

# Munich Autocare Pte Ltd



Our Ref: MUA/SMN4908C/AIG/TP/AT

04 June 2021

AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way  
#09-16 AIG Building  
Singapore 079120

**Attn: Motor Claims Dept**

Dear Sirs/ Mdm

**ACC INVLG SMN4908C & SKF5837H ALONG SELETAR WEST LINK ON 11/05/2021.**

We are the repairers of vehicle nos. SMN4908C and understand that you were the insurer of vehicle nos. SKF5837H involved in the aforesaid accident. Our investigations reveal that the accident was caused by the negligence of the vehicle insured by you. As such, we are looking to you for reimbursement calculated as follows;

1) Repair Costs	S\$ 1,444.50
2) Loss of Rental for 2 days at \$92.00 per day	S\$ 184.00
3) PRI for 2 days at \$92.00 per day	S\$ 184.00
4) GIA Receipt	S\$ 2.00
<b>TOTAL:</b>	<b>S\$ 1,814.50</b>

To substantiate our claim, we enclosed the following;

- a) Final Bill
- b) Letter of Authorization
- c) SAS Report
- d) GIA Receipt
- e) Rental Agreement

We look forward to your favorable reply in due course.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.

Yours faithfully

Munich Autocare Pte Ltd

Address: 60 Jalan Lam Kuan  
#02-02/03 Carros Centre  
Singapore 737889  
Email: [angela.tan@munichautocare.com.sg](mailto:angela.tan@munichautocare.com.sg)  
Telephone: (+65) 6255 2988  
Mobile No: 9644 3110

Facsimile  
(+65) 6265 5388

Co. Reg. No. 201832250M

Your Ref: CC4/AIG21006085/RA3

Date : 12.05.2021

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

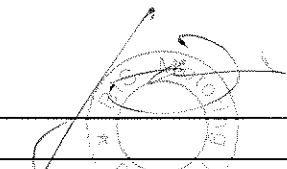

#09-16 AIG Building

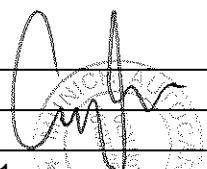
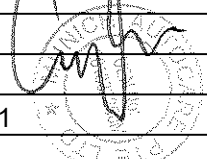
Singapore 079120

## LETTER OF AUTHORITY

I/We, **BIS MOTORING PTE LTD** REG NO: **201735055D**  
hereby authorize(s) **Munich Autocare Pte Ltd** to provide further  
instructions on my behalf relating to the said claims and as such, all future  
correspondence should be addressed to **60 Jalan Lam Huat #07-43,**  
**Carros Centre, Singapore 737869.**

I hereby authorized the cheque payment to be issued in favour of **M/s**  
**Munich Autocare Pte Ltd.**

Claimant's Signature :   
Name :   
NRIC :   
Date : 7/6/2021

Witness By :   
Name :   
NRIC :   
Date : 07/06/2021

\*Please note that it is a condition of any settlement reached that it shall be  
without prejudice to any personal injury claim (if any) of the owner/claimant.

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

"We/I, MUNICH AUTOCARE 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\$ 1,444.50 (Repair Cost), S\$ 368.00 (Loss of Use/Rental), S\$ 2.00 (Disbursement) for vehicle no. SMN 4908C that was damaged pursuant to the accident which occurred on 11/05/2021 (date) along SELETAR WEST LINK (location) involving vehicle no/s SKF 5837H. This is pursuant to the inspection conducted on 24/05/2021 (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner BIS MOTORING PTE LTD ("the third party claimant") of vehicle no. SMN 4908C 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 SMN 4908C (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 16 (day) of OCT (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

# Munich Autocare Pte Ltd

60 Jalan Lam Huat #02-02/03 Carros Centre Singapore 737869

Tel: +65 6255 2288 | Fax: +65 6265 5388

Company Reg. No.: 201832250M | GST Reg. No.: 201832250M

## AIG Asia Pacific Insurance Pte Ltd

78, Shenton Way

#08-16

Singapore 079120

Tel: 64191933 Fax: 68357416

## Tax Invoice

Inv No. : BPINV21060019

Invoice Date : 03 Jun 2021

Ref : BPWJ2105058

Terms : COD

Veh. No. : SMN4908C

Current Mileage: 122200

#	Description	Qty	UOM	U/P	Amt
1	Labour For Lump sum Repair (Inclusive Parts & Labour)	1.00		1,350.00	1,350.00

### Remarks:

DOA: 11.5.2021

REF: CC4/AIG21006085/RA3

ALL PAYMENT SHOULD BE MADE PAYABLE TO MUNICH AUTOCARE PTE LTD

BANK : UOB BANK

BANK CODE : 7375

BRANCH CODE : 001

ACCOUNT NO. : 4513099651

Subtotal : S\$ 1,350.00

GST 7.0% : S\$ 94.50

**Total : S\$ 1,444.50**

*I agree to the price as listed above and affirm that the goods are received in good condition.*

*For Munich Autocare Pte Ltd*



(Customer's Signature and Company Stamp)

(Authorised Signature)

**BIS MOTORING PTE LTD**

20 Bendemeer Road, #03-13/14  
 BS Bendemeer Centre, Singapore 339914  
 Tel: 6534 0123 Fax: 6532 7671  
 Co. Reg. No. / GST Reg. No. : 201735055D

**RENTAL AGREEMENT****GV2102-033**

(This shall form part of the Rental Documents referred in the terms and conditions)

The Rental Agreement is made on 09 (Day) 02 (Month) 2021 (Year)

Between

- BIS Motoring Pte. Ltd. (UEN No. 201735055D)**, a company incorporated in Singapore, registered address at 20 Bendemeer Road #03-13/14 BS Bendemeer Centre Singapore 339914 (herein referred to as "the Owner") and
- ANG CHOON KIAM, RAYMOND (NRIC No. S78047421)**, residing at BLK 625 SENJA ROAD #28-142 SINGAPORE 670625 the person and/or company signing the Rental Documents (herein referred to as "the Hirer") whose particulars are recorded in the Rental Documents and
- AIS Automobile Pte Ltd (UEN No. 201828408E)**, a company incorporated in Singapore, registered address at 60 Jalan Lam Huat #05-13 Carros Centre Singapore 737869 (herein referred to as the "appointed Fleet Management Company")

(collectively, known as "parties")

Where as

- The Owner is a leasing company incorporated in Singapore and has engaged the appointed Fleet Management Company to manage all matters relating to the Vehicle No. SMN4908C, details stated in Vehicle Details below (the "Vehicle").
- During the appointment period, the appointed Fleet Management Company would act on behalf of the Owner to manage all matters relating to the Vehicle. The Hirer shall contact the appointed Fleet Management Company directly on all matters relating to the Vehicle. In the event the appointed Fleet Management Company is no longer being appointed by the Owner, the Owner reserves the right to manage the Vehicle directly or appoint another appointed Fleet Management Company.
- The Hirer shall acknowledge and fully understand the Terms and Conditions which form part of the Rental Documents throughout the term of the lease period ("Lease Period").
- All parties accept the terms and conditions set out below by signing this Rental Agreement.

It is agreed between the parties as below :

**A. Vehicle Details ("Vehicle")**

Vehicle No. : SMN4908C  
 Vehicle Make/ Model : RENAULT/GRAND SCENIC IV 1.5 DCI AT EU6  
 Vehicle Colour : Beige

**B. Lease Period**

Date of Handover : 09/02/2021 12:00 Period of the Lease : 6 MONTHS  
 Commencement of the Lease Period : 10/02/2021 Option to Renew : NA

**C. Deposits**

Rental Deposit ("Deposit") : \$ 500.00

**D. Rental Rate**

Rental Rate ("Rental") : \$ 92.00 per day (inclusive of GST)  
 Renewal Rate ("Renewal Rental") : N.A

**E. Bank Account Details**Rental payment shall be paid every Monday to the Owner's Bank Account : **Current Account No.: 072-025914-9****F. Accident Excess**

The excess for any claims shall be as follows:

- \$2,140.00 (inclusive of GST) for Section 1 for accidents occurring within Singapore.
- \$2,140.00 (inclusive of GST) for Section 2 for accidents occurring within Singapore.
- \$4,280.00 (inclusive of GST) for Section 1 for accidents occurring within West Malaysia.
- \$4,280.00 (inclusive of GST) for Section 2 for accidents occurring within West Malaysia.

In the event that the Vehicle or any part thereof is damaged as a result of any accident howsoever caused, the Hirer shall forthwith pay to the Owner the Excess amount payable for both Section 1 and Section 2 (referred to as the "Excess" in the Schedule or in the policy, whichever is higher) in respect of each and every accident.

Only upon a successful claim against the third party being made will the Excess for Section 2 be refunded to the Hirer. The claim is deemed successful if and only if the full loss and damage (including any legal costs on a full indemnity basis) is recovered without any deduction for the Hirer's contribution to the accident (if any).

The Hirer also agrees that the Owner may in its absolute discretion conduct any negotiations and effect any settlement with the insurers, and the Hirer irrevocably agrees to abide by any such settlement.

**Remarks : \$92 X 6DAYS = \$552 WEEKLY. 20% DISCOUNT TILL FURTHER NOTICE (\$515.20) + \$600 BONUS UPON COMPLETION. (ADVANCE WEEKLY RENTAL)**

**BIS MOTORING PTE LTD**

20 Bendemeer Road, #03-13/14  
BS Bendemeer Centre, Singapore 339914  
Tel: 6534 0123 Fax: 6532 7671  
Co. Reg. No. / GST Reg. No. : 201735055D

**MUNICH AUTOCARE PTE LTD**

60 JALAN LAM HUAT,  
#02-02/03 CARROS CENTRE  
SINGAPORE 737869  
Tel: 6255 2288 Fax: 6265 5388

**Remarks:** LOSS OF RENTAL FOR SMN4908C (3RD PARTY INSURANCE  
COMPANY) DOA: 11/05/21

**DEBIT NOTE**

**DN No. :** DR21100001

**Date :** 19 Oct 2021

**Ref :** LOSS OF RENTAL  
FOR SMN4908C  
(3RD PARTY  
INSURANCE  
COMPANY) DOA:  
11/05/21

**Currency :** SGD

No.	Description	Tax Type	Amount
1	LOSS OF RENTAL FOR SMN4908C (3RD PARTY INSURANCE COMPANY) DOA: 11/05/21	N/A (0%)	368.00

**BIS Motoring Pte Ltd**

**Total :**

**S\$ 368.00**



(AUTHORIZED SIGNATORIES)


INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

SKF5837H

Date of Accident

11/05/2021 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**

Period of Insurance ..... **16/06/2020 - 15/06/2021**

Requested By ..... **Yvonne Wong (Munich Autocar...**

Requested Date ..... **12/05/2021 14:02**

#### 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**

**ACCIDENT INVOLVING SKF 5837H & SMN 4908C ALONG/AT SELETAR WEST LINK ON 11/05/2021**

Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Mon 5/24/2021 4:07 PM

To: joyce.gpaw@gmail.coM <joyce.gpaw@gmail.coM>

Cc: Admin A <admin-a@lkkauto.com>

Our Ref: CC4/AIG21006085/ra3

**AW GUAT POH - BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SKF 5837H & SMN 4908C ALONG/AT SELETAR WEST LINK 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 SMN 4908C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favor 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](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	24 May 2021 15:24	<b>Clim Dtl Modified</b>	Claimant's Name: -> BIS MOTORING PTE LTD.	[A] HOW MEI KWAN
2	24 May 2021 15:24	<b>Clim Veh Model Changed</b>	(205506) RENAULT GRAND SCENIC IV 1.5 DCI EU6 (A).	[A] HOW MEI KWAN
3	24 May 2021 15:24	<b>Clim Created</b>	Reg No: SMN4908C. Acct Date: 2021/05/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Allianz Global Corporate & Specialty SE - Singapore Branch (HQ). Workshop: Munich Autocare Pte Ltd (HQ)	[A] HOW MEI KWAN
4	24 May 2021 15:24	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	24 May 2021 15:24	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/03	[A] HOW MEI KWAN
6	24 May 2021 15:24	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	24 May 2021 15:24	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	24 May 2021 15:24	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	24 May 2021 15:24	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	24 May 2021 15:24	<b>Adj Adjuster Assigned</b>	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	02 Aug 2021 15:12	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	02 Aug 2021 15:12	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	02 Aug 2021 15:12	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2019/08/14.	[A] JOANNE LEE KHANG MIN
14	02 Aug 2021 15:12	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	18 Aug 2021 19:52	<b>Adj Mandate Request</b>	Cur.Req:1814.50:Lia:100%*Quantum:(a)CORw/GST:\$1,444.50+(b)LOR(4days x \$92):\$368+(c)GIA search fee:\$2.00 =Total :\$1,814.50*Vehicle Model:RENAULT SCENIC*Recommend 2 repair days +2PRS= 4 D	[A] Jaslin Kok Chin Yi
16	21 Sep 2021 11:10	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/03. Mandate Remarks: subject to all docs in place.	[I] Ler, Bernard-JQ
17	21 Sep 2021 11:10	<b>Adj Mandate Set</b>	Approved:1814.50:subject to all docs in place.	[I] Ler, Bernard-JQ

Date From  Date To  Audit Type

### 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
2697040	25 May 2021 13:26:17	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMN4908C	SKF5837H	11.00
2713763	02 Aug 2021 15:12:54	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMN4908C	SKF5837H	11.00

