



WITHOUT PREJUDICE

Our Ref: SMC 8312C

Your Ref: SMQ 5617U

29th August 2020

ATTN: LKK Auto Consultants Pte Ltd
INSURER: AIG Asia Pacific Insurance Pte Ltd

Dear Asher,

Accident Involving: SMC 8312C and SMQ 5617U

Date of Accident: 26 July 2020

Location of Accident: 232 Balestier Road

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repair as agreed	\$ 4,950.00	
TOTAL LOR/U DAYS	10 DAYS	2 Days PRS (27/28 Jul) + 1 Day Resurvey (29 Jul) + 5 Repair Days Agreed (30 Jul, 1/3/4/5 Aug) + 1 PH (31 Jul) + 1 Sun (2 Aug)
Add Loss of Rental	\$ 1,260.00	7 Days - Inv#S2008007
Add Loss of Use	\$ 360.00	3 Days
Total	\$ 6,570.00	
Add 3rd Party Report Fee	\$ 29.00	
Add LTA Search Fee	\$ 7.45	
GRAND TOTAL	\$ 6,606.45	

Kindly pay the Grand Total Amount of **\$6,606.45** to:

Team AutoPro Pte Ltd
160 Sin Ming Drive #02-12
Sin Ming AutoCity
Singapore 575722

For further query, please feel free to contact us at 6258 1955 or email: teamautooffice@gmail.com

Thank you.


Regards,
Adel (Ms)

Team AutoPro Pte Ltd Co Reg No: 201811621K

160 Sin Ming Drive #02-12 Sin Ming AutoCity Singapore 575722

Tel: 6258-1955 Fax: 6258-1956 Email: teamautooffice@gmail.com / teamautopl@gmail.com

PROFORMA INVOICE

**ATTENTION:**

Kwek Chen Siang (Guo Chengxiang)

PI Number	P2008-1029
PI Date	29-Aug-2020
Vehicle No.	SMC 8312C
Accident Date	26-Jul-2020

S/No	Description	Unit Price	Quantity	Amount
1	Spare Parts and Labour for Accident Repair of Vehicle Nos. SMC 8312C	COR Lump Sum		\$ 4,950.00

Notes:

1) All payments must be made only in the form of cash or crossed cheque payable to "Team AutoPro Pte Ltd".

Total Amount	\$ 4,950.00
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Authorized Signature



BIZTEK LEASING

Company Reg No.: 53329851B
58, Phillips Avenue
Singapore 547005

T - +65 98321500
E - dav.biztekleasing@gmail.com

INVOICE

Attention: KWEK CHEN SIANG
438B Sengkang West Ave
#24-343
Singapore 792438

Date: 04/08/2020

Invoice Number: S2008007

Terms: End of Contract

Description	Unit Price
SMJ4647B - BMW 523i 2.5A rental 27/07/2020 to 03/08/2020 (\$180 x 7 days)	\$ 1,260.00
Reference: SMC8312C	
Subtotal	\$ 1,260.00
Less Deposit	\$ 0.00
Total	\$ 1,260.00

SGD: Two Thousand Two Hundred and Sixty Only

BIZTEK LEASING

Company Reg No.: 53329851B
 58, Philips Avenue,
 Singapore 547005

VEHICLE RENTAL AGREEMENT**Hirer Particulars**


Name: KWEK CHEN SIANG NRIC / DL No.: S8 141584F
 Home Address: 438B Sengkang West Ave #24-343 S'pore 792438
 S (792438) Contact No.: 8180 6959 Email: IVANKWEK81@GMAIL.COM

Vehicle Details

Make: Bmw Model: 523I Type: Sedan / Hatch / SUV / MPV
 Registration No.: SMJ4647B Colour: White Transmission: Auto / Manual
 Rental: \$ 180 per DAY Rental period/time: 27/07/2020 to 03/08/2020

The agreement entails:

- Hirer to return Vehicle in clean & odor-free condition. Liability: Exterior - \$15, Interior vacuum - \$15, odour elimination: - \$100.
- Hirer to return the Vehicle with fuel level equivalent to start of hired date. Penalty for fuel shortage: \$2.20/liter
- Hirer is responsible for flat tires caused by road hazards. Repairs (patching) can be done in any tire workshop.
- Hirer is responsible to maintain engine oil and radiator water levels in Vehicle. Hirer is liable for any repairs in the event of non-maintenance of fluid levels and over-rev of engine.
- In the event of engine overheating, Hirer shall park Vehicle at safe location and contact Company immediately for assistance.
- Hirer to send the Vehicle to appointed workshop for regular maintenance/ repairs with consent from the Company.
- Hirer is responsible for ERP charges, parking cost and traffic offence fines/ demerit points during the hiring period.
- Hirer to comply with the laws of Singapore/ Malaysia and **NOT TO** use the Vehicle for any illegal purpose/race/competition and in a negligent manner.
- Vehicle must **NOT BE** used to carry passengers in excess of the capacity according to Vehicle log card /insurance coverage.
- Vehicle is to be used for the carriage of passengers or goods in connection with the Hirer's business, for social domestic and pleasure purposes.
- Hirer is not to permit the Vehicle to be operated by any other person without the written consent of the Company.
- Hirer to comply with all the terms and conditions of the insurance coverage attached to the rented Vehicle.
- Hirer is liable for **ALL** collision damage to the Vehicle. Insurance excess amount to be collected by Company immediately (excess amount will refund to Hirer if the other party is at fault).
- Insurance excess in the case of an accident (compulsory insurance report):
 - Comprehensive coverage – **\$2,500** for hired vehicle + **\$2,000** for third party vehicle = **\$4,500**.
 - Third Party Only (TPO) coverage – 'Hirer's expense' for hired vehicle + **\$2,000** for third party vehicle.
- Company is responsible for the cost of wear & tear maintenance, Vehicle insurance premium and road tax.
- Company reserves the right to replace a vehicle of equivalent or similar make/model during the course of this agreement.
- Company is to return the security deposit (if any and subject to liability) within Two (02) weeks of agreement completion.
- Company is entitled to forfeit any security deposit and/ or penalty \$500 in the event of any breach to this agreement.
- Surcharge of \$20/day applies to Hirer for late rental (weekly/ monthly) payment.
- In the event of payment arrant by Hirer, the Company reserves the right to repossess the Vehicle including a fee of \$2,000.


 Hirer Signature
 Date:

BIZTEK LEASING
 UEN: 53329851B

On behalf of Company
 Name:
 Contact No.:
 Date:



RECORDS MANAGEMENT CENTRE

**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

TAX INVOICE

Our Ref No: GR-20-090039

Date of Request: 04/08/2020

Your Ref No: PURCHASE BY EMAIL

TEAM AUTOPRO PTE LTD (SIN MING)
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY
SINGAPORE 575722

Dear Sir/Madam,

Your Vehicle No: SMC8312C
Date of Accident: 26/07/2020
Place of Accident: 232 BALESTIER RD
Involving Vehicle No: SMQ5617U

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-20-090040

Date of Request: 04/08/2020

Your Ref No:

PURCHASE BY EMAIL

TEAM AUTOPRO PTE LTD (SIN MING)
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY
SINGAPORE 575722

Dear Sir/Madam,

Date of Accident: 26/07/2020

Vehicle No: SMC8312C

Place of Accident: 232 BALESTIER ROAD

Involving Vehicle No: SMQ5617U

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SMQ5617U	232 BALESTIER ROAD	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 27 Jul 2020 / 11:30:11

Receipt Date/Time : 27 Jul 2020 / 11:30:11

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200727-001183

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 - SMQ5617U				
As at 26 Jul 2020/13:15:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMQ5617U Enquiry Fee 20200727112922121081	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				
426569XXXXXX8855		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.

To : Team AutoPro Pte Ltd
CRN : 201811621K
located at : 160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722

Letter of Authorization & Undertaking

In Respect of Accident Involving my/our Vehicle No.: SMC 8312 C
and SMQ 5617 U and
and and
@ 232 BALESTIER ROAD
dated 26/07/2020.

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you – in the form of payment cheque made in favor to **Team AutoPro Pte Ltd.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



Claimant Signature & Co's Stamp (if applicable)

Date:

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	27/07/2020 16:21
Date Of Accident	26/07/2020 13:15
Exact Location Of Accident	232 BALESTIER ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMC8312C
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Insured/Policyholder

Name Of Registered Owner	KWEK CHEN SIANG (GUO CHENGXIANG)
NRIC No	SXXXX584F
Email Address	IVANKWEK81@GMAIL.COM
Mobile Phone No	(LOCAL) +65-81806959
Alternative Phone No	OTHERS-81806959

Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	CLA180-1.6 COUPE URBAN (R18 LED) (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMPCSNW00015982000
Cover Note Number	

Driver

Name of Driver	KWEK CHEN SIANG (GUO CHENGXIANG)
NRIC No	SXXXX584F
Date Of Birth	20/12/1981
Occupation	INDOOR
Date Of Driving Pass	04/06/2009
Driving Experience	11 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-81806959
Fax Number	
Contact Number	OTHERS-81806959
EEmail Address	IVANKWEK81@GMAIL.COM

Address	BLK 438B SENGKANG WEST AVENUE #24-343
Postcode	792438
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	0

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WITH OWNER
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMQ5617U
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	96245040
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

21/07/2020
Reporting Centre Personnel's Signature
Name: *Redi*
NRIC/FIN No.: *123456789*

Sketch Plan #2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the stated date and time, I vehicle 'A' SMC8312C was parked stationary right outside my shop. I locked my vehicle and everything was intact, no damages. At around 1515hrs I heard a loud bang and I went out of my shop and noticed vehicle 'B' SMO5617U had collided against my stationary vehicle front left portion. Vehicle 'B' was doing a 3 point turn and he was reversing out from the minor road. I believe he misjudge the distance and hence it's vehicle rear left collided against my stationary front left portion. We exchange particulars and proceed to report insurance. No one was injured.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Motor Private Car

MX1E

N SN

AN0498A

Cov. Type:C

CERTIFICATE OF INSURANCE
Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No. DMPCSNW00015982000

Engine No.: 27091031670614

Cha. No.: WDD1173422N681563

1. Index Mark and Registration Number of Vehicle SMC8312C

2. Name of Policy Holder KWEK CHEN SIANG (GUO CHENGXIANG)

3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance or Enactment 10/02/2020 (15:32:44)

Named Drivers Ex Sect. I S\$500.00

Additional Ex Other than Named Drivers:

Ex Sect. I - Age <= 25 S\$3,000.00

Ex Sect. I - Age >= 26 S\$500.00

* Age as at date of accident

EX ON WINDSCREEN S\$100.00

4. Date of Expiry of Insurance 09/02/2021

5. Persons or Classes of Persons entitled to drive*

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to use:*

Use for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover use for hire or reward tuition driving test racing pace-making, reliability trial, speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

Excess whichever is applicable for losses occurring outside Singapore (Constructive Total Loss/Theft) will be doubled. One time

Waiver of Excess for the first S\$1,000 will apply to the Insured and Named Drivers in the event of Own Damage Claim at our

Authorised Workshops for each Policy Year.

HIRE PURCHASE CO.: RICARDO CARS PTE LTD AS HP OWNER

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act 1987 (Malaysia), are not to be included under these headings.

I/We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Issued By: NEO & COMPANY INSURANCE AGENCY
Authorised Officer
Authorised Signatory

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S8141584F

Name: KWEK CHEN SIANG
(GUO CHENGXIANG)

Birth Date: 20 Dec 1981
Issue Date: 04 Jun 2009

001749493D



REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8141584F

Name: KWEK CHEN SIANG
(GUO CHENGXIANG)
郭呈祥

Race: CHINESE

Date of birth: 20-12-1981

Sex: M

Country of birth: SINGAPORE

S8141584F



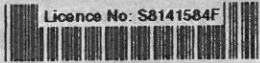
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class 3A Motor cars without clutch pedals (Auto) \leq 3000kg with \leq 7 passengers, exclusive of the driver; and other motor vehicles without clutch pedals \leq 2500kg

PASS DATE: 04 Jun 2009

Licence No: S8141584F

NP 428A



4880992

NRIC No. S8141584F

Date of issue: 06-09-2012

APT BLK 438B SENGKANG WEST AVENUE #24-343
SINGAPORE 792438

NRIC No: S8141584F Date: 30/11/2018

