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

Letter Of Demand

Date : 20.10.2021

Ref No.: SMN 4783U

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 SLD 5355E & SMN 4783U on 11.05.2021

With reference to above case.

Please find attached copies;

Invoice Reference APIV21-000267	S\$ 8,346.00
Loss of Rental (12 days x \$120.00)	S\$ 1,540.80 (with GST)
Authorization Letter	
Towing Fee	S\$
LTA Search Fee	S\$ 7.45
Total Cost	S\$ 9,894.25

Your Faithfully,

Juliana

E-mail: juliana@apautomotive.services

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AP Automotive Services

AUTHORISATION & INDEMNITY LETTER

I/We	Hw	ana	Ling	Huei						NRIC	No.	/	UEN
No <u>51</u>	37207	181		_	(the	third	party		claimant),	having	a	ddress	at
AP7	BLK	428	Tampir	les s	street	41 #	08-467	5	C 52042	\mathcal{E}) and	the	owner	of
SLD	5355 E	(Veh	icle) her	eby to	authori	ze AP A L	JTOMOTIV	ESEF	RVICES PTE L	TD to repa	ir the	damage t	o my
vehicle in	a reasc	nable t	ime tha	it was	pursua	ant to th	e accident	whi	ich occurred	(date)	11/5	21	along
CTE ·	7 477	Before	Bale	stier	Exit						olving		icle/s
SMN	47831	<u>.</u> .											

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. <u>\$LD 5355E</u> 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

Hwang Ling Huei

19/05/2021

Witness Signature / Name / Date

19/05/2021

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, <u>AP AUTOMOTIVE SERVICES PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$9,000.00</u> (Global Sum) for vehicle no. <u>SLD5355E</u> that was damaged pursuant to the accident which occurred on <u>11/05/2021</u> (date) along <u>CTE TOWARDS CITY BEFORE BALESTIER EXIT</u> involving vehicle no/s SMN 4783U.

This is pursuant to the inspection conducted on 19/05/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **HWANG LING HUEI** ("the third party claimant") of vehicle no. **SLD5355E** 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 <u>SLD5355E</u> (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 5th (day) of 10w	(month) 20 <u>21</u> (year)
(LKK)	AAA AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
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 20 Oct 2021

Invoice Number APIV21-000267

Reference SLD5355E

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	7,800.00	7,800.00
			Subtotal	7,800.00
	TOTAL L		Y OF GOODS SERVICES 7%	546.00
	×		TOTAL SGD	8,346.00

Due Date: 20 Jan 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.

rporate PayNow: -

wments 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

HWANG LING HUEI 428 TAMPINES STREET 41 #08-467 520428 SINGAPORE Invoice Date 20 Sep 2021

Invoice Number RV21-000239

Reference SMN7526B

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 SMN7526B 11.05.2021 - 27.05.2021 REPLACEMENT FOR SLD5355E	12.00	120.00	1,440.00
		Subtotal	1,440.00
	TOTAL LOCAL SUPF AND	PLY OF GOODS SERVICES 7%	100.80
		TOTAL SGD	1,540.80

Due Date: 20 Dec 2021

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. `ally 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 PTE LTD ROC: 202022890H

BLOCK 9006

TAMPINES STREET 93 #01-202

TEL: 6784 4465

SINGAPORE 528840 FAX: 6787 4886

AP Automotive Services

HIRER PARTICULARS

Name /

Company

: Hwang Ling Huei

Address

: BIK 428 Tampines St 41 #08-467 8(520428)

HP Number

: 98595659

RENTAL VEHICLES/ACCESSORIES

Rental Agreement

Agreement Date

: 11-05.2021

Rental Term

: DAILY

Rental Rate

Agreed Period

: 120/ Perday towar

Estimated End Date

Excess For Section 1

\$ \$2,000 \$1,500

Excess For Section 2 Uob Account No.

3663227600

PayNow UEN No.

Mode Of Payment Internet Banking

: 202022890H

REG ITEM ID	Reg. No.	Make	Model	Capacity
	9MN 7526B	Toyota	Corolla Atis	1.6

NAME	NRIC No./Fin No.	D.O.B.	Nationality	Contact No.	Address	Lic. Pass Date
	513720781	16 -10 - 1959	Singapore			8.12.1991

DELIVERY OF VEHICLE

Checked Out By								
DATE OUT	TIM	E OUT			M	ILEAC	GE OUT	Ţ.
11-05.21	12:2	Ohr	J		- 178			
Petrol Out :	EMPTY	1/8	1/4	3/8	1/2	5/8	3/4	FULL
Estimated Date Of	f Return							
		0			May 1			
Checked Out By								
Checked Out By	T	Time	In			Mi	leage I	n
		Time	In			Mi	leage I	n
Tui Date in	EMPTY	Time	In 1/4	3/8	1/2	Mi 5/8		n FULL
1 Date in 27.05- 202				3/8	1/2			
Petrol Out:	EMPTY	1/8	1/4			5/8	3/4	
Petrol Used:	EMPTY to be RE	1/8 TURNI	1/4 ED as i	t was	RENTE	5/8 ED ou	3/4 t)	FULL
Petrol Used (Note: Petrol leve	EMPTY to be RE	1/8 TURNI	1/4 ED as i	t was	RENTE	5/8 ED ou	3/4 t)	FULL

Cheque Rental Due

:	
:	
:	
:	- Transactor
: :	
	: : : : : : : : : : : : : : : : : : : :

Damage Recovery	:	
Others	:	
Deposit	:	
Amount Refund	:	

Remarks:

Signature / Date PURPOSE OF RENTAL

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

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

DRIVER SIGNATURE

SIGNATURE & CO'S STAMP



AP AUTOMOTIVE SERVICES PTE LTD ROC: 202022890H

BLOCK 9006 TAMPINES STREET 93 #01-202

> SINGAPORE 528840 TEL: 6784 4465 FAX: 6787 4886

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 unauthorize 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 authorise 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 pf 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 pr 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 VHEICLE 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 HWANG LIME bearing the identity number of \$1372078 \text{Description} have read and understood all clauses of the abovementioned terms and conditions of rental and aree to be bounded by them. I/We shall take full respondsibility to handle the rental vehicle with care and avoice any involvement in inlaw purposes.

Signature of Hirer

Signature of Driver Date: 11.05.2021

AP Automotive Services Pte Ltd Representative

Signature of

OMO

(company's stamp if applicable)



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time :

12 May 2021 / 10:26:26

Receipt Date/Time:

12 May 2021 / 10:26:25

Tax Invoice/Receipt

Receipt No.: ITNET-00000-210512-000774

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No. Result of Insurance Enquiry - SMN4783U		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Insurance Co: AIG ASIA PACIFIC INSURANCE 1 Insurance Enquiry - SMN4783U				
Enquiry Fee 20210512102548822163		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			
	20210512102555176	Direct Debit: eN (Interne	ETS Debit et Banking)	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 27 May 2021 12:54 PM **To:** RONGCHEN.LAU@GMAIL.COM

Subject: ACCIDENT INVOLVING SMN 4783U(AIG) AND SLD 5355E AT/ALONG

CTE(SOUTHBOUND), MOULMEIN FLYOVER ON 11/05/2021

27 May 2021

Mr Lau Rong Chen [By Email Only]

Dear Sir/Madam,

You Ref: SMN4783U

Our Ref: CC4/AIG21005916/T1pa3

ACCIDENT INVOLVING SMN 4783U(AIG) AND SLD 5355E AT/ALONG CTE(SOUTHBOUND), MOULMEIN FLYOVER ON

11/05/2021

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 SLD 5355E against your 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 a 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 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

11/5/21, 11:26 AM Merimen e-Claims

Claim Audit

	AUDIT 1	ΓRAIL		
No.	On	Audit	Remarks	Ву
1	18 May 2021 13:56	Clm Dtl Modified	Claimant's Name: -> Hwang Ling Huei.	[A] HOW ME: KWAN
2	2021	Clm Veh Model Changed	(203507) VOLKSWAGEN GOLF 1.2 TSI (A).	[A] HOW ME: KWAN
3	18 May 2021 13:56		Reg No: SLD5355E. Acct Date: 2021/05/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ). Workshop: AP Automotive Services Pte Ltd ()	[A] HOW ME: KWAN
4	18 May 2021 13:56	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW ME
5	2021 13:56	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/28	[A] HOW ME: KWAN
6	18 May 2021 13:56	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW ME: KWAN
7	18 May 2021 13:56	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrato
8	18 May 2021 13:56	Label Added	(19):Fastlane.	[A] HOW ME: KWAN
9		Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] HOW ME
10	27 May 2021 12:43	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	25 Oct 2021 23:29	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	25 Oct 2021 23:29	Clm Dtl Modified	Insured ID: -> Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	25 Oct 2021 23:29	Clm Dtl Modified	JPJ Reg. Date: -> 2016/06/21.	[A] JOANNE LEE KHANG MIN
14	25 Oct 2021 23:29	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	29 Oct 2021 08:42	Mandate	Cur.Req:9209.45:Liability: $100\%(B27)$ *Quantum: (a)CORw/GST: \$8,346.00 + (b)LORw/GST(8days x \$100.00): \$856.00 + (c)Search fee: \$7.45 = Total: \$9,209.45 *6 recommendation repair days + 1Sund ay + 1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
16	29 Oct 2021 16:38	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/05/28	[I] Yong, Joanne
17	29 Oct 2021 16:38	Adj Mandate Set	Approved:9209.45.	[I] Yong, Joanne
	Dat	e From	Date To Audit Type None	Go

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
2695512	19 May 2021 12:12:42	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLD5355E	Teo, Ericweihong	xx.xx
2695514	19 May 2021 12:15:35	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLD5355E	SMN4783U	11.00
2735808	25 Oct 2021 23:29:40	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLD5355E	SMN4783U	11.00