

HP: 9856 4815

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

3 1 MAY 2021

Accident involving my vehicle number SHD 7217 E on 14/04/2021 a AYE towards MCE (Before North	it15:40		HOURS at/along
We refer to the above matter.			
Attached pleas find copies of the following fo	or your kind per	usal:	
Vehicle Repair Cost / Excess		\$	7 400.00
Rental for $\frac{7}{}$ days x \$ $\frac{180.00}{}$ /day		\$	1 260.00
Loss of Use for days x \$ /da	у	\$	_
LTA Search Fee / 3rd Party GIA Report		\$	7.45
Others		\$	-
SE AUTO	Total:	\$	8 667,45
Yours faithfully, Michelle Michelle			



Signed by "the third party claimant"

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

Signed by "the workshop"

Authorisation To Act

I, Neo Kui I	² oh	("the t	hird party claimant")	of
12 Thomson Hills I				
(address), owner of	SJA (6655Y	(vehicle n	0.)
hereby authorise	Smart One 1	Auto Pte. Ltd.	("the worksho	p")
to act for me with respec	ct to my claim fo	or repair costs a	and / or rental and /	or
loss of use ("claim") for	my vehicle no	SJA 665	that w	/as
damaged pursuant to the at/alongAYE toward				
(location) involving vehicle				
they deem it fit and the worksh of my claim with payment cheq I further authorise the wo vouchers/agreements regarding	ue/s being made in orkshop to execut	favour of the works	shop. any documents/discha	
I further acknowledge that any prejudice and without admission me and/or the driver/owner/ir concerned.	settlement the worl	kshop may reach o n so far as any oth	n my behalf is on a withouer claim (s) whatsoever	by
Dated this14	day of <u>04</u>	(month) 20	عالی (year)	
			W REG	3.NO. 19368E



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Letter of Authorisation & Indemnity

Accident	involving mo	tor vehicles no	SJAE	6655Y	and S	HD 72171	E on	14/04	2021
at/along_	AYE	towards	MCE	(Before	e North	Buona	Vista	Exit)	
1.	behalf to ins	pect my/our moti	or vehicle a	d . nd to comme	("the worl	mediately to t	oint an inde he said mot	pendent sur or vehicle in	
2.	you the sum You are furth	f the independen of \$b her authorised to structions are give	eing refund appoint sol	able deposit of icitors on my/	of the repair to our behalf an	o my/our said d to instruct t	vehicle. he solicitors	fully as if the	e appointment is
3.	his insurers i You have my	ncluding if necess y/our full authori ty and/or his insu	sary, to com sation/appr	mence legal proval/consent	proceedings in hereby to ins	Court in my/o	our name ag	ainst the thir	d party.
4.	My/Our solid party claim o	citors shall also ac directly to you afte	cept this as er deducting	my/our irrev	ocable author n a Solicitor a	nd Client basis	S.		
5.	professional	ing my/our claim costs and disbu ne settlement sun	rsements ir	ncurred in the	ereby acting	for me/us an	y/our solicit d to receive	tors on the and make	amount of their payment of the
6.	I/We undert hereby cons	ake and agree to ent and authorise over the claim from	fully co-op you to ins	perate with ye truct my/our	ou and my/or solicitors to o	ur solicitors to commence leg			
7.	I/we also he outstanding	reby instruct and balances that are	d authorise still owing t	you to deducto you, namel	ct directly fro y the balance	m the claim r of repair costs	and rental	of substitute	vehicles.
8.	instructions	t that I/we am/a on the accident m nder my/our full o	natter, to sig	gn court docu	ments and to				
	In the event my/our claim settlement is less than the bill and surve costs and dis I/we shall ke	that my/our clair n procedure inclus s not honoured of amount claimed ey fees and any of abursements there eep you informed we any monies due	m against the ding court per satisfied be by you for their expenses of any corre	ne third party proceedings, i by the third pa whatever reas ses reasonabl d on my/our l respondences	and/or his in f any, and/or arty and/or th sons, I/we agr y incurred and behalf or to pa	cannot be pro ne third party ee and undert d to also inder ay you the diff	oceeded with and/or his in take to pay to mnify you in erence in an	n and/or if ar nsurers make he full amou respect of m nount, as the	ny Judgement or e an offer to pay nt of your repair ny/our solicitor's case may be.
		Date	ed this	14 day	of	20 21			
	of vehicle ow	•	k	<			W		
Name : _	Neo	Kui Poh		_		Wit	nessed by :		
IC/UEN N	o:S	[75153103		-		-	MEC	hells	
(Company	y stamp, if ap	plicable)							
Address :	12 Tho	mson Hills	Drive						
Singe	apore 5	74757							
Tel:	9636	6 7932							

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	SOA202105-00100	SJA6655Y

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

Description	An	nount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$	7,400.00
Total Total	\$	7,400.00

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

To: NEO KUI POH

12 THOMSON HILLS DRIVE

SINGAPORE 574757

TAX INVOICE

Invoice No. : DR2104-0409

Date : 22.04.21

Vehicle No. : **SMN8736E**Vehile Model: : MERCEDES

BENZ GLA180

DESCRIPTION	NO. OF DAYS	RATE	Α	MOUNT
RENTAL FROM 14/04/2021 - 21/04/2021 YOUR REF: SJA6655Y	7	180.00	\$	1,260.00
		TOTAL:	\$	1,260.00

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

VEHICLE RE	NTAL AGREEN	MENT			
HIRER'S PARTICULARS	Hirer's Own \	/ehicle No:	SJA6655Y		
Name (as in I/C): Neo Kui Poh	Loan Vehicle	No: SMN	8736 E		
NRIC/Passport No: SO 162127J Date of Birth: 21/03/1951	Make & Mod	el: Mesca	des GLAIBI	ð	
Address: 12 Thomson Hills Age: 70		CHARGES	;	\$	cts
Drive s(574757)	Daily	7 day @\$	180 Per day	1260	-
Name & Address of Employer:	Weekly	day @\$	Per week		
	Monthly	day @\$	Per month		
Occupation: Driving Exp:	Others				
Driving License No:Passed Date:	CDWS/PAI				
D/L Type: Local/Int'l/Others:	Delivery/Collec	tion Svc			
Tel: (H/P)(O)					
DRIVER'S PARTICULARS			SUB-TOTAL	1260	_
Name (as in I/C):	Petrol Level	OUT	E 1/4 1/2 3/4 F		
NRIC/Passport No: Date of Birth:	&	300 years 100			
Address:Age:	Surcharge	IN	E 1/4 1/2 3/4 F		
Occupation: Driving Exp:			TOTAL	1260	
Driving License No:Passed Date:		9 5			
D/L Type: Local/Int'l/Others:		8			
Tel: (H/P)(O)					
EXCESS: Section (1) \$2,500.00					MAP
Section (2) \$2,500.00					7
		10			
	INDICATE:				
	A - Accidents D - Dents S - Scratches	(D)			
Hirer's Signature: Additional Hirer's Signature:	X - Grack				
I have read and agree to the terms and condition on both sides of this agreen this agreement and for parking and traffic infringements may be billed to that youcher. All information I have been given RAPID RENTAL PTE. LTD. in connections	t account and my s	ignature above			

IMPORTANT

- 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.
- 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on lop of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.
- 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.
- 4. Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- 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.
- 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.
- 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.

VRA NO: DR2104 - 0409

- 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.
- 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
- 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.
- 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.
- 12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.
- 13. I understand and agreed to personal data collection statement stated on the Term and Conditions page.

Date / Time OUT	Mileage	Check By	Remark	
14/04/21 7:00pm	21888			Hirer's/Driver Signature
Date / Time IN [′]	Mileage	Check By	Remark	
21/04/21 5:15pm	22344			Hirer's/Driver Signature



Singapore 575701 GST Registration No. M4-0006529-2

> 14 Apr 2021 / 18:54:57 Print Date/Time:

Receipt Date/Time: 14 Apr 2021 / 18:54:57

Tax Invoice/Receipt

Receipt No.: ITNET-00000-210414-003763

Previous Receipt No. .

S/N ttem Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHD7217E As at 14 Apr 2021/15:40:00 Insurance Co: AXA INSURANCE PTE LTD Insurance Enquiry - SHD7217E			
Enquiry Fee 20210414185419482126	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.



SINGAPORE ACCIDENT STATEMENT

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver
 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

- 5. Any false reporting may be referred to the Police for Investigation.
 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of Submission Date of Accident Exact Location of Accident Additional Location Information Jountry/State of Loss

15/04/2021 14:34 (SGT) 14/04/2021 15:40 (SGT) AYE, Singapore TOWARDS MCE (BEFORE NORTH BUONA VISTA EXIT)

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SJA6655Y

INSURED/POLICYHOLDER

Is company?

Name Of Registered Owner

NRIC No Email Address

Mobile Phone No Alternative Phone No

VEHICLE PARTICULARS

Manufacturer

viodel Variant

Exact purpose for which vehicle was being used at time of

accident

Are you claiming under your own insurance policy for repair to your vehicle?

Vehicle Category Transmission

CC

INSURANCE COMPANY

Name of Insurance Company

Type of Coverage Fleet Policy Policy Number Cover Note Number

DRIVER

Name of Driver NRIC No

No **NEO KUI POH** SXXXX127J

smartoneauto@gmail.com (Phone) +65-96367932

+65-96367932

Mercedes E200

Private use

No - Claiming third party

Private car Auto 1796

AIG Asia Pacific Insurance Pte. Ltd.

Comprehensive

2100412704-05

NEO KUI POH SXXXX127J



Page 1 of 14

Date Of Birth Occupation

Date Of Driving Pass Driving experience

Gender

Mobile Number Alt. Phone Number

Email Address Address

Address complement

Postcode Is the driver the policyholder?

If No, Relationship of the Driver with the Insured

Does Driver Own Other Vehicles?

Vehicle Registration Number of Other Vehicle Owned by Driver

Insurance Company of Other Vehicle Owned by Driver

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident Weather Conditions

Road Surface

OTHER INFORMATION

Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident

Was any injured conveyed to hospital by ambulance? Was any other material or property damaged? Number of Passengers (Including Driver)

Was anybody injured in the Accident?

Has the driver been approached by unknown person(s)

soliciting/offering accident claims assistance?

DETAILS OF POLICE ACTION

Was the accident reported to the police? Was notice of intended Prosecution given?

If yes, against whom?

CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO SKETCH PLAN AND ATTACHMENT

ATTACHMENT(S)

Are accident photos available for attachment? Was there any video captured by Car Camera?

Was there any audio recorded?

Yes No

No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

Vehicle Manufacturer

Vehicle Model

Vehicle Variant Vehicle Colour

Vehicle Category

Name of Driver Contact Number

Address

Address complement

SHD7217E

21/03/1951

07/12/1972

+65-96367932

48 YEARS AND 4 MONTHS

(Phone) +65-96367932

smartoneauto@gmail.com

Collision - Head to Rear

12 THOMSON HILLS DRIVE

Indoor

574757

Yes

No

Clear

Dry

No

No

Yes

1

No

Nο

No

2

Taxi

Accident report SN08214F0003

Page 2 of 14

Postcode
Insurance Company Name
Nature Of Damage
Details of property damaged in accident
No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process
- 2 This Formmust be completed by the Policyholder and/or the Authorised Driver.
- 3 Information provided must be as truthful and accurate as possible. Any wilful insrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy tability on the part of the insurance
- 5 Any false reporting may be referred to the Police for investigation.
- 6 The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid
- 8 Consent under the Personal Data Protection Act (PDPA)

funderstand, acknowledge, agree and consent that

(a) My insurer implies and the General insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers lawyers/law fams, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of :

(i) processing, handling and/or cealing with my claims including the settlement of the claims and any necessary investigations relating to the claims.

(a) investigating the accident and/or my claims;

(ii) carrying out and/or dealing with my instructions or responding to any enquiries by me,

(a) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages), and/or

(v) complying with applicable law in admnistering, processing, handling and/or dealing with my claims (collectively the "Purposes")

(b) damourer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law famo impliate permitted to defect use, disclose and/or process my Personal Information for one or more of the above Purposes; and

(c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents (including their law yers flaw firms), which may be sited outside of Singspore, for one or more of the above Purposes

Policyholder's Signature i Date &

Driver's Signature (Edinver is not the policyhoider) / Date & Time

Withossed by Reporting Centre Personnel

Sketch Plan

A= SJACESS/ 3 = SHD 7217E (Before Nr. 16 Buona Vista Ex.)

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	attoulars are true milev			

Dirver's Signature it driver is not the policyholders (Date & Time

Accident report SN08214F0003

Wanessed by Reporting Centre Personne SKETCH PLAN #3

On 14.04.2021 at about 15:40 hours at along AYE towards MCE (Before North Buona Vista Exit), I was travelling straight on lane 1 and traffic was heavy, my front vehicle slowed down and stopped hence I followed suit.

Suddenly I heard a loud bang from behind and when I alighted, I realized it was vehicle (B) who hit my left and rear portion of my vehicle (A) causing damages to my vehicle (A).

Vehicle (A): SJA 6655Y

Vehicle (B): SHD7217E

Jul 18/18/201

REPUBLIC OF SINGAPORE IDENTITY CARD NO. S0162127J



20

NEO KUI POH

CHINESE

21-03-1951

Country/Place of b

51A66557 Own & driver

5957013





Date of Issue 12-06-2018

12 THOMSON HILLS DRIVE SINGAPORE 574757



51A6655/ Owr & driver

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

Class 3

Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

07 Dec 1972

NP.428A

Licence No: \$0162127J



CERTIFICATE OF INSURANCE

MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : Neo Kui Poh Vehicle No. : SJA6655Y Period of Insurance : 15 May 2020 To 14 May 2021 Policy No. 2100412704-05

Engine No. : 27492030361023 Endorsement No.

Chassis No. : WDD2120342B134079 **Issued Date** : 01 May 2020

ABOUT THE COVER

Make/Model : MERCEDES BENZ E200 2.0 CGI SEDAN

Engine Capacity/Tonnage: 1,991.00 CC Sum Insured : Market Value First Year of Registration : 2015 **Driver Restriction** Insuring with COE/PARF : Yes : NA Off Peak Car : No

Person or Classes of Persons Entitled to Drive*:

a) The Policyholder

b) Any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience

Age Condition : All Age Condition

Limitation as to use*

Jse only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade

Loss of Use 2000cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS

Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$800

Section 2

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

Neo Kui Poh - \$800 (Own Damage), \$800 (Flood Cover)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1 Cycle & Carriage Eunos Service Center (For accident reporting only) Add: 330 Ubi Road 3 Singapore 408650 62061818 2 Cycle & Carriage Pandan Loop Service Center - Body Care & Repair Add: 188 Pandan Loop Singapore 128378 62061818

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: DBS BANK LTD

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)

0500660347

CYCLE & CARRIAGE - STHAN

239 ALEXANDRA ROAD

SINGAPORE 159930 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

AIGSGMOBILEAPP