



CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Your ref: CC4/AIG21005740/Kra3

Our ref: JO202105-0451

22/11/2022

WITHOUT PREJUDICE

Attn: Motor Claim Dept

AIG ASIA PACIFIC INSURANCE PTE. LTD

NO. 78

SHENTON WAY #07-16

SINGAPORE 079120

Dear Sir/Mdm,

Accident involving SMU2128M and SKK8838J on 10/05/2021

We refer to the above said accident.

We enclosed here with relevant documents as stated below:-

- Repair tax invoice
- Letter of authorization
- GIA search receipt

As instructed, we are claiming the following as stated below:-

Cost of Repair	:	S\$ 1,551.87
Rental (3 Days x \$94.00)	:	S\$ 282.00
LTA Search Fee	:	S\$ 2.00
		<u>S\$ 1,835.87</u>

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards



Vronica Law (Claim dept.)
Tel: 6453 1235
Fax: 64537944
Email: cityauto@singnet.com.sg



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Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

RE: LETTER OF AUTHORIZATION

Name of owner: LUMENS AUTO PTE LTD NRIC: 2014269611C

Address: _____

Name of Driver: PEK KIM HUNG NRIC: SKXXX 393E

Address: BLK 109, JALAN BUKH MERAH # 02-1746 (S) 160109.

Accident on 10/05/2021 Involving SKK 8838J AND SMU2128M

At/along VICTORIA ROAD

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle TOYOTA PRINS
at my/our request I/We the above owner of Motor Vehicle No: SMU 2128M do authorize
them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party
or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of
use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said
accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further
authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our
behalf concerning the said claim and such, all future correspondence should be addressed to the
said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a
valid discharge voucher or any other documents in connection with this on my/our behalf and for
me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject
to prosecution and claim maintained by City Auto Pte Ltd.

I/We further agree to undertake to indemnify them against my/our claim for the cost which arises
therewith.

In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of
repairs to my motor vehicle.

Owner Signature: _____

Name: LUMENS AUTO PTE LTD

Date: 12/05/2021

CITY AUTO PTE LTD

Blk 8 Sin Ming Road

Witness Signature: _____

Singapore 575643

Tel: 6453 1235 Fax: 6453 7944

Name: (Claims Section)

Date: 12/05/2021

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

"We/I, **CITY 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\$1,551.87** (Repair Cost), **S\$282.00** (Loss of Use/Rental), **S\$2.00** (Disbursement) for vehicle no. **SMU2128M** that was damaged pursuant to the accident which occurred on **10/05/2021** (date) along **VICTORIA ROAD** (location) involving vehicle no/s **SKK8838J**. This is pursuant to the inspection conducted on **12/05/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **LUMENS AUTO PTE LTD** (the third party claimant") of vehicle no. **SMU2128M** 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 **SMU2128M** (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 28 (day) of March (month) 20 23 (year)



Signed by appointed surveyor

CITY AUTO PTE LTD
Blk 8 Sin Ming Road
#01-58/60/62 Sin Ming Ind Est
Singapore 575643
Tel: 6453 1235 Fax: 6453 7944
(Claims Section)
Signed by "the workshop" (with chop)



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24hrs Towing Services Tel 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE. LTD

NO. 78

SHENTON WAY #07-16

SINGAPORE 079120

Attention: MOTOR CLAIM DEPARTMENT

Contact : 6338 7288

Fax No. : 6880 4838

Tax Invoice : I202211-001120

Date : 22/11/2022

Vehicle No. : SMU2128M

Make / Model : TOYOTA PRIUS PLUS (AUTO)

Mileage (km) : 0

Chassis No. : JTDZS3EU30J057625

Accident Date : 10/05/2021

Claim No. : CC4/AIG21005740/Kra3

Reference : JO202105-0451

Policy No. : 20-ML000510-R0

S/No.	Particular	Quantity	Unit Price	Amount
			<u>S\$</u>	<u>S\$</u>
LIST ITEMS :				
1	Rear bumper	1.0	523.90	523.90
2	Rear bumper lower diffuser	1.0	849.89	849.89
List Total :				1,373.79
25% Discount S\$:				343.44
				<u>1,030.35</u>
LABOUR :				
-To knock jackout damaged parts, panel beating, welding, align, refix and to renew accident parts			200.00	200.00
- Spray painting on affected & replace parts			220.00	220.00
LABOUR Total S\$:				<u>420.00</u>

Total S\$: 1,450.35

GST @ 7% S\$: 101.52

Grand Total S\$: 1,551.87

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp

for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.

2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

Thank You For Your Business !

Date: 17/05/2021

PRIVATE AND CONFIDENTIAL

Pek Kim Hong Shirley
Blk 109 Jalan Bukit Merah
#02-1746
Singapore 160109

Dear Pek Kim Hong Shirley,

USE OF CAR AGREEMENT ("AGREEMENT")

1. Subject to your agreement to the terms and conditions set out herein, we, Lumens Auto Pte. Ltd. (Company Registration No. 201426961K), a company incorporated in Singapore with its registered address at 22 Sin Ming Lane, #01-74 Midview City, Singapore 573969 ("**Company**"), authorizes you to use the following motor vehicle owned by the Company ("**Vehicle**") on the terms and conditions set out herein:

- (a) Make and model: **Toyota Prius Plus**
- (b) Registration number: **SMU2128M**
- (c) Colour: **White**

2. You shall use the Vehicle for the sole purpose of providing the services under the service agreement with any ride-hail service provider authorised by the laws of Singapore ("**Service Company**"), which is in the business of providing car sharing services in Singapore whereby customers are able to book cars and be driven to their specified destination in return for a fare determined by the Service Company.

3. The term of this Agreement shall commence and end on the following dates:

Commencement date: 17/05/2021 ("**Commencement Date**")

Expiry date: 03/10/2021 ("**Expiry Date**")

This Agreement may be terminated early in accordance with the Standard Terms (as defined below).

In the event that this Agreement is terminated early for any reason whatsoever, you acknowledge and agree that the Deposit (as defined below) will be not refunded by the Company to you, and in the event that you have not paid the Deposit in full, you shall make payment of any shortfall in Deposit to the Company immediately.

4. In consideration for the use of the Vehicle, you shall pay to the Company, and the Company shall be entitled to, a facilitation fee of SGD0.00 per day ("**Facilitation Fee**") (comprising a daily lease rate of SGD \$82.24 + prevailing GST) commencing on the Commencement Date and ending on the date on which this Agreement expires or is terminated. For the avoidance of doubt, the Company shall be entitled to charge goods and services tax at the prevailing daily lease rate and adjust the Facilitation Fee and any other amounts payable by you to the Company under this Agreement (including the Standard Terms (as defined below)) to reflect any changes in the goods and services tax.
5. On the Commencement Date, you shall place with the Company a deposit amounting to SGD500.00 ("**Deposit**"). The Deposit may be refunded to you only in accordance with the specific circumstances specified in the Standard Terms.
6. You shall also pay to the Company a daily collision waiver damage fee of SGD6 for purposes of reducing the amount of insurance excess that you may be required to pay in the event of an accident or incident involving the Vehicle. Please refer to the Standard Terms for the further terms and conditions in respect of such collision waiver damage fee.
7. You may be entitled to participate in certain promotions organized by the Company from time to time provided that, amongst others, the Deposit has been fully paid and you are not in breach

of any of your obligations, undertakings and warranties under this Agreement (including the Standard Terms). The Company will notify you of the promotions which you are entitled to participate by issuing the promotion details form in the form substantially set out in the schedule to this Agreement ("**Promotion Details Form**"). For the avoidance of doubt, the Company shall have sole and absolute discretion to determine which promotions you may participate in. Please refer to the Standard Terms for the further terms and conditions in respect of your participation in any promotions organized by the Company.

8. Unless the Company otherwise determines:

(a) all amounts payable by you to the Company shall be made by electronic or telegraphic transfer to the Company's nominated bank account, details of which are as set out below (or such other bank account as the Company may notify you from time to time):

Name of Bank: DBS CURRENT
Account Name: LUMENS AUTO PTE LTD
Account Number: 017-904-375-1
SWIFT: DBSSSGSG

(b) all amounts payable by the Company to you shall be made by electronic or telegraphic transfer to your nominated bank account, details of which are as set out in the acceptance portion of this Agreement ("**Nominated Bank Account**"). For the avoidance of doubt, payment by the Company of any amount due and payable to you to your Nominated Bank Account (as you have specified in the acceptance portion of this Agreement) shall constitute full and absolute discharge of the Company's payment obligation in respect of such amount under this Agreement and the Company shall not have any responsibility to verify the details of your Nominated Bank Account and shall not be liable and/or responsible to any person for any losses, damages, costs and/or expenses arising from any false or incorrect details of your Nominated Bank Account specified in the acceptance portion of this Agreement.

9. You shall be bound by, and shall comply with, our standard terms and conditions of use of vehicles ("**Standard Terms**"), which is enclosed with this Agreement. The Standard Terms shall be incorporated into this Agreement by reference to this paragraph, and all terms and conditions set out therein shall form an integral part of this Agreement (and all references to this Agreement shall include the Standard Terms). In the event that there is any conflict between the terms and conditions set out herein and the Standard Terms, the terms and conditions set out herein shall prevail to the extent of the inconsistency unless otherwise specified in the Standard Terms. The Company may at its discretion amend the provisions of the Standard Terms and will notify you of such amendments.

10. This Agreement shall be governed by, and construed in accordance with, the laws of Singapore. The parties hereto agree to submit to the exclusive jurisdiction of the Singapore courts.

11. If you accept and agree to the terms and conditions of this Agreement, please sign the acceptance portion of this Agreement below and return the duly signed Agreement to us.

[The remainder of this page is intentionally left blank.]

Yours faithfully,
For and on behalf of Lumens Auto Pte. Ltd.



Name: Shirley Lee
Designation: DR



ACCEPTANCE

I, Pek Kim Hong Shirley (Singapore NRIC No. S1737393E), acknowledge that I have read and fully understand the terms and conditions of this Agreement (which, for the avoidance of doubt, includes the Standard Terms). I hereby accept and agree to this Agreement.

The details of my Nominated Bank Account are as follows:

Name of Bank: POSB - DBSSSGSGXXX
Account Name: Pek Kim Hong Shirley
Account Number: 083202777

I confirm that the above bank account details are true and correct.

Signature
Name: Pek Kim Hong Shirley
Singapore NRIC No.: S1737393E
Date: 17/05/2021

SCHEDULE

Promotion Details Form

Promotion Name:	
Payout Period:	
Promotion Details:	
Note: The promotional packages will only be paid out if the driver does not have any Outstanding Amount owing to Lumens. Lumens reserves the sole and absolute right to make the final decision on any promotional packages pay out should there be any breach of Lumens' standard terms and conditions.	

CONTRACT SUMMARY

15-12-001

Name of Driver	Pek Kim Hong Shirley
Age	56
Driving Experience	
Rental Rate	\$88.00 + \$6.00 RPP CDW +
Contract Duration	17/05/2021 to 03/10/2021 4.96 Months (139.00 Days)
Vehicle Owner	Lumens Auto Pte. Ltd
Vehicle Make, Model and License Plate	Toyota Prius Plus SMU2128M
COE Expiry	29/07/2030
Deposit Amount	500.00
Maximum Deposit	500.00
Vocational License Status	PDVL
Used or New Car	New Car
Outstanding Rental	

VEHICLE COVER PAGE

Company:	Lumens Auto. Pte Ltd.
Name of Driver:	Pek Kim Hong Shirley
Driver's I/C No:	S1737393E
Driver's Age:	56
License Plate:	SMU2128M
Car Model and Make:	Toyota Prius Plus
IU Number:	
Car Colour:	White
Contract Start & End Date:	17/05/2021 to 03/10/2021
Facilitation Fee:	\$ 94.00
Starting Date of Deduction:	18/05/2021
Date of Collection	17/05/2021
Remarks:	Start daily instalment plan at \$94.00/day wef 18/05/2021

Driver's Signature:

Attended By: Shirley Lee



INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SKK8838J

Date of Accident

10/05/2021



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance _____

AIG Asia Pacific Insurance Pte....

Period of Insurance _____

20/02/2020 - 19/02/2022

Requested By _____

Jason Quak (City Auto Pte Ltd)

Requested Date _____

11/05/2021 13:30

Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Friday, 21 May 2021 11:43 AM
To: 'jasontan@innerview.com.sg'
Cc: Admin A
Subject: ACCIDENT INVOLVING SKK 8838J & SMU 2128M ALONG/AT VICTORIA ROAD ON 10/05/2021

Our Ref: CC4/AIG21005740/Kra3

JASON TAN MING HWEE - BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKK 8838J & SMU 2128M ALONG/AT VICTORIA ROAD ON 10/05/2021

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 SMU 2128M against your motor 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 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 7 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)

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	11 May 2021 17:10	Clm Dtl Modified	Claimant's Name: -> LUMENS AUTO PTE LTD.	[A] LEE SU THING
2	11 May 2021 17:10	Clm Veh Model Changed	(202565) TOYOTA PRIUS 1.5 (A).	[A] LEE SU THING
3	11 May 2021 17:10	Clm Created	Reg No: SMU2128M. Acct Date: 2021/05/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: City Auto Pte Ltd (HQ)	[A] LEE SU THING
4	11 May 2021 17:10	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] LEE SU THING
5	11 May 2021 17:10	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/21	[A] LEE SU THING
6	11 May 2021 17:10	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] LEE SU THING
7	11 May 2021 17:10	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	11 May 2021 17:10	Label Added	(62):PRI.	[A] LEE SU THING
9	11 May 2021 17:10	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] LEE SU THING
10	12 May 2021 15:36	TP Ins Updated	TPRegNo:SMH2128M -> SKK8838J.	[I] Low, Xianyu
11	12 May 2021 15:45	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
12	12 May 2021 15:45	Label Removed	(62):PRI.	[A] HOW MEI KWAN
13	12 May 2021 15:50	Clm Veh Model Changed	(202565) -> (205918) TOYOTA PRIUS PLUS 1.8 (A).	[A] HOW MEI KWAN
14	20 May 2021 09:00	Clm Registration Modified	Acct Time:18:00:00->18:50:00.	[I] AIG OneClaim Integration User
15	29 Jun 2022 15:17	Video Downloaded	Downloaded TP VIDEO	[I] Lee, Ming-Yao
16	30 Nov 2022 16:21	Video Downloaded	Downloaded TP VIDEO	[A] Ezlyna
17	01 Dec 2022 15:35	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
18	01 Dec 2022 15:35	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	01 Dec 2022 15:35	Clm Dtl Modified	JPJ Reg. Date: -> 2020/07/30.	[A] JOANNE LEE KHANG MIN
20	01 Dec 2022 15:35	Clm Details Notified		[A] JOANNE LEE KHANG MIN
21	01 Dec 2022 15:57	Adj Mandate Request	Cur.Req:1835.87:Liability: 100% (BOLA 27) *Quantum: \$1,835.87 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
22	02 Dec 2022 11:21	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/21	[I] Lee, Ming-Yao
23	02 Dec 2022 11:21	Adj Mandate Set	Approved:1835.87.	[I] Lee, Ming-Yao

Date From Date To Audit Type

ACTIVITY

[12/05/2021 15:58] HOW MEI KWAN:
OINR. To send out first letter.

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
2693905	11 May 2021 17:18:00	TP Case (Insurer)	Motor	LKK Auto Consultants	AIG Asia Pacific	SMU2128M	SMH2128M	11.00

				Pte Ltd	Insurance Pte. Ltd. (Express)			
2696163	21 May 2021 11:21:19	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMU2128M	Jaslin Kok Chin Yi	xx.xx
2877862	01 Dec 2022 15:35:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMU2128M	SKK8838J	11.00