



## CITY AUTO PTE LTD

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643.  
TEL: 6453 1235, 6452 0850 FAX: 6453 7944  
24hrs Towing Services Tel: 9823 9898  
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Yr ref : SLB9928L

Our ref: SKF7295H

WITHOUT PREJUDICE

26<sup>th</sup> March 2021

Dear Sir/Mdm,

**AIG ASIA PACIFIC INSURANCE PTE LTD**

**NO. 78**

**SHENTON WAY #07-16**

**SINGAPORE 079120**

### **Accident involving SLB9928L and SKF7295H on 12/11/2020**

We refer to the above said accident.

We enclosed herewith relevant documents as stated below:-

- 1) Accident report for SKF7295H
- 2) Repair tax invoice
- 3) Letter of authorization
- 4) Rental agreement receipt

As instructed, we are claiming the following as stated below:-

1) Cost of repair	\$	4,708.00
2) Loss of Rental (6Days x \$128.40) include GST	\$	<u>770.40</u>
<b>Total</b>	<b>\$</b>	<b>5,478.40</b>

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards

Vronica Law (Claim dept.)

Tel: 6453 1235

Fax: 6453 7944

Email: [cityauto@singnet.com.sg](mailto:cityauto@singnet.com.sg)



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## RE: LETTER OF AUTHORIZATION

Name of owner: CHUNG MEI WAN MADELENE NRIC: S1601767A

Address: 97C Upper Thomson Rd #02-12 S574329

Name of Driver: COLIN LAUW NRIC: S1498025C

Address: 97C Upper Thomson Rd #02-12 S574329

Accident on 12 Nov 20 Involving SLB 9928L and our car SKF 7295H

At/along Upper Thomson Rd and Marymount Lane Junction

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle SKF 7295H at my/our request I/We the above owner of Motor Vehicle No: SKF7295H do authorize them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our behalf concerning the said claim and such, all future correspondence should be addressed to the said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a valid discharge voucher or any other documents in connection with this on my/our behalf and for me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject to prosecution and claim maintained by City Auto Pte Ltd.

I/We further agree to undertake to indemnify them against my/our claim for the cost which arises therewith.

In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of repairs to my motor vehicle.

Owner Signature: [Signature]

Name: Chung Mei Wan

Date: 16/11/2020

Witness Signature: CITY AUTO PTE LTD

Blk 8 Sin Ming Road  
#01-58/60/62 Sin Ming Ind Est  
Singapore 575643

Name: \_\_\_\_\_

Tel: 6453 1235 Fax: 6453 7944

Date: 16/11/2020 (Claims Section)

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

“We/I, **CITY 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\$5,300.00** (Global Sum) for vehicle no. **SKF 7295H** that was damaged pursuant to the accident which occurred on **12/11/2020** (date) along **JUNCTION OF UPPER THOMSON AND MARYMOUNT LANE** involving vehicle no/s **SLB 9928L**.

This is pursuant to the inspection conducted on **13/11/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **CHUNG MEI WAN MADELENE** (“the third party claimant”) of vehicle no. **SKF 7295H** 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 **SKF 7295H** (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 16<sup>th</sup> (day) of April (month) 2021 (year)



\_\_\_\_\_  
Signed by appointed surveyor

**CITY AUTO PTE LTD**  
Blk 8 Sin Ming Road  
#01-58/60/62 Sin Ming Ind Est  
Singapore 575643  
Tel: 6453 1235 Fax: 6453 7944  
(Claims Section)

\_\_\_\_\_  
Signed by “the workshop” (with chop)



# CITY AUTO PTE LTD

*One Stop Automotive Solution*

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## TAX INVOICE

**Tax Invoice : I202103-001041**

Date : 26/03/2021

Vehicle No. : SKF7295H

Make / Model : FORD FOCUS 1.6 TREND 5-DR  
C346

Mileage (km) : 119532

Chassis No. : WF0KXXGCBKCC08063

Accident Date : 12/11/2020

Claim No. : SLB9928L

Reference : JO202011-0426

Policy No. : B 300318521 SVP

### AIG ASIA PACIFIC INSURANCE PTE. LTD

NO. 78

SHENTON WAY #07-16

SINGAPORE 079120

Attention: MOTOR CLAIM DEPARTMENT

Contact : 6338 7288

Fax No. : 6880 4838

S/No. Particular	Amount
* Lumpsum repair	<u>S\$</u> 4,400.00

Total S\$ : 4,400.00

GST @ 7% S\$ : 308.00

Grand Total S\$ : 4,708.00

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp

  
for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

- 1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.
- 2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

**Thank You For Your Business !**



# BKW RENT A CAR PTE LTD

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666  
 ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D  
 24 HOURS HELPLINE : 6223 1122

VHA No: **A 42279**

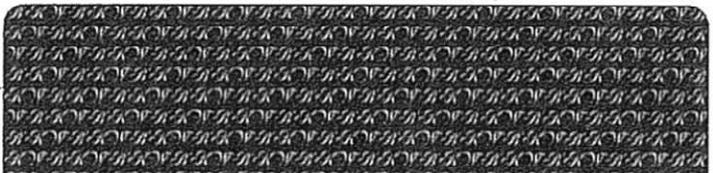
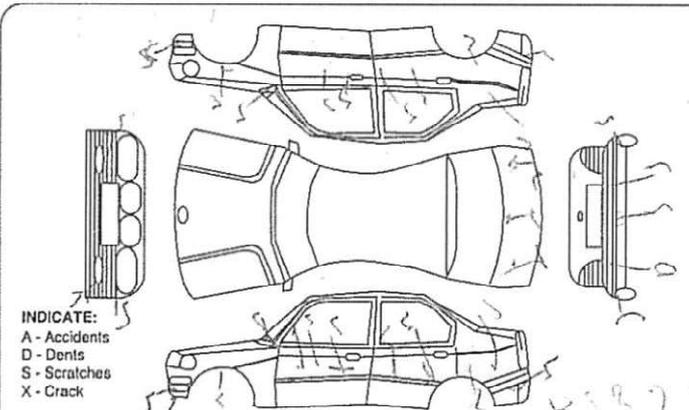
Workshop: CITY AUTO

## VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS	
Name (as in I/C)	LAW JOO KIAT COON
NRIC/Passport No:	[REDACTED] Date of Birth: 22/04/1961
Address:	97C UPPER THOMSON ROAD # 02-12 S(574329)
Name & Address of Employer	
Occupation	Driving Exp:
Driving Licence No:	Passed Date: 11/12/1981
D/L Type: Local/Int'l/Others:	

Hirer's Own Vehicle No:	SKF 729514	Replace Veh No:	
Loan Vehicle No:	SLA 2243E	VR No:	
Make & Model:		Auto/Manual Group:	
CHARGES : \$ cts			
Daily	6 day @ \$ 120	Per day	\$ 720 00
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
		GST 7%	\$ 50. 40
OR No:	(44)	(A) SUB-TOTAL	\$ 770 40
Petrol Level & Surchage	OUT	E 1/4 1/2 3/4 F	
First _____ km FREE per day		GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	

DRIVER'S PARTICULARS	
Name (as in I/C)	
NRIC/Passport No:	[REDACTED] Date of Birth:
Address:	Age:
S( ) Yrs	
Occupation	Driving Exp:
Driving Licence No:	Passed / Expiry Date:
D/L Type: Local/Int'l/Others: Contact No:	



NON WAIVER EXCESS (Subject to GST): \$ 2000

**ACCESSORIES CHECK**

Data Cards  Camera Systems  Hub Cap  Radio / CD Cartridge  
 Jack  Tyre Opener  Petrol Cap  Spare Tyre

Hirer's Signature : \_\_\_\_\_ Additional Driver's Signature : \_\_\_\_\_

**SINGAPORE Use Only**

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 amounts 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

- IMPORTANT**
- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
  - All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
  - No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
  - Use of the vehicle for illegal purpose (For instance, in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
  - Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
  - The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
  - The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
  - Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/Driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
13/11/20		80345	ACK	Hirer's/Driver Signature
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 BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"				
Date In	Time In	Mileage	Check By	Remarks
19/11/20	15:25PM	84435	SY	Hirer's/Driver Signature



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
LAUW JOO KIAT COLIN 97C UPPER THOMSON ROAD #02-12 SINGAPORE 574329

DATE	INVOICE NO.
20-Nov-2020	A 42279

V202011-0W324

	VHA NO.	DUE DATE	VEH NO.
	A 42279	20-Nov-2020	SLA 2243 E
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 13 NOVEMBER 2020 TO 19 NOVEMBER 2020 YOUR REF: SKF 7295 H	6	120.00	720.00
<b>GST @ 7%</b>			\$50.40
<b>TOTAL</b>			\$770.40

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

**BKW Rent-A-Car Pte Ltd**  
120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666  
ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg  
A subsidiary of **BKW Automobile Pte Ltd**



## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Tuesday, 24 November 2020 3:09 PM  
**To:** PATYINGSY@GMAIL.COM  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** RE: ACCIDENT INVOLVING SLB 9928L & SKF 7295G ALONG/AT MARYMOUNT LANE & UPP. THOMSON RD JUNCTION ON 12/11/2020

Our Ref: CC4/AIG20012441/Kpa3

**YING SIEW YIN – BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

### **ACCIDENT INVOLVING SLB 9928L & SKF 7295G ALONG/AT MARYMOUNT LANE & UPP. THOMSON RD JUNCTION ON 12/11/2020**

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 SKF 7295G 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 as your vehicle was turning right without the activation of the right turn arrow and collided with Third Party who was approaching from the opposite direction. Turning vehicles should exercise greater caution and give way to oncoming traffic from the opposite direction. 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 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.

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

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@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	12 Nov 2020 18:10	<b>Clim Dtl Modified</b>	Claimant's Name: -> CHUNG MEI WAN MAADELENE.	[A] HOW MEI KWAN
2	12 Nov 2020 18:10	<b>Clim Veh Model Changed</b>	(200243) FORD FOCUS 1.6 TREND 5DR (A).	[A] HOW MEI KWAN
3	12 Nov 2020 18:10	<b>Clim Created</b>	Reg No: SKF7295H. Acct Date: 2020/11/12. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ). Workshop: City Auto Pte Ltd ( )	[A] HOW MEI KWAN
4	12 Nov 2020 18:10	<b>Clim Existing Check Notice</b>		[A] HOW MEI KWAN
5	12 Nov 2020 18:10	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
6	12 Nov 2020 18:10	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/11/23	[A] HOW MEI KWAN
7	12 Nov 2020 18:10	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
8	12 Nov 2020 18:10	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrator
9	12 Nov 2020 18:12	<b>Assignment 1st Accessed</b>		[A] HOW MEI KWAN
10	12 Nov 2020 18:13	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
11	12 Nov 2020 18:13	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
12	16 Nov 2020 14:36	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
13	16 Nov 2020 15:19	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
14	18 Nov 2020 09:24	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
15	25 Jan 2021 14:00	<b>Adj Rpt Initiated</b>		[A] HUEY YON
16	25 Jan 2021 14:00	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] HUEY YON
17	25 Jan 2021 14:00	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2012/06/28.	[A] HUEY YON
18	25 Jan 2021 14:00	<b>Clim Details Notified</b>		[A] HUEY YON
19	26 Mar 2021 16:18	<b>Adj Mandate Request</b>	Cur.Req:5478.40:Lia:100%*Quantum:(a)CORw/GST:\$4,708+(b)LORw/GST(6days x \$128.40):\$770.40 =Total:\$5,478.40 *Vehicle Model: Ford Focus*Recommended 5 repair days + 1 Sun=6days	[A] Jaslin Kok Chin Yi
20	06 Apr 2021 13:03	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
21	06 Apr 2021 14:18	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/11/23. Mandate Remarks: Subj to all docs/billings in order, settle at best from: \$5068-5188 (All-in). LOU @6days. Please upload all LOD documents if received.	[I] Tan, Bennie-WZ
22	06 Apr 2021 14:18	<b>Adj Mandate Set</b>	Approved:5188.00:Subj to all docs/billings in order, settle at best from: \$5068-5188 (All-in). LOU @6days. Please upload all LOD documents if received.	[I] Tan, Bennie-WZ
23	06 Apr 2021 15:00	<b>Adj Mandate Request</b>	Cur.Req:5478.40:Lia:100%*Quantum:(a)CORw/GST:\$4,708+(b)LORw/GST(6days x \$128.40):\$770.40 =Total:\$5,478.40*Vehicle Model:Ford Focus*Recommend 5repair days + 1Sun=6days LOD UPLOADED	[A] Jaslin Kok Chin Yi
24	06 Apr 2021 15:30	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2020/11/23. Mandate Remarks: Subj to all docs/billings in order, settle at best from: \$5350-5478.40 (All-in). Please ensure all LOD and related documents should timely uploaded prior to seeking mandate.	[I] Tan, Bennie-WZ
25	06 Apr 2021 15:30	<b>Adj Mandate Set</b>	Approved:5478.40:Subj to all docs/billings in order, settle at best from: \$5350-5478.40 (All-in). Please ensure all LOD and related documents should timely uploaded prior to seeking mandate.	[I] Tan, Bennie-WZ

Date From   Date To   Audit Type