SK Automobile Pte Ltd

23 Kaki Bukit Ave 4 #03-01

Vicom Inspection Centre (South Wing) S(415933)

Tel: +65 6789 5155 Fax: +65 6783 5155

Co. Reg No. 201500047H GST Reg No. 201500047H

Date

: 30.10.2020

Your Ref

: SBT8982J

To

: AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#08-16

SINGAPORE 079120

Thru

: LKK AUTO CONSULTANTS PTE LTD

Attn

: MOTOR CLAIM DEPARTMENT

Dear Sir/Mdm,

RE: THIRD PARTY CLAIM FOR SKK1447A & SBT8982J on 15.08.2020

We refer to the above matter.

Attached copies of the following for your perusal:

- 1) Tax Invoice No. 20100581 (\$\$5,885.00)
- 2) Loss of Rental 08 days @ S\$321.00 (S\$2,568.00) Rental Agreement & Tax Invoice
- 3) Letter Of Authorisation

Please look into the above claim and let us have your payment of \$\\$ 8,453.00 the soonest.

Thank You.

Yours faithfully,

Shaun

E-mail: Shaun@skauto.com.sg



ROC No.: 201500047H 23 Kaki Bukit Ave 4, #03-01 Vicom Inspection Centre (South Wing) S415933 Tel: 6789 5155 Fax: 6783 5155

LETTER OF AUTHORIZATION

To Workshop	: SK Automobile Pte Ltd
Fr Owner's Name	: JUSTIN HENG LYE CHAI
Company (if any)	:
Address	940 TAMPINES AVENUE 5 #02-197 8 (520940)
NRIC No	88208478 I
Accident on	: 15/08/2020 involving vehicle(s) <u>\$BT 8982J</u>
Along	: ANG MO KIO AVE 5 (TOWARDS CTE TOWN)
	N HENG LYE CHAI the owner of motor vehicle. SKK1447A hereby do authorize you to commence repairs to my ehicle.
settle my claims re third party/parties	you are authorized to handle the repair of the vehicle and/or to negotiate and lating to the above mentioned accident, which I/we may have, against the other or insurers (excluding my own insurer) and/or to instruct lawyers on my/out the third party claim for me/us.
regarding my/our	thorized to execute and/or sign any documents/discharge vouchers/agreements claim/case for my convenience. You are also hereby authorized to receive or nies/claims, correspondences in connection with this said claim.
insurer for the da	in the event of an unsuccessful claim against the negligent party, and/or my own mages caused to my vehicle, I agree to pay all repair costs, car rental and any s incurred by you or to lodge an own damage (only for comprehensive cover) to incurred.
Witness's Name :_	&HAUN ENG Date: 17/8/2020
Witness's Signatur	e:Owner's Signature:



ROC No.: 201500047H 23 Kaki Bukit Ave 4, #03-01 Vicom Inspection Centre (South Wing) S415933 Tel: 6789 5155 Fax: 6783 5155

TO: ALG ASIA PACIFIC INSURANCE PTE LID

Dear Sir/Madam
Accident involving SKK 1447A and SBT 8982J on 15/08/2020 At/along ANG MO KID AVE S (TOWARDE CIE TOWN)
At/along ANG MO KID AVE S (TOWARDE CIE TOWN)
I/We, JUSTIN HENG LYE CHA), am the registered
owner of the motor vehicle no. SKK 1447 A
owner of the motor vehicle no
Discount that the considered all agreementing manying due to manying the above spid agridowt to
Please note that I have assigned all compensation monies due to me/us in the above said accident to
M/S SK Automobile Pte Ltd.
I/We, hereby authorized you to release all compensation monies pertaining to the above-mentioned
accident to M/S SK Automobile Pte Ltd and forward your settlement cheque to M/S SK Automobile
Pte Ltd whom I have authorized to collect the said compensation/monies.
OK AUTO
* OB
Signature of Claimant Witness

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

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

"We/I, <u>SK AUTOMOBILE PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$3,290.00</u> (Global Sum) for vehicle no. <u>SKK 1447A</u> that was damaged pursuant to the accident which occurred on <u>15/08/2020</u> (date) along <u>ANG MO KIO AVE 5</u> involving vehicle no/s <u>SBT</u> 8982J.

This is pursuant to the inspection conducted on 21/08/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>JUSTIN HENG LYE CHAI</u> (the third party claimant") of vehicle no. <u>SKK 1447A</u> 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 SKK 1447A (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 (day) of June	(month) 20 <u>3</u> (year)
(TKK) rmb	GK AUJOMON
Signed by appointed surveyor	Signed by "the workshop" (with chop)

SK AUTOMOBILE PTE LTD

23 Kaki Bukit Ave 4 #03-01 Vicom Inspection Centre (South Wing) S415933 Phone +65 6789-5155 Fax +65 6783-5155 CO Reg No. 201500047H GST Reg No. 201500047H

TAX INVOICE

DATE:

30-Oct-20

INVOICE #

20100581

VEH REG NO:

SKK 1447 A

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD 78 SHENTON WAY #08-16 AIG BUILDING SINGAPORE 079120

DESCRIPTION		AM	IOUNT
Being cost of repair inclusive of labour charges, parts and accessories for the abovementioned vehicle.		\$	5,500.00
Sı	ıb.Total	\$	5,500.00
•	7% GST	\$	385.00
	Total	\$	5,885.00

Make all cheques payable to "SK AUTOMOBILE PTE LTD"

THANK YOU FOR YOUR BUSINESS!



CARS FOR RENT (2016) PTE LTD

Mailing Address:

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N GST Reg'n No.: 201609732N

Tax Invoice #: 12008029

Date: 27-08-20

1

Bill To:

Justin Heng Lye Chai Blk 940 Tampines Ave 5 #02-197 520940 Singapore

Ship To:

Justin Heng Lye Chai Blk 940 Tampines Ave 5 #02-197 520940 Singapore

Description

Amount

Job No.

Vehicle Rental for Period 19.08.2020 to 27.08.2020 (Billing for days 8 X \$300.00/per day)

(Vehicle No.: SLG35X)

\$2,568.00

SLG35X

SR

Your Order #: SKK1447A

SR

RATE 7%

Terms: Net 30th after

GST SALE AMOUNT

GST:

\$168.00

COMMENT

CODE

\$168.00

\$2,400.00

Total Inv Amt: Amount Applied: \$2,568.00

\$0.00

Balance Due:

\$2,568.00

CARS FOR RENT (2016) PTE LTD

5 Tanah Merah Kechil Road #17-05 S 46665 Tel: 6789 5155 Fax: 67835155 No: 4583

VEHICLE RENTAL AGREEMENT SKKIHH)A SK And P/1 ROC No: 201609732N 06 35X Replace Veh No: Vehicle No: HIRER'S PARTICULAR Heng Wo Chai Mileage Out Mileage Out: Name: (as in I/C) Auto / Manual Make & Model: Lexus ES250 NRIC/PASSPORT No: Group: 940 Tamornes 1340 9.08-20 OUT : Date Time: 520940 HIRE/PERIOD EXPIRY. Name & Address of Employer -YES / NO **Excass COLLISION DAMAGE WAIVER** YES / NO PERSONAL ACCIDENT INSURANCE Driving Exp: 13489mths Occupation: ___ CHARGES Driving Licence No: _____ D/L Type : Local / International w nvo 24 W Daily per day Issue Date: _____ Date of Birth: 28 03 19 82 Tel: (0) ______ (R) _____ HP/PG 96 86 6684 Weekly @\$ per week Monthly @\$ per month ADDITIONAL DRIVER'S PARTICULARS 200 per hour Name: (as in I/C) Hours NRIC/PASSPORT No: __ @\$ Others Address (Res):_ per day/month CDW @\$ per day/month @\$ Driving Licence No: _____ D/L Type: Local / International PAL **Delivery Service** Date of Birth: Issue Date: Driving Exp: Occupation: _ SUB-TOTAL \$ PETROL LEVEL VEHICLE CHECK LIST SCRATCHES E 1/4 1/2 3/4 Out REAR 1/4 1/2 3/4 E DENTS **EXTENSION** Collection Service 168 W Misc. W 2568 TOTAL CHARGES A - ACCIDENTS Rented out by: NDICATE: I FFT FRONT TOP RIGHT Hirer's Signature ACCESSORIES CHECK Cig Lighter Ashtrav **Hub Caps** Jack STD Tools Addition Driver's Signature Catridges Radio / Class

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 amount 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 CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- 1. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 1. UNLY PERSON ABOVE 23 TEARS OF AGE WITH MORE TRACE TEARS. AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRACE TO AGE WITH MORE TRACE TEARS OF AGE WITH MORE TRACE TEARS.
- 3. 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.
- 4. 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.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) 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 CARS FOR RENT (2016) 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 and lead you landing and	
-7/0	12-5420				
भी 8	1201				SIGNATURE OF HIRER/DRIVER



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

Our Ref: CC4/AIG20008779/Ars3

30 DECEMBER 2020

SUBRAMANIAN APPAVOO BLK 265C COMPASSVALE LINK #02-223 SINGAPORE 543265

Dear Sir/Madam,

ACCIDENT INVOLVING SBT 8982J & SKK 1447A ALONG/AT ANG MO KIO AVE 5 ON 15/08/2020

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.

We have received a claim from SKK 1447A against your motor insurance policy.

Based on the circumstances of accident and both parties damage profile, we are of the view that both parties should exercise caution when changing lane. The case would be resolved at equal liability. Therefore, we will proceed to negotiate for an amicable settlement with third party claimant.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 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,

JASLIN KOK Case Handler DID: 6841 2157 FAX: 6741 4108

Email: Jaslinkok@lkkauto.com

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

Claim Audit

	AUDIT T	RAIL		
No.			Remarks	Ву
1	26 Aug 2020 16:30	Clm Dtl Modified	Claimant's Name: -> JUSTIN HENG LYE CHAI.	[A] Lee Su Li
2	26 Aug 2020 16:30	Clm Veh Model Changed	(203467) LEXUS ES250 2.5 (A).	[A] Lee Su Li
3	26 Aug 2020 16:30		Reg No: SKK1447A. Acct Date: 2020/08/15. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: SK Automobile Pte Ltd (HQ)	[A] Lee Su Li
4	26 Aug 2020 16:30	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	26 Aug 2020 16:30	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/09/04	[A] Lee Su Li
6	26 Aug 2020 16:30	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	26 Aug 2020 16:30		[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	26 Aug 2020 16:31	Label Added	(19):Fastlane.	[A] Lee Su Li
9	26 Aug 2020 16:31	Assigned	[None] -> ADRIAN LING	[A] Lee Su Li
10	26 Aug 2020 16:32	Clm Veh Model Changed	(203467) -> (206612) TOYOTA LEXUS 2.5 ES250 4DR SEDAN (AUTO) LUXURY (A).	[A] Lee Su Li
11	20 Nov 2020 12:27	Video Downloaded	Downloaded Video - Accident (TP)	[A] Jaslin Kok Chin Yi
12	15 Dec 2020 17:27	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tee, Chee-Wah
13	18 Jan 2021 10:26	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tee, Chee-Wah
14	18 Jan 2021 12:45	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tan, Bennie-WZ
15	18 Jan 2021 12:46	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
16	18 Jan 2021 12:46	Video Downloaded	Downloaded Video - Accident	[I] Tan, Bennie-WZ
17	18 Jan 2021 13:42	Video Downloaded	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
18	18 Jan 2021 14:27	Video Downloaded	Downloaded TP Video - Accident (Longer version)	[I] Tan, Bennie-WZ
19	02 Feb 2021 17:49	Video Downloaded	Downloaded TP Video - Accident (Longer version)	[A] Jaslin Kok Chin Yi
20	18 Feb 2021 09:43	Video Downloaded	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
21	24 Feb 2021 17:37	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tan, Bennie-WZ
22	24 Feb 2021 17:38	Video Downloaded	Downloaded TP Video - Accident (Longer version)	[I] Tan, Bennie-WZ
23	25 Feb 2021 09:36	Video Downloaded	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
24	25 Feb 2021 09:36	Video Downloaded	Downloaded TP Video - Accident (Longer version)	[A] Jaslin Kok Chin Yi
25	12 Mar 2021 12:45	Video Downloaded	Downloaded TP Video - Accident (Longer version)	[A] Jaslin Kok Chin Yi
26	01 Apr 2021 09:25	Adj Rpt Initiated		[A] Elaine Kuan Hwa Meen

	AUDIT T	RAIL		
No.	On	Audit	Remarks	Ву
27	01 Apr 2021 09:25	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] Elaine Kuan Hwa Meen
28	01 Apr 2021 09:25	Clm Dtl Modified	JPJ Reg. Date: -> 2019/12/16.	[A] Elaine Kuan Hwa Meen
29	01 Apr 2021 09:25	Clm Details Notified		[A] Elaine Kuan Hwa Meen
30	01 Apr 2021 16:05	Adj Mandate Request	Cur.Req:3616.60:Lia:50%*Quantum:(a)CORw/GST: \$5,885.00 + (b)LORw/GST(7days x \$180):\$1,34 8.20=Total(50%): \$3,616.60 *Vehicle Model:Lexus ES250 *Recommend 4 repair days +1 Sunday +2 PRS=7DAYS	[A] Jaslin Kok Chin Yi
31	15 Apr 2021 17:27	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/09/04. Mandate Remarks: Pls upload all received LOD and supporting docs.	[I] Tan, Bennie-WZ
32	15 Apr 2021 17:27	Adj Mandate Set	Maintained:Pls upload all received LOD and supporting docs.	[I] Tan, Bennie-WZ
33	19 Apr 2021 16:49	Adj Mandate Request	Cur.Req:3616.60:Lia:50%*Quantum:(a)CORw/GST: \$5,885.00 + (b)LORw/GST(7days x \$180):\$1,34 8.20=Total(50%): \$3,616.60 *Vehicle Model:Lexus ES250 *Recommend 4 repair days +1 Sunday +2 PRS=7DAYS	[A] Jaslin Kok Chin Yi
	30 Apr 2021 22:52	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date: 2020/09/04. Mandate Remarks: Subj to all docs/billings in order, settle at best from: $$3242.50-3317 (All-in)$. LOR capped@5days x $$120-140 plus GST$	[I] Tan, Bennie-WZ
35	30 Apr 2021 22:52	Adj Mandate Set	Approved: 3317.00 : Subj to all docs/billings in order, settle at best from: $3242.50-3317$ (All-in). LOR c :apped@5days x $120-140$ plus GST	[I] Tan, Bennie-WZ

Date From	4 •	Date To	■	Audit Type	None	✓ Go

ACTIVITY

No record

erimen Bill	ing for this cas	se - Transactio	n History					
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2571279	28 Aug 2020 07:56:24	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKK1447A	SBT8982J	11.00
2637257	13 Nov 2020 17:50:12	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKK1447A	CHAN JIA LE	xx.xx
2662160	18 Jan 2021 10:29:20	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKK1447A	Tee, Chee- Wah	xx.xx
2662232	18 Jan 2021 12:46:25	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKK1447A	Tan, Bennie- WZ	xx.xx
2672525	24 Feb 2021 17:35:18	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKK1447A	Tee, Chee- Wah	xx.xx
2682722	01 Apr 2021 09:25:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKK1447A	SBT8982J	11.00