

KONG AH YAN

c/o Blk 7 Sin Ming Industrial Estate

#01-76

Singapore 575642

Date: 19-03-2021

AIG ASIA PACIFIC INSURANCE PTE LTD

MOTOR CLAIMS DEPT.

78 SHENJON WAY

#09-16 AIG BUILDING

SINGAPORE 079120

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES SLP 16754 AND SK2 47277
ALONG JALAN JURONG KECHIL JUNCTION JLN ANAK BUKIT ON 23-03-2021

I / We, the owner of Vehicle No. SLP 16754 which was involved in the above accident.

My / Our vehicle sustained damages as a result of the above said accident and I / we are now claiming against you for the followings:-

- | | | |
|-----------------------------------|---|------------------------------|
| 1. Costs of repair | - | \$3426.00 |
| 2. Loss of Use/Rental fees | - | \$900.00 |
| 3. Police / GIA report / LTA fees | - | \$2.00 |
| 4. Surveyor report fees | - | |
| 5. Others | - | DRUG INJURY HANDLE BY LAWYER |
| Total: | | <u>\$4328.00</u> |

Please advise whether you are now prepare to settle my claims as outlined above.

I / We hereby authorise my / our repairers, M/s Alan's United Auto Pte. Ltd. and/or their representatives to negotiate/compromise settlement of my / our above claim on my / our behalf. If there is a settlement I / we further authorise you to pay whatever settlement sum to my / our repairers being the outstanding repair bill and incidentals due to them.

Your kind attention and prompt settlement is much appreciated.

Yours faithfully,

LETTER OF AUTHORITY

ACCIDENT INVOLVING SLP1675 U AND SKZ4727T
ALONG JALAN JURONG KECIL JUNCTION JLN ANAK BUKIT
ON 23-2-2021

BY THE LETTER OF AUTHORITY, I / We, KONG AH YAN

NRIC NO. S2016160 D The owner of Vehicle No. SLP1675 U

Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-

1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favor of **Alan's United Auto Pte. Ltd.**
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem necessary for the purpose of settling my/our said claim.

I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends and purposes whatsoever as if the same had been done or executed by me/us in person.

I / We further confirm that the acceptance by Messrs **Alan's United Auto Pte. Ltd.** of the settlement amount constitute the full discharge of my/our claim(s) in respect of the above accident.

Signed on the 23 (day) 02 (month) 2021 (year)



Acknowledged by Owner
(company stamp if applicable)

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

"We/I, ALAN'S UNITED 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\$4,000.00 (Global Sum) for vehicle no. SLP 1675U that was damaged pursuant to the accident which occurred on 23/02/2021 (date) along 37 JLN JURONG KECHIL (location) involving vehicle no/s SKZ 4727T.

This is pursuant to the inspection conducted on 25/02/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner KONG AH YAN (the third party claimant") of vehicle no. SLP 1675U 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 SLP 1675U (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 15th (day) of APRIL (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

" The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

TAX INVOICE

No. : 225714

Date : 06.03.2021

PAGE : 1

Vehicle Insured : SKZ4727T
Accident Date : 23-Feb-2021

Our Ref : 021033 (AIG) / CHAN

AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY
#09-16 AIG BUILDING
Singapore 079120

FINAL REPAIR COST FOR NISSAN QASHQAI SLP1675U
=====

To supply spare parts

To remove roof lining, front and
rear seats, trim board and carpet

To apply undersealing

To putty and spray replaced parts

To remove, cut-out damaged parts,
panel beating, welding, align,
refix and to renew above parts

	3,200.00
Add 7% GST :	224.00

Total :	S\$ 3,424.00
	=====

Singapore Dollars Three Thousand Four Hundred
and Twenty Four Only

HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125, SINGAPORE 575636. TEL: 6453 1473

INVOICE NO. **H21085**

CUSTOMER

KONG AH YAN
C/O ALAN'S UNITED AUTO PTE LTD
BLK 7 SIN MING IND. ESTATE
SECTOR C, #01-76
SINGAPORE 575642.
ATTN: MR. ALAN KHONG

DATE : 05.03.2021
REF.NO : ---
TERM : CASH


RENTAL FEES FOR :-

s/no.	vehicle no.	vra no.	reference	no. of day/s	unit price	amount
1	SJM 125L	17315	SLP 1675U	9	\$ 100.00	\$ 900.00
		***	*****	***		

TOTAL : \$ 900.00

PLEASE LET US HAVE YOUR CHEQUE MADE IN FAVOR
OF **HUI SHOON CAR RENTAL**

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.



HUI SHOON CAR RENTAL

HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125,
SINGAPORE 575636. TEL: 6453 1473
REGN. NO.: 53013461J

VRA NO:

17315

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: <u>SJM12SL</u>		Mileage Out: <u>3574km</u>			
Hirer: <u>KONG OH YAN</u>		Make & Model: <u>Toyota Altis</u>		Auto / Manual Group: <u>Auto</u>			
NRIC / Passport No: <u>S201660D</u>		Date of Birth: <u>19-10-1971</u>		OUT : Date <u>24/02/2021</u>			
Address: <u>900 DUNEARN RD</u>		Replace Veh No:		Mileage Out:			
<u>#03-12 S 589673</u>		OUT : Date		OUT : Time			
Driving Licence No: _____		Pass Date: <u>4-2-2019</u>					
Contact Number: <u>97869788</u>		<u>94572717</u>					
DRIVERS PARTICULARS (if different from Hirer)		CHARGES					
Appointed Driver: <u>JACQUELINE KONG YEE CHING</u>		Daily	<u>9</u>	@ \$ <u>100/-</u>	per day		
NRIC / Passport No: <u>S76193167</u>		Weekly	@ \$		per week		
Date of Birth: <u>26-6-1976</u>		Monthly	@ \$		per month		
Address: <u>AS ABOVE</u>		Hours	@ \$		per hour		
Driving Licence No: _____		Others	@ \$				
Pass Date: <u>4-2-2019</u>							
Contact Number: <u>97869788</u>							
		SUB-TOTAL \$ <u>900.00</u>					
Terms & Conditions		PETROL LEVEL					
ADDITIONAL S\$3000.00 EXCESS		Out	E	1/4	1/2	3/4	F
For Hirer / Driver		In	E	1/4	1/2	3/4	F
Age 23 years old & below.							
Age 70 years old & above.							
Less than Two (2) years Driving Experience.							
Malaysia Excess (Exclude Towing Fees and Any Charges In Malaysia) - S\$3,500.00		TOTAL CHARGES \$ <u>900.00</u>					
REMARKS		IMPORTANT!					
<u>SLP 16754</u>		FOR SINGAPORE USE ONLY					
		Excess Liability : S\$2,500.00					
		Malaysia Excess (With Prior Consent) : _____					
		Hirer's Signature <u>[Signature]</u>					
		Addition Driver's Signature <u>[Signature]</u>					

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 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/credit card voucher. All information I have given HUI SHOON CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ONLY PERSONS ABOVE 26 TO BE BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE, OTHERWISE ADDITIONAL S\$3000.00 EXCESS IS APPLICABLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY HUI SHOON CAR RENTAL.
- 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.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO HUI SHOON CAR RENTAL 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	SIGNATURE OF HIRER / DRIVER
<u>5/3/21</u>	<u>10:44</u>	<u>3778</u>		<u>[Signature]</u>

TERMS AND CONDITIONS

An agreement is made between HUI SHOON CAR RENTAL of BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125, Singapore 575636 (hereinafter called "the Owner") and the person whose particulars and signature appear overleaf (hereinafter called "the Hirer"). The Owner HEREBY rents to the Hirer and the Hirer takes the motor vehicle described overleaf (hereinafter called "the Vehicle") subject to all terms, conditions and stipulation of this Agreement, in connection whereof the Hirer acknowledges and agrees as follows:-

1. The vehicle is the property of the Owner and is in good mechanical condition. The Hirer will return the Vehicle together with all keys, tyres, tools, accessories and other equipment in the same condition as when received, ordinary wear and tear excepted, to the place, date and at the time stated or sooner upon demand by the Owner. If the Vehicle has not been returned to such place on the date so specified, the Owner may at his option, repossess the Vehicle at any time thereafter the date specified in the demand elapsed. The Owner reserves the right to repossess the Vehicle at anytime without demand at Hirer's expense if the Vehicle is illegally parked, is used for any illegal purpose or is apparently abandoned. The Hirer waives prior notice, pre-seizure hearing and judicial process as prior condition to Owner's repossession.

2. The Owner is entitled to take such steps as it may in his discretion thinks fit to repossess the Vehicle and shall not be liable for any loss or damage howsoever occasioned in the course of repossessing the Vehicle nor shall the Owner be liable to any person for any goods, articles or things placed or alleged to be placed in the Vehicle at the time of repossession.

3. The Owner reserves the right to retain or forfeit any of such goods, articles or things until such time as the Hirer, pays all monies due and payable and where the Owner deems it fit to forfeit such goods, articles or things, the Owner shall give the Hirer two (2) weeks' notice of his intention to forfeit them and upon the expiry of the notice period, the Owner shall be entitled without incurring any liability whatsoever to sell all or part of the goods, articles and things by private treaty or otherwise and utilised the proceeds from such sale towards payment of the said monies payable by the Hirer under this Agreement.

4. The Hirer shall be liable to the Owner for all costs and expenses incurred by the Owner in repossession of the Vehicle and also for the sale (if any) including any charges paid by the Owner in order to replace the locks of the Vehicle.

5. If the Owner makes a demand under Clause 1 and the Vehicle is returned on the specified date and location and before the expiry of the hire period as stated overleaf, the Owner shall refund the deposit to the Hirer and from the rental paid by the Hirer such sum as calculated for the unused portion of the hire period (pro-rated if applicable). The Hirer thereafter shall not have any claim against the Owner PROVIDED ALWAYS no refund of deposit shall be made to the Hirer unless all sums due and payable by the Hirer under this Agreement has been paid in full.

6. The Hirer is solely responsible for all cost of all petrol, diesel oil and other consumables used in relation to the Vehicle for all the period when the Vehicle is rented out to the Hirer.

7. The Hirer shall take proper care of the Vehicle and drive the same in a careful and skillful manner and shall observe all traffic regulations and laws. In the event of any breach of any traffic regulations and laws the Hirer shall pay all fines and penalties which may be incurred including any fines and penalties imposed by law on owners of a vehicle and shall be liable for all Summon Notices and inquiries in connection therewith. The Hirer shall indemnify the Owner for any fines or penalties or expenses paid by the Owner for any breaches of traffic regulations and rules by the Hirer or his driver.

8. The Hirer is solely responsible for any Area Licence Fee payable for entry into the Restricted Zone of the city during operation hours.

9. The Vehicle shall not be overloaded and shall at all times, at the Hirer's expense, be provided with sufficient oil, water and the prescribed tyre pressure. When not in use, the Vehicle must be properly parked and locked. The Hirer shall not tamper with the speedometer and in the event of the same not functioning properly, the Hirer shall immediately inform the Owner of the defect; whereupon the Owner shall provide the Hirer with a name and address of a workshop whereby the Hirer shall deliver the Vehicle so as to remedy the defect immediately.

10. (a) The full rental cost is calculated on the basis of the either daily, weekly, or monthly rental charge together with a refundable S\$200.00 deposit which are payable in advance on delivery of the Vehicle to the Hirer.

(b) In the case of a hire period exceeding one (1) month, the Hirer shall pay the Owner the following monthly rental in advance on the same day as the first rental payment was made.

(c) In the event where the Hirer fails to return the Vehicle on the expiration of this rental Agreement, i.e. where the Vehicle is not returned to the location or date as specified overleaf; or if any cheque given by the Hirer to the Owner for payment of rental in advance is dishonoured on presentation for payment or if the Hirer fails to make payment of the rental in advance as provided in the above Clause 10a or 10b; or where the Owner in his discretion extend the hire period without the Hirer paying the full rental in advance as provided in Clause 10a or 10b, whichever is applicable, then without prejudice to other rights of the Owner, the Hirer shall be liable to pay the Owner rental calculated on a daily basis rate and the rate chargeable shall be as stipulated overleaf.

11. Under no circumstances shall the Vehicle be used, operated or driven:-

- by any person or persons other than the Hirer or a person or persons expressly designated and authorised in this Agreement (hereinafter called "the driver") and for the purposes of this Agreement the driver shall be deemed to be the servant or the agent of the Hirer;
- while the Hirer or the driver is under the influence of intoxicating liquor or drugs;
- to carry passengers or property for a consideration express or implied;
- if the Vehicle is obtained from the owner by fraud or misinterpretation;
- in motor sport events, including racing, pace-making, rallying, reliability trials and speed testing;
- by any learner driver;
- for an illegal or unlawful purpose.

In the event that the Vehicle is used, operated or driven under any of the above-mentioned circumstances, such use, operation and driving of Vehicle shall be deemed to be without the Owner's permission.

12. The Hirer shall drive the Vehicle only when qualified to do so and whilst holding all necessary current licences and permits and shall at all times drive the Vehicle in accordance with all requirements of the law and with the Owner's standard policy of insurance the copy of which is available for inspection at the Owner's office. The Hirer is bound by and agrees to the terms and conditions thereof, it being understood by the Hirer that the policy is a standard motor vehicle policy as required by the laws of the Republic of Singapore. The Hirer agrees further to protect the interest of the Owner's and the Owner's insurance company in case of accident by:

- obtaining names and addresses of parties involved and of witnesses and registrations numbers of all vehicles involved;
- not admitting liability or guilt or compound any claim or traffic summons or notice either partially or in full;
- not abandoning the vehicle;
- giving a detailed written report including diagram, even in case of slight damage within twenty-four (24) hours;
- completing the owner's accident report for the purposes of submitting to the Owner's insurance company within twenty-four (24) hours;
- notifying the police immediately;
- calling at the Owner's office at Blk 1, Sin Ming Industrial Estate, Sector C, #01-125 Singapore 575636, its insurers' or the Owner insurer's solicitors as and when requested to do so and to his full co-operation therewith.

13. The Owner shall not be liable to any person for any loss of or damage to any property left, stored or transported by any person in or upon the vehicle before or during the hire period or on or after the day the Vehicle is returned to the Owner and the Hirer releases and indemnifies the Owner from any such liability and agrees to hold the Owner harmless from all claims and demands on a full indemnity basis.

14. (a) In taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.

(b) The Owner shall not be liable to any persons for any loss or damage whatsoever suffered and not covered by insurance or as a result of the Vehicle breaking down for any reason whatsoever or as a result of any late delivery of the Vehicle or a replacement Vehicle and the Hirer agrees to exonerate the Owner from all responsibility for any such loss or damage and to indemnify the Owner for the same.

15. The Vehicle is not covered by a motor insurance policy containing personal accident or death liability for the driver or passengers. Arrangement may be made, however at the request of the Hirer to cover the Vehicle with such a policy for the period of the hire. A copy of this policy will be available for inspection at the office of the Owner if the Hirer does not arrange for this insurance cover, the Owner will not accept any liability for any accident, death or other loss resulting from an accident with the Vehicle.

16. (a) In the event the Vehicle is damaged or destroyed or lost or stolen or confiscated by the Authorities during the hire period, whether such damage is caused by or the destruction or loss theft or confiscation is through the negligence of the Hirer or a breach by the Hirer of any of the terms and conditions in this Agreement or otherwise, the Hirer shall be liable to pay to the Owner all loss and damage occasioned or suffered by the Owner.

(b) Any loss and damage as mentioned above is deemed to be in the nature of a debt or liquidated demand and without limiting the generality of Clause 16a and without prejudice to any other rights of the Owner such loss and damage shall include:-

- In the event of damage to the Vehicle all costs to repair the Vehicle.
- In the event the Vehicle is assessed to be beyond economic repair or is destroyed, lost, stolen or confiscated, the value of the Vehicle as determined by the Owner of which the assessment of the Vehicle shall be final. The Owner may in his absolute discretion permit the Hirer to replace the Vehicle at the Hirer's expense with a similar Vehicle or accept payment in lieu of the value of the Vehicle.
- Damage and loss resulting from inability to hire the Vehicle out or from inability to use the same at the daily rental rate stipulated overleaf from the day the Vehicle is returned to the Owner till the day the Vehicle is repaired or replaced or the day on which the Hirer shall pay the Owner the value of the Vehicle, whichever is applicable, and where more than one is applicable the latest day shall apply.
- All costs and expenses incurred for repair or replacement of any punctured or damaged tyre or for the repair or replacement of keys, locks tools, accessories and other equipment and all costs and expenses for towing charges, survey and inspection fee and any other charges or fee paid or payable by the Owner to any person whomsoever.
- All other costs and expenses the Owner may incur or be put or expose to as well as all other costs and expenses paid or payable by the Owner by reason of the Hirer's default.

17. Accept as expressly provided in this Agreement the Hirer shall keep the Vehicle at all times in his possession custody and control and shall not part with possession, custody or control thereof to any other person.

18. (a) If for any reason the Vehicle described overleaf or any other Vehicle ordered by the Hirer prior to the commencement of the hire period is not available at the time of such commencement the Owner reserves the right to replace the Vehicle of similar kind and if no such replacement Vehicle is available or if the Owner shall decline to provide a replacement Vehicle other than the Hirer shall be repaid the deposit and all rental paid by the Hirer and thereafter the Hirer shall have no claim of any kind whatsoever against the Owner.

(b) If for any reason the Hirer fails or neglects or refuses to take delivery of the Vehicle at the commencement of the hire period; the Hirer shall without prejudice to the rights of the Owner pay the Owner as liquidated damages for breach of the Agreement of which the sum is equal to the rental payable for the hire period stated overleaf, credit being given for any rental paid by the Hirer for any part of the hire period.

19. The Hirer or the driver of the Vehicle shall in no event be deemed the agent, servant or employee of the Owner in any manner or for any purpose whatsoever.

20. Any notice or demand required or permitted to be served or made under this Agreement on any person shall be deemed to have been validly served or make if served on that person personally or sent to him by registered post or local urgent mail or left at the address stated in this Agreement or to his existing or last known business or residential address and any such notice sent by registered post or local urgent mail shall be conclusively deemed to have been received by that person within. In the case of registered mail, forty-eight (48) hours, and in the case of local urgent mail, twenty-four (24) hours after the time of posting whether or not that person actually receives it or the same is returned to the sender.

21. No relaxation, forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any breach operate as a waiver of any subsequent or continuing breach.

22. The Hirer shall pay all legal fees as between solicitors and clients and other costs and disbursements incurred in connection with demanding and enforcing payment of any monies due under this Agreement or otherwise howsoever in enforcing this Agreement and/or any of the covenants undertakings stipulations terms, conditions or provisions of this Agreement.

23. The person signing this Agreement and any other person, firm, or organisation to whom the person so signing directs that payment be billed shall each be deemed a Hirer hereunder and shall be jointly and severally liable for the payment of all monies due or to become due by reason of this Agreement.

24. In the event of any disputes arising out of or in connection with this Agreement, the parties hereto hereby agree and submit to the jurisdiction of the courts of the Republic of Singapore.

25. This Agreement shall be construed in accordance with the laws of the Republic of Singapore.

26. Any provision of this Agreement or any part of any Clause thereof which is prohibited or unenforceable in a Court of law shall be ineffective only to the extent of such prohibition or unenforceability shall invalidate or affect the remaining provisions of this Agreement or the remaining parts of the Clause affected.

27. In this Agreement where the contract so permits:-

- the day the vehicle is returned to the Owner includes:-
 - the day the vehicle is physically returned to the Owner by any person; or
 - the day on which the Owner repossess the Vehicle; or
 - if the Vehicle is destroyed or, if the Vehicle is lost, stolen or confiscated or the Owner cannot resume or take physical possession of the same in consequence of its loss, theft or confiscation, the day on which the Hirer reports to the Owner or the day the Owner becomes aware of the occurrence, whichever is earlier, whichever is applicable, and if more than one is applicable, the one with the latest day shall apply.
- "the hire period" includes any extension thereof granted by the Owner and endorsed overleaf and for which payment of full rental has been made in advance as required in Clause 10a and 10b, whichever is applicable.
- "the Hirer" in relation to the covenants undertakings stipulations terms, conditions or provisions or of declarations in this Agreement regarding the operation, use or condition of the Vehicle, or insurance matters, protecting or of exclusion of the Owner's liability on any matter or regarding the Hirer's negligence includes the driver and any breach of any such covenants undertakings stipulations terms, conditions, or provisions or of declarations made by the driver shall be deemed to be a breach or false declaration made by the Hirer.
- masculine gender includes the female or neutral gender.
- "person" includes the Hirer, the driver or any individual, firm, company, association, society or other organisation and any government body or authority.
- singular includes the plural and vice versa.
- "the terms and conditions of this Agreement" includes all the covenants undertakings, stipulations terms, conditions or provisions printed overleaf.
- "the Vehicle" includes all replacements and renewals thereof and all additional keys, locks, tools, tyres, accessories and other equipment therein or thereof whether placed therein or made before or after the date of this Agreement.

28. The Hirer shall permit the owner at all reasonable times to have access to the Vehicle for the purpose of inspecting the state and condition thereof.

29. This Agreement and Vehicle cannot be assigned or transferred by the Hirer.

DATE IN	TIME IN	CHECKED BY
2/3/15	10:44	8173

SIGNATURE OF HIRER / DRIVER


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SKZ4727T

Date of Accident

23/02/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG**

Period of Insurance **25/01/2021 - 24/01/2022**

Requested By **KENNY CHAN (ALAN'S UNITED ...**

Requested Date **24/02/2021 15:45**

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)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 3 March 2021 4:37 PM
To: RODGER.ANDREW@GMAIL.COM
Subject: ACCIDENT INVOLVING SKZ 4727T(AIG) AND SLP 1675U AT/ALONG JALAN JURONG KECHIL (EXIT TO PIE)ON 23/02/2021

03 March 2021

Mr Andrew David Rodger

[By Email Only]

Dear Sir/Madam,

You Ref: SKZ4727T

Our Ref: CC4/AIG21002592/Kpa3

ACCIDENT INVOLVING SKZ 4727T(AIG) AND SLP 1675U AT/ALONG JALAN JURONG KECHIL (EXIT TO PIE)ON 23/02/2021

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 SLP 1675U against your 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 07 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	24 Feb 2021 18:19	Clim Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	24 Feb 2021 18:19	Clim Veh Model Changed	(206756) NISSAN QASHQAI 2.0 CVT (A).	[A] HOW MEI KWAN
3	24 Feb 2021 18:19	Clim Created	Reg No: SLP1675U. Acct Date: 2021/02/23. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: EQ Insurance Company Ltd (HQ). Workshop: Alan's United Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	24 Feb 2021 18:19	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	24 Feb 2021 18:19	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/05	[A] HOW MEI KWAN
6	24 Feb 2021 18:19	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	24 Feb 2021 18:19	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Expre ss)	[I] Merimen Administrator
8	24 Feb 2021 18:20	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	24 Feb 2021 18:20	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
10	26 Feb 2021 16:36	TP Ins Updated	TPPolNo:[None] -> DMPPHQ20-003209.	[A] HOW MEI KWAN
11	23 Mar 2021 11:08	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	23 Mar 2021 11:09	Clim Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	23 Mar 2021 11:09	Clim Dtl Modified	JPJ Reg. Date: -> 2017/05/27.	[A] JOANNE LEE KHANG MIN
14	23 Mar 2021 11:09	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	24 Mar 2021 14:32	Adj Mandate Request	Cur.Req:4026.00:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$3,424.00 + (b)LOR(6days x \$100.00): \$600.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$4,026.00 *4 recommendation repair days + 1Sunday + 1PRS = 6days *For your approval please.	[A] CHEW HSIAO TONG
16	24 Mar 2021 15:42	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/05	[I] Loh, Chee-Heng
17	24 Mar 2021 15:42	Adj Mandate Set	Approved:4026.00.	[I] Loh, Chee-Heng

Date From    Date To    Audit Type

ACTIVITY

[24/03/2021 11:25] CHEW HSIAO TONG:
TP wksp said that their lient CCTV had been overwritten.

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
2672719	25 Feb 2021 14:25:17	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLP1675U	SKZ4727T	11.00
2679550	23 Mar 2021 11:09:10	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLP1675U	SKZ4727T	11.00

