



mbm wheelpower
DARE TO BE

Your ref : SJE1496B
Our ref : SMD5390R

12 Oct 2020

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#08-16 AIG Building
Singapore 079120

TEL: 6419 1000

Attn: Motor Claims Dept

WITHOUT PREJUDICE

Dear Sir / Mdm,
**Accident involving SMD5390R and SJE1496B Along Dunearn Road
on 17/09/2020 at 1410hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SJE1496B at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final Repair Invoice
- 2 Authorisation Letter
- 3 Car Rental Invoice
- 4 GIA Search Fee

We are instructed to claim the following

1 Costs of Repair -Lump Sum (\$9,700.00 + 7% gst)	\$	10,379.00
2 Loss of Rental (\$267.50 x 5 days)	\$	1,337.50
3 GIA Search Fee	\$	2.00

Grand Total: \$ 11,718.50

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Ivy Lwi

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming Autocity Singapore 575722
Customer Service Hotline 6262 8888
www.mbmwheelpower.com.sg
Company Registration Number: 200204110W
GST Registration Number: M90368446L

Letter of Authorisation

Date : _____

To : MBM WHEELPOWER PTE LTD

160 Sin Ming Drive #06-02 Sin Ming Autocity Singapore 575722

FROM : GAO DI (Name of Owner & Policyholder)

CLAIM VEHICLE No : SMD5390R

ACCIDENT DATE : 17/9/2020

LOCATION : DUNEARN ROAD

OTHER VEHICLE : SJE1496B

1 I hereby authorise MBM WHEELPOWER PTE LTD to :-

a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

() Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved **(Claim against own Insurer)**

Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved. **(Claim against Third Party)**

2 I confirm that MBM's authorisation shall include without limitation paying for all the relevant reports / documents, corresponding and negotiating with the insurer / third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and / or completion of the claim.

Where authorising party is not vehicle owner and policyholder

EXCEPT :-

a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and

b. The submission of the claim to the insurer (Where applicable)

3 I understand if I submit a claim of whatever nature to my own insurer [**FOURTEEN DAYS (14 days)**] after the accident (or such other time stipulated by my own insurer and / or the law), such claim will not or may not be accepted by my own insurer.

4 I further confirm and accept that :-

a. To the extent permitted by laws :-

i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and

ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.

b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.

5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$ _____ (excluding Gst) for the repair's cost.

6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-

a. **50% and below - NO REFUND**

b. **100% - FULL REFUND**

7 I shall inform and forward to MBM all correspondence and letters received by me from the insurer / third party, any other insurer, solicitors governmental authorities and / or, any other relevant party.

8 I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.

9 In any case if the claim is repudiated by the insurer of the third party, I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.

10 I shall not :-

- a. respond to correspondence and letter; and
- b. negotiate agree or accept any other from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.

11 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-

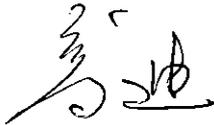
- a. the repair's costs and
- b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.

12 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

13 I understand and agree that MBM will not be liable if:

- a. the delay of receiving parts is caused by suppliers
- b. the Loss of Use/Loss of income claim amount provided by the insurer of the third party is lower than desired and that MBM will not top up to the expected amount.

14 MBM has the right not to disclose any correspondences to the client.



Owner & Policyholder's Signature / Company Stamp (if applicable); or
Authorising party's Signature / Company Stamp (if applicable)

Name : GAO DI
NRIC : G3471262Q
Address : _____



Witness's Signature

Name : Danny Ong
NRIC : _____

WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any
inconsistencies found in this
Discharge Voucher]

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

“We/I, **MBM WHEELPOWER 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\$10,900.00** (Global Sum) for vehicle no. **SMD 5390R** that was damaged pursuant to the accident which occurred on **17/09/2020** (date) along **DUNEARN ROAD** (location) involving vehicle no/s **SJE 1496B**.

This is pursuant to the inspection conducted on **28/09/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **GAO DI** (the third party claimant”) of vehicle no. **SMD 5390R** 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 **SMD 5390R** (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 23 (day) of March (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



mbm wheelpower
DARE TO BE

To: **AIG Asia Pacific Insurance Pte Ltd**
78 Shenton Way
#08-16 AIG Building
Singapore 079120

TEL: 6419 1000

Attn: Motor Claims Dept

Tax Invoice: **29088**
Date: 12-10-2020
Vehicle No.: **SMD5390R**
Make / Model: Mercedes-Benz GLE400
Chassis No.: WDC2923562A078671
Engine No.: 27682130597722
Year of Make: 2017
Accident Date: 17-09-20

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 9,700.00

Total :	\$	9,700.00
7% GST:	\$	679.00
Amount Due S\$	\$	10,379.00

For & on behalf
MBM WHEELPOWER PTE LTD



Prepared by: Ivy Lwi

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming Autocity Singapore 575722
Customer Service Hotline 6262 8888
www.mbmwheelpower.com.sg
Company Registration Number: 200204110W
GST Registration Number: M90368446L



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DARE TO BE

INVOICE TO:

Name : Ding Hao Min

Add : 32A Cairnhill Road

#13-03 Singapore 229720

Tax Inv: 00538

Invoice Date: 05/10/2020

Vehicle No: SMF8429T

Make/Model: BMW 520I

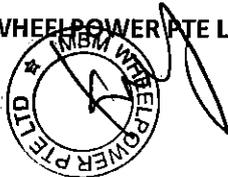
Reference No: SMD5390R

S/N	Qty	Description	Unit Price	Price
01		CAR RENTAL FROM		
	05	28.09.2020 TO 02.10.2020	S\$ 250.00	S\$ 1,250.00

GST S\$ 87.50

Total S\$ 1,337.50

MBM WHEELPOWER PTE LTD



MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming Autocity Singapore 575722
Customer Service Hotline 6262 8888
www.mbmwheelpower.com.sg
Company Registration Number: 200204110W
GST Registration Number: M90368446L



mbm wheelpower
DARE TO BE

RENTAL AGREEMENT

NO. 00538

MBM Wheelpower Pte Ltd

176 Sin Ming Drive, #01-11/14/15/16 Sin Ming Autocare, Singapore 575721
Customer Service Hotline 6262 8888
www.mbmwheelpower.com.sg Company Registration Number: 200204110W

VEHICLE		
Vehicle No: SMF 8429J	Model: BMW 520I	
Change Over 1:	Date:	Initial:
Change Over 2:	Date:	Initial:

CHECK OUT / CHECK IN	
DATE OUT: 21.09.2020	TIME OUT: 10:09am HRS
PETROL LEVEL OUT: <input type="checkbox"/> E <input type="checkbox"/> 1/8 <input type="checkbox"/> 1/4 <input type="checkbox"/> 3/8 <input checked="" type="checkbox"/> 1/2 <input type="checkbox"/> 5/8 <input type="checkbox"/> 3/4 <input type="checkbox"/> 7/8 <input type="checkbox"/> F	
DATE IN: 02/10/2020	TIME IN: 0630pm
PETROL LEVER IN: <input type="checkbox"/> E <input type="checkbox"/> 1/8 <input type="checkbox"/> 1/4 <input type="checkbox"/> 3/8 <input checked="" type="checkbox"/> 1/2 <input type="checkbox"/> 5/8 <input type="checkbox"/> 3/4 <input type="checkbox"/> 7/8 <input type="checkbox"/> F	
KM OUT: 84222	KM IN: 84302
KM DRIVEN:	

CORPORATE HIRER	
Co. Name:	
Co. Address:	
Contact Person:	Tel:

COLLISION DAMAGE WAIVER	
ACCEPTS CDW EXCESS \$ 5,500 per accident	DECLINES CDW EXCESS \$ per accident
SIGNATURE:	SIGNATURE:

NAMED DRIVER	
Name: MR Ding Haomin	
Address: 31A Cairnhill Road #13-03 S22972	
Office Tel:	Residence Tel:
Occupation:	Hp:
P.P.I.C. No: 938331754	Nationality: Chinese
Date of Birth: 23.07.1968	Place of Birth:
Dr. Licence No:	
Date of Issue:	Country of Issue:

EXCESS AMOUNT		
SINGAPORE \$ 5,500	MALAYSIA	SIGNATURE:

ADDITIONAL NAMED DRIVER	
Name:	
Address:	
Office Tel:	Residence Tel:
Occupation:	Hp:
P.P.I.C. No:	Nationality:
Date of Birth:	Place of Birth:
Dr. Licence No:	
Date of Issue:	Country of Issue:
Remarks: MBM claim. SA Jerry Ong - SMO5390R	
Invoice No:	Rec. No:

CHARGES	
Months @\$	per month
Weeks @\$	per week
5 Days @\$ 250	per day
Hours @\$	per hour
SUB-TOTAL (1)	
Less Discount:	%

RENTAL CHARGES	
CDW @\$	per day / month
PAI @\$	per hour
PETROL TOP-UP	
MISC	
SUB-TOTAL (2)	
GST @ 7%	

TOTAL CHARGES	
PRE-PAYMENT	
DOWNPAYMENT AND DEPOSIT	
AMOUNT REFUNDED / DUE	
SIGNATURE OF REFUND:	

IMPORTANT: The vehicle will not be insured after the expiry of the hire period and in case of any accident the Hirer will be liable for all consequences. For extension of rental please inform us at least 24 hours before the expiry time and payment for the extended rental will have to be made within 24 hours. Late charges at 1/6 (one sixth) of the daily rate of rental for each hour exceeding the time for return of the vehicle will be imposed (i.e., a full day rental will be charged if the Hirer is 6 or more hours late in returning the vehicle.) Any vehicle not returned within 24 hours will be reported as stolen. Hirer is responsible for all parking & traffic violations and missing items.

HIRER'S DECLARATION: I agree to the terms and conditions above and as set overleaf and in declare that all information given on this form are true and accurate. If I opt to pay by credit card, my signature here is to be deemed to have been made on the applicable credit card voucher.

CHECKED OUT BY:	CHECKED IN BY:	CHECKED BY:
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MBM Wheelpower Pte Ltd
As Managers on Behalf of



HIRER SIGNATURE

OWNER

COMPANY STAMP



**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-20-112835
Date of Request: 21/09/2020

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 21/09/2020
Enquiry By Ong Hui Xiang
TP Vehicle No. SJE1496B
Accident Date 17/09/2020

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



**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

Third Party Insurer Enquiry

Our Ref No: GR-20-112835
Date of Request: 21/09/2020

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 21/09/2020
Enquiry By Ong Hui Xiang
TP Vehicle No. SJE1496B
Accident Date 17/09/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJE1496B	AIG Asia Pacific Insurance Pte. Ltd.	17/04/2020-16/04/2021	65-6419-3000

Thank You.

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.

This is a computer generated document and requires no signature.

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 25 September 2020 11:18 AM
To: 'TAN_MK@YAHOO.COM'
Cc: Admin A
Subject: ACCIDENT INVOLVING SJE1496B & SMD5390R ALONG/AT HILLCREST ROAD ON 17/09/2020

Our Ref: CC4/AIG20010135/ks3

TAN MENG KIM
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SJE1496B & SMD5390R ALONG/AT HILLCREST ROAD ON 17/09/2020

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 report and accident scenario, we are of the view that liability is not in your 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	22 Sep 2020 11:42	Clim Dtl Modified	Claimant's Name: -> -.	[A] Lee Su Li
2	22 Sep 2020 11:42	Clim Veh Model Changed	(206086) ADIVA AD1 200 190cc 3W.	[A] Lee Su Li
3	22 Sep 2020 11:42	Clim Created	Reg No: SMD5390R. Acct Date: 2020/09/17. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: MBM Wheelpower Pte Ltd (HQ)	[A] Lee Su Li
4	22 Sep 2020 11:42	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	22 Sep 2020 11:42	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/10/01	[A] Lee Su Li
6	22 Sep 2020 11:42	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	22 Sep 2020 11:42	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	22 Sep 2020 11:42	Label Added	(19):Fastlane.	[A] Lee Su Li
9	22 Sep 2020 11:42	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] Lee Su Li
10	22 Sep 2020 14:55	Clim Dtl Modified	Claimant's Name: - -> GAO DI.	[A] Lee Su Li
11	22 Sep 2020 14:55	Clim Veh Model Changed	(206086) -> (205172) MERCEDES-BENZ GLE400 3.0 4MATIC (A).	[A] Lee Su Li
12	21 Jan 2021 08:45	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	21 Jan 2021 08:45	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	21 Jan 2021 08:45	Clim Dtl Modified	JPJ Reg. Date: -> 2018/08/24.	[A] JOANNE LEE KHANG MIN
15	21 Jan 2021 08:45	Clim Details Notified		[A] JOANNE LEE KHANG MIN
16	27 Jan 2021 11:06	Video Downloaded	Downloaded Video - Accident TP	[A] CHEW HSIAO TONG
17	27 Jan 2021 11:10	Adj Mandate Request	Cur.Req:11151.40:Liability: 100%(OI turned at a going straight only lane) *Quantum: (a)CORw/GST: \$10,379.00 + (b)LORw/GST(4days x \$180.00): \$770.40+ (c)LTA/GIA search fee: \$2.00 = Total: \$11,151.40 *4 recommendation repair days *For your approval	[A] CHEW HSIAO TONG
18	09 Mar 2021 14:39	Video Downloaded	Downloaded Video - Accident TP	[I] Ler, Bernard-JQ
19	09 Mar 2021 14:58	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/10/01. Mandate Remarks: *subject to all docs in place Cost of Repair : \$10,379.00 Loss of Rental : \$599.20 4 days @ S\$ 140/day + GST LTA/ GIA Search Fee : \$2.00 Total : \$10,980.20	[I] Ler, Bernard-JQ
20	09 Mar 2021 14:58	Adj Mandate Set	Approved:10980.20:*subject to all docs in place Cost of Repair : \$10,379.00 Loss of Rental : \$599.20 4 days @ S\$ 140/day + GST LTA/ GIA Search Fee : \$2.00 Total : \$10,980.20	[I] Ler, Bernard-JQ

Date From Date To Audit Type

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
2593558	24 Sep 2020 08:11:48	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMD5390R	SJE1496B	11.00
2594889	25 Sep 2020 11:19:50	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMD5390R	Khanchna Pothuraj	xx.xx

2663106	21 Jan 2021 08:45:06	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMD5390R	SJE1496B	11.00
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