



SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com

LETTER OF DEMAND

31 MAY 2021

Accident involving my vehicle number SLL5958Z and vehicle number
SMX 6676E on 20/03/2021 at 14:30 HOURS at/along
PIE towards Tuas (At Thomson Flyover)

We refer to the above matter.

Attached please find copies of the following for your kind perusal:

Vehicle Repair Cost /Excess	\$ 13 100.00
Rental for <u>10</u> days x \$ <u>150.00</u> /day	\$ 1 500.00
Loss of Use for <u>-</u> days x \$ <u>-</u> /day	\$ -
LTA Search Fee /3rd Party GIA Report	\$ 7.45
Others <u>e-Day Licence</u>	\$ 20.00
Total:	\$ 14 627.45

Yours faithfully,

Michelle



Michelle

HP: 9856 4815

Authorisation To Act

I, Lai Kian Tiong ("the third party claimant") of
BLK 237 Tampines Street 21 #10-557 Singapore 520237
(address), owner of SLL5958Z (vehicle no.)
hereby authorise SmartOne Auto Pte. Ltd. ("the workshop")
to act for me with respect to my claim for repair costs and / or rental and / or
loss of use ("claim") for my vehicle no. SLL5958Z that was
damaged pursuant to the accident which occurred on 20/03/2021 (date)
at/along PIE towards Tuas (At Thomson Flyover)
(location) involving vehicle no/s SMX6676E ("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that
they deem it fit and the workshop is further authorised to receive payment further to settlement
of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge
vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by
me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident
concerned.

Dated this 20 day of 03 (month) 20 21 (year)



Signed by "the third party claimant"



Signed by "the workshop"

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SLL 5958Z and SMX 6676E on 20/03/2021
at/along PIE towards Tuas (At Thomson Flyover)

1. I/We, the Owner of motor vehicle no. SLL 5958Z hereby instruct and authorise SmartOne Auto Pte. Ltd. ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5. Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8. In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 20 day of 03 20 21

Signature of vehicle owner Lai

Name : Lai Kian Tiong

IC/UEN No : S7810271C

(Company stamp, if applicable)

Address : BLK 237 Tampines Street
21 #10-557 Singapore 520237

Tel : 9742 1115

Witnessed by :

Michelle



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

AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, Lai Kian Tiong ("the third party claimant")

of BLK 237 Tampines Street 21 #10-557 S (520237) (address),

owner of SLL 5958Z (vehicle no.) hereby authorize

SmartOne Auto Pte. Ltd.

("the workshop") to act for me with respect to my claim for

repair costs and/or rental and/or loss of use ("claim") for my

vehicle no. SLL 5958Z that was damaged pursuant to the

accident which occurred on 20/03/2021 (date) along PIE towards

Tuas (At Thomson Flyover) (location)


involving vehicle no/s SMX 6676E


("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 20 day of 03 (month) 20 21 (year)


Signed by "the third party claimant"


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"

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

"We/I, SMARTONE 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\$14,100.00 (Global Sum) for vehicle no. SLL 5958Z that was damaged pursuant to the accident which occurred on 20/03/2021 (date) along PIE TWDS TUAS involving vehicle no/s SMX 6676E.

This is pursuant to the inspection conducted on 22/03/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LAI KIAN TIONG ("the third party claimant") of vehicle no. SLL 5958Z 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 SLL 5958Z (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 10 (day) of 08 (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

TAX INVOICE

SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com



Date	Invoice Number	Vehicle Number
31/05/2021	SOA202105-00098	SLL5958Z

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY
#07-12 AIG BUILDING
SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 13,100.00
Total	\$ 13,100.00

Cross cheques and pay: SMARTONE AUTO PTE. LTD.
Please indicate the invoice number on the reverse side.

SmartOne Auto Pte. Ltd.
AUTO Generated - Signature Not Required

Rapid Rental Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09 Premier@Kaki Bukit

Singapore 415875

Tel : 6341 6789 Fax: 6341 6778

ROC No.: 201627936K

TAX INVOICE

To: LAI KIAN TIONG
BLK 237 TAMPINES STREET 21
#10-557
SINGAPORE 520237

Invoice No. : DR2103-0401
Date : 31.03.21
Vehicle No. : **SLV7860E**
Vehicle Model: : HYUNDAI ELANTRA

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 20/03/2021 - 30/03/2021 YOUR REF: SLL5958Z	10	150.00	\$ 1,500.00
TOTAL:			\$ 1,500.00

Payment by cheque should be crossed and made payable to 'Rapid Rental Pte.Ltd.'

This is computer generated document.
No signature is required.

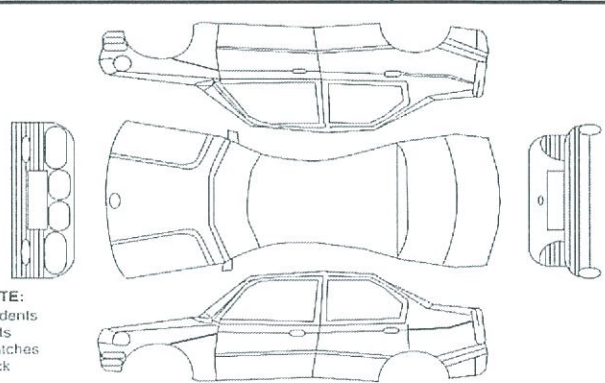
RAPID RENTAL PTE. LTD.

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

ROC:201627936K

VRA NO: DR2103 - 0401

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		Hirer's Own Vehicle No: <u>SLL5958Z</u>											
Name (as in I/C): <u>Lai Kian Tiong</u>	Loan Vehicle No: <u>SLV7860E</u>												
NRIC/Passport No: <u>S7810271C</u> Date of Birth: <u>23/04/1978</u>	Make & Model: <u>Hyundai Elantra</u>												
Address: <u>BLK 237 Tampines</u> Age: <u>43</u>													
<u>Street 21 # 10-557</u> S(<u>520237</u>)													
Name & Address of Employer:													
Occupation: Driving Exp:													
Driving License No: Passed Date:													
D/L Type: Local/Int'l/Others:													
Tel: (H/P) (O)													
DRIVER'S PARTICULARS		CHARGES											
Name (as in I/C):		Daily <u>10</u> day @ \$ <u>150</u> Per day	\$ <u>1500</u> cts <u>-</u>										
NRIC/Passport No: Date of Birth:		Weekly day @ \$ Per week											
Address: Age:		Monthly day @ \$ Per month											
S()		Others											
Occupation: Driving Exp:		CDWS/PAI											
Driving License No: Passed Date:		Delivery/Collection Svc											
D/L Type: Local/Int'l/Others:													
Tel: (H/P) (O)													
		SUB-TOTAL <u>1500</u> <u>-</u>											
		Petrol Level & Surcharge											
		OUT	<table border="1"><tr><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td></td><td><input checked="" type="checkbox"/></td><td></td><td></td><td></td></tr></table>	E	1/4	1/2	3/4	F		<input checked="" type="checkbox"/>			
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E	1/4	1/2	3/4	F									
	<input checked="" type="checkbox"/>												
		TOTAL <u>1500</u> <u>-</u>											
EXCESS : Section (1) \$2,500.00 Section (2) \$2,500.00													
Hirer's Signature: <u>[Signature]</u>		Additional Hirer'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 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 voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.													
IMPORTANT													
<p>1. The Hirer and the authorized driver must be over 25 years of age and under 65 years of ages and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.</p> <p>2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.</p> <p>3. No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.</p> <p>4. Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>5. Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in additional to appropriate insurance top up in the case of non-disclosure of Malaysia usage.</p> <p>6. The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.</p> <p>7. The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.</p> <p>8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.</p> <p>9. The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.</p> <p>10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.</p> <p>11. The hirer and/or driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.</p> <p>12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.</p> <p>13. I understand and agreed to personal data collection statement stated on the Term and Conditions page.</p>													
Date / Time OUT	Mileage	Check By	Remark										
<u>20/03/21</u> <u>4:30pm</u>	<u>151796</u>												
Date / Time IN	Mileage	Check By	Remark										
<u>30/03/21</u> <u>6:30pm</u>	<u>152693</u>												

Land Transport Authority
Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 20 Mar 2021 / 16:03:43

Receipt Date/Time : 20 Mar 2021 / 16:03:43

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210320-001705

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
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Result of Insurance Enquiry - SMX6676E

As at 20 Mar 2021/14:30:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE, LTD.

1 Insurance Enquiry - SMX6676E

Enquiry Fee

20210320160256358914

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

526471XXXXXX1359 eNETS Credit Card 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.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 30 Mar 2021 / 10:16:00

Receipt Date/Time : 30 Mar 2021 / 10:15:58

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210330-000753

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Usage Date: 30 Mar 2021 (Tue)				
1	Sales of e-Day Licence - SLL5958Z e-Day Licence @\$20.00 x 1 20210330101449407800	20.00	0.00	20.00
Sub-Total		20.00	0.00	20.00
Total Before Rounding		20.00	0.00	20.00
Rounding Difference				0.00
Total Amount Payable				20.00
Paid By				
	526471XXXXXX1359	eNETS Credit Card		20.00
Total				20.00
Cash Change				0.00
Tendered Amount				20.00
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.

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Wednesday, 24 March 2021 2:08 PM
To: kikuzawa.kenichi@eurokars.com.sg
Cc: Admin A
Subject: ACCIDENT INVOLVING SMX 6676E & SLL 5958Z / OTHERS ALONG/AT PIE TOWARDS TUAS ON 20/03/2021

Our Ref: CC4/AIG21003699/Ara3

EUROKARS LEASING PTE LTD – BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMX 6676E & SLL 5958Z / OTHERS ALONG/AT PIE TOWARDS TUAS ON 20/03/2021

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 SLL 5958Z against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL

No.	On	Audit	Remarks	By
1	22 Mar 2021 18:29	Clim Dtl Modified	Claimant's Name: -> LAI KIAN TIONG.	[A] HOW MEI KWAN
2	22 Mar 2021 18:29	Clim Veh Model Changed	(204482) TOYOTA SIENTA 1.5 G CVT (A).	[A] HOW MEI KWAN
3	22 Mar 2021 18:29	Clim Created	Reg No: SLL5958Z. Acct Date: 2021/03/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Direct Asia Insurance (Singapore) Pte Ltd (HQ). Workshop: Smartone Auto Pte Ltd (H Q)	[A] HOW MEI KWAN
4	22 Mar 2021 18:29	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	22 Mar 2021 18:29	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/31	[A] HOW MEI KWAN
6	22 Mar 2021 18:29	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	22 Mar 2021 18:29	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	22 Mar 2021 18:30	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	22 Mar 2021 18:30	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	12 Jul 2021 08:39	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
11	12 Jul 2021 08:39	Clim Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	12 Jul 2021 08:39	Clim Dtl Modified	JPJ Reg. Date: -> 2017/03/01.	[A] JOANNE LEE KHANG MIN
13	12 Jul 2021 08:39	Clim Details Notified		[A] JOANNE LEE KHANG MIN
14	26 Jul 2021 12:10	Adj Mandate Request	Cur.Req:14127.45:Lia:100%*Quantum:(a)COR:\$13,100+(b)LOR(10days x \$100):\$1,000+(c)LTA/GIA s earch fee:\$7.45+(d)e-day ticket:\$20 =Total:\$14,127.45 *Vehicle Model:TOYOTA SIENTA *Recommend e 10 repair days.	[A] Jaslin Kok Chin Yi
15	29 Jul 2021 09:25	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/31	[I] MdNoor, Norsiah
16	29 Jul 2021 09:25	Adj Mandate Set	Approved:14127.45.	[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
2679400	22 Mar 2021 18:36:06	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLL5958Z	SMX6676E	11.00
2708110	12 Jul 2021 08:39:07	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLL5958Z	SMX6676E	11.00

