

JWG INTERNATIONAL PTE. LTD.

Co. & GST Reg. No.: 201837488H

Blk 10, Ang Mo Kio Ind Park 2A, #03-08 AMK AutoPoint, Singapore 568047

H/P: 9698 8882 | Fax: 6909 9592

E-Mail: jwg.claims@yahoo.com

Our Ref : GBE5875J
Your Ref : SMT6970B

Date : 18 June 2021

BY MAIL WITHOUT PREJUDICE

AIG ASIA PACIFIC INSURANCE PTE. LTD.
78 Shenton Way
#11-16
Singapore 079120

Dear Sir/Madam,

ACCIDENT INVOLVING: GBE5875J & SMT6970B

DATE OF ACCIDENT: 12/03/2021

LOCATION: WOODLANDS AVE 12 TOWARDS SLE NEAR LAMP POST 65

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repairs :	\$ 3,852.00
Rental :	\$ 900.00
LTA & GIA :	\$ 36.45
Towing :	\$ -

Grand Total : **\$ 4,788.45/-**

The above-mentioned settlement is in respect for our client of damage pertaining to his motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

For any further inquiries, please kindly contact Mr. Ong Jun Wu @ 9698 8882, or email to jwg.claims@yahoo.com.

Yours faithfully,
JWG International Pte Ltd

NOTE: # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer-generated letter and does not need a signature.

JWG INTERNATIONAL PTE. LTD.

Co. & GST Reg. No.: 201837488H

Blk 10, Ang Mo Kio Ind Park 2A, #03-08 AMK AutoPoint, Singapore 568047

Phone: 6909 8882 | Fax: 6909 9592

E-Mail: jwg.claims@yahoo.com

LETTER OF AUTHORISATION

Accident on 12/03/2021 @ 1030hrs along Woodlands Ave 12 towards SLE Lamp Post 65
involving vehicles nos. G8E5875J & SMT6970B

In consideration of JWG International Pte. Ltd., Blk 10, Ang Mo Kio Ind 2A, #03-08 AMK AutoPoint, Singapore 568047, repairing my/our motor vehicle no. G8E5875J at my/our request, I/We, MK Air-Con & Services ("the claimant") of 208 Boon Lay Place #04-163 Boon Lay Place Singapore 640208 (address) bearing NRIC no. 53162347E the owner of motor vehicle no. G8E5875J hereby authorise them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc, to any of their appointed advocates to act of me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorised them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by JWG International Pte. Ltd. I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instruction to clear the said cheque on my/our behalf by presenting the same for payment directly into JWG International Pte. Ltd. account. Upon clearance of the said cheque, I/we further authorise JWG International Pte. Ltd. and/or their appointed law firm to utilise the monies to pay their charges without further reference to me. I confirm that the payment to JWG International Pte. Ltd. shall amount to a good discharge of JWG International Pte. Ltd. and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 12 day of 03 (month) 2021 (year).



"The Claimant's" Signature

Name: MK Air-Con & Services

NRIC No.: 53162347E



JWG International Pte. Ltd.

Name: Cynthia Lim

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

“We/I, **JWG INTERNATIONAL 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\$4,350.00** (Global Sum) for vehicle no. **GBE 5875J** that was damaged pursuant to the accident which occurred on **12/03/2021** (date) along **WOODLANDS AVE 12 TWDS SLE LAMP POST 65** (location) involving vehicle no/s **SMT 6970B**.

This is pursuant to the inspection conducted on **15/03/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **MK AIR-CON & SERVICES** (the third party claimant”) of vehicle no. **GBE 5875J** 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 **GBE 5875J** (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 21 (day) of Jul (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

“My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims”

JWG INTERNATIONAL PTE. LTD.

Co. & GST Reg. No.: 201837488H

10, Ang Mo Kio Ind. Park 2A, #03-08 AMK AutoPoint, Singapore (568047)

Tel: 6909 8882 | Fax: 6909 9592

E-Mail: jwg.claims@yahoo.com

Bill To : **AIG Asia Pacific Insurance Pte. Ltd.**
Motor Claims Department

DATE : 18-06-2021

TAX INVOICE : 1109

VEHICLE NO: GBE5875J

Attention: *Officer-In-Charge*

Item	Description	Amount (SGD)
1	Accident Claim Involving Vehicle No. GBE5875J [Our Client] & Vehicle No. SMT6970B [Your Insured] On 12/03/2021. Lump Sum Repair Costs Recommended By Your Appointed Surveyor Firm. Thank You.	\$3,600.00

Details Of Payment:

*Cheque should be crossed and made payable to:
JWG International Pte. Ltd.*

For Internet Banking:

Maybank Account No :0410-1076-634

Sub Total :	\$3,600.00
7% GST:	\$252.00
Total	<u>\$3,852.00</u>
Less Deposit :	\$0.00
Remaining Balance	<u>\$3,852.00</u>



JWG International Pte Ltd's Signature

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 #: E2103185

Date: 23-03-21

Bill To:

JWG International Pte Ltd

For the account of:

MK Air-Con & Services

UEN: 53162347E

Ship To:

1

JWG International Pte Ltd

For the account of:

MK Air-Con & Services

UEN: 53162347E

Description	Amount	Job No.
Vehicle Rental for Period 12.03.2021 to 18.03.2021 (Billing for days 6 X \$150.00/per day) (Vehicle No.: GBE5875J)	\$900.00	GBG8190X SR



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 17901

GBES8737

JWG^{FE 2103185}

ROC/GST No: 201609732N

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: <u>GBG 819CX</u> Replace Veh No:	
Name: (as in I/C) <u>Ho Ming Kwong</u>		Mileage out:	
NRIC/PASSPORT No: _____		Make & Model: <u>NISSAN NV350</u> (Auto) / Manual	
Date of Birth: _____		OUT : Date <u>12/03/21</u> Time : <u>12.15 PM</u>	
Address (Res): _____		HIRE PERIOD	
Driving Licence No: _____ D/L Type: Local / International		OWN DAMAGE CLAIM Excess S\$ <u>2000</u>	
Issue Date: _____		THIRD PARTY CLAIM Excess S\$ <u>1500</u>	
Tel: (O) _____ HP _____		CHARGES	
Company Name: <u>MK Air-Con & Services</u>		Daily @ \$ <u>150</u> per day <u>900</u> <u>00</u>	
Company UEN: <u>5316 2347E</u>		Weekly @ \$ _____ per week	
Company Address: _____		Monthly @ \$ _____ per month	
ADDITIONAL DRIVER'S PARTICULARS		Others @ \$ _____	
Name: (as in I/C) _____		Delivery Service	
NRIC/PASSPORT No: _____		GST	
Date of Birth: _____		SUB-TOTAL \$	
Address (Res): _____		PETROL LEVEL	
Driving Licence No: _____ D/L Type: Local / International		Out E <u>1/4</u> 1/2 3/4 F	
Issue Date: _____		In E <u>1/4</u> 1/2 3/4 F	
Tel: (O) _____ HP _____		EXTENSION	
VEHICLE CHECK LIST		Misc.	
D - DENTS S - SCRATCHES A - ACCIDENTS		GST <u>included</u>	
		TOTAL CHARGES <u>900</u> <u>00</u>	
RIGHT FRONT TOP LEFT		Rented out by:	
		Hirer's Signature	
		Addition Driver's Signature	

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

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN 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 ABOVE.
- 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.
- 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
<u>18/03/2021</u>	<u>1555hrs</u>				

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Mar 2021 / 11:48:42

Receipt Date/Time : 12 Mar 2021 / 11:48:42

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210312-001458

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SMT6970B

As at 12 Mar 2021/10:30:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SMT6970B

Enquiry Fee

20210312114703872432

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

20210312114715296

Direct Debit: eNETS Debit
(Internet Banking)

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.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard #42-01b, Singapore 038989

Email: gears-support@shift-technology.com

GST Reg No: M400017735

UEN: S66SS0020G

TAX INVOICE

JWG INTERNATIONAL PTE LTD -
ONG CHOON HONG

Invoice Number
GR-2021-002082

Invoice Issue Date
14 Jun 2021

Invoice Due Date
21 Jun 2021

Total Amount (S\$)	27.10
Total GST 7.00% (S\$)	1.90
Total Amount Incl. of GST (S\$)	29.00

Bill Type	Reference	Amount (S\$)	GST 7.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	09/06/2021,23/05/2021,SMZ5731A,XD538K	27.10	1.90	29.00
		Total Amount (S\$)		27.10
		Total GST 7.00% (S\$)		1.90
		Total Amount Incl. of GST (S\$)		29.00

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



**GENERAL
INSURANCE
ASSOCIATION**

RECORD MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE

RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 09/06/2021

Your Ref No: SMZ5731A

JWG INTERNATIONAL PTE LTD

Dear Sir/Madam,

Date of Accident: 23/05/2021 00:00 (SGT)

Vehicle No: SMZ5731A

Place of Accident: Lower Delta Rd, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
XD538K	Lower Delta Rd, Singapore	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 22 June 2021 9:18 AM
To: KLCCAREN@YAHOO.COM.SG
Subject: ACCIDENT INVOLVING SMT 6970B(AIG) AND GBE 5875J AT/ALONG WOODLANDS AVE 12 ON 12/03/2021

22 June 2021

Ms KAREN MARY LUK CHOON CHEE

[By Email Only]

Dear Sir/Madam,

You Ref: SMT6970B

Our Ref: CC4/AIG21003292/Dpa3

ACCIDENT INVOLVING SMT 6970B(AIG) AND GBE 5875J AT/ALONG WOODLANDS AVE 12 ON 12/03/2021

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 GBE5875J 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 your vehicle changed lane and collided with third party who was driving within his own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

Thank you.

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	12 Mar 2021 17:40	Clim Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	12 Mar 2021 17:40	Clim Veh Model Changed	(204575) TOYOTA DYNA 150 3.0 D (M).	[A] HOW MEI KWAN
3	12 Mar 2021 17:40	Clim Created	Reg No: GBE5875J. Acct Date: 2021/03/12. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: JWG International Pte Ltd (HQ)	[A] HOW MEI KWAN
4	12 Mar 2021 17:40	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 Mar 2021 17:40	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/23	[A] HOW MEI KWAN
6	12 Mar 2021 17:40	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Mar 2021 17:40	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	12 Mar 2021 17:40	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	12 Mar 2021 17:40	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
10	15 Mar 2021 21:48	Clim Registration Modified	Acct Time:00:00:00->10:00:00.	[I] AIG OneClaim Integration User
11	16 Mar 2021 17:52	Clim Veh Model Changed	(204575) -> (203125) NISSAN NV350 2.5 5AT 5DR EURO V (A).	[A] HOW MEI KWAN
12	08 Apr 2021 13:53	Video Downloaded	Downloaded Video - Accident	[I] Cheok, Lee Wai
13	12 Jun 2021 13:03	Video Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
14	22 Jun 2021 09:14	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
15	28 Jun 2021 09:22	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
16	28 Jun 2021 09:22	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	28 Jun 2021 09:22	Clim Dtl Modified	JPJ Reg. Date: -> 2016/01/27.	[A] JOANNE LEE KHANG MIN
18	28 Jun 2021 09:22	Clim Details Notified		[A] JOANNE LEE KHANG MIN
19	02 Jul 2021 13:58	Adj Mandate Request	Cur.Reg:4388.45:Liability: 100%(B15) *Quantum: (a)CORw/GST: \$3,852.00 + (b)LOR(5days x \$100.00): \$500.00 + (c)LTA/GIA search fee: \$36.45 = Total: \$4,388.45 *4 recommendation repair days +1P RS = 5days *For your approval please.	[A] CHEW HSIAO TONG
20	09 Jul 2021 07:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/23	[I] MdNoor, Norsiah
21	09 Jul 2021 07:59	Adj Mandate Set	Approved:4388.45.	[I] MdNoor, Norsiah

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
2677076	12 Mar 2021 17:48:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	GBE5875J	SMT6970B	11.00

2677245	15 Mar 2021 11:50:57	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBE5875J	Low, Xianyu	xx.xx
2704458	28 Jun 2021 09:22:16	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBE5875J	SMT6970B	11.00