



iShare Auto Pte. Ltd.  
Co. Reg No: 201939376R  
8 Kaki Bukit Avenue 4  
#08-09 Premier @ Kaki Bukit  
Singapore 415875  
Tel: 6341 6789 Fax: 6341 6778  
Email: ishareauto@gmail.com

## LETTER OF DEMAND

31 MAY 2021

Accident involving my vehicle number SLZ 6505S and vehicle number  
SLH 1577L on 23/03/2021 at 17:00 HOURS at/along  
MSCP of BLK 231 Pasir Ris Drive 4 Deck 1A.

We refer to the above matter.

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

Vehicle Repair Cost / <del>Excess</del>	\$ 3 100.00
Rental for <u>3</u> days x \$ <u>220.00</u> /day	\$ 660.00
Loss of Use for <u>-</u> days x \$ <u>-</u> /day	\$ -
LTA Search Fee / 3 <sup>rd</sup> Party GIA Report	\$ 36.45
Others	\$ -
Total:	\$ 3 796.45

Yours faithfully,

Michelle



Michelle

HP: 9856 4815



"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, Leo Khing Pok ("the third party claimant")  
of BLK 231 Pasir Ris Drive 4 #10-450 Singapore 510231 (address),  
owner of SLZ 6505S (vehicle no.) hereby authorize  
iShare 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. SLZ 6505S that was damaged pursuant to the  
accident which occurred on 23/03/2021 (date) along MSCP of  
BLK 231 Pasir Ris Drive 4 Deck 1A (location)  
involving vehicle no/s SLH 1577L  
("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 24 day of 03 (month) 20 21 (year)

[Signature]  
Signed by "the third party claimant"

[Signature]  
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, **ISHARE 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\$3,490.00** (Global Sum) for vehicle no. **SLZ 6505S** that was damaged pursuant to the accident which occurred on **23/03/2021** (date) along **MSCP OF BLK 231 PASIR RIS DRIVE 4 DECK 1A** involving vehicle no/s **SLH 1577L**.

This is pursuant to the inspection conducted on **25/03/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **LEO KHING POK** ("the third party claimant") of vehicle no. **SLZ 6505S** 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 **SLZ 6505S** (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 02 (day) of 09 (month) **2021** (year)

  
Lup  
Signed by appointed surveyor

  
  
Signed by "the workshop" (with chop)

# TAX INVOICE

iShare Auto Pte. Ltd.

Co. Reg No: 201939376R

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: ishareauto@gmail.com



Date	Invoice Number	Vehicle Number
31.05.2021	ISA202105-00093	SLZ6505S

## 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	\$ 3,100.00
Total	\$ 3,100.00

Cross cheques and pay: iShare Auto Pte. Ltd.

Please indicate the invoice number on the reverse side.

iShare 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: LEO KHING POK  
BLK 231 PASIR RIS DRIVE 4  
#10-450  
SINGAPORE 510231

Invoice No. : DR2103-0400  
Date : 28.03.21  
Vehicle No. : **SMN6138U**  
Vehicle Model: : TOYOTA VOXY

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 24/03/2021 - 27/03/2021 YOUR REF: SLZ6505S	3	220.00	\$ 660.00
TOTAL:			\$ 660.00

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: DR2103-0400

## VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		Hirer's Own Vehicle No: SLZ6505S	
Name (as in I/C):	Leo Khing Pck	Loan Vehicle No: SMNG138U	
NRIC/Passport No:	S1781862G	Date of Birth: 06/11/1966	
Address:	BLK 231 Pasir Ris	Age: 55	
	Drive 4 #10-450	S( 510231 )	
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		SUB-TOTAL	
Name (as in I/C):		660 -	
NRIC/Passport No:			
Address:			
	S( )		
Occupation:			
Driving License No:			
D/L Type: Local/Int'l/Others:			
Tel: (H/P)			
	(O)		
EXCESS : Section (1) \$2,500.00			
Section (2) \$2,500.00			
Hirer's Signature:		Additional Hirer's Signature:	
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.			
<b>IMPORTANT</b>			
<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 addition 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
24/03/21 2:30pm	29941		
Date / Time IN	Mileage	Check By	Remark
27/03/21 3:00pm	30179		

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

Print Date/Time : 24 Mar 2021 / 14:19:08

Receipt Date/Time : 24 Mar 2021 / 14:19:08

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210324-002196

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 - SLH1577L

As at 23 Mar 2021/17:00:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1	Insurance Enquiry - SLH1577L Enquiry Fee 20210324141832952228	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45

Paid By		
526471XXXXX1359	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.



RECORD MANAGEMENT CENTRE

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

9 Temasek Boulevard #42-01b, Singapore 038989

Email: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Reg No: M400017735

UEN: S66SS0020G

**TAX INVOICE**

iShare Auto Pte. Ltd. - Leo Khing Pok

**Invoice Number**  
GR-2021-001027

**Invoice Issue Date**  
25 Mar 2021

**Invoice Due Date**  
01 Apr 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	24/03/2021,23/03/2021,SLZ6505S,SLH1577L	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.*



**Re: ACCIDENT INVOLVING SLH 1577L(AIG) AND SLZ 6505S AT/ALONG 231A PASIR RIS DRIVE 4 MULTI-STOREY CARPARK ON 23/03/2021 (Pics Part 2)**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 4/8/2021 4:16 PM

To: Margrib Sha <margribsha@gmail.com>

Dear Mr Margrib Sha,

We have reviewed the matter and we are of the view that we do not have a good defense towards third party claim against your policy. As there is no video footage to show exactly how the accident happened, we are only able to review the case based on both parties reports as well as the damage photographs. Based on both parties report, we can agree on the followings: -

1. Your vehicle was coming out from parking lot.
2. Third party was on main driveway.

As for damages to both vehicles, if based on your statement, damage to third party vehicle should have been more on frontal portion instead of focus on left front corner. Therefore, it is hard for us to defense the case. Under Motor Accident Guide, any vehicle when moving out of parking lot should give way to vehicles approaching along the driveway. Generally, third party on the driveway has the right of way but should keep a lookout for vehicles moving out of parking lots, however that only contribute to 10%-20% of the liability (under the Motor Accident Guideline). Whereas the bulk liability falls onto the party who was moving out of a parking lot.

In view of the above, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Margrib Sha <margribsha@gmail.com>

**Sent:** Thursday, 22 April 2021 5:39 PM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Subject:** Re: ACCIDENT INVOLVING SLH 1577L(AIG) AND SLZ 6505S AT/ALONG 231A PASIR RIS DRIVE 4 MULTI-STOREY CARPARK ON 23/03/2021 (Pics Part 2)

Here are the remaining photos.

On Thu, 22 Apr 2021, 16:42 Hsiao Tong (LKKAuto), <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:  
22 April 2021

**Mr MARGRIB SHA BIN ABDUL WAHAB**

[By Email Only]

Dear Sir/Madam,

**You Ref: SLH1577L**

**Our Ref: CC4/AIG21003894/Apa3**

**ACCIDENT INVOLVING SLH 1577L(AIG) AND SLZ 6505S AT/ALONG 231A PASIR RIS DRIVE 4 MULTI-STOREY CARPARK ON 23/03/2021**

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 SLZ 6505S against your 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.

As per our tele-conversation earlier, kindly assist to send us all the accident scene photos for our further action.

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](mailto: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	25 Mar 2021 17:38	<b>Clim Dtl Modified</b>	Claimant's Name: -> LEO KHING POK.	[A] HOW MEI KWAN
2	25 Mar 2021 17:38	<b>Clim Veh Model Changed</b>	(200926) TOYOTA PREVIA 2.4 8-SEATER (A).	[A] HOW MEI KWAN
3	25 Mar 2021 17:38	<b>Clim Created</b>	Reg No: SLZ6505S. Acct Date: 2021/03/23. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Ishare Auto Pte. Ltd. (HQ)	[A] HOW MEI KWAN
4	25 Mar 2021 17:38	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	25 Mar 2021 17:38	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/06	[A] HOW MEI KWAN
6	25 Mar 2021 17:38	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	25 Mar 2021 17:38	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	25 Mar 2021 17:38	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	25 Mar 2021 17:38	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	20 Jun 2021 23:43	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
11	20 Jun 2021 23:43	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	20 Jun 2021 23:43	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2010/10/07.	[A] JOANNE LEE KHANG MIN
13	20 Jun 2021 23:43	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
14	11 Aug 2021 09:28	<b>Adj Mandate Request</b>	Cur.Reg:3616.45:Liability: 100%(B24) *Quantum: (a)COR: \$3,100.00 + (b)LOR(3days x \$160.00): \$48 0.00 + (c)LTA/GIA search fee: \$36.45 = Total: \$3,616.45 *4 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
15	11 Aug 2021 16:11	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/06. Mandate Remarks: mandate approved. subject to documetns in order. LOR @ \$120/day. settle at best.	[I] Goh, Jeremy-CX
16	11 Aug 2021 16:11	<b>Adj Mandate Set</b>	Approved:3496.45:mandate approved. subject to documetns in order. LOR @ \$120/day. settle at best.	[I] Goh, Jeremy-CX

Date From     Date To     Audit Type  

### ACTIVITY

[22/04/2021 16:13] CHEW HSIAO TONG:  
Spoken to OI, Mr Margrib Sha. Confirm accident. He disagreed that he is 100% at fault. According to him, he saw TP stopped and prepared to reverse park in the parking lot on his right(few lots away),he came out from his lot while third party suddenly moved forward as resulted the accident. OI said that after the accident, TP driver told him that he moved fwd as there is a pillar block his way on reversing. Advised OI that it is hard to defense if no video footage. OI understand that not possible to reject. But he think that it is not fair to him if he is 100% at fault. He only agreed 50/50. He also said that he had submitted all his scene photos to AIG for review. OI hope AIG can fight at least 50/50. Not 100% against him. Informed him that we will try our best and update if there is any issue.

[22/04/2021 16:13] CHEW HSIAO TONG:  
TP no video.

### 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
2680763	26 Mar 2021 11:30:47	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLZ6505S	SLH1577L	11.00
2702786	20 Jun 2021 23:43:04	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLZ6505S	SLH1577L	11.00

