

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#08-16
Singapore 079120
Attn: Motor Claims Dept

Dear Sir/ Madam

ACCIDENT INVOLVING VEHICLE NO SKB9566J & SMH6227C **ALONG** 163 Still road
#01-00, S (423996) **ON** 07/01/2021

We understand that you are the insurer of SMH6227C vehicle.

We are instructed by the owner of motor vehicle SKB9566J to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

1.	Cost of Repair	S\$ 1150.00
2.	Loss of Use/Rental (<u>3</u> days x \$ <u>100</u>)	S\$ 300.00
3.	LTA Search Fee/GIA Reports	S\$ 7.49
TOTAL		<u>S\$ 1457.49</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



Signed by "the workshop"
(with chop)

Form 1 (Rev. 01/2015)

In the matters of an accident involving my/our motor vehicle SKB 9566J
and others SMH 6227C
on 7/1/2021 along 163 Still Road

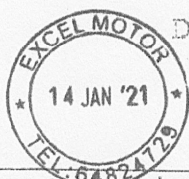
WARRANT TO ACT

I/We Loh Chee Heng, D/Birth — Sex M of
Tel No: 9661 9393
Occupation — NRIC No SXXXX260H

hereby authorise and appoint Messrs TEO KENG SIANG LLC (Company Registration No. 201510228C)
Advocates & Solicitors to act for me/us for the purpose of making a third party claim in respect of the
abovementioned matter.

2. AUTHORITY

- a) I/ We hereby authorise you to commence legal proceedings in my/our name(s) to claim for all damages suffered by me from the above accident.
- b) Please take instructions from my/our repairer whom I /we have appointed as my/our agents in respect of my/our claim(s). Please also take instructions from the surveyor or maker of quantum. I/ We only wished to be informed of my/our case when there are major developments like court attendances and affidavits to be affirmed/sworn us and when necessary.
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting your legal costs) to my repairers Excel Motor in settlement of my/our outstanding bill/account with them.
- d) I/ We have not made any admissions of liability. In the event that the claim is unsuccessful, I understand that I have to settle the outstanding repair cost directly with the repairer and would have to pay cost incurred both to you and to the opposite party.
- e) If I received any cheque from the third party's insurance company payee, issued under my name, I undertake to clear and repay the said sum of money in favour of "Teo Keng Siang LLC".



Interpreted and witnessed by
Name: —

Dated the 18 day of Jan 2021

Signature or Right Thumb Print
Name: Loh Chee Heng

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

“We/I, **EXCEL MOTOR** (“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\$1,150.00** (Repair Cost), **S\$300.00** (Loss of Use/Rental), **S\$7.49** (Disbursement) for vehicle no. **SKB 9566J** that was damaged pursuant to the accident which occurred on **07/01/2021** (date) along **163 STILL ROAD** (location) involving vehicle no/s **SMH 6227C**. This is pursuant to the inspection conducted on **18/01/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **LOH CHEE HENG** (the third party claimant”) of vehicle no. **SKB 9566J** 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 **SKB 9566J** (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 12 (day) of April (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)



優越摩托 EXCEL MOTOR

Blk 5032, Ang Mo Kio Industrial Park 2, #01-297,
Singapore 569535
Tel: 6482 4729 (3 Lines) Fax: 6481 2265

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY,
#08-16
Singapore 079120

INVOICE NO 2021/02-01
DATE : 24/02/2021

QTY	DESCRIPTION	UNIT PRICE		AMOUNT	
		SGD		SGD	
1	REPAIR COST FOR SKB9566J HYUNDAI ELANTRA	\$	1,150.00	\$	1,150.00



EXCEL MOTOR

TOTAL: \$ 1,150.00

BAN HONG LEE MOTOR SERVICES

Blk 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)
Singapore 569536 Tel: 6482 5577 (3 Lines) Fax: 6482 5000
Reg. No: 263102/00M

TOWING SERVICE: 6858 4067 (After 10.30pm)

Truck Rental
Motor Repair
Motor Insurance Claims
Insurance Agent
Dealer In Used Car
Authorised Carrol Service Centre

必甲及罗哩出租
汽车修理
保险赔偿
代理保险
买卖货车
维修服务中心



车辆出租合同 VEHICLE RENTAL AGREEMENT

Date: 18/1/2021
Owner: BAN HONG LEE MOTOR SERVICES ("the owner")
Hirer: Loh Chee Heng
Address: Blk 918 C Bugek Crescent #03-225 (533918)
NRIC / Co. Reg. No: S75232604
Tel: Fax: H/P:

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: SKD7298K		Agreement No.: 142417	
Driver's Particulars		Odometer:	
Name: Loh Chee Heng		Date & Time Out: 18/1/2021 10:10A	
Address:		Date & Time In: 21/1/2021 8:30A	
I/C No:	Dr/Licence No:	Hour @\$	
Date of Issue:	Occupation:	3 Days @\$ 100	
Date of Birth: 31/7/1978	Tools: Spare Tyre: 010 onelet	Wks @\$	
		Mths @\$	

Third Party Claim

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ 3000 comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

Own Vehicle Damage

Hirer is responsible for the first \$ 3000 excess for collision/damage to first party, (i.e.) BAN HONG LEE MOTOR SERVICES (including windscreen) plus loss of earning while damaged vehicle is under repair.

Authorised Driver

Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or is above 65 years old or has less than 2 years driving experience.

Driver Not Cover By Insurance

General Exception: Insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.

Deposit (Refundable):

Sub-Total:

Balance To Pay: 300

PETROL/DIESEL AT YOUR OWN EXPENSE
FOR LOCAL USE ONLY

BAN HONG LEE MOTOR SERVICES

Authorised Signature

Hirer's Signature

张景祥大律師樓
(律師公會註冊及宣誓)

TEO KENG SIANG LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098. Tel: 6333 4222 Fax: 6333 5676/5688

ROC: 201510228C

GST Reg No.: 201510228C

Email: KSTEOCO@singnet.com.sg

(FAX - NOT FOR SERVICE OF COURT DOCUMENTS)

Loh Chee Heng
C/o Excel Motor
Blk 5032 Ang Mo Kio Industrial Park 2
#01-297
Singapore 569535

☒ By Post

☐ By Fax

☐ By Email

Our Ref: TKS/E482-ACC-44341.21sl

Date: 19 January 2021

Dear Sir / Madam,

RE : ACCIDENT INVOLVING SKB 9566 J / SMH 6227 C ON 07/01/2021

We would much appreciate if you could forward us the payment in settlement of fees due to us pertaining to the above mentioned. The total amount payable is made up of:

Professional fees

Waived

Add : Cost & disbursements

LTA Search

\$ 7.49

Total amount payable by you

\$ 7.49

amount inclusive of GST

Thank you for your kind and immediate attention.

* Invoice will be forwarded once payment is received.

Yours faithfully,



Teo Keng Siang LLC

Teo Keng Siang
LL.M(Singapore),
LL.B (Hons) (Singapore)

Wong Yong Sheng, Kenneth
LL.B (Hons) University of Bristol

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 29 January 2021 4:48 PM
To: NORAFAMMY@GMAIL.COM
Subject: ACCIDENT INVOLVING SMH 6227C(AIG) AND SKB 9566J AT/ALONG 161 STILL ROAD ON 07/01/2021

29 JAN 2021

Ms Norafizah Binte Shariff

[By Email Only]

Dear Sir/Madam,

You Ref: SMH6227C

Our Ref: CC4/AIG21000755/Kps3

ACCIDENT INVOLVING SMH 6227C(AIG) AND SKB 9566J AT/ALONG 161 STILL ROAD ON 07/01/2021

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 SKB9566J against your insurance policy.

Based on the accident report and accident scenario, liability is not in your as your vehicle had collided onto third party parked vehicle. 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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: 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	15 Jan 2021 16:33	Clim Dtl Modified	Claimant's Name: -> LOH CHEE HENG.	[A] Lee Su Li
2	15 Jan 2021 16:33	Clim Veh Model Changed	(206006) HYUNDAI ELANTRA 1.6 ABS D/AB 2WD 4DR (A).	[A] Lee Su Li
3	15 Jan 2021 16:33	Clim Created	Reg No: SKB9566J. Acct Date: 2021/01/07. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Excel Motor (HQ)	[A] Lee Su Li
4	15 Jan 2021 16:33	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	15 Jan 2021 16:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/01/26	[A] Lee Su Li
6	15 Jan 2021 16:33	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	15 Jan 2021 16:33	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	15 Jan 2021 16:33	Label Added	(19):Fastlane.	[A] Lee Su Li
9	15 Jan 2021 16:33	Adj Adjuster Assigned	[None] -> ACCUSER4	[A] Lee Su Li
10	19 Jan 2021 14:19	Adj Adjuster Assigned	ACCUSER4 -> KENNETH KONG	[A] Lee Su Li
11	26 Feb 2021 16:26	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	26 Feb 2021 16:26	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	26 Feb 2021 16:26	Clim Dtl Modified	JPJ Reg. Date: -> 2011/07/13.	[A] JOANNE LEE KHANG MIN
14	26 Feb 2021 16:26	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	28 Feb 2021 11:03	Adj Mandate Request	Cur.Req:1457.49:Liability: 100%(B22) *Quantum: (a)COR: \$1,150.00 + (b)LOR(3days x \$100.00): \$30 0.00 + (c)LTA/GIA search fee: \$7.49 = Total: \$1,457.49 *2 recommendation repair days + 1PRS = 3days *For your approval please.	[A] CHEW HSIAO TONG
16	25 Mar 2021 17:41	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/01/26. Mandate Remarks: please proceed with settlement @ \$1,457.49 [COR- \$1,150 LOR-\$300 LTA-\$7.49] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
17	25 Mar 2021 17:41	Adj Mandate Set	Approved:1457.49:please proceed with settlement @ \$1,457.49 [COR- \$1,150 LOR-\$300 LTA-\$7.49] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From    Date To    Audit Type

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
2661984	15 Jan 2021 16:42:05	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKB9566J	SMH6227C	11.00
2673067	26 Feb 2021 16:26:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKB9566J	SMH6227C	11.00

