

LETTER OF DEMAND

04 JAN 2021

Accident involving my vehicle number SMN 2893Z and vehicle number
SGS 526S on 12/12/2020 at 13:25 HOURS at/along
PIE towards Changi (Near Kim Keat)

We refer to the above matter.

Attached please find copies of the following for your kind perusal:

Vehicle Repair Cost / Excess	\$ 22 800.00
Rental for <u>18</u> days x \$ <u>220.00</u> /day	\$ 3960.00
Loss of Use for <u>-</u> days x \$ <u>-</u> /day	\$ -
LTA Search Fee / 3 rd Party GIA Report	\$ 52.35
Others <u>Towing Fee</u>	\$ 120.00
Total:	\$ 26932.35

Yours faithfully,

Michelle

Michelle

HP: 9856 4815



Authorisation To Act

I, Wong Terence ("the third party claimant") of
BLK 25 Punggol Field Walk #09-23 Singapore 828751
(address), owner of SMN 2893Z (vehicle no.)
hereby authorise SmartOne Auto Pte. Ltd. ("the workshop")
to act for me with respect to my claim for repair costs and / or rental and / or
loss of use ("claim") for my vehicle no. SMN 2893Z that was
damaged pursuant to the accident which occurred on 12/12/2020 (date)
at/along PIE towards Changi (Near Kim Keat)
(location) involving vehicle no/s SGS 526S ("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that they deem it fit and the workshop is further authorised to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

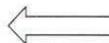
I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.

Dated this 12 day of 12 (month) 20 20 (year)



Signed by "the third party claimant"





Signed by "the workshop"



“My execution of this Discharge
Voucher is only for my claim
for property damage and not
prejudicial to any other claims”

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

“We/I, **SMARTONE 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\$ 22,800.00** (Repair Cost), **S\$2,700.00** (Loss of Use/Rental), **S\$156.45** (Disbursement) for vehicle no. **SMN 2893Z** that was damaged pursuant to the accident which occurred on **12/12/2020** (date) along **PIE TWDS CHANGI (BEF KIM KEAT)** (location) involving vehicle no/s **SGS 526S**.

This is pursuant to the inspection conducted on **14/12/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **WONG TERENCE (HUANG DELUN)** (“the third party claimant”) of vehicle no. **SMN 2893Z** 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 **SMN 2893Z** (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 15 (day) of 04 (month) 2021 (year)


LKP

Signed by appointed surveyor




Signed by “the workshop” (with chop)

TAX INVOICE

SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com



Date	Invoice Number	Vehicle Number
04/01/2021	SOA202101-00014	SMN2893Z

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY
#07-12 AIG BUILDING
SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 22,800.00
Total	\$ 22,800.00

Cross cheques and pay: SMARTONE AUTO PTE. LTD.
Please indicate the invoice number on the reverse side.

SmartOne Auto Pte. Ltd.
AUTO Generated - Signature Not Required

Rapid Rental Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09 Premier@Kaki Bukit
Singapore 415875
Tel : 6341 6789 Fax: 6341 6778
ROC No.: 201627936K

TAX INVOICE

To: WONG TERENCE
BLK 25 PUNGGOL FIELD WALK
#09-23
SINGAPORE 828751

Invoice No. : DR2012-0350
Date : 31.12.20
Vehicle No. : **SMN6138U**
Vehicle Model: : TOYOTA VOXY

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 12/12/2020 - 30/12/2020 YOUR REF: SMN2893Z	18	220.00	\$ 3,960.00
TOTAL:			\$ 3,960.00

Payment by cheque should be crossed and made payable to '**Rapid Rental Pte.Ltd.**'

This is computer generated document.
No signature is required.

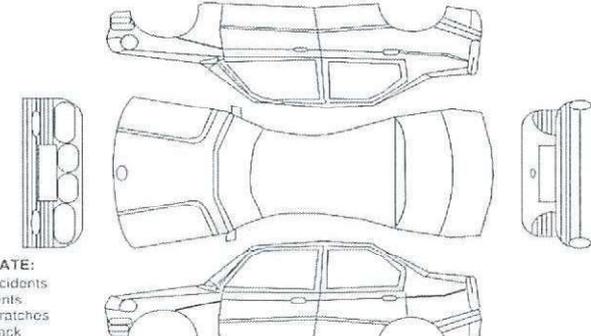
RAPID RENTAL PTE. LTD.

8 KAKI BUKIT AVENUE 4 #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

ROC:201627936K

VRA NO: DR2012-0350

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS				Hirer's Own Vehicle No: <u>SMN 9893Z</u>			
Name (as in I/C): <u>Wong Terence</u>				Loan Vehicle No: <u>SMN 6138U</u>			
NRIC/Passport No: <u>S7821670J</u> Date of Birth: <u>26/07/1978</u>				Make & Model: <u>Toyota Voxy</u>			
Address: <u>BLK 25 Punggol Field</u> Age: <u>43</u>				CHARGES		\$ cts	
<u>Walk #09-23</u> S(<u>828751</u>)				Daily	<u>18 day @ \$220 Per day</u>		<u>3960</u> -
Name & Address of Employer: _____				Weekly	day @\$ _____ Per week		
Occupation: _____ Driving Exp: _____				Monthly	day @\$ _____ Per month		
Driving License No: _____ Passed Date: _____				Others			
D/L Type: Local/Int'l/Others: _____				CDWS/PAI			
Tel: (H/P) _____ (O) _____				Delivery/Collection Svc			
DRIVER'S PARTICULARS				SUB-TOTAL <u>3960</u> -			
Name (as in I/C): _____				Petrol Level & Surcharge	OUT	E 1/4 1/2 3/4 F	
NRIC/Passport No: _____ Date of Birth: _____					IN	E 1/4 1/2 3/4 F	
Address: _____ Age: _____				TOTAL <u>3960</u> -			
S(_____)				 <p>INDICATE: A - Accidents D - Dents S - Scratches X - Crack</p>			
Occupation: _____ Driving Exp: _____							
Driving License No: _____ Passed Date: _____							
D/L Type: Local/Int'l/Others: _____							
Tel: (H/P) _____ (O) _____							
EXCESS : Section (1) \$2,500.00							
Section (2) \$2,500.00							
 Hirer's Signature: _____				Additional Hirer's Signature: _____			
<p>I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge 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 voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.</p>							
IMPORTANT							
<p>1. The Hirer and the authorized driver must be over 25 years of age and under 65 years of ages 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 Authorized Driver.</p> <p>2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.</p> <p>3. 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.</p> <p>4. Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>5. Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in additional to appropriate insurance top up in the case of non-disclosure of Malaysia usage.</p> <p>6. 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.</p> <p>7. The hirer and/or driver shall be responsible for all claims, damages,</p>				<p>losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on 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 pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.</p> <p>8. 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.</p> <p>9. The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.</p> <p>10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. 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.</p> <p>11. The hirer and/or 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.</p> <p>12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.</p> <p>13. I understand and agreed to personal data collection statement stated on the Term and Conditions page.</p>			
Date / Time OUT	Mileage	Check By	Remark	 Hirer's/Driver Signature			
<u>12/12/2020 2:50pm</u>	<u>25672</u>						
Date / Time IN	Mileage	Check By	Remark	 Hirer's/Driver Signature			
<u>20/12/20 5:30pm</u>	<u>27047</u>						



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 12 Dec 2020 / 14:29:36

Receipt Date/Time : 12 Dec 2020 / 14:29:36

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201212-001549

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SGS526S As at 12 Dec 2020/13:25:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SGS526S Enquiry Fee 20201212142852947006	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	526471XXXXX1359	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 12 Dec 2020 / 14:36:03

Receipt Date/Time : 12 Dec 2020 / 14:36:03

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201212-001572

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMN2537C As at 12 Dec 2020/13:25:00 Insurance Co: ETIQA INSURANCE PTE LTD				
1	Insurance Enquiry - SMN2537C Enquiry Fee 20201212143515628005	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	526471XXXXX1359	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

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Land Transport Authority
 10 Sin Ming Drive
 Singapore 575701
 GST Registration No. : M4-0006529-2

Print Date/Time : 12 Dec 2020 / 14:34:33

Receipt Date/Time : 12 Dec 2020 / 14:34:33

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201212-001564

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - S.IV513C As at 12 Dec 2020/13:25:00 Insurance Co: AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED				
1	Insurance Enquiry - SJV513C Enquiry Fee 20201212143352350383	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SBV9500A As at 12 Dec 2020/13:25:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
2	Insurance Enquiry - SBV9500A Enquiry Fee 20201212143352423919	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SGH555R As at 12 Dec 2020/13:25:00 Insurance Co: AVIVA LTD				
3	Insurance Enquiry - SGH555R Enquiry Fee 20201212143352565379	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLD6090L As at 12 Dec 2020/13:25:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
4	Insurance Enquiry - SLD6090L Enquiry Fee 20201212143352628065	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SJM3048G As at 12 Dec 2020/13:25:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
5	Insurance Enquiry - SJM3048G Enquiry Fee 20201212143352729146	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		35.00	2.45	37.45
Rounding Difference				0.00
Total Amount Payable				37.45
Paid By				
	526471XXXXXX1359	eNETS Credit Card		37.45
Total				37.45
Cash Change				0.00
Tendered Amount				37.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

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24 HOURS TOWING SERVICES
THOMAS HP : 97363184

CASH SALE

No: 1017

Name : Cash Date : 12/2/20

Vehicle No : SMN 2893Z Model No : Toyota Wish Time : _____ AM
PM

From : P/E near Tuas Payoh To : Smart One

Remarks : Key Roller

Note : Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

S\$ 120/-

[Signature]
Authorised by

Received by

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 8 January 2021 2:22 PM
To: jchang1106@yahoo.com
Subject: <STANDARD LETTER> OUR REF: CC4/AIG20013799/Ags3 *** ACCIDENT INVOLVING SGS 526S / SMN 2893Z / OTHERS ON 12/12/2020 ***

Our Ref: CC4/AIG20013799/Ags3

08 JANUARY 2021

CHANG WAI KWAN
DRIVER: SARAH TAN WEI

Dear Sir/Madam,

ACCIDENT INVOLVING SGS 526S / SMN 2893Z / OTHERS ON 12/12/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from SMN 2893Z.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall 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 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

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

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Save the Earth. Print only when necessary.

Print Received Message

This mail is associated with :

***SMN2893Z (1071565477SG)**
[SGS526S]

TP
WONG TERENCE (HUANG DELUN)
Dec 12 2020 1:00PM
[CHANG WAI KWAN]
Smartone Auto Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 13/04/2021 09:38 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$25656.49) - SMN2893Z - Claim Handler: Syed-Yusoff, Saliha

Approved:25656.49:please proceed with settlement @ \$25,656.49 [COR-\$22,800 LTA-\$36.45 LOR-\$2700 (\$150 X 18 days) TOWING-\$120]** subject to final repair bill & ATA