

Letter Of Demand

Date : 19.08.2021

Ref No.: SMT 7643P

To : **AIG ASIA PACIFIC INSURANCE PTE LTD**
78 Shenton Way
#07-16 AIG Building
Singapore 079120

Thru : **LKK AUTO CONSULTANTS PTE LTD**

Attention: Motor-Claims Dept

Dear Officer-in-Charge

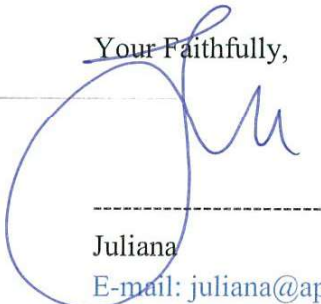
Case: Accident Involving vehicle SKT 233J & SMT 7643P on 04.01.2021

With reference to above case.

Please find attached copies;

Invoice Reference APIV21-000201	S\$ 5,350.00
Loss of Rental (10 days x S\$120.00)	S\$ 1,284.00 (with GST)
Authorization Letter	
Towing Fee	S\$
LTA Search Fee	S\$ 7.45
Total Cost	S\$ 6,641.45

Your Faithfully,



Juliana

E-mail: juliana@apautomotive.services



AUTHORISATION & INDEMNITY LETTER

I/We Fong Auto NRIC No. / UEN
No. 53406159A (the third party claimant), having address at
753 Pasir Ris Street 71 #10-118 S(510753) and the owner of
SKT233J (Vehicle) hereby to authorize **AP AUTOMOTIVE SERVICES PTE LTD** to repair the damage to my
vehicle in a reasonable time that was pursuant to the accident which occurred (date) 04.01.2021 along
Toh Guan Rd involving vehicle/s
SMT 7643P.

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SKT233J hereby instruct & authorize **AP AUTOMOTIVE SERVICES PTE LTD** to commence repairs to the said vehicle.
- I/We confirm that you are hereby authorized to handle the repair the vehicle and/or to negotiate and settle my claims, relating to the above mentioned accident, which I/We may have, against other third party/parties, or insurers, and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
- You are hereby authorized to execute and/or sign any documents/discharge voucher / agreements regarding my/our claims/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claims.
- I/We confirm that an event of an unsuccessful claims, against the negligent party, and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurred by you, or to lodge an own damage claim (only for Comprehensive cover) to cover the expenses incurred.
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair cost, rental of substitute vehicles and any other incidentals related to the accident claims.

ck



Owner Signature /Company Stamp/ Date

[Signature]

Witness Signature / Name / Date

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

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

"We/I, AP AUTOMOTIVE SERVICES 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\$6,300.00 (Global Sum) for vehicle no. SKT 233J that was damaged pursuant to the accident which occurred on 04/01/2021 (date) along 3A Toh Guan Rd E, Singapore 608834 involving vehicle no/s SMT 7643P.

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 FONG AUTO the third party claimant") of vehicle no. SKT 233J 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 SKT 233J (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 11 (day) of Dec (month) 2021 (year)



MTH

Signed by appointed surveyor



Signed by "the workshop" (with chop)



TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE LTD
Attention: MOTOR CLAIM DEPARTMENT
78 SHENTON WAY
#07-16 AIG BUILDING 079120
SINGAPORE

Invoice Date
19 Aug 2021

Invoice Number
APIV21-000201

Reference
SKT233J

GST Registration no.
202022890H

AP Automotive Services
Pte Ltd
Headquarter / Finance
Department
9006 Tampines Street 93,
#01-202 Tampines
Industrial Park A
(65) 6784 4465
<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
LUMP SUM REPAIR	1.00	5,300.00	5,300.00
		Subtotal	5,300.00
		TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	371.00
		TOTAL SGD	5,671.00
		Less Amount Credited	321.00
		AMOUNT DUE SGD	5,350.00

Due Date: 19 Dec 2021

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

Payment Instructions:

Cheque: -

cheques should be crossed and made payable to AP AUTOMOTIVE SERVICES PTE LTD.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER on the reverse side.

Corporate PayNow: -

Payments can also be made via PayNow. Corporate PayNow to UEN 202022890H for payment.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER under "Bill Reference Number" field before payment authorisation.

Thank you for the business! No receipt will be issued, unless requested.



CREDIT NOTE

AIG ASIA PACIFIC INSURANCE PTE LTD
Attention: MOTOR CLAIM DEPARTMENT
78 SHENTON WAY
#07-16 AIG BUILDING 079120
SINGAPORE

Date

8 Oct 2021

Credit Note Number

CN-APIV21000201

Reference

SKT233J

GST Registration no.

202022890H

AP Automotive Services
Pte Ltd

Headquarter / Finance
Department

9006 Tampines Street 93,
#01-202 Tampines
Industrial Park A

(65) 6784 4465

<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
LUMP SUM REPAIR	1.00	300.00	300.00
		Subtotal	300.00
		TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	21.00
		TOTAL SGD	321.00
		Less Credit to Invoice(s)	321.00
		REMAINING CREDIT	0.00



TAX INVOICE

TAN GUO FONG
753 PASIR RIS STREET 71
#1-118
SINGAPORE 510753
SINGAPORE

Invoice Date
4 Feb 2021

Invoice Number
RV21-000036

GST Registration no.
202022890H

AP Automotive Services
Pte Ltd
Headquarter / Finance
Department
9006 Tampines Street 93,
#01-202 Tampines
Industrial Park A
(65) 6784 4465
<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
RENTAL CHARGES FOR SKW3129S 04.01.2021 - 14.01.2021 REPLACEMENT VEHICLE FOR SKT233J	10.00	120.00	1,200.00
Subtotal			1,200.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%			84.00
TOTAL SGD			1,284.00

Due Date: 4 Feb 2021

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

Payment Instructions:

Cheque: -

All cheques should be crossed and made payable to AP AUTOMOTIVE SERVICES PTE LTD.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER on the reverse side.

Corporate PayNow: -

Payments can also be made via PayNow. Corporate PayNow to UEN 202022890H for payment.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER under "Bill Reference Number" field before payment authorisation.

Thank you for the business! No receipt will be issued, unless requested.

AP Automotive Services

AP AUTOMOTIVE SERVICES PTE LTD
ROC: 202022890H
BLOCK 9006
TAMPINES STREET 93 #01-202
SINGAPORE 528840
TEL: 6784 4465
FAX: 6787 4886

HIRER PARTICULARS

Name /
Company

: Tan Guo Hong

Address

: 753 Pasir Ris St 71 #10-118
spae 510753

HP Number

: 9173 6647

Rental Agreement

Agreement Date : 04-01-21
Rental Term : DAILY
Rental Rate : 120/-
Agreed Period :
Estimated End Date :
Excess For Section 1 \$ \$2,000
Excess For Section 2 \$ \$1,500
Uob Account No. : 3663227600
PayNow UEN No. : 202022890H

RENTAL VEHICLES/ACCESSORIES

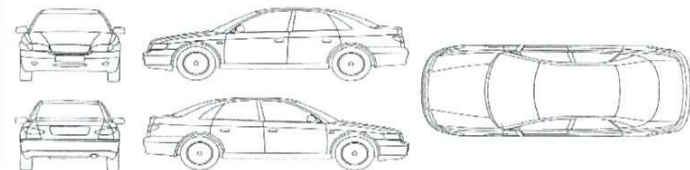
REG ITEM ID	Reg. No.	Make	Model	Capacity
	SKW 31295	Honda	Wing CVT	1.5X CVT

DRIVER PARTICULARS (IF NOT STATED)

NAME	NRIC No./Fin No.	D.O.B.	Nationality	Contact No.	Address	Lic. Pass Date
	S9503057B	25.01.95	S'Porean			29.5.2014

DELIVERY OF VEHICLE

Checked Out By	
DATE OUT	TIME OUT
04-01-21	
Petrol Out	EMPTY 1/8 1/4 3/8 1/2 5/8 3/4 FULL
Estimated Date Of Return	



Checked Out By	
Date in	Time In
14-01-21	
Petrol Out	EMPTY 1/8 1/4 3/8 1/2 5/8 3/4 FULL
Petrol Used	

(Note: Petrol level to be RETURNED as it was RENTED out)

Return Note: Auto Renewal of rental agreement if non-return of vehicle by the estimated date.

Computation Check By

NO REFUND OF DEPOSIT ON - PUBLIC HOLIDAYS - SUNDAY AND AFTER 5p.m. DAILY PAYMENTS FOR DEPOSIT WILL BE REFUNDED BY CHEQUE AFTER 7 DAYS.

Mode Of Payment	
Internet Banking	
Cheque	

Rental Due	: \$0.00
Delivery Charge	:
Excess Buy Down	: \$0.00
GST	: \$0.00
Total Due	: \$0.00
Total Paid	: \$0.00

Damage Recovery	:
Others	:
Deposit	:
Amount Refund	:

Remarks:

Signature / Date

PURPOSE OF RENTAL

THE ABOVE-MENTIONED NAME/COMPANY
HEREBY AGREES & ACCEPTS AP AUTOMOTIVE
SERVICES' TERMS AND CONDITION OF RENTAL

DRIVER SIGNATURE

SIGNATURE & CO'S STAMP



TERMS AND CONDITIONS OF RENTAL

1. AP AUTOMOTIVE SERVICES PTE LTD (AP) shall let and the HIRER shall take on hire on the Terms and Conditions stated herein of the use of AP rental vehicle (VEHICLE). The HIRER shall be bounded by the Terms and Conditions for the full period of rental stated in the RENTAL AGREEMENT (RA) or in the case of extension of rental period to be extended till the termination of contract occurred. The VEHICLE can only be operated or cause the VEHICLE to be operated within Singapore only.
2. The HIRER shall pay AP the full payment stated in the RA including Goods and Services Tax (GST) and an interest-free security deposit on or before the agreement date or upon collection of the VEHICLE. The interest-free deposit shall be refunded fully only if the VEHICLE is deemed fit upon the return of the VEHICLE after termination/maturity date.
3. The HIRER shall pay promptly all rental payments due without delay. The due date for payment of the first rental fee shall be the date of collection of VEHICLE and subsequent rental payment shall fall due on the same day of every calendar month. Payment shall be made payable to AP AUTOMOTIVE SERVICES PTE LTD. There shall not be any refund of rental payment if HIRER returns the VEHICLES prematurely from the agreed upon of rental. AP may at its discretion charge the HIRER an interest of (2%) per month on all overdue payment.
4. The agreement shall terminate if HIRER breaches any of HIRER obligations under the Terms and Conditions of rental. Should the termination of contract occurred, the HIRER shall pay AP all rental payments due and unpaid (including interest) at the date of termination. The interest-free security deposit will also be forfeited. The HIRER shall pay AP on demand; expenses for repossession or collection, attorney's fees including court fees incurred by AP in pursuing the claims against the HIRER.
5. AP reserves the right to revoke the possession of the VEHICLE from the HIRER to terminate the RA between HIRER and AP at any time for a rational reason when required to protect AP's interest and/or assets.
6. AP to provide VEHICLE to HIRER with good working condition including tool kit (e.g. spanner, jack) and spare tyre with no additional except those originally included with the VEHICLE. The HIRER agrees to return the VEHICLES in the same good working condition with all equipment intact and with no unauthorized repair (except ordinary wear and tear) to AP and on the date specified (or sooner, if demanded by AP) with the same fuel level as per commencement of rental. AP shall be responsible for reasonable wear & tear, maintenance and repair only, as per recommended by the manufacturer or appointed workshop.
7. AP shall also change bald or worn tyres when necessary. HIRER shall be responsible for punctured or cracked tyre(s) due to negligence and/or act of god. HIRER shall be responsible for basic maintenance like radiator water/oil level, suitable tyre pressure and similar. If the VEHICLE is returned in an unsatisfactory or accident damaged condition, all charged for repair, servicing and/or restoration works to its original condition will be imposed on the HIRER.
8. In the event of accidental total loss/theft to the VEHICLE caused by or due to negligence or forfeiture by government authorities for HIRER's illegal acts during the rental period and while in possession of the HIRER, the HIRER shall pay AP the full cost of obtaining a replacement vehicle as well as compensation to AP for the loss of the use of such VEHICLE. The "loss of use" shall be charges of rental fees as agreed by AP in pursuing the claims against the HIRER.
9. The insurance excess stated in condition 10 and 11 hereafter refer to the amount of money required for the HIRER to pay before any successful insurance claim could be made possible.
10. For passenger vehicles, HIRER (and authorised Driver/s) will be liable for the insurance excess of \$2000 Section I & \$1500 Section II (exclude GST). HIRER (and authorised Driver/s) must be at least 22 years old with more than 2 years driving experience.
11. For commercial vehicles, HIRER (and authorised Driver/s) will be liable for the insurance excess of \$2000 Section I & \$1500 Section II (exclude GST). HIRER (and authorised Driver/s) must be at least 22 years old with more than 2 years driving experience.
12. The HIRER (and authorised Driver/s) will immediately report any accident within 24 hours to AP and will also deliver to AP every summon, complaint or paper of any kind received by HIRER/DRIVER in any way relating to any accident involving the VEHICLE while rented under this B111RA.
13. The HIRER shall inform AP any changes of Driver/s and/or authorised person without delay. Failure to do so AP shall not be responsible: (a) for the incorrect furnishing of particulars for traffic offences; (b) declined coverage of motor insurance.
14. The HIRER (and authorised Driver/s) will not aid or encourage the filing of any claim by third party claimant or admit liability as a result of any accident and will fully cooperate fully with AP and its insurer in the investigation and defence of any claim or lawsuit. All repairs must be carried out by AP or its insurer's authorised workshop only. Coverage does not apply to: (a) injury or destruction of property owned by, rented to, in charge of or transported by the HIRER; (b) any liability of any nature whatsoever of a driver who is not an Authorised Driver; any accident which occurs while VEHICLE is violation of Condition 8; (c) any Authorised Driver who has been rejected insurance coverage by any insurance company in respect of HIRER's motor insurance arrangement with such company; (d) bodily injuries of commercial vehicle's driver/s.
15. The HIRER agrees with AP as follows: (a) To operate or cause the VEHICLE to be operated at all time during the terms hereof by qualified drivers having a valid and current licence, and adhere strictly to the insurance clauses. (b) NOT to make or permit to be made any repairs or alterations to the VEHICLE but shall promptly notify AP of all cases of breakdown or damage. (c) To pay for all fines and penalties in respect to the use of the VEHICLE that may be imposed by any authority in relation of traffic charges, illegal modifications. (d) To inform AP when VEHICLE is due for servicing and servicing shall only be done at AP's appointed workshop(s). (e) To constantly check and maintain VEHICLE engine oil and radiator water level and to inform AP immediately of any malfunction of the VEHICLE.

I/We Tan Guo Fong bearing the identity number of J 950505 JB have read and understood all clauses of the abovementioned terms and conditions of rental and agree to be bounded by them. I/We shall take full responsibility to handle the rental vehicle with care and avoid any involvement in unlawful purposes.

ck
Signature of Hirer

(company's stamp if applicable)

gf
Signature of Driver
Date: _____

[Signature]
Signature of
AP Automotive Services Pte Ltd
Representative



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Jan 2021 / 15:13:54

Receipt Date/Time : 04 Jan 2021 / 15:13:52

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210104-002802

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 - SMT7643P				
As at 04 Jan 2021/11:50:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMT7643P Enquiry Fee 20210104151306014800	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				
	526471XXXXXX1212	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.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 8 April 2021 6:23 PM
To: 2KB.ADM@GMAIL.COM
Cc: KIRUBAI2K@GMAIL.COM
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21000275/T1ga3 ***
ACCIDENT INVOLVING SMT 7643P & SKT 233J ON 04/01/2021 ***

Our Ref: CC4/AIG21000275/T1ga3

08 APRIL 2021

2K INTERNATIONAL PTE LTD
DRIVER: XAVIER KIRUBA KARAN

Dear Sir/Madam,

ACCIDENT INVOLVING SMT 7643P & SKT 233J ON 04/01/2021

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 **SKT 233J**.

Based on the accident report and accident scenario, liability is down against us. 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.

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 :

***SKT233J (8930945474SG)**

[SMT7643P]

TP

FONG AUTO

Jan 4 2021 11:00AM

[2K International Pte Ltd]

AP Automotive Services Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **01/12/2021 08:15 AM**.

To LKK_HQ

Subject **Alert - Adj Mandate Approved (S\$6320.45) - SKT233J - Claim Handler: MdNoor, Norsiah**

Approved:6320.45.