



陳林摩哆私人有限公司  
**TAN LIM MOTOR PTE LTD**

Address: 1 Defu Lane 6 Singapore 539365

Tel: 6858 5151

Our Ref : TP007082020

Date : 11/11/2020

Your Ref : CCB/AG20008363 /UKA3

M/s **AG do LK**  
Attn: Motor Claim Department

**Without Prejudice  
Save As To Costs**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLP11855 & SBW1788J ON 07/08/2020**

We refer to the above accident.

It appears that your insured is the proximate cause of the accident.

We herewith enclose the relevant supporting documents to substantiate our client's property damage claim as our client has authorized us to quantify, to act and to reach settlement on behalf.

- ☒ Original Tax-invoice number
- ☐ SAS / AS & IS / police report
- ☒ Certificate Of Insurance
- ☒ Authorisation To Act (AG)

- ☒ Original rental invoice number
- ☒ police result
- ☒ Vehicle search result
- ☐ \_\_\_\_\_

The quantification of our client's property damage claim is as follows:-

a)	Cost of repair (inclusive GST)	\$	1,070.00
b)	Vehicle <del>Search</del> fees / GIA fees / Police Report fees / Reporting fees	\$	2.00
c)	Loss of hire / <del>use</del> / <del>rental</del> / <del>earnings</del> / rental fees	\$	214.00
d)	Admin fee	\$	100.00
Total		\$	<u>1,386.00</u>

\* Owner / Driver's injury and other losses exclude in this claim.

Please acknowledge receipt of this Letter of Demand within fourteen (14) days.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully,

Patricia Tan  
Email: [pt@tlmotor.com.sg](mailto:pt@tlmotor.com.sg)



AUTHORIZATION TO ACT  
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Teo Hee Lye, Jason ("the third party claimant")  
of Block 629 Hougang Avenue 8 #05-78 (address),  
owner of SLP 1185 S (vehicle no.) hereby authorize  
Tan Lim Motor 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. SLP 1185 S that was  
damaged pursuant to the accident which occurred on 07/08/2020 (date) along  
Block 108 Hougang Avenue 1 Open Carpark (location)  
involving vehicle no/s SBW 1788J ("the accident").

I further authorize the workshop to settle the 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.

Date this 02nd day of Oct (month) 20 20 (year)

Signed by "the third party claimant"



Signed by "the workshop"

"The contents of this document apply to vehicle  
damages only. All personal injuries and  
damages arising therefrom are excluded from  
the ambit and application of this document."

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

"We/I, TAN LIM MOTOR 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\$1,070.00 (Repair Cost), S\$214.00 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SLP 1185S that was damaged pursuant to the accident which occurred on 07/08/2020 (date) along BLOCK 108 HOUGANG AVENUE 1 OPEN CARPARK (location) involving vehicle no/s SBW 1788J. This is pursuant to the inspection conducted on 13/08/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TEO HEE LYE, JASON (ZHANG XILAI) (the third party claimant") of vehicle no. SLP 1185S 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 SLP 1185S (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 February (month) 2021 (year)



cks

Signed by appointed surveyor



Signed by "the workshop" (with chop)

\*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.\*



**TAX-INVOICE**  
**NUMBER: TP1020/009**

(Please quote our reference number TP007082020 for payment)

陳林摩哆私人有限公司  
**TAN LIM MOTOR PTE LTD**

AIG Asia Pacific Insurance Pte. Ltd

Date: 13/10/2020

Vehicle No: SLP1185S  
Model: HONDA SHUTTLE 1.5

Description	Amount
To lump sum repair as recommended by surveyor.	\$1,000.00

Sub Total	\$1,000.00
Add 7% GST	\$70.00
<b>Total</b>	<b>\$1,070.00</b>

  
Tan Lim Motor Pte Ltd

No. 1 Defu Lane 6 Singapore 539365  
~~No. 51 Defu Lane 10 Singapore 539216~~  
Tel : 6858 5151 (24 hours) Fax : 6858 0877  
email@tlmotor.com.sg www.tlmotor.com.sg  
Co. Reg. No.: 199503965M GST Reg. No. : M2-8922054-2

**Citi-Lux Pte Ltd**

1 Defu Lane 6

Singapore 539365

Tel: 6100 0328

finance@citolux.com.sg

www.citolux.com.sg

GST Registration No. : 201026049G

Company Registration No. : 201026049G

**Invoice To**

Mr Teo Hee Lye, Jason (Zhang Xilai)

c/o M/s Tan Lim Motor Pte Ltd

Block 629 Hougang Avenue 8

#05-78

Singapore 530629

**Tax Invoice**

Invoice No: INV20/224/TL

Invoice Date: 02/10/2020

Description	Amount
Rented Vehicle : SJK626T - Toyota Altis 1.6 A	
Rental from 30/09/2020 to 02/10/2020	
2 days @ \$100.00 per day	\$ 200.00
Sub-total	\$ 200.00
7% GST	\$ 14.00
<b>Total</b>	<b>\$ 214.00</b>



BY: WOB189580

No official receipt will be issued. This is a computer generated document.  
No signature is required.



Citi-Lux Pte Ltd c/o 1 Defu Lane 6 Singapore 539365

GST / UEN No : 201026049G

RENTAL AGREEMENT REFERENCE: CTL00 180/20

Date: 30.09.2020

Vehicle Details

Registration No.: 8JK62GT Make / Model / Capacity: Toyota AHTS 1.6 (A)

Hirer Details

Name: Teo Hee Lye, Jason (Zhang Xilai)

NRIC/Fin/UEN No.: 88636505G Contact Name: \_\_\_\_\_

Tel (H/O): \_\_\_\_\_ H/P 9816 2425

1st Driver Details

Name: Teo Hee Lye, Jason (Zhang Xilai) NRIC/Fin No.: 88636505G

Address: Block 629 Hougang Avenue 8 #05-78 Singapore 530629

Driving License No: 88636505G Class: 3A/3/4/5

Tel (H/O): \_\_\_\_\_ (H/P): 9816 2425

Additional Driver Details

Name: \_\_\_\_\_ NRIC/Fin No.: \_\_\_\_\_

Address: \_\_\_\_\_

Driving License No: \_\_\_\_\_ Class: 3A/3/4/5

Tel (H/O): \_\_\_\_\_ (H/P): \_\_\_\_\_

Important Notes

The hirer/drivers acknowledge of a \$2000.00 collision damage excess per accident applies.  
Rental Vehicle is strictly for Singapore use only and may driven out of Singapore with prior consent of the owner with an additional excess of \$3000.00 collision damage excess per accident applies.  
In the event of breakdown / accident, the hirer/driver has to immediately call 98303886 to notify us.

Rental period from 30/09/2020 @ 1450hrs. to 02/10/2020 @ 1430hrs.

Rental charges S\$ 100.00 p/day for 2 day/s

Deposit collect S\$ \_\_\_\_\_

Total rental charges S\$ 214.00 include GST

I/ WE HAVE READ & AGREED TO THE ABOVE SCHEDULE AND THE TERMS & CONDITIONS OF THIS AGREEMENT & CERTIFY THE ABOVE INFORMATION PROVIDED TO BE TRUE AND CORRECT.

[Signature]  
(Hirer's Signature & Co Stamp)

[Signature]  
(Driver's Signature)

[Signature]  
CITI-LUX PTE LTD  
(Representative of Citi-Lux)

Citi-Lux Pte Ltd (hereinafter called the Owner) will let and the hirer named in the schedule hereto (hereinafter called the Hirer) will take on hire upon the following terms and conditions the motor vehicle described in the schedule hereto (hereinafter called the Vehicle).

WHEREBY IT IS AGREED as follows:-

1. The Hirer shall be a mere bailee of the vehicle and no interest in it shall pass to the hirer. The Vehicle shall at all times remain the property of the Owner and the Hirer shall not do or permit or cause to be done any matter or thing whereby the rights of the Owner in respect of the Vehicle may be prejudicially affected.
2. The Hiring shall commence on the date and at the time specified in the schedule and shall continue for the period and end on the date and at the same time therein stated unless extended as expressly requested by the Hirer.
3. The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the schedule no part of such charge shall under any circumstances be refundable. If the Hirer fail to return the vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the Vehicle is returned to the owner such further hire charge in accordance with the Owner's current rate of hire charges or at such other rate as the Owner may in its absolute discretion think fit.
4. The Hirer shall also pay in cash prior to the commencement of the period of hire the deposit specified in the schedule. The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:-
  - (i) the first portion of any damage or loss for which the Hirer undertakes to be responsible regardless of negligence as set out in the schedule;
  - (ii) the amount of any loss or damage for which the Hirer is responsible under the provisions of Clause 7 hereof;
  - (iii) any additional charge payable under Clauses 3 and 13 hereof.
5. The Vehicle may only be driven by the Hirer or by the person or persons who have been expressly designated and authorised in the schedule hereof. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the Vehicle in a careful and skillful manner, observing the traffic regulations and laws in the event of any breach thereof, the hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
  - (i) the Hirer shall ensure that the Vehicle do not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
  - (ii) the Hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs;
  - (iii) it is expressly forbidden to hire the Vehicle out to third persons or to let unauthorised persons or learners to use the Vehicle or permit the Vehicle to be used for purposes which conflict with the law (for instance: in connection with theft, drug trafficking, smuggling or any other criminal action) or for the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle being seized, confiscated or forfeited under this Clause the Hirer shall indemnify the Owner to the value of the vehicle or replace the same at his own expense with a similar vehicle of equal value and shall bear all costs and expenses to which the owner may incur or be put or exposed.
6. The Hirer shall not take the Vehicle outside Singapore, including without limitation, Malaysia without prior written consent of the owner and payment of additional charges to the Owner.

7. The Hirer acknowledges that he is familiar with the general conditions of the Owner's standard policy of insurance which is available for inspection at the Owner's office (during the normal office hours). The Hirer agrees to fulfill all the obligations of the insured and not to do anything which could endanger or minimized the protection afforded by the insurance. The Vehicle is under motor insurance policy containing an optional Excess Clause of any amount prescribed by the policy in force. The optional Excess Clause may be waived upon payment of a prescribed charge by the Hirer on the current premium rate.

8. The Vehicle is NOT covered by a motor insurance policy covering personal accident or death liability by the Hirer, his passengers or such additional driver of the Hirer and the Owner shall not be responsible for any liability, claims, injuries or otherwise for any accident, death or other losses arising from the use of the vehicle. However, agreements may be made at the request of the Hirer for such coverage during the period of the hire up to a maximum coverage of S\$50,000/- upon the Hirer paying to the owner the current rate of premium as evidenced by his initial in the P.A.I. space provided in the Schedule hereto. A copy of such a policy is available for inspection at the owner's place of business for the time being.
9. The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately or no later than 24 hours after the accident. The Hirer or driver shall not acknowledge or compound any claim either partially or in full. It is important that they secure the names and address of all witnesses as well as the Registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be unanswered and referred to the Owner or insurance company immediately.
10. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss injury or damage sustained by the Hirer or by any third party as a result of the presence or use of the Vehicle or as a result of any defect therein and in taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
11. The Hirer shall be solely responsible for and hold the Owner fully indemnified against all costs and expenses (including costs on a Solicitor and Client basis) which may be brought against or incurred by the Owner as a result of any accident involving the Vehicle or suffered or incurred by the Owner as a result of any breach or default on the part of the Hirer in the discharge of its obligations under this Agreement.
12. If for any reason the Vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
13. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the hirer having taken delivery of the vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
14. On or prior to the expiration of the period of hire, the Hirer shall return the Vehicle to the Owner in as good order and condition as the Vehicle was when collected by the Hirer from the Owner.
15. No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of the Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver of any breach operate as a waiver of any subsequent or continuing breach.
16. Any additions or alterations to the terms of this Agreement shall be in writing and mutually agreed to by the parties concerned.
17. This Agreement shall be governed by and is construed in accordance with the laws of the Republic of Singapore.



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-20-092122

Date of Request: 07/08/2020

Your Ref No:

Online Purchase

Tan Lim Motor Pte Ltd  
1 Defu Lane 6  
Singapore 539365

Dear Sir/Madam,

Enquiry Date 07/08/2020  
Enquiry By Lam Wei Shong  
TP Vehicle No. SBW1788J  
Accident Date 07/08/2020

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)

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**From:** Khanchna (LKK Auto)  
**Sent:** 14 September 2020 1:06 PM  
**To:** NELLYTAY@SMHFOOD.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SBW1788J & SLP1185S ALONG/AT HOUGANG AVE 1 OPEN CARPARK ON 07/08/2020

Our Ref: CC6/AIG20008363/Uka3

**TAY YEONG KWEE**

[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SBW1788J & SLP1185S ALONG/AT HOUGANG AVE 1 OPEN CARPARK ON 07/08/2020**

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 third party's accident video, we are of the view that liability is not in your favour for reversing and colliding into parked Third party vehicle. 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.

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

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	13 Aug 2020 10:45	<b>Clm Dtl Modified</b>	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	13 Aug 2020 10:45	<b>Clm Veh Model Changed</b>	(205534) HONDA SHUTTLE 1.5 G CVT (A).	[A] HOW MEI KWAN
3	13 Aug 2020 10:45	<b>Clm Created</b>	Reg No: SLP1185S. Acct Date: 2020/08/07. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). Workshop: Tan Lim Motor Pte Ltd (Defu)	[A] HOW MEI KWAN
4	13 Aug 2020 10:45	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Aug 2020 10:45	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/08/24	[A] HOW MEI KWAN
6	13 Aug 2020 10:45	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Aug 2020 10:45	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	13 Aug 2020 10:45	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	13 Aug 2020 10:45	<b>Adj Adjuster Assigned</b>	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
10	14 Aug 2020 01:01	<b>Clm Dtl Modified</b>	Claimant's Name: - -> TEO HEE LYE, JASON (ZHANG XILA.	[A] HOW MEI KWAN
11	16 Aug 2020 11:41	<b>TP Ins Updated</b>	TPRegNo:SBW1788JHON -> SBW1788J.	[I] Subramaniam, Divyashni
12	27 Aug 2020 15:24	<b>Clm Registration Modified</b>	Acct Time:00:00:00->11:20:00.	[I] AIG OneClaim Integration User
13	04 Jan 2021 09:48	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
14	04 Jan 2021 09:48	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	04 Jan 2021 09:48	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2017/05/26.	[A] JOANNE LEE KHANG MIN
16	04 Jan 2021 09:48	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
17	06 Jan 2021 11:53	<b>Adj Mandate Request</b>	Cur.Req:1286.00:Liability: 100%(B23) *Quantum: (a)CORw/GST: \$1,070.00 + (b)LORw/GST(2days x \$100.00): \$214.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$1,286.00 *2 recommendation repair day s *For your approval please.	[A] CHEW HSIAO TONG
18	07 Jan 2021 23:07	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
19	07 Jan 2021 23:38	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/08/24. Mandate Remarks: Subj to all docs/billings in order, to SAB case.	[I] Tan, Bennie-WZ
20	07 Jan 2021 23:38	<b>Adj Mandate Set</b>	Approved:1286.00:Subj to all docs/billings in order, to SAB case.	[I] Tan, Bennie-WZ

Date From     Date To     Audit Type None  Go

### ACTIVITY

[17/08/2020 09:29] HOW MEI KWAN:  
OINR. send out first letter.

### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2558524	13 Aug 2020 10:54:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLP1185S	SBW1788JHON	11.00
2559273	14 Aug 2020 01:03:39	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLP1185S	HOW MEI KWAN	xx.xx
2658518	04 Jan 2021 09:48:48	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLP1185S	SBW1788J	11.00