

V-TEC ASIA AUTOMOTIVE PTE LTD



Date : **02-05-21** Our Contact : 8777 1911

To: : AIG ASIA PACIFIC INSURANCE PTE. LTD. Email : sales@vtecauto.com.sq

78, #07-16 Shenton Way, AIG Building, VEHICLE NO: SMX3369L
(S) 079120 MAKE/MODEL: KIA Cerato

:

Dear Sir / Madam,

509 CANBERRA DRIVE #02-22 CANBERRA RESIDENCES S(768128) ACCIDENT INVOLVING SMX3369L & SFK7071U AT SERANGOON AVENUE JUNCTION

Date Of Accident: 10th Mar 2021 10:20

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 10th Mar 2021, at SERANGOON AVENUE JUNCTION, involving our Client's motor vehicle number SMX3369L, other motor vehicle SFK7071U which was insured by you at the material time

We are instructed that the accident was caused by negligent driving and/or management of the motor vehicle by the driver of SFK7071U. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

	\$9,951.00
2. Rental (10 Days)	\$1,926.00
1. Cost of Repairs	\$8,025.00

We have on 12th Mar 2021 notifed you of the accident and a pre-repair & after-repair inspection of our client's vehicle was carried out by your appointed surveyors

CHEQUE PAYMENT : CHEQUE SHOULD BE CROSSED AND MAKE PAYABLE TO "V-TEC ASIA AUTOMOTIVE PTE LTD"

For avoidance of doubt, kindly note that this claim is made without prejudice to our client's driver/passager's personal injury claims. Prices Above Are Inclusive Of GST

Warmest Regards,

V-TEC ASIA AUTOMOTIVE PTE LTD

AUTHORIZATION TO ACT

(THIRD PARTY CLAIM)

To:

i, Freda Po	n Yal	dui.	("The ⁻	Third Par	ty claimant") NRIC	59341	925A of
Freda Po 509 Co	nberra	Dave	対しる	-77	Canberr	a R	esidence (addre	.\$:ss),
being the owner of	<u></u>	ν×336	9 <u>L(</u> v	ehicle no	o.) hereby au	uthoriz	ze .	
V-TEC ASA	4 AV10	SVILOUNC	ME	UD		_("the	workshop")	to act for me
with respect to my								
bearing registration	no <u>_</u> 9	MX 336	9L	that w	as damageo	d pursi	uant to the a	ccident
which occurred on	lo	103/2	1	_along _	Serana	000	Avenue	Junction
which occurred on involving vehicles _		SPK	1404	ر			("the a	ccident")
I further authorize and the workshop i payment cheque/s	s further	authorized	l to receiv	e payme	nt further to			-
I further acknowled prejudice and with concerned.								
Dated this) (day of	03 /\	(mont	ch) 20 1	(year)	»	·
M					01109			

Signed by "the Third Party claimant" Signed by "the workshop"

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

"We/I, <u>V-TEC ASIA AUTOMOTIVE PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$9,000.00</u> (Global Sum) for vehicle no. <u>SMX 3369L</u> that was damaged pursuant to the accident which occurred on <u>10/03/2021</u> (date) along <u>SERANGOON AVENUE JUNCTION</u> (location) involving vehicle no/s <u>SFK 7071U</u>.

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 <u>FREDA POH YA HUI</u> (the third party claimant") of vehicle no. <u>SMX 3369L</u> 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 SMX 3369L (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.



V-TEC ASIA AUTOMOTIVE PTE LTD

201534887R

8 KAKI BUKIT AVENUE 4 #07-08/09 PREMIER@KB SINGAPORE 415875

Tel No.: +65 6635 2706 / +65 9877 9797 Fax No.: +65 6341 6232

TAX INVOICE

Customer: SMX 3369 L (KIA Cerato K3)

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Address: 78, #07-16 Shenton Way, AIG Building,

Singapore 079120

No. : 21FR00003-VT

Date : 02 May 2021

Terms : C.O.D.

Make / Model : KIA Cerato K3

Mileage : -

Chassis No

Attention : Contact
Email : Fax

No. DescriptionQtyUnit Price \$\$Amount \$\$1Lump sum Repairs as per recommendation
CLAIMANT: FREDA POH YA HUI1.00 Unit7,500.00

Remarks : DATE OF ACCIDENT : 10th Mar 2021	Subtotal (Excluding GST)	7,500.00
CLAIM TYPE : THIRD PARTY	Discount	0.00
	GST 7% on 7,500.00	525.00
SINGAPORE DOLLAR EIGHT THOUSAND TWENTY FIVE ONLY	Total	8,025.00
	Grand Total	8,025.00

Received In Good Order & Condition:

All Good Sold are not refundable / Return

* Any defects or unsatisfied conditions after servicing are to be informed within three(3) days from DATE OF INVOICE.

* Services rendered will be taken as accepted if no feedback is received within three(3) days from DATE OF INVOICE.

WARRANTY : ALL NEW PARTS REPLACED INCLUDE ONE MONTH WARRANTY AGAINST MANUFACTURER UNLESS OTHERWISE STATED.

PLEASE CHEQUE SHOULD BE CROSSED AND MAKE PAYABLE TO ---"V-TEC ASIA AUTOMOTIVE PTE LTD"---

Thank you for your support, we are glad to provide you with our service. Kindly give us a feedback in our Facebook or in Sgcarmart =)

Warmest Regards

Singapore Vehicle Traders Association



V-TEC ASIA AUTOMOTIVE PTE LTD

201534887R

8 KAKI BUKIT AVENUE 4 #07-08/09 PREMIER@KB SINGAPORE 415875

Tel No.: +65 6635 2706 / +65 9877 9797 Fax No.: +65 6341 6232

TAX INVOICE

Customer: SMX 3369 L (KIA Cerato K3)

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Address: 78, #07-16 Shenton Way, AIG Building,

Singapore 079120

No. : 21AC000003-VT

Date : 02 May 2021

Terms : C.O.D.

Chassis No : -

Make / Model

Mileage : -

Attention : Contact : Email : Fax :

No	o. Description	Qty	Unit Price S\$	Amount S\$
1	Car Rental	10.00 Days	180.00	1,800.00

Remarks :		Subtotal (Excluding GST)	1,800.00
		Discount	0.00
		GST 7% on 1,800.00	126.00
SINGAPORE DOLLAR	ONE THOUSAND NINE HUNDRED TWENTY SIX ONLY	Total	1,926.00
		Grand Total	1,926.00

Received In Good Order & Condition:

All Good Sold are not refundable / Return

WARRANTY : ALL NEW PARTS REPLACED INCLUDE ONE MONTH WARRANTY AGAINST MANUFACTURER UNLESS OTHERWISE STATED.

PLEASE CHEQUE SHOULD BE CROSSED AND MAKE PAYABLE TO ---"V-TEC ASIA AUTOMOTIVE PTE LTD"---

Thank you for your support, we are glad to provide you with our service. Kindly give us a feedback in our Facebook or in Sgcarmart =)

Warmest Regards

Singapore Vehicle Traders Association

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^{*} Services rendered will be taken as accepted if no feedback is received within three(3) days from DATE OF INVOICE.



8 Kaki Bukit Ave 4 Premier@KB #07-08 Singapore 415875 Tel: 6635 2706 Email: sales@vtecauto.com.sg UEN: 201534887R

LEASING AGREEMENT

This Vehicle Leasing Agreement is made between									
Dr./Mr. (Ms) Freda Poh Ya Flvi ("Hirer") of NRIC/FIN S9341911A With Registered Address S09 Canberra Dive #102-22 (anberra Residences SC768128) Contact No.: 9027 5748 The agreed leasing date is from 10,03 H to 06,04,11									
With Registered Address 509 Canber	ra Dive \$02-22 (an	berra Residences							
SC768128)	Contact No	9027 5748							
The agreed leasing date is from 10,03 71 to 06,04,11									
Total leasing rate agreed at S\$	Total leasing rate agreed at S\$ Total Leasing (day(s) / weeks / months)								
LEASING EXTENSION FROM ABOVE INIT	TAL DATE TO: / /								
Leasing Rate S\$ per (day / week / mo	onth). Leasing Extension(d	lay(s) / weeks / months)							
Full PaymentAuthorize	ad Structure 8, Parts (Occasion)	C:							
Vehicle Inspection and Remarks	ed Signature & Date (Owner)	Signature & Date (Hirer)							
Tomore inspection and remarks		Vehicle No.: \$3 × 59 3 5 A							
		Make & Model: Handa Civic							
		Vehicle Collection:							
		Mileage: KM							
		Date: 10/03/74							
		Time:(AM/PM)							
		Fuel Level:							
d in the second									
		E / F							
L'in a		1 4							
		Signature (Hirer)							
		Vehicle Returned:							
Additional Driver Name:		Mileage: KM							
NRIC/FIN:		Date: 06 104 / 2021							
Nationality		A .							
Surcharge for West		Time: (AM/PM)							
Malaysia: Total Due:									
Booking Deposit:	Security Deposit:	Signature (Hirer)							
Balance Due:		Accessories/Remarks:							
/									
HIRER TO PROVIDE ORIGINAL NRIC FIN & DRIVING LICENSE INC VALID SINGAPORE INTURNE LICENCE HELD FOR AT LEAST TWO (2	LUDING THAT OF ADDITIONAL DRIVER FOR PHOTO D) YEARS)	COPYING AS PROOF (AS LEAST 22 YEARS OLD WITH							
	URE TO RETURN OF HIRED VEHICLE PER THIS AGI	REEMENT: A MAN SCIORY PENALTY OF (MINIMUM)							
William Control of the High		/ • / /							
V Womes									
4.4.10		<u> </u>							
Authorized Signature & Date (Owner)	:	Signature & Date (Hirer)							

LEASING TERMS AND CONDITIONS

- Definitions
 - Owner means V-Tec Asia Automotive Pte Ltd
 - Hirer means the person signing this agreement, which the charges incurred under this agreement, are to be billed.
 - Vehicle means the motor vehicle or any substitute or replacement vehicle described in this agreement and/or other Form of Records, includes all tires, tools, accessories, equipment, keys, parts and vehicle documents in or on the vehicle.
- Hirer and or listed authorized driver must be above 22 years old. Hirer and or authorized driver must have a valid Singapore driving license held for at least TWO (2) years as required by insurance requirements.
- Hirer is responsible that the person driving the vehicle is permitted in accordance with the licensing or other laws or regulation to the motor vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason enactment or regulation in that behalf from driving a motor vehicle.
- The Hirer shall at all times drive the said vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connections therewith. Particular attention is to be accorded to the following:
 - Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity,
 - Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs,
 - Hirer shall not hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedaling or trafficking, smuggling, or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle and loss of leasing income.
- The vehicle must be properly parked and locked when not in used. It is also the Hirer's responsibility to inform the Owner if vehicle parts such as number plate, faulty lamp, road tax sticker is missing, broken, bend or dirty or tyre is bald. Failing which the Hirer shall pay all fines and penalties which may be incurred.
- The vehicle must be provided with sufficient fuel, engine oil, water, prescribed tyre pressure failing which the Hirer shall be liable for the full cost of repairs including loss of leasing income arising from Hirer's or driver's negligence to keep vehicle in proper running condition resulting in any damage caused to the vehicle or any inconvenience caused to the Owner.
- Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not constitute to a breakdown and that in the event, the Owner's 24 hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$\$80-\$100 per trip. Punctured and damaged tyres that cannot be reused will be charged accordingly from S\$100-S\$200 per tyre.
- The vehicle is supplied with petrol and should be returned with petrol level likewise.
- Strictly no smoking, durians and transportation of pets are allowed in the vehicle. Failure to oblige, Hirer is responsible for cleaning cost of
- The Hirer is obliged to inform the Owner immediately of any accident and make a report to the insurance company not later than 24 hours after the accident. The Hirer must not acknowledge or compound any claim either partially or in full. It is important that they secure in names, NRIC number, address and telephone of all witnesses as well as the license number of any and all vehicles involved in the accident. In the event that any party to the accident suffered an injury, or involved a government vehicle and/or damage to government property, or involved a foreign vehicle or involved a pedestrian or cyclist, the local police authorities have to be informed.
- The Owner cannot be held responsible for any damages not covered by insurance, to the Hirer and any third party in connection with the operation and the leased vehicle, as well as the loss or damaged to articles stored or left in the vehicle during the leasing period. The Hirer agrees to exonerate the Owner from all responsibility in connection with any loss or damage or inconvenience used by the belated delivery of the vehicle, possible motor troubles or any other causes.
- The vehicle is NOT covered by a motor insurance policy covering accident insurance for the Hirer, his passenger or authorized driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the vehicle. It is the responsibility of the Hirer to requisite for separate personal accident coverage for bodily injury or death
- Hirer shall not take the said vehicle outside mainland Singapore without the written consent of the Owner. Failure to comply with this term comes with a penalty of S\$200 per day and may entail further serious consequences; Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value and loss of leasing income of the said vehicle.
- In the event of driving into West Malaysia, a surcharge will apply up to a maximum of \$\$50 per day.
- Minimum leasing charge is One day (24 Hours) and excess hour charge is computed at 50% of daily rates.

 No refund for early return of vehicle. Vehicle shall be returned latest by 6pm (Monday Firday) and 1pm (Saturday) or otherwise stated in
- In the event of any emergency associated to the leased vehicle, HIRER should contact 8777 1911.
- All rates quoted are in Singapore currency. Full amount is payable upon collection of vehicle by cash or approved credit cards only.
- In breach of the terms and conditions stated in this Agreement, the Owner reserves the right to resume possession of the leased vehicle at any time from the Hirer in the Owner's interest without prejudice.
- 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.
- Vehicle is covered under insurance against limited third party liability, for third party property damage up to \$\$5,000,000 per accident. However, there is an excess liability for any damages/loss to the leased vehicle for each and every accident, regardless of fault which is always the responsibility of the Hirer. Hirer is always responsible for the amount of "damage/loss" for each and every accident as follows:

Damage/Loss Excess								
Vehicle Capacity	Damage	mage Excess Fire & Theft			Wind Screen Replacement			
	Singapore	Malaysia	Singapore	Malaysia	Singapore/Malayia			
≥ 27 Years Old	SS 3,000	SS 4,000	SS 3,000	SS 4,000	SS 100			
< 27 Years Old	SS 5,000 SS 6,000		S\$ 5,000	SS 6,000	A SS 100			

Signature & Date (Hirer)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 19 March 2021 3:04 PM

To: csng@ymail.com

Subject: ACCIDENT INVOLVING SFK 7071U(AIG) AND SMX 3369L AT/ALONG JUNCTION

ANG MO KIO AVE 3 & SERANGOON NORTH AVE 3 ON 10/03/2021

19 March 2021

Mr Ng Chee Seong [By Email Only]

Dear Sir/Madam,

You Ref: SFK7071U

Our Ref: CC4/AIG21003371/Upa3

ACCIDENT INVOLVING SFK 7071U(AIG) AND SMX 3369L AT/ALONG JUNCTION ANG MO KIO AVE 3 & SERANGOON

NORTH AVE 3 ON 10/03/2021

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 SMX3369L 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)

5/31/2021 Merimen e-Claims

Claim Audit

- 1	UDIT T	RΔTI		
	On	Audit	Remarks	Ву
1	15 Mar 2021 17:37	Clm Dtl Modified	Claimant's Name: -> FREDA POH YA HUI.	[A] HOW ME: KWAN
2	15 Mar 2021 17:37	Clm Veh Model Changed	(206491) KIA CERATO 1.6 SUNROOF (A).	[A] HOW MEI KWAN
3	15 Mar 2021 17:37	Clm Created	Reg No: SMX3369L. Acct Date: 2021/03/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: V-tec Asia Automotive Pte Ltd (HQ)	[A] HOW ME: KWAN
4	15 Mar 2021 17:37	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW ME
5	15 Mar 2021 17:37	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/24	[A] HOW ME: KWAN
6	15 Mar 2021 17:37	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	15 Mar 2021 17:37	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	15 Mar 2021 17:38		(19):Fastlane.	[A] HOW MEI KWAN
9	15 Mar 2021 17:38	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
10	19 Mar 2021 12:57	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	10 Apr 2021 10:43	Video Downloaded	Downloaded Video - Accident	[A] MARCUS CHUA
	23 Apr 2021 09:03	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	23 Apr 2021 09:03	Clm Dtl Modified	Insured ID: -> Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
	23 Apr 2021 09:03	Clm Dtl Modified	JPJ Reg. Date: -> 2017/06/08.	[A] JOANNE LEE KHANG MIN
15	23 Apr 2021 09:03	Clm Details Notified		[A] JOANNE LEE KHANG MIN
	11 May 2021 14:50	Adj Mandate Request	Cur.Req: 9095.00 : Liability: 100% (BOLA 27) *Quantum: (a)CORw/GST: $$8,025.00 + (b)LORw/GST(10d ays x $100.00)$: $$1,070.00 = Total$: $$9,095.00 *10$ recommendation repair days *For your approval ple ase.	[A] CHEW HSIAO TONG
	24 May 2021 17:06	Video Downloaded	Downloaded SMX3369L vs SFK7071U_TP VIDEO(REAR)	[I] Goh, Jeremy-CX
	24 May 2021 17:06	Video Downloaded	Downloaded Video - Accident	[I] Goh, Jeremy-CX
19	24 May 2021 17:16	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/24. Mandate Remarks: mandate approved. subject to document s in order.	[I] Goh, Jeremy-CX
	24 May 2021 17:16	Adj Mandate Set	Approved:9095.00:mandate approved. subject to documents in order.	[I] Goh, Jeremy-CX
	Date	e From	Date To Audit Type None	Go

ACTIVITY

No record

Merimen Billi	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		
2677783	16 Mar 2021 14:29:07	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMX3369L	SFK7071U	11.00		
2678658	19 Mar 2021 08:43:16	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMX3369L	Low, Xianyu	xx.xx		

2678797	19 Mar 2021 14:04:01	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMX3369L	CHEW HSIAO TONG	xx.xx
2688557	23 Apr 2021 09:03:43	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SMX3369L	SFK7071U	11.00