



AP AUTOMOTIVE SERVICES PTE LTD  
ROC / GST Reg No: 202022890H  
BLOCK 9006 TAMPINES STREET 93  
#01-202 SINGAPORE 528840  
TEL: 6784 4465 / 6970 4786  
FAX: 6787 4886 / 6970 4790

**Letter Of Demand**

Date : 24.03.2022

Ref No.: SMN 3287S

To : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Thru : LKK AUTO CONSULTANTS PTE LTD

Attention: Motor-Claims Dept

Dear Officer-in-Charge

**Case: Accident Involving vehicle SLE 5502S & SMN 3287S on 29.03.2021**

With reference to above case.

Please find attached copies;

Invoice Reference APIV22-000072	S\$ 10,272.00
Loss of Rental (15 days x S\$120.00)	S\$ 1,926.00 (with GST)
Authorization Letter	
Towing Charges	S\$
LTA Search Fee	S\$ 7.45
Total Cost	S\$ 12,205.45

Your Faithfully,



Juliana

E-mail: juliana@apautomotive.services

**AUTHORISATION & INDEMNITY LETTER**

I/We Teo Ee Kwang (Zhang Yusuang) NRIC No. / UEN  
No. S7932637B (the third party claimant), having address at  
106 Braddell Hill #20-28 Braddell Hill and the owner of  
SLE5502S (Vehicle) hereby to authorize **AP AUTOMOTIVE SERVICES PTE LTD** to repair the damage to my  
vehicle in a reasonable time that was pursuant to the accident which occurred (date) 29.03.2021 along  
KPE (EUP) Slip Rd To PIE (Tuas) involving vehicle/s  
SMN 3287S.

☐ I understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SLE5502S hereby instruct & authorize **AP AUTOMOTIVE SERVICES PTE LTD** to commence repairs to the said vehicle.
- I/We confirm that you are hereby authorized to handle the repair the vehicle and/or to negotiate and settle my claims, relating to the above mentioned accident, which I/We may have, against other third party/parties, or insurers, and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
- You are hereby authorized to execute and/or sign any documents/discharge voucher / agreements regarding my/our claims/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claims.
- ☐ I/We confirm that an event of an unsuccessful claims, against the negligent party, and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurred by you, or to lodge an own damage claim (only for Comprehensive cover) to cover the expenses incurred.
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair cost, rental of substitute vehicles and any other incidentals related to the accident claims.



Owner Signature / Company Stamp / Date



Witness Signature / Name / Date

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

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

"We/I, AP AUTOMOTIVE SERVICES 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\$11,450.00 (Global Sum) for vehicle no. SLE 5502S that was damaged pursuant to the accident which occurred on 29/03/2021 (date) along KPE TUNNEL TOWARDS PIE - TUAS involving vehicle no/s SMN 3287S.

This is pursuant to the inspection conducted on 01.04.2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TEO EE KWANG (the third party claimant") of vehicle no. SLE 5502S 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 SLE 5502S (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 9<sup>th</sup> (day) of July (month) 2021 (year)



MTH

Signed by appointed surveyor



Signed by "the workshop" (with chop)





# TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE LTD  
Attention: MOTOR CLAIM DEPARTMENT  
78 SHENTON WAY  
#07-16 AIG BUILDING 079120  
SINGAPORE

**Invoice Date**  
24 Mar 2022

**Invoice Number**  
APIV22-000072

**Reference**  
SLE5502S

**GST Registration no.**  
202022890H

AP Automotive Services  
Pte Ltd  
Headquarter / Finance  
Department  
9006 Tampines Street 93,  
#01-202 Tampines  
Industrial Park A  
(65) 6784 4465  
<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
LUMP SUM REPAIR	1.00	9,600.00	9,600.00
		Subtotal	9,600.00
		TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	672.00
		<b>TOTAL SGD</b>	<b>10,272.00</b>

## Due Date: 23 Jun 2022

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

### Payment Instructions:

#### Cheque: -

All cheques should be crossed and made payable to AP AUTOMOTIVE SERVICES PTE LTD.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER on the reverse side.

#### Corporate PayNow: -

Payments can also be made via PayNow. Corporate PayNow to UEN 202022890H for payment.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER under "Bill Reference Number" field before payment authorisation.

Thank you for the business! No receipt will be issued, unless requested.



# TAX INVOICE

TEO EE KWANG (ZHANG YUGUANG)  
Attention: WONG TJUB MUN, BENITA (HUANG XIWEN, BENITA)  
10G BRADDELL HILL  
#20-28  
579726  
SINGAPORE

**Invoice Date**  
22 Mar 2022

**Invoice Number**  
RV22-000051

**Reference**  
SLQ6753P

**GST Registration no.**  
202022890H

AP Automotive Services  
Pte Ltd  
Headquarter / Finance  
Department  
9006 Tampines Street 93,  
#01-202 Tampines  
Industrial Park A  
(65) 6784 4465  
<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
RENTAL CHARGES FOR SLQ6753P 29.03.2021 - 13.04.2021 REPLACEMENT VEHICLE FOR SLE5502S	15.00	120.00	1,800.00
Subtotal			1,800.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%			126.00
TOTAL SGD			1,926.00

## Due Date: 22 Jun 2022

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

### Payment Instructions:

Cheque: -

All cheques should be crossed and made payable to AP AUTOMOTIVE SERVICES PTE LTD.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER on the reverse side.

### Corporate PayNow: -

Payments can also be made via PayNow. Corporate PayNow to UEN 202022890H for payment.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER under "Bill Reference Number" field before payment authorisation.

Thank you for the business! No receipt will be issued, unless requested.

# AP Automotive Services

AP AUTOMOTIVE SERVICES PTE LTD  
ROC: 202022890H  
BLOCK 9006  
TAMPINES STREET 93 #01-202  
SINGAPORE 528840  
TEL: 6784 4465  
FAX: 6787 4886

## HIRER PARTICULARS

Name / : Teo Ee Kheng  
Company :  
Address : 106 Braddell Hill #20-26 Spore 579746

HP Number : 9146 9400

## Rental Agreement

Agreement Date : 29-03-2021  
Rental Term : DAILY  
Rental Rate : 120/day  
Agreed Period :  
Estimated End Date :  
Excess For Section 1 : \$2,000  
Excess For Section 2 : \$1,500  
Uob Account No. : 3663227600  
PayNow UEN No. : 202022890H

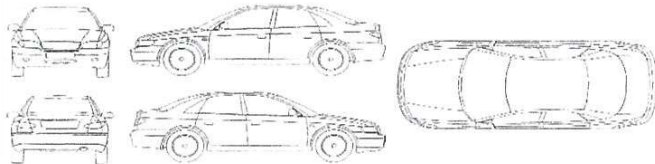
## RENTAL VEHICLES/ACCESSORIES

REG ITEM ID	Reg. No.	Make	Model	Capacity
	SLQ 6753 P	KIA	Carens PCT Nexel 5PR	1.7

NAME	NRIC No./Fin No.	D.O.B.	Nationality	Contact No.	Address	Lic. Pass Date
Wong Teo B Muf. Ben Hachuan Ximen	S7813973J	26/5/78	sporean	9798 8043	106 Braddell Hill #20-26 Spore 579746	13-01-2000

## DELIVERY OF VEHICLE

Checked Out By	
DATE OUT	TIME OUT
29-03-2021	20:00hrs
Petrol Out	EMPTY 1/8 1/4 3/8 1/2 5/8 3/4 FULL
Estimated Date Of Return	



Checked Out By									
Date in	Time In				Mileage In				
13-04-2021	14:40hrs								
Petrol Out	:	EMPTY	1/8	1/4	3/8	1/2	5/8	3/4	FULL
Petrol Used	:								

(Note: Petrol level to be RETURNED as it was RENTED out)

Return Note: Auto Renewal of rental agreement if non-return of vehicle by the estimated date.

Computation Check By

NO REFUND OF DEPOSIT ON - PUBLIC HOLIDAYS - SUNDAY AND AFTER 5p.m. DAILY PAYMENTS FOR DEPOSIT WILL BE REFUNDED BY CHEQUE AFTER 7 DAYS.

Mode Of Payment	
Internet Banking	
Cheque	

Rental Due	:	
Delivery Charge	:	
Excess Buy Down	:	
GST	:	
Total Due	:	
Total Paid	:	

Damage Recovery	:	
Others	:	
Deposit	:	
Amount Refund	:	

Remarks:

Signature / Date

PURPOSE OF RENTAL

THE ABOVE-MENTIONED NAME/COMPANY  
HEREBY AGREES & ACCEPTS AP AUTOMOTIVE  
SERVICES' TERMS AND CONDITION OF RENTAL

DRIVER SIGNATURE

SIGNATURE & CO'S STAMP



### TERMS AND CONDITIONS OF RENTAL

1. AP AUTOMOTIVE SERVICES PTE LTD (AP) shall let and the HIRER shall take on hire on the Terms and Conditions stated herein of the use of AP rental vehicle (VEHICLE). The HIRER shall be bounded by the Terms and Conditions for the full period of rental stated in the RENTAL AGREEMENT (RA) or in the case of extension of rental period to be extended till the termination of contract occurred. The VEHICLE can only be operated or cause the VEHICLE to be operated within Singapore only.
2. The HIRER shall pay AP the full payment stated in the RA including Goods and Services Tax (GST) and an interest-free security deposit on or before the agreement date or upon collection of the VEHICLE. The interest-free deposit shall be refunded fully only if the VEHICLE is deem fit upon the return of the VEHICLE after termination/maturity date.
3. The HIRER shall pay promptly all rental payments due without delay. The due date for payment of the first rental fee shall be the date of collection of VEHICLE and subsequent rental payment shall fall due on the same day of every calendar month. Payment shall be made payable to AP AUTOMOTIVE SERVICES PTE LTD. There shall not be any refund of rental payment if HIRER returns the VEHICLES prematurely from the agreed upon of rental. AP may at its discretion charge the HIRER an interest of (2%) per month on all overdue payment.
4. The agreement shall terminate if HIRER breaches any of HIRER obligations under the Terms and Conditions of rental. Should the termination of contract occurred, the HIRER shall pay AP all rental payments due and unpaid (including interest) at the date of termination. The interest-free security deposit will also be forfeited. The Hirer shall pay AP on demand; expenses for repossession or collection, attorney's fees including court fees incurred by AP in pursuing the claims against the HIRER.
5. AP reserves the right to revoke the possession of the VEHICLE from the HIRER to terminate the RA between HIRER and AP at any time for a rational reason when required to protect AP's interest and/or assets.
6. AP to provide VEHICLE to HIRER with good working condition including tool kit (e.g. spanner, jack) and spare tyre with no additional except those originally included with the VEHICLE. The HIRER agrees to return the VEHICLES in the same good working condition with all equipment intact and with no unauthorized repair (except ordinary wear and tear) to AP and on the date specified (or sooner, if demanded by AP) with the same fuel level as per commencement of rental. AP shall be responsible for reasonable wear & tear, maintenance and repair only, as per recommended by the manufacturer or appointed workshop.
7. AP shall also change bald or worn tyres when necessary. HIRER shall be responsible for punctured or cracked tyre(s) due to negligence and/or act of god. HIRER shall be responsible for basic maintenance like radiator water/oil level, suitable tyre pressure and similar. If the VEHICLE is returned in an unsatisfactory or accident damaged condition, all charged for repair, servicing and/or restoration works to its original condition will be imposed on the HIRER.
8. In the event of accidental total loss/theft to the VEHICLE caused by or due to negligence or forfeiture by government authorities for HIRER's illegal acts during the rental period and while in possession of the HIRER, the HIRER shall pay AP the full cost of obtaining a replacement vehicle as well as compensation to AP for the loss of the use of such VEHICLE. The "loss of use" shall be charges of rental fees as agreed by AP in pursuing the claims against the HIRER.
9. The insurance excess stated in condition 10 and 11 hereafter refer to the amount of money required for the HIRER to pay before any successful insurance claim could be made possible.
10. For passenger vehicles, HIRER (and authorised Driver/s) will be liable for the insurance excess of \$2000 Section I & \$1500 Section II (exclude GST). HIRER (and authorised Driver/s) must be at least 22 years old with more than 2 years driving experience.
11. For commercial vehicles, HIRER (and authorised Driver/s) will be liable for the insurance excess of \$2000 Section I & \$1500 Section II (exclude GST). HIRER (and authorised Driver/s) must be at least 22 years old with more than 2 years driving experience.
12. The HIRER (and authorised Driver/s) will immediately report any accident within 24 hours to AP and will also deliver to AP every summon, compliant or paper of any kind received by HIRER/DRIVER in any way relating to any accident involving the VEHICLE while rented under this B111RA.
13. The HIRER shall inform AP any changes of Driver/s and/or authorised person without delay. Failure to do so AP shall not be responsible; (a) for the incorrect furnishment of particulars for traffic offences; (b) declined coverage of motor insurance.
14. The HIRER (and authorised Driver/s) will not aid or encourage the filling of any claim by third party claimant or admit liability as a result of any accident and will fully cooperate fully with AP and its insurer in the investigation and defence of any claim or lawsuit. All repairs must be carried out by AP or it's insurer's authorised workshop only. Coverage does not apply to: (a) injury or destruction of property owned by, rented to, in charge of or transported by the HIRER; (b) any liability of any nature whatsoever of a driver who is not an Authorised Driver; any accident which occurs while VEHICLE is violation of Condition 8; (c) any Authorised Driver who has been rejected insurance coverage by any insurance company in respect of HIRER's motor insurance arrangement with such company; (d) bodily injuries of commercial vehicle's driver/s.
15. The HIRER agrees with AP as follows: (a) To operate or cause the VEHICLE to be operated at all time during the terms hereof by qualified drivers having a valid and current licence., and adhere strictly to the insurance clauses. (b) NOT to make or permit to be made any repairs or alterations to the VEHICLE but shall promptly notify AP of all cases of breakdown or damage. (c) To pay for all fines and penalties in respect to the use of the VEHICLE that may be imposed by any authority in relation of traffic charges, illegal modifications. (d) To inform AP when VEHICLE is due for servicing and servicing shall only be done at AP's appointed workshop(s). (e) To constantly check and maintain VEHICLE engine oil and radiator water level and to inform AP immediately of any malfunction of the VEHICLE.

I/We


Teo Pe Kwang

bearing the identity number of


S7932657B

have read and understood all clauses of the


abovementioned terms and conditions of rental and agree to be bounded by them. I/We shall take full responsibility to handle the rental vehicle with care and avoid any involvement in illegal purposes.

  
Signature of Hirer

(company's stamp if applicable)

  
Signature of Driver

Date: 29.03.2021

  
Signature of  
AP Automotive Services Pte Ltd  
Representative

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 31 Mar 2021 / 09:49:50

Receipt Date/Time : 31 Mar 2021 / 09:49:49

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-210331-000622

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMN3287S As at 29 Mar 2021/18:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMN3287S Enquiry Fee 20210331094836056876	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
	<b>Paid By</b>			
	526471XXXXXX1212	eNETS Credit Card		7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.



## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 2 July 2021 6:25 PM  
**To:** peter.lim.hg@gmail.com  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/AIG21004222/T1ga3 \*\*\*  
ACCIDENT INVOLVING SMN 3287S & SLE 5502S ON 29/03/2021 \*\*\*

Our Ref: CC4/AIG21004222/T1ga3  
02 JULY 2021

**Lim Hee Guan**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SMN 3287S & SLE 5502S ON 29/03/2021**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SLE 5502S**.

Based on the accident report and accident scenario, liability is down against us. 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 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) 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.

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

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

## Print Received Message

This mail is associated with :

**\*SLE5502S (7806807739SG)**

**[SMN3287S]**

TP

TEO EE KWANG

Mar 29 2021 6:00PM

[Lim Hee Guan]

AP Automotive Services Pte Ltd

**From** **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS)**, sent on **19/05/2022 15:28 PM.**

**To** LKK\_HQ

**Subject** **Alert - Adj Mandate Approved (S\$11456.45) - SLE5502S - Claim Handler: Tan, Bennie-WZ**

Approved:11456.45:Subject to all docs/billings verified in order, SAB from: \$11349.45-11456.45 (All-in).