

Focus Auto Pte Ltd
UEN No. : 201004495R
GST Reg. No. : 201004495R
Tel : 6886 9097 Fax : 6481 9095
Email : claims@focusauto.com.sg

Date : 01/09/2020

BY E-MAIL / MAIL

Your ref: SKR534B

Our ref: SKG2990L

WITHOUT PREJUDICE

M/S NTUC Income Insurance Co-operative Limited

NTUC Income Centre , 75 Bras Basah Road
Singapore 189557

Dear Sir/Madam,

ACCIDENT INVOLVING : (SKG2990L & SKR534B) ALONG AMOY STREET

DOA: 21/08/2020

TIME: 1005 HOURS

We refer to the above matter and write on behalf of ORFEOSTORY PTE LTD, the registered owner of SKG2990L in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SKR534B collided onto the rear portion of our client vehicle SKG2990L. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows : -

1. Cost of Repair	(\$1300 + 7% GST)	\$	1,391.00
2. Loss of Rental	(7 days × \$120)	\$	840.00
3. Buy 3rd Party's Insurer		\$	2.00

Total Amount:	\$	<u>2,233.00</u>
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Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) GIA Search (SKR534B)
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,
Jenny Koh
Claims Executive
HP: 8139 9800

Jenny Koh

LETTER OF AUTHORIZATION

DATE : 21/08/2020

To : _____

RE: ACCIDENT INVOLVING VEHICLE NO. SKG 2990 R & SKR 534 B

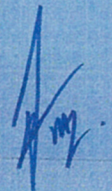
ALONG AMBY STREET ON 21/08/2020

I / WE OREOSTORY PTE LTD of (NRIC / ROC NO.) 201135968W

OF 92 KAKI BUKIT INDUSTRIAL SINGAPORE 416171

Owner of vehicle no. SKG 2990 R in consideration of M/S FOCUS AUTO PTE LTD repairing my / our vehicle SKG 2990 R at my / our instruction and hereby authorize FOCUS AUTO PTE LTD to demand claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim cost which may arisen therewith.

Signature of Owner : 
(Company's chop - if any)



Name of Owner : OREOSTORY PTE LTD

NRIC No : 201135968W

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

“We/I, **FOCUS AUTO 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\$1,820.00** (Global Sum) for vehicle no. **SKG 2990L** that was damaged pursuant to the accident which occurred on **21/08/2020** (date) along **AMOY STREET** (location) involving vehicle no/s **SKR 534B**.

This is pursuant to the inspection conducted on **26/08/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ORFEOSTORY PTE. LTD.** (the third party claimant”) of vehicle no. **SKG 2990L** 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 **SKG 2990L** (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 2 (day) of MARCH (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

Focus Auto Pte Ltd

Business Reg. No: 201004495R

GST Reg. No: 201004495R

No 1 Kaki Bukit Ave 6 Autobay

#02-50 Singapore 417883

Date: 01/09/2020

ORFEOSTERY PTE LTD

C/O NO 1 KAKI BUKIT AVENUE 6

AUTOBAY #02-48/50

SINGAPORE 417883

MOTOR VEHICLE NO : SKG2990L

VOLKSWAGEN SCIROCCO 1.4 A

REPAIR CLAIM

\$ 1,300.00

LUMP SUM

Sub- total : \$ 1,300.00

7% GST : \$ 91.00

Total : \$ 1,391.00

SINGAPORE DOLLARS : ONE THOUSAND THREE HUNDRED AND NINETY-ONE ONLY.



ULTIMATE CAR RENTAL

Blk 264 Tampines St 21 #01-106 Singapore 520264

Tel: 6844 4620 Fax: 6844 4625

Co. Reg. No. 53100391D

Car Rental

VEHICLE RENTAL AGREEMENT

No. RA **3747**

HIRER'S PARTICULARS

Name: HENG HAO TECK Desmond

Address: 81K 646 Punggol Central

H18-352 Singapore 820646

Contact Person:

Tel:

DRIVER'S PARTICULARS

Name: Heng Hao Teck Desmond

Address: 81K 646 Punggol Central

H18-352 Singapore 820646

Tel No: 97203540

H/P No:

P.P. / I.C. No.:

D/L. NO:

Date of Birth:

Date of Issue / Expiry:

Nationality:

Pl. Of Issue:

Occupation:

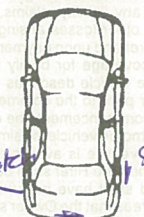
Driving Exp:

Refundable Deposits:

Cash/Nets/Cheque/VISA/MC Cards No.:

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES

FRONT



LEFT

RIGHT

REAR

ACCESSORIES CHECK

☐ Ashtray

☐ Cig Lighter

☐ S / Tyre

☐ STD Tools

☐ Jack

☐ Hub Caps

☐ Radio / Cass

☐ CD / Cartridges

☐ S / RIM

Vehicle No: SG 2990L

Replace Veh No: SG 2990J

Mileage Out:

Mileage Out:

Make & Model: Toyota

Make & Model:

Auto / Manual Auto

Auto / Manual

OUT: Date 21/08/20

OUT: Time 4.45pm

HIRE EXPIRY

TIME EXPIRY

RENTAL CHARGES

Daily 7 @ \$ 120.00 840.00

Weekly @ \$

Monthly @ \$

Hours @ \$

Others @ \$

CDW @ \$

PAI @ \$

Delivery Service

SUB-TOTAL \$

OUT

IN

EXTENSION

Collection Service

Misc.

ESTIMATED TOTAL RENTAL \$

Sales Person Code:

Hirer is responsible for the first \$ 3500.00 excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first

\$ 2500.00 excess for collision/damage to third party's vehicles for each and every accident / damage

* Additional Excess Loading \$ 2500.00

HIRER's Signature

Additional Driver's Signature

I/We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLES IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORISED DRIVER:
 - shall report all accidents involving the said vehicle to the Owner immediately
 - shall take immediate steps to complete and sign Form Mar 1 (Motor Accident Report form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
 - shall report to the police within 24 hours from the occurrence, the following types of accidents:-
 - injury case;
 - non-injury case involving a Government vehicles or damage to Government property;
 - non-injury case involving a foreign vehicle (to obtain their motor insurance, policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax informational);
 - non-injury case involving a pedestrian or cyclist.

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 ULTIMATE CAR RENTAL 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	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
21/8/20	1.45pm					

ULTIMATE CAR RENTAL

NO. 1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT
SINGAPORE 417883

Business Reg. No. 53100391D

Tel No. : 6844 4620 Fax No. : 6844 4625

BILL TO

FOCUS AUTO PTE LTD

1 KAKI BUKIT AVE 6

#02-48/50 AUTOBAY @ KAKI BUKIT

SINGAPORE 417883

Tel : 6844 4620 Fax : 6844 4625

INVOICE

NO. : INV004187

DATE : 27/08/2020

P/O REF. : SJE2990J

TERMS : 30 days

PAGE : 1

RA3747 RENTAL 21/08/20-27/08/20

TP : SKG2990L

NO.	CODE	DESCRIPTION	QTY	PRICE	DISC	TAX	AMOUNT
1	SJE2990J	TOYOTA COROLLA ALTIS 1.6 A	7 DAY	120.00			840.00

SINGAPORE

EIGHT HUNDRED FORTY ONLY

SUBTOTAL	840.00
DISCOUNT	0.00
NETT	840.00
TAX	0.00
GRAND	S\$ 840.00



FOR ULTIMATE CAR RENTAL

CUSTOMER SIGNATURE & STAMP

TAX INVOICE

Our Ref No: GR-20-098702
Date of Request: 21/08/2020

Your Ref No: Online Purchase

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Enquiry Date 21/08/2020
Enquiry By Zuraidah Bte Zailani
TP Vehicle No. SKR534B
Accident Date 21/08/2020

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)

From: Khanchna (LKK Auto)
Sent: 30 September 2020 12:16 PM
To: 'HOYILUH@GMAIL.COM'
Cc: Admin A
Subject: ACCIDENT INVOLVING SKR534B & SKG2990L ALONG/AT TELOK AYER ST AND AMOY/MACALLAN ST JUNCTION ON 21/08/2020

Our Ref: CC4/AIG20009002/Uks3

KOH BEE HONG
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKR534B & SKG2990L ALONG/AT TELOK AYER ST AND AMOY/MACALLAN ST JUNCTION ON 21/08/2020

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 against your motor insurance policy.

Based on the accident reports and accident video, we are of the view that liability is not in our favour. 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 | 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	26 Aug 2020 10:24	Clim Dtl Modified	Claimant's Name: -> -.	[A] Lee Su Li
2	26 Aug 2020 10:24	Clim Veh Model Changed	(206086) ADIVA AD1 200 190cc 3W.	[A] Lee Su Li
3	26 Aug 2020 10:24	Clim Created	Reg No: SKG2990L. Acct Date: 2020/08/21. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Focus Auto Pte Ltd (HQ)	[A] Lee Su Li
4	26 Aug 2020 10:24	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	26 Aug 2020 10:24	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/09/04	[A] Lee Su Li
6	26 Aug 2020 10:24	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	26 Aug 2020 10:24	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	26 Aug 2020 10:25	Assignment 1st Accessed		[A] Lee Su Li
9	26 Aug 2020 10:25	Label Added	(19):Fastlane.	[A] Lee Su Li
10	26 Aug 2020 10:25	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] Lee Su Li
11	27 Aug 2020 11:43	Clim Dtl Modified	Claimant's Name: - -> ORFEOSTORY PTE. LTD..	[A] Lee Su Li
12	27 Aug 2020 11:43	Clim Veh Model Changed	(206086) -> (201628) VOLKSWAGEN SCIROCCO 1.4 TSI (A).	[A] Lee Su Li
13	21 Dec 2020 15:58	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	21 Dec 2020 15:58	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	21 Dec 2020 15:58	Clim Dtl Modified	JPJ Reg. Date: -> 2012/08/21.	[A] JOANNE LEE KHANG MIN
16	21 Dec 2020 15:58	Clim Details Notified		[A] JOANNE LEE KHANG MIN
17	24 Dec 2020 13:57	Adj Mandate Request	Cur.Req:1893.00:Liability: 100%(BOLA 27) *Quantum: (a)CORw/GST: \$1,391.00 + (b)LOR(5days x \$10 0.00): \$500.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$1,893.00 *Vehicle Model: Volkswagen Scirocco (1390cc) *3 recommendation repair days + 2PRS = 5day	[A] CHEW HSIAO TONG
18	19 Jan 2021 15:50	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/09/04. Mandate Remarks: please proceed with settlement @ \$1,893 (COR-\$1,391 LOR-\$500 LTA-\$2) ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
19	19 Jan 2021 15:51	Adj Mandate Set	Approved:1893.00:please proceed with settlement @ \$1,893 (COR-\$1,391 LOR-\$500 LTA-\$2) ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From    Date To    Audit Type None  Go

ACTIVITY

No record

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
2571751	28 Aug 2020 14:20:34	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific	SKG2990L	SKR534B	11.00

3/2/2021

Merimen e-Claims

					Insurance Pte. Ltd. (Express)			
2655662	21 Dec 2020 15:58:40	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKG2990L	SKR534B	11.00