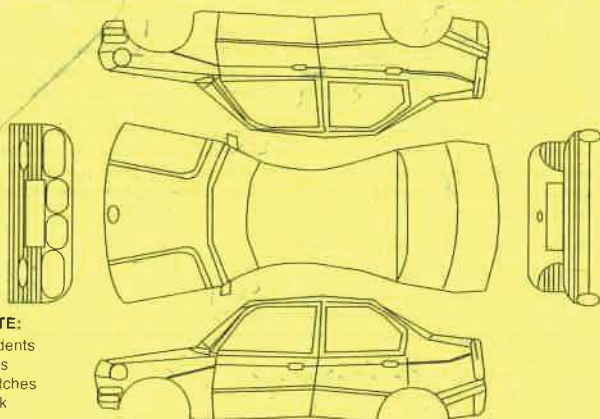
Hirer's Signature: *[Signature]*

Additional Driver's Signature:

SINGAPORE Use Only

### INDICATE:

- A - Accidents  
 D - Dents  
 S - Scratches  
 X - Crack



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 Authorized 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 its 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 is solely 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>6/7/20</i>	<i>12:10 PM</i>	<i>200221</i>	<i>PING</i>	

Hirer's/Driver's Signature: *[Signature]*

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>17/7/20</i>	<i>3:41 PM</i>	<i>AFL</i>		

Hirer's/Driver's Signature: *[Signature]*

**ACCIDENT INVOLVING SJQ 3750R AND SLB 8593A ON 05/07/2020**

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

Mon 7/20/2020 4:37 PM

To: LOWJENHUI@GMAIL.COM <LOWJENHUI@GMAIL.COM>

**Our Ref: CC6/AIG20007132/Aes3**

20 JULY 20

**LOW SIEW HIAN JEFFREY / LOW JEN HUI, JULIA**

Dear Sir/Madam,

**ACCIDENT INVOLVING SJQ 3750R AND SLB 8593A ON 05/07/2020**

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, 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.

Please call us if you have further queries.

Yours faithfully,

Asher

*Case Handler*

Email: [ashersng@lkkauto.com](mailto: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 :

**\*SLB8593A (4091128511SG)**  
**[SJQ3750R]**

TP

KELVIN YEO PIMG WON

Jul 5 2020 11:00AM

[LOW SIEW HIAN JEFFREY]

Kang Car Repairers Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 16/12/2020 08:17 AM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$16371.00) - SLB8593A - Claim Handler: Syed-Yusoff, Saliha

Approved:16371.00:please proceed with settlement @\$16,371 [COR-\$15,194 LOR-\$1177] \*subject to final repair bill & ATA