



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

## LETTER OF DEMAND

18 MAR 2021

Accident involving my vehicle number SML 8600Z and vehicle number  
SMK 897S on 04/01/2021 at 17:05 HOURS at/along  
Lower Delta Road towards Kampong Bahru Road

We refer to the above matter.

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

Vehicle Repair Cost/ <del>Excess</del>	\$ 4900.00
Rental for <u>6</u> days x \$ <u>120.00</u> /day	\$ 720.00
Loss of Use for <u>-</u> days x \$ <u>-</u> /day	\$ -
LTA Search Fee / <del>3rd Party GIA Report</del>	\$ 7.45
Others	\$ -
Total:	\$ 5627.45

Yours faithfully,

Michelle



Michelle

HP: 9856 4815

## Authorisation To Act

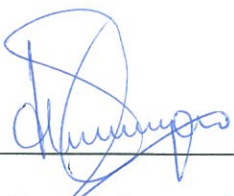
I, Chow Hwei Yann ("the third party claimant") of  
BLK 17 Telok Blangah Crescent #04-276 Singapore 090017  
(address), owner of SML 8600Z (vehicle no.)  
hereby authorise SmartOne Auto Pte. Ltd. ("the workshop")  
to act for me with respect to my claim for repair costs and / or rental and / or  
loss of use ("claim") for my vehicle no. SML 8600Z that was  
damaged pursuant to the accident which occurred on 04/01/2021 (date)  
at/along Lower Delta Road towards Kampong Bahru Road  
(location) involving vehicle no/s SMK 897S ("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 05 day of 01 (month) 20 21 (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\$5,500.00** (Global Sum) for vehicle no. **SML 8600Z** that was damaged pursuant to the accident which occurred on **04/01/2021** (date) along **LOWER DELTA RD TOWARDS KAMPONG BAHRU ROAD** (location) involving vehicle no/s **SMK 897S**.

This is pursuant to the inspection conducted on **06/01/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **CHOW HWEI YANN (ZOU HUIYAN)** (the third party claimant") of vehicle no. **SML 8600Z** 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 **SML 8600Z** (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 13 (day) of 04 (month) 2021 (year)

  
LKK

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
18/03/2021	SOA202103-00059	SML8600Z

## 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	\$ 4,900.00
Total	\$ 4,900.00

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

# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N

GST Reg'n No.: 201609732N

Tax Invoice #: E2101098

Date: 14-01-21

**Bill To:**

SmartOne Auto Pte Ltd

For the account of:

Chow Hwei Yann

(Zou HuiYan)

S7908075F

Blk 17 Telok Blangah Crescent

**Ship To:**

1

SmartOne Auto Pte Ltd

For the account of:

Chow Hwei Yann

(Zou HuiYan)

S7908075F

Blk 17 Telok Blangah Crescent

Description	Amount	Job No.
Vehicle Rental for Period 05.01.2021 to 11.01.2021 (Billing for days 6 X \$120.00/per day) (Vehicle No.: SML8600Z)	\$720.00	SJY5781X SR

Your Order #: E17485

		Terms: Net 30th after	GST:	\$47.10
COMMENT	CODE	RATE	GST SALE AMOUNT	Total Inv Amt:
	SR	7%	\$47.10 \$672.90	Amount Applied:
				Balance Due:
				\$720.00





# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: E 17485

F2101098

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULAR

Name: (as in I/C)

Chow Hwei Yum  
(2nd Huiyan)

NRIC/PASSPORT No:

S7908075F

Date of Birth:

Address (Res):

Blk 17 Telok Blangah  
Resident #04-276 (S) 09 0017

Driving Licence No:

D/L Type: Local / International

Issue Date:

Tel: (O)

HP

Company Name:

Company UEN:

Company Address:

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

Chow Tee Chuan

NRIC/PASSPORT No:

S 0703040A

Date of Birth:

Address (Res):

Blk 458 Telok Blangah  
41 #08-724 (S) 640958

Driving Licence No:

D/L Type: Local / International

Issue Date:

Tel: (O)

HP

Vehicle No:

5575781X

Replace Veh No:

SML8600Z

Mileage out:

161596 Km

Make & Model:

Toyota Corolla Altis

Auto / Manual

OUT : Date

05/01/21

Time:

10:40am

### HIRE PERIOD

OWN DAMAGE CLAIM

Excess S\$

2000

THIRD PARTY CLAIM

Excess S\$

1500

### CHARGES

Daily

6 @ \$ 120

per day

720 00

Weekly

@ \$

per week

Monthly

@ \$

per month

Others

@ \$

Delivery Service

GST

SUB-TOTAL \$

### PETROL LEVEL

Out

E

1/4

1/2

3/4

F

In

E

1/4

1/2

3/4

F

### EXTENSION

Misc.

GST

TOTAL CHARGES

720 00

Rented out by:

Hirer's Signature

Addition Driver's Signature

INDICATE:  
J - DENTS  
S - SCRATCHES  
A - ACCIDENTS

### VEHICLE CHECK LIST

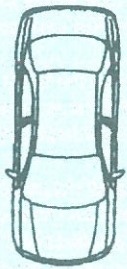
BACK



RIGHT



FRONT



TOP



LEFT

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 amount 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 given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

### \* IMPORTANT

1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
11/01/21	3:35pm				





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

Print Date/Time : 05 Jan 2021 / 10:16:11

Receipt Date/Time : 05 Jan 2021 / 10:16:11

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210105-000873

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
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Result of Insurance Enquiry - SMK897S

As at 04 Jan 2021/17:05:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SMK897S

Enquiry Fee

20210105101537230151

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.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG21000212/pa3

08 JAN 2021

**EE CHIN BENG MARTIN**

127A KIM TIAN ROAD

#16-531

SINGAPORE 161127

Dear Sir/Madam,

**ACCIDENT INVOLVING SMK 897S(AIG) AND SML 8600Z ALONG/AT LOWER DELTA ROAD ON 04/01/2021**

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 SML8600Z 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 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 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 us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

FAX: 6741 4108

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	06 Jan 2021 11:28	<b>Clim Dtl Modified</b>	Claimant's Name: -> CHOW HWEI YANN (ZOU HUIYAN).	[A] HOW MEI KWAN
2	06 Jan 2021 11:28	<b>Clim Veh Model Changed</b>	(205685) TOYOTA SIENTA 1.5 CVT ELEGANCE (A).	[A] HOW MEI KWAN
3	06 Jan 2021 11:28	<b>Clim Created</b>	Reg No: SML8600Z. Acct Date: 2021/01/04. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Smartone Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	06 Jan 2021 11:28	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	06 Jan 2021 11:28	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/15	[A] HOW MEI KWAN
6	06 Jan 2021 11:28	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	06 Jan 2021 11:28	<b>Clim 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	06 Jan 2021 11:29	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	06 Jan 2021 11:29	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	11 Jan 2021 15:25	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Ng, Hai-Chuan
11	11 Jan 2021 16:41	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
12	14 Jan 2021 15:57	<b>Video Downloaded</b>	Downloaded SML8600Z vs SMK897S_TP VIDEO	[I] Tan, Bennie-WZ
13	14 Jan 2021 15:57	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
14	24 Mar 2021 11:55	<b>Adj Rpt Initiated</b>		[A] HUEY YON
15	24 Mar 2021 11:55	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] HUEY YON
16	24 Mar 2021 11:55	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2019/06/07.	[A] HUEY YON
17	24 Mar 2021 11:55	<b>Clim Details Notified</b>		[A] HUEY YON
18	25 Mar 2021 11:40	<b>Adj Mandate Request</b>	Cur.Req:5507.45:Liability: 100%(B27) *Quantum: (a)COR: \$4,900.00 + (b)LOR(6days x \$100.00): \$6 00.00 + (c)LTA/GIA search fee: \$7.45 = Total: \$5,507.45 *6 recommendation repair days *For your ap	[A] CHEW HSIAO TONG
19	31 Mar 2021 23:20	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/15. Mandate Remarks: Subject to all docs/billings in order, settle at best	[I] Tan, Bennie-WZ
20	31 Mar 2021 23:20	<b>Adj Mandate Set</b>	Approved:5507.45:Subject to all docs/billings in order, settle at best	[I] Tan, Bennie-WZ

Date From     Date To     Audit Type None 

### 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
2659641	06 Jan 2021 21:13:38	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SML8600Z	SMK897S	11.00
2660534	11 Jan 2021 15:25:08	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SML8600Z	Ng, Hai-Chuan	xx.xx

4/14/2021

Merimen e-Claims

2660584	11 Jan 2021 16:41:33	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SML8600Z	CHEW HSIAO TONG	xx.xx
2680125	24 Mar 2021 11:55:20	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SML8600Z	SMK897S	11.00