

**AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120  
**Attn: Motor Claims Dept**  
**Yr Ref: GBH 5392 U**

Norah Khai  
6768 9911  
6841 1183  
Nora.khai@premiumauto.com.sg  
Body & Paint Dept  
PA/TP/0932/2020/NH

From  
Telephone +65 -  
Telefax +65 -  
Email  
Our Dept  
Our Ref

2-Feb-2021

Date

1

Total Pages

Dear Sir,

**RE: INSURANCE CLAIM FOR SLW 1265 H - Audi A4 SEDAN 2.0 TFSI**

With reference to the above-mentioned vehicle, no. **SLW 1265 H**, claimant,  
**Mr. Loh Teng Joo**, please find the related document per attached.

1. A copy of the Original invoice no. 85015904 – S\$ 3,581.08.
2. A copy of Discharge Voucher duly signed by client.
3. A copy of the Letter of Authorisation duly signed by client.
4. A copy of the Rental Bill – S\$ 450.00 (S\$ 150.00 x 3 Working days)
5. A copy of the GIA search – S\$ 2.00

Premium Automobiles Pte Ltd,  
Showroom  
9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

Service & Parts Centres  
55 Ubi Rd 1  
Singapore 408699  
Telephone (65) 6336 2323  
Telefax (65) 684 11183

Based on the above document, we would appreciate you could expedite the payment soonest possible.

If you require any further clarification, please do not hesitate to contact me at 6768 9911.

Regards

This is a computer-generated document. No signature is required.

Norah Khai  
Claims Dept

Encl  
AIG Insurance – SLW 1265 H

**Authorization Letter**

PA/TP/0932/2020/SN

30 Dec 2020

Mr Loh Teng Joo (Lu Tingyu)  
247 Pasir Ris Street 21  
#09-145  
Singapore 510247

**AIG ASIA PACIFIC INSURANCE PTE LTD**  
78 Shenton Way  
#07-16 AIG building  
Singapore 079120  
Attn: Motor Claims Dept

Dear Sir/Madam,

**ACCIDENT INVOLVING VEHICLES SLW 1265 H AND GBH 5392 U  
ALONG PASIR RIS DR 8 ON 27 NOVEMBER 2020.**

I am the owner of SLW 1265 H.

I confirmed that I will be claiming for Loss of Rental and hereby authorized your esteemed company to settle the Loss of Rental and repair bill directly with Premium Automobiles Pte Ltd.

Your kind attention will be greatly appreciated.

Yours faithfully,



Mr Loh Teng Joo (Lu Tingyu)

Copy to Norah Khai, Premium Automobiles Pte Ltd



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

"We/I, **PREMIUM AUTOMOBILES 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\$3,581.08** (Repair Cost), **S\$450.00** (Loss of Use/Rental), **S\$2.00** (Disbursement) for vehicle no. **SLW 1265H** that was damaged pursuant to the accident which occurred on **27/11/2020** (date) along **PASIR RIS DR 8** (location) involving vehicle no/s **GBH 5392U**. This is pursuant to the inspection conducted on **02/12/2020** (date) at "the workshop".


We/I confirm that we/I are/am authorized by the owner **LOH TENG JOO(LU TINGYU)** (the third party claimant") of vehicle no. **SLW 1265H** 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 **SLW 1265H** (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 25<sup>th</sup> (day) of Feb (month) 2021 (year)

  
Signed by appointed surveyor

  
Signed by "the workshop" (with chop)



# Premium Automobiles Pte Ltd



**Audi Centre Singapore**  
281 Alexandra Road  
Singapore 159938  
Main Telephone 6836 2223  
Main Telefax 6471 3733

**Alexandra Service Centre**  
281 Alexandra Road  
Singapore 159938  
Main Telephone 6388 2223  
Main Telefax 6475 1023

**Ubi Service Centre**  
55 Ubi Road 1  
Singapore 408699  
Main Telephone 6388 2323  
Main Telefax 6841 1183

**Customer Service**  
Service Appointment 6366 2323  
24-hour Breakdown Service 9828 1233  
Email customer.care@premiumauto.com.sg

## INS TAX INVOICE

Page 1 17:32

Company Reg. No. 199902271W  
GST Reg. No. 199902271W

AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120	Invoice No: 85015904 Date : 27/01/2021 Order : SLW1265H Term : 30	Account: A0006 (T 0) AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
---	--	--

Regn No: SLW1265H (V 35933) Regn Date: 30/01/2018 Mileage: 35722 WIP No.: 59378

Model: A4 SEDAN 2.0 TFSI 8W2ADG (NAV, Chassis: WAUZZZF49JA062713 Engine: CVK 049078 Dept: U

You have been assisted by :- UB-Lim Kee Siang ( 43 )

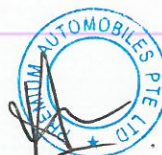
		Details	Qty	Unit Price	Amount
S	BODYWORK	M: TO REMOVE AND TRANSFER REAR PARKING AID AND REAR LID KICK SENSOR.CHECK FUNCTION AND RENEW ACCORDING TO DAMAGE	360.00	1.00	360.00
S	BODYWORK	M: TO DISMANTLE AND RENEW REAR BUMPER. REORGANISE CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED.	500.00	1.00	500.00
S	BODYWORK	M: TO RESPRAY REAR BUMPER	550.00	1.00	550.00
S	BODYWORK	M: TO CARRY OUT DIAGNOSTIC CHECK	192.00	1.00	192.00
X	A8W5807067A GRU	COVER Less 020%	1.00	2181.00	1,744.80

Parts 1,744.80  
Labour 0.00  
Sublet 1,602.00  
Menus 0.00  
Lubricant 0.00

Sub-Total 3,346.80

7% GST 234.28

Grand Total 3,581.08



Received by

For & on behalf of  
Premium Automobiles Pte Ltd



## RENTAL AGREEMENT

202012-0170.

Hirer's Name Loh Teng Joo		Date of Birth 20/10/73	Passport/ Nric No. S7337835D	Nationality
Address Blk 247 Pasir Ris Street 21		Occupation	Driving Licence No. As Above	Date of Expiry Life.
#09-145	Postal Code 570247	Contact No	Mobile Phone No. 98511754	
Joint Hirer's/ Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
	Postal Code	Contact No	Mobile Phone No.	

CHECK OUT	Date	28.12.2020	Time	9.15 am.	Mileage	
					KM	
CHECK IN	Date	30.12.20	Time	3.07 pm	Mileage	Remarks
					KM	

### IMPORTANT NOTES:-

- ✗ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ✗ No refund will be given for vehicle that returns early.
- ✗ Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ✗ Third Party Liability – First \$2000 for any Third Party Accident Claim.
- ✗ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ✗ Hirer is responsible for all parking fines & traffic summons.
- ✗ Extension- One day's advance notice is required otherwise no extension will be allowed.
- ✗ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ✗ Vehicle returned after office hour will be charged to the next working day.
- ✗ Hourly extension is charged at 1/5 of the daily rate.
- ✗ As preventive maintenance, please check water & engine oil daily.
- ✗ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ✗ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ✗ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	3	@	150	450
DISCOUNT				
GST @ 7%				
TOTAL				450
EXTENSION				A103809
			202012-0216	
DEPOSIT (refundable) \$\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S &amp; SONS ENTERPRISE

VEHICLE NO. <u>SA88458G</u>	MODEL
FROM	RETURN <small>*Estimate Date. For actual return see CHECK IN</small>

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY



**CHAN'S & SONS ENTERPRISE**

363 Sembawang Road  
Singapore 758379  
Tel: 67532536 Fax: 67567565  
GST Reg No: 51-936900-M

**chan's**  
www.chans.com.sg

**TAX INVOICE**

**LOH TENG JOO**  
BLK 247 #09-145  
PASIR RIS STREET 21  
SINGAPORE 510247

ATTN : LOH TENG JOO

INVOICE : AR2012-0371  
DATE : 30/12/2020  
TERMS : C.O.D  
STAFF ID : AMIRA  
AGREEMENT NO. : HA202012-0170

DESCRIPTION	AMOUNT (SGD)
-------------	--------------

Vehicle Reg No	: SMS8458G	420.56
Make / Model	:	
Rental Dates	: Rental Billing From 28/12/2020 To 30/12/2020 (Inclusive)	
Period	: 3 days	
Rental Rate	: S\$ 150.00 Per Day (Including GST)	
Reference No	: SLW1265H	

**AMOUNT : S\$**  
**FOUR HUNDRED FIFTY DOLLARS ONLY**

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 420.56  
GST 7% : 29.44

<b>TOTAL S\$ :</b>	<b>450.00</b>
--------------------	---------------

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

## CHANS & SONS ENTERPRISE

363 Sembawang Road, Goodlink Park,  
Singapore 758379  
Tel: 67532536 Fax: 67567565  
GST Reg No: 51-936900-M

CHAN'S AND SONS ENTERPRISE  
363 SEMBAWANG ROAD  
SINGAPORE 758379

DATE: 30/12/20  
BTH NUM: 000122  
MID: 9806413688  
TIME: 15:23:07  
INV NUM: 003829  
TID: 72205400

**SALE**

Card Num: 37985\*\*\*\*\*005 Manual

RREF NUM: 421462770841 Card TYPE: AMEX  
APPR CODE: 131552 TRC NUM: 000281  
EXP DATE: 12/12/20

**TOTAL: SGD 450.00**

Hirer:

**LOH TENG JOO**

## OFFICIAL RECEIPT

### DESCRIPTION

Official Receipt No : **202012-0216**  
Account of : **LOH TENG JOO**  
Date Issued : **30/12/2020**  
Vehicle Reg No. : **SMS8458G**  
Rental Dates : **28/12/2020**  
Amount Received : **S\$ 450.00**  
Payment Type: : **AMEX**  
Payment for Invoice : **AR2012-0371**  
Comments :

**A103829**

**S\$ 450.00**


SIGN: \_\_\_\_\_

I AGREE TO PAY THE ABOVE TOTAL AMOUNT  
ACCORDING TO THE CARD ISSUER AGREEMENT  
--- CUSTOMER COPY ---  
REGIONAL FMS 1.5.5.AG

**TOTAL AMOUNT RECEIVED**

**S\$ 450.00**

\* This is a computer generated document. No signature is required.

Member of  **ARTAS**

363 Sembawang Road Goodlink Park Singapore 758379 T 67532536 F 67567565 E sales@chans.com.sg



**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-20-148798

Date of Request: 27/11/2020

Your Ref No:

Online Purchase

Premium Automobiles Pte Ltd  
55 Ubi Road 1  
Singapore 408699

Dear Sir/Madam,

Enquiry Date 27/11/2020  
Enquiry By Tony Foong Chin Fong  
TP Vehicle No. GBH5392U  
Accident Date 27/11/2020

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBH5392U	AIG Asia Pacific Insurance Pte. Ltd.	13/07/2020-12/07/2021	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.



**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-20-148798

Date of Request: 27/11/2020

Your Ref No:

Online Purchase

Premium Automobiles Pte Ltd  
55 Ubi Road 1  
Singapore 408699

Dear Sir/Madam,

Enquiry Date 27/11/2020  
Enquiry By Tony Foong Chin Fong  
TP Vehicle No. GBH5392U  
Accident Date 27/11/2020

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:

☒ [X] GIRO ☐ [ ] Cash ☐ [ ] Cheque

**ACCIDENT INVOLVING GBH 5392U(AIG) AND SLW 1265H AT/ALONG PASIR RIS DR 8, SINGAPORE ON 27/11/2020**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sat 5/12/2020 12:24 PM

To: O2AIRCONBIZ@GMAIL.COM <O2AIRCONBIZ@GMAIL.COM>

**05 Dec 2020**

**M/s O2 AIRCON ENGINEERING PTE LTD**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: GBH5392U**

**Our Ref: CC3/AIG20013156/Apa3**

**ACCIDENT INVOLVING GBH 5392U(AIG) AND SLW 1265H AT/ALONG PASIR RIS DR 8, SINGAPORE ON 27/11/2020**

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 SLW 1265H against your insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as it is a head-to-rear collision. 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 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.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**






Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@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	01 Dec 2020 10:57	<b>Clm Dtl Modified</b>	Claimant's Name: -> LOH TENG JOO(LU TINGYU).	[A] HOW MEI KWAN
2	01 Dec 2020 10:57	<b>Clm Veh Model Changed</b>	(200040) AUDI A4 2.0 (A).	[A] HOW MEI KWAN
3	01 Dec 2020 10:57	<b>Clm Created</b>	Reg No: SLW1265H. Acct Date: 2020/11/27. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Workshop: Premium Automobiles Pte Ltd (HQ)	[A] HOW MEI KWAN
4	01 Dec 2020 10:57	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	01 Dec 2020 10:57	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/12/10	[A] HOW MEI KWAN
6	01 Dec 2020 10:57	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	01 Dec 2020 10:57	<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	01 Dec 2020 10:57	<b>Label Added</b>	(23):Express.	[A] HOW MEI KWAN
9	01 Dec 2020 10:57	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	02 Dec 2020 12:24	<b>Clm Dtl Modified</b>	Insured Name: -> O2 AIRCON ENGINEERING PTE. LTD.	[A] HOW MEI KWAN
11	02 Dec 2020 14:27	<b>Video Downloaded</b>	Downloaded SLW1265H vs GBH5392U_TP VIDEO(REAR)	[A] HOW MEI KWAN
12	14 Dec 2020 17:00	<b>Clm Registration Modified</b>	Acct Time:13:00:00->13:40:00.	[I] AIG OneClaim Integration User
13	04 Feb 2021 16:58	<b>Adj Rpt Initiated</b>		[A] HUEY YON
14	04 Feb 2021 16:58	<b>Clm Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] HUEY YON
15	04 Feb 2021 16:58	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2018/01/30.	[A] HUEY YON
16	04 Feb 2021 16:58	<b>Clm Details Notified</b>		[A] HUEY YON
17	06 Feb 2021 21:12	<b>Adj Mandate Request</b>	Cur.Req:4033.08:Liability: 100%(BOLA27) *Quantum: (a)CORw/GST: \$3,581.08 + (b)LOR(3days x \$150.00): \$450.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$4,033.08 *3 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
18	19 Feb 2021 10:34	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/12/10. Mandate Remarks: *subject to all docs in place	[I] Ler, Bernard-JQ
19	19 Feb 2021 10:34	<b>Adj Mandate Set</b>	Approved:4033.08:*subject to all docs in place	[I] Ler, Bernard-JQ

Date From     Date To     Audit Type  

### ACTIVITY

[02/12/2020 12:29] HOW MEI KWAN:  
OINR. To 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
2650675	01 Dec 2020	TP Case	Motor	LKK Auto	AIG Asia	SLW1265H	GBH5392U	11.00

	11:06:01	(Insurer)		Consultants Pte Ltd	Pacific Insurance Pte. Ltd. (Express)			
2651054	02 Dec 2020 13:51:59	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLW1265H	CHEW HSIAO TONG	xx.xx
2668002	04 Feb 2021 16:58:10	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLW1265H	GBH5392U	11.00