



Our Ref: File 478 – SKR5302X

WITHOUT PREJUDICE

Date: 07 September 2020

Attention: Motor Claim Department

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way, #07-16
AIG Building
Singapore 079120

Dear Sir / Ma'am,

TRAFFIC ACCIDENT INVOLVING SKR5302X & SME 3646L ALONG SENJA ROAD DATED ON 19/07/2020 @ 1310HRS

We have been authorized by ANG KENG HOE JAMES, the owner of vehicle number: SKR5302X, to claim against the party/parties responsible for the damages arising from the above-mention accident.

Our record show that you are the insurer of vehicle number: SME3646L, at the material time of the accident with the driver of our client's vehicle, TING SAU CHUN CHRISTINE.

As a result of the accident caused by your Insured Driver's negligent and/or management of your insured vehicle Number: SME3646L, our client's vehicle was damaged and we have been put to loss and damage as follows:

| | |
|---------------------------------------|--------------------------|
| (1) Cost of Repairs (Including GST) | \$901.37 |
| (2) Loss of Use - 2 Days (Car Rental) | \$120.00 |
| (3) LTA Search receipt | \$7.45 |
| | <u>\$1,028.82</u> |

A Copy of each of the following supporting documents are enclosed:

(1) Repairer Invoice, LTA Receipt, LOA & Discharged voucher



Our Ref: File 478 – SKR5302X

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please made payment to **“VAG Singapore Pte Ltd”**

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

A handwritten signature in black ink is written over a blue circular stamp. The stamp contains the text 'VAG SINGAPORE PTE LTD' at the top, 'www.vag.sg' in the center, and 'The Audi & VW Specialist' at the bottom, flanked by two stars.

Claims Department – Jeslyn Chua (HP: 8552 9515)

Email: jeslyn@vag.sg

NB: We encourage all parties to liaise with us via email or phone call to expedite all matters

PS: Please quote our reference number when replying

c.c Client – ANG KENG HOE JAMES

AUTHORISATION, ASSIGNMENT AND INDEMNITY

To: VAG Singapore Pte Ltd
48 Toh Guan Road East #05-155
Enterprise Hub
Singapore 608586

ACCIDENT INVOLVING MY/OUR VEHICLE NO. SKR5302X AND SME3646L ON 19/7/20 @ 13-10
AT/ALONG Senja Road

1. I/We, Ang Keng Hoe James, the owner of motor vehicle no. SKR5302X ("my vehicle") hereby appoint you and authorize you to commence repairs to my vehicle. Except for cases where direct settlement is made with the opposite party's insurers, you will only commence repairs only upon receipt of notification from my/our appointed solicitors that I/we have appointed to act for me/us in the claim in respect of the above caption.
2. Pending notification by my/our solicitors to you. I/we authorize you to appoint a surveyor to survey the damages to my vehicle and to do all necessary work ("the preliminaries") with a view to expediting the repairs to my vehicle. In the event that I/We decide not to proceed with the repairs to my vehicle after the preliminaries were done and/or arranged by you. I/We agree to pay for all the expenses incurred for the preliminaries.
3. You shall not be liable for any delay in the repairs to my vehicle for delays occasioned by the delay in notification by my/our appointed solicitors that I/We have appointed them to act for me/us in the claim in respect of the above caption.
4. I/We also authorize you to liaise with and give all necessary instructions to my/our solicitors as if the 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 my/our name against the third party. Further, I/We have authorized my/our solicitors to direct all correspondence including documents in support of my/our claim and court documents to you as my/our nominated representative to facilitate the settlement of my/our claim.
5. In consideration of you agreeing not to collect from me/us the repair costs, rental fees for another vehicle (if applicable) and surveyor's fees now. I/We agree to assign the whole proceeds of my/our third party claim to you. In this regard, I/We shall authorize my/our solicitors to receive the settlement sum from the third party's insurers and for our solicitors to release all the balance of the settlement funds less the legal costs and disbursements, directly to you whom I/We have so authorized and I/We hereby absolve you and the third party's insurers of any and all liability during your/their course of following any/or all of my/our instructions. My/Our solicitors shall accept this as my/our irrevocable authority to pay the compensation amount in my/our third party claim directly to you after deducting of their costs on a solicitor and client basis. In the event that the third party insurers should make payment to the settlement sum directly to me/us, we will notify you and/or our solicitors of same and make payment to my/our solicitors the settlement sum so received by me/us for my solicitors' necessary action.
6. In the event that my/our claim or suit for damages against the third party is unsuccessful or is dismissed for whatever reasons, I/We understand that I/we shall be liable to pay the legal costs of the third party and the sum of monies due to you including the survey fees and any other costs and disbursements and incidentals incurred by you.
7. If my/our claim against the third party and/or his insurers is unsuccessful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/we authorize you to make a claim under my own motor comprehensive policy for the repair costs and other losses recoverable under the policy. In this respect, I/we understand and accept that the excess amount under the policy shall be borne by me/us.
8. If for whatever reason, my/our insurers reject my/our claim (or indemnity for the repair costs and/or other losses recoverable under the policy or offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill, survey fee and other expenses reasonably incurred on my/our behalf or to pay you the difference in amount as the case may be.
9. I/We further understand that I/we may receive communications from the third party's insurers including but not limited to statements to be signed by me/us confirming that all items being claimed were caused by the accident or letter of offer/proposal at settlement enclosing discharge voucher. I/We undertake that we will not communicate with the third party's insurers or sign any documents whatsoever or do any act which will jeopardise my/our claim; but rather I/we will direct all communications and forward all documents received by me/us to you or to our solicitors.

Dated this 20 day of 07 2020



Signature / Company Stamp

Nric: S6819035E

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

“We/I, **VAG SINGAPORE 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\$901.37** (Repair Cost), **S\$90.00** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **SKR 5302X** that was damaged pursuant to the accident which occurred on **19/07/2020** (date) along **SENJA ROAD** (location) involving vehicle no/s **SME 3646L**.

This is pursuant to the inspection conducted on **23/07/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ANG KENG HOE JAMES** (“the third party claimant”) of vehicle no. **SKR 5302X** 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 **SKR 5302X** (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 Sep (month) 20 20 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

**VAG Singapore Pte Ltd****VAG WEST**

48 Toh Guan Road
East
#05-123 Enterprise Hub
Singapore 608586

VAG EAST

8 Kaki Bukit Ave 4
#02-11 Premier @ Kaki
Bukit
Singapore 415875

TAX INVOICE**VAG NORTH**

160 Sin Ming Drive
#04-17 Sin Ming AutoCity
Singapore 575722

Tel: 6515 9515

Invoice No. : INV2020-090173

Invoice Date : 07/09/2020
Job No. : SO2020-04899
Membership Start Date :
Payment Mode : INS CLAIM

Registration Number : SKR5302X
Chassis Number :
Mileage : 0
Next Servicing Mileage :
Next Servicing Date :
Vehicle Make & Model : HYUNDAI ACCENT (RB) 1.4
CVT ABS D/AIRBAG 2WD

Invoice To :

AIG Asia Pacific Insurance Pte Ltd
Singapore

Tel : 64193000

| S/N | Item No. | Description | Qty | Price (SGD) | Amount (SGD) |
|-----|----------|-----------------|-----|-------------|--------------|
| 1 | 415300 | Front Fender RH | 1 | 315.50 | 315.50 |
| 2 | 415300 | Less 20% Parts | -1 | 63.10 | -63.10 |
| 3 | 415300 | Tuff Kote | 1 | 40.00 | 40.00 |
| 4 | 415800 | Labour | 1 | 550.00 | 550.00 |

Terms & Conditions

- * Warranty where applicable is subject to the terms and conditions listed at www.vag.sg/warranty.
- * Quotations are subject to prevailing GST and valid for 30 days.
- * Goods sold are not returnable or refundable.
- * Deposits paid for indent items shall be forfeited if the balance is not paid and goods collected within 90 days.
- * Interest is chargeable on overdue payments at a rate of 1% per month or part thereof.
- * These terms and conditions are subject to change without prior notice.

I hereby accept all terms and conditions of this invoice and certify that all goods and services described herein have been satisfactorily delivered to me. I hereby agree that VAG Singapore Pte Ltd, its agents, affiliates, services providers or related companies may collect, use and disclose my personal data to provide service, marketing and other information in accordance with VAG's personal data protection policy available at www.vag.sg/privacy.

| | |
|------------------|---------------|
| Sub Total | 842.40 |
| GST 7% | 58.97 |
| Total SGD | 901.37 |

Customer Signature

GST REGISTRATION NO: 20111738H

Prepared By: Alvina

BANK ACCOUNT: DBS CURRENT -107-900719-8



WIN WIN RENT-A-CAR PTE LTD

File 478

Invoice

SKR5302X

Invoice No : WPLIN0004384
Invoice Date : 29/7/2020
Due Date : 29/7/2020
VHA No : 4971
Referral ID : V002

Description :

Amount

| | | | | | | | |
|------------|---|-------|---|------|---------|----|-------|
| Rental for | 1 | Day/s | @ | \$90 | per Day | \$ | 90.00 |
|------------|---|-------|---|------|---------|----|-------|

Vehicle No : SMC4657J

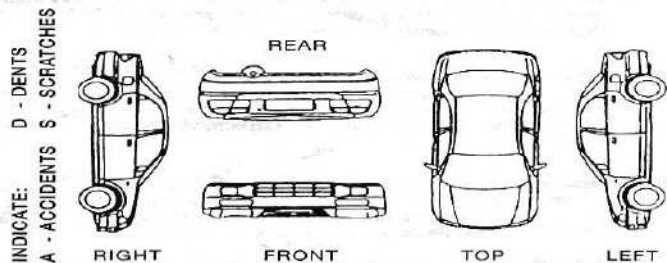
Vehicle Description : Toyota Prius C Hybrid 1.5 CVT

Rental Period : 28/07/2020 to 29/07/2020

Total Amount Payable : \$ 90.00

WIN WIN RENT-A-CAR PTE LTD8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807VHA No: **4971**
Invoice No: **WPLTN 4384**
Hirer's Vehicle No: **SKR 5302X**

UEN: 201505115E

VEHICLE RENTAL AGREEMENT**HIRER'S PARTICULARS**Name: (as in I/C) **ANG KENG HOE JAMES**
NRIC / FIN No: **S68190356**
Address (Res):
Name & Address of Employer:Occupation: Driving Exp:
Singapore Driving Licence No:
Issue Date: Date of Birth:
Tel: (O) (R) HP:**ADDITIONAL DRIVER'S PARTICULARS**Name: (as in I/C) **TING SAU CHRISTINE**
NRIC / FIN No: **S17952652**
Address (Res): **BLK 624 SENTIA ROAD**Occupation: Driving Exp:
Singapore Driving Licence No:
Issue Date: Date of Birth:
Tel: (O) (R) H/P:**VEHICLE CHECK LIST****MISSING / FAULTY ACCESSORIES / PARTS**

REMARKS:

Vehicle No: **SMC46573** Replace Veh No:
Mileage Out: **36530** Mileage Out:
Make & Model: **7. PRIUS C** (Auto) Manual
Out : Date **28/7/20** Time: **9 am**
HIRE / PERIOD EXPIRY Time:
NON-WAIVER EXCESS=\$ **2000/-****CHARGES**

| | Daily | Weekly | Monthly | Hours | Extension |
|--------|-----------------------|--------------|---------------|--------------|-----------|
| Charge | @\$ 90 per day | @\$ per week | @\$ per month | @\$ per hour | @\$ |

SUB-TOTAL \$**PETROL LEVEL**

| Out | E | 1/8 | 1/4 | 3/8 | 1/2 | 5/8 | 3/4 | 7/8 | F |
|-----|---|-----|-----|-----|-----|-----|-----|-----|---|
| In | E | 1/8 | 1/4 | 3/8 | 1/2 | 5/8 | 3/4 | 7/8 | F |

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the 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 WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

***IMPORTANT**

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
 2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
 3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
 4. 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.
 5. 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.
 6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.
- 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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN 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.

| DATE IN | TIME IN | MILEAGE | CHECKED BY | REMARKS | SIGNATURE OF HIRER/DRIVER |
|---------|---------|---------|------------|---------|---------------------------|
| 29/7/20 | 1:36am | 36584km | | | |



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 20 Jul 2020 / 11:24:12

Receipt Date/Time : 20 Jul 2020 / 11:24:01

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200720-001145

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 - SME3646L As at 19 Jul 2020/13:10:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD. | | | | |
| 1 | Insurance Enquiry - SME3646L Enquiry Fee 20200720112220126888 | 7.00 | 0.49 | 7.49 |
| 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 | | | | |
| | 518834XXXXXX1007 | 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.

ACCIDENT INVOLVING SME 3646L AND SKR 5302X ON 19/07/2020

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

Mon 7/27/2020 10:52 AM

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

 1 attachments (564 KB)

ADDENDUM FORM .pdf;

Our Ref: CC4/AIG20007582/ea3

27 JULY 2020

THONG NAI KEE

Dear Sir/Madam,

ACCIDENT INVOLVING SME 3646L AND SKR 5302X ON 19/07/2020

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.

Based on the accident report and accident scenario, liability is down against us. 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,

Asher

Case Handler

FAX: 6741 4108

Email: 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 :

***SKR5302X (4239373183SG)**
[SME3646L]

TP

ANG KENG HOE JAMES

Jul 19 2020 1:00PM

[THONG NAI KEE]

VAG Singapore Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 22/09/2020 11:35 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (\$998.82) - SKR5302X - Claim Handler: Yong, Joanne

Approved:998.82.