



**mbm wheelpower**  
**DARE TO BE**

Your ref : SML4797R  
Our ref : SDJ1899S

02 Feb 2021

**AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#08-16 AIG Building  
Singapore 079120

TEL: 6419 1000

Attn: Motor Claims Dept

**WITHOUT PREJUDICE**

Dear Sir / Mdm,  
**Accident involving SDJ1899S and SML4797R along Bangkit Road**  
**on 09/01/2021 at 1330hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SML4797R at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final Repair Invoice
- 2 Authorisation Letter
- 3 Car Rental Invoice
- 4 GIA search fee

We are instructed to claim the following

1 Costs of Repair -Lump Sum (\$8,050.00 + 7% gst)	\$ 8,613.50
2 Loss of rental (\$192.60 x 11 days)	\$ 2,118.60
3 GIA search fee	\$ 2.00

**Grand Total: \$ 10,734.10**

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Ivy Lwi

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L

## LETTER OF AUTHORISATION

DATE : 9/1/2021

TO : MBM WHEELPOWER PTE. LTD.

160 SIN MING DRIVE, #06-02, SIN MING AUTOCITY, SINGAPORE 575722

FROM : CHIAM BOON HUI (NAME OF OWNER/POLICYHOLDER)

CLAIM VEHICLE NO. : SDJ1899S

☐ ACCIDENT DATE : 09/01/2021

LOCATION : BANGKIN ROAD TURNING INTO  
BUKIT PANJANG ROAD

OTHER VEHICLE(S) : SML4797R

1 I hereby authorise MBM WHEELPOWER PTE. LTD. to :-

a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved  
**(Claim against Own Insurer)**

☒ Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved.  
**(Claim against Third Party)**

2 I confirm that MBM's authorisation shall include without limitation paying for all the relevant reports / documents, corresponding and negotiating with the insurer / third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and / or completion of the claim.

\_\_\_\_\_  
Where authorising party is not vehicle owner and policyholder



EXCEPT :-

- a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and
  - b. The submission of the claim to the insurer (Where applicable)
- 3 I understand if I submit a claim of whatever nature to my own insurer [ **FOURTEEN DAYS (14 days)** ] after the accident (or such other time stipulated by my own insurer and / or the law), such claim will not or may not be accepted by my own insurer.
- 4 I further confirm and accept that :-
- a. To the extent permitted by laws :-
- i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and
  - ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.
- b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.
- 5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$                      (excluding GST) for the repair's cost.
- 6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-
- a.           **50% and below**    -            **NO REFUND**
  - b.           **100%**                -            **FULL REFUND**

- 7 I shall inform and forward to MBM all correspondence and letters received by me from the insurer / third party, any other insurer, solicitors governmental authorities and / or, any other relevant party.
- 8 I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 9 In any case if the claim is repudiated by the insurer of the third party, I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 10 I shall not :-
- a. respond to correspondence and letter; and
  - b. negotiate agree or accept any other from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.
- 11 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-
- a. the repair's costs and
  - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.
- 12 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

13 I understand and agree that MBM will not be liable if:

- a. the delay of receiving parts is caused by suppliers
- b. the Loss of Use/Loss of income claim amount provided by the insurer of the third party is lower than desired and that MBM will not top up to the expected amount.

14 MBM has the right not to disclose any correspondences to the client.



Owner & Policyholder's Signature / Company Stamp (if applicable); or  
Authorising party's Signature / Company Stamp (if applicable)

Name : CHIAM BOON HUI

NRIC No. : S737027941

Address : BLK 605 SENTA ROAD #13-37 S(670605)



Witness's Signature

Name : KOH OAWAI AUMIN

NRIC No. : S8203789F



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

"We/I, **MBM WHEELPOWER 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\$9,800.00** (Global Sum) for vehicle no. **SDJ 1899S** that was damaged pursuant to the accident which occurred on **09/01/2021** (date) along **BANGKIT RD TURNING INTO BUKIT PANJANG ROAD** (location) involving vehicle no/s **SML 4797R**.

This is pursuant to the inspection conducted on **12/01/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **CHIAM BOON HUI** (the third party claimant") of vehicle no. **SDJ 1899S** 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 **SDJ 1899S** (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 07 (day) of 01 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



**mbm wheelpower**  
**DARE TO BE**

**To:** AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#08-16 AIG Building  
Singapore 079120  
  
TEL: 6419 1000  
  
**Attn:** Motor Claims Dept

**Tax Invoice:** 34639  
**Date:** 2-2-2021  
**Vehicle No.:** SDJ1899S  
**Make / Model:** Mercedes C 200  
**Chassis No.:** WDD2050422R088129  
**Engine No.:** 27492030417805  
**Year of Make:** 2015  
**Accident Date:** 09-01-21

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 8,050.00

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Total :	\$	8,050.00
7% GST:	\$	563.50
<b>Amount Due S\$</b>	<b>\$</b>	<b>8,613.50</b>

For & on behalf  
MBM WHEELPOWER PTE LTD



Prepared by: Ivy Lwi

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L



**mbm wheelpower**  
DARE TO BE

**INVOICE TO:**

Name : Mr Chiam Boon Hui

Add : Blk 605 Senja Road

#13-37 Singapore 670605

Tax Inv: 00587

Invoice Date: 22.01.2021

Vehicle No: EF60K

Make/Model: Toyota Camry

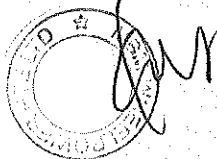
Reference No: SDJ1899S

S/N	Qty	Description	Unit Price	Price
01		CAR RENTAL FROM		
	11	10.01.2021 TO 20.01.2021	S\$ 180.00	S\$ 1,980.00

GST S\$ 138.60

Total S\$ 2,118.60

MBM WHEELPOWER PTE LTD



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160 Sin Ming Drive #06-02  
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mbm

DARE TO BE

## MBM Wheelpower Pte Ltd

176 Sin Ming Drive, #01-11/14/15/16 Sin Ming Autocare, Singapore 575721

Customer Service Hotline 6262 8888

www.mbmwheelpower.com.sg Company Registration Number: 200204110W

## RENTAL AGREEMENT

NO. 00587

VEHICLE		
Vehicle No. EF60K	Model: Toyota Camry	
Change Over 1:	Date:	Initial:
Change Over 2:	Date:	Initial:

CORPORATE HIRER	
Co. Name:	
Co. Address:	
Contact Person:	Tel:

NAMED DRIVER	
Name: Chiam Boon Hui (MR)	
Address: 605 Selegie Road #13-37	
8607605	
Office Tel:	Residence Tel:
Occupation:	Hp: 91516169
P.P/I.C. No: 873702794	Nationality: Singaporean
Date of Birth: 01.09.1973	Place of Birth:
Dr. Licence No:	
Date of Issue:	Country of Issue:

ADDITIONAL NAMED DRIVER	
Name:	
Address:	
Office Tel:	Residence Tel:
Occupation:	Hp:
P.P/I.C. No:	Nationality:
Date of Birth:	Place of Birth:
Dr. Licence No:	
Date of Issue:	Country of Issue:

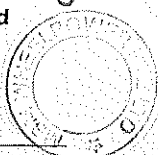
Remarks:
MBM-SA Alvin Koh - SOJ 18595
MP 34639
Invoice No:
Rec. No:

IMPORTANT: The vehicle will not be insured after the expiry of the hire period and in case of any accident the Hirer will be liable for all consequences. For extension of rental please inform us at least 24 hours before the expiry time and payment for the extended rental will have to be made within 24 hours. Late charges at 1/5 (one fifth) of the daily rate of rental for each hour exceeding the time for return of the Vehicle will be imposed (i.e., a full day rental will be charged if the Hirer is 5 or more hours late in returning the vehicle.) Any vehicle not returned within 24 hours will be reported as stolen. Hirer is responsible for all parking & traffic violations and missing items.

HIRER'S DECLARATION: I agree to the terms and conditions above and as set overleaf and in declare that all information given on this form are true and accurate. If I opt to pay by credit card, my signature here is to be deemed to have been made on the applicable credit card voucher.

CHECKED OUT BY:	CHECKED IN BY:	CHECKED BY:
Alvin Koh	Surmy	

MBM Wheelpower Pte Ltd  
As Managers on Behalf of



OWNER

HIRER SIGNATURE

COMPANY STAMP

## CHECK OUT / CHECK IN

DATE OUT: 09.01.2021	TIME OUT: 3.30pm HRS
PETROL LEVEL OUT: E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
DATE IN: 20.01.2021	TIME IN: 18.36pm.
PETROL LEVER IN: E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
KM OUT 66949	KM IN 67426
KM DRIVEN:	

## COLLISION DAMAGE WAIVER

ACCEPTS CDW EXCESS	DECLINES CDW EXCESS
\$ 3,500 per accident	\$ per accident
SIGNATURE: [Signature]	SIGNATURE:

## EXCESS AMOUNT

SINGAPORE	MALAYSIA	SIGNATURE
3,500	-	[Signature]

## CHARGES

Months @\$	per month	
Weeks @\$	per week	
11 Days @\$ 180	per day	
Hours @\$	per hour	

## SUB-TOTAL (1)

Less Discount:	%	
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## RENTAL CHARGES

CDW @\$	per day / month	
PAI @\$	per hour	
PETROL TOP-UP		
MISC		

## SUB-TOTAL (2)

GST @ 7%		
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## TOTAL CHARGES

## PRE-PAYMENT

DOWNPAYMENT AND DEPOSIT		
AMOUNT REFUNDED / DUE		
SIGNATURE OF REFUND:		

INSURER ENQUIRY


Find

insurer

Vehicle reg. no.

SML4797R

Date of Accident

09/01/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... **AIG**

Period of Insurance ..... **23/05/2020 - 22/05/2021**

Requested By ..... **Ivy Lwi (MBM WHEELPOWER P...**

Requested Date ..... **11/01/2021 13:02**

**Payment details**

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

Total Amount Due (GST Inclusive): **S\$2**

**General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

## **Hsiao Tong (LKKAUTO)**

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 14 January 2021 12:21 PM  
**To:** 'kkjh1962@gmail.com'  
**Subject:** ACCIDENT INVOLVING SML 4797R(AIG) AND SDJ 1899S AT/ALONG SLIP ROAD FROM BANGKIT ROAD TO BUKIT PANJANG ROAD ON 09/01/2021

14 Jan 2021

**Ms Koh Jew Hiang**

*[By Email Only]*

Dear Sir/Madam,

**You Ref: SML4797R**

**Our Ref: CC4/AIG21000582/Kpa3**

**ACCIDENT INVOLVING SML 4797R(AIG) AND SDJ 1899S AT/ALONG SLIP ROAD FROM BANGKIT ROAD TO BUKIT PANJANG ROAD ON 09/01/2021**

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 SDJ1899S against your insurance policy.

Based on the accident report and accident scenario, 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 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.

**"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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	12 Jan 2021 18:42	<b>Clim Dtl Modified</b>	Claimant's Name: -> CHIAM BOON HUI. Claimant's ID: -> S7370279H.	[A] HOW MEI KWAN
2	12 Jan 2021 18:42	<b>Clim Veh Model Changed</b>	(203601) MERCEDES-BENZ C200 2.0 (A).	[A] HOW MEI KWAN
3	12 Jan 2021 18:42	<b>Clim Created</b>	Reg No: SDJ1899S. Acct Date: 2021/01/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: MBM Wheelpower Pte Ltd (HQ)	[A] HOW MEI KWAN
4	12 Jan 2021 18:42	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 Jan 2021 18:42	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/21	[A] HOW MEI KWAN
6	12 Jan 2021 18:42	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Jan 2021 18:42	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	12 Jan 2021 18:48	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	12 Jan 2021 18:48	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
10	05 Mar 2021 09:41	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
11	05 Mar 2021 09:41	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	05 Mar 2021 09:41	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2015/12/17.	[A] JOANNE LEE KHANG MIN
13	05 Mar 2021 09:42	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
14	05 Mar 2021 11:11	<b>Adj Mandate Request</b>	Cur Req:9985.10:Liability: 100% *Quantum: (a)CORw/GST: \$8,613.50 + (b)LORw/GST(8days x \$160.00): \$1,369.60 + (c)LTA/GIA search fee: \$2.00 = Total: \$9,985.10 *6 recommendation repair days + 1PH + 1Sunday = 8days *For your approval please.	[A] CHEW HSIAO TONG
15	08 Mar 2021 11:46	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/21. Mandate Remarks: Mandate approved. Please start at LOR at 7 days @ 128.40 first.	[I] Goh, Jeremy-CX
16	08 Mar 2021 11:46	<b>Adj Mandate Set</b>	Approved:9985.10:Mandate approved. Please start at LOR at 7 days @ 128.40 first.	[I] Goh, Jeremy-CX

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
2661732	14 Jan 2021 18:08:47	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SDJ1899S	SML4797R	11.00
2675038	05 Mar 2021 09:42:00	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SDJ1899S	SML4797R	11.00

