



## **Letter of Demand**

**Date: 17.11.22**

**Veh No.: GBH 7151K**

**To: AXA Insurance Pte Ltd**

**Motor Claim Department  
Robinson Road P.O Box 1094  
Singapore 902144**

**Thru: LKK Auto Consultants Pte Ltd**

**"Without Prejudice "**

**Accident Involving vehicle GBH 7151K & SJG 8172D on 15.06.2021**

Dear Officer-in-Charge,  
With reference to the above case. Please find attached copies;

Cost of Repair	S\$5,403.50
Loss of Rental	S\$ 2,086.50
Authorization Letter	
Towing Charges	S\$
LTA Search Fee	S\$ 7.45
Total Cost inclusive GST	S\$ 7,497.45

**Your Faithfully,**

**Marcus Teo  
Chief Financial Officer  
AP Automotive Services Pte Ltd**

**AP AUTOMOTIVE SERVICES PTE LTD**

56 Loyang Way #04-04 Loyang Enterprise Building S508740 | UEN : 202022890H

**AUTHORISATION & INDEMNITY LETTER**

I/We S & K Woodcraft Pte Ltd NRIC No. / UEN  
No. 201619093W (the third party claimant), having address at  
17 Kian Teck Drive #01-01 S(628834) and the owner of  
GBH 7151K (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) 15/06/21 along  
Ang Mo Kio Street 62 Towards Ang Mo Kio Street 64 involving vehicle/s  
SJG 8172D.

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. GBH 7151K 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.



18/06/2021

Owner Signature /Company Stamp/ Date



18/06/2021

Witness Signature / Name / Date





HSBC Life (Singapore) Pte. Ltd.  
10 Marina Boulevard,  
Marina Bay Financial Centre Tower 2 #48-01,  
Singapore 018983  
☎ +65 6880 4888  
☐ www.hsbclife.com.sg  
cc.gi@mail.life.hsbclife.com.sg

### HSBC Life Third Party Direct Settlement

Vehicle No:	SJG 8172D (Insd veh)	Model:
	GBH 7151K (TP veh)	TOYOTA PROACE COMFORT MEDIUM 1.6
Date of Accident/ Time:	15/06/2021	

Repair Estimate	:	\$		
Final Repair Cost	w/GST	:	\$	5,136.00
Loss of Use		:	\$	
Rental (if any)		:	\$	600.00
LTA / GIA Search Fee		:	\$	7.45
Others:		:	\$	
Final Settlement Sum		:	\$	5,743.45
Payee Name: AP Automotive Services Pte Ltd				
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)				
A)	For Non GIA Registered	Agreed Liability_100_(%)		
Workshop:				
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: ____		
BOLA Liability:_____(%)		Assessed Liability (*):_____(%)		
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.				
Remarks:				

#### Note:

1. Please expressly reserve your client's rights if so required in this settlement document.
2. This settlement is on a without prejudice basis and should not construed as an admission of liability on HSBC Life and their client/tortfeasor in any manner whatsoever.
3. HSBC Life reserves their rights under the policy terms & conditions as well as their rights in law.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (HSBC Life and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident

Signature of workshop representative / Workshop stamp

Name of Representative: *Marcus Teo*

Date: *31 July 2023*



Signature of Witness / Workshop stamp (if applicable)

Name of Witness: *Zaleha*

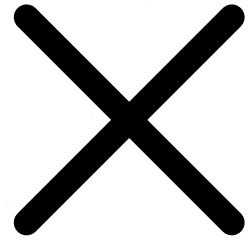
Date: *31/07/2023*



Signature of HSBC Life's surveyor & stamp / representative

Name of HSBC Life's surveyor / Representative:

Date: *31/07/2023*



## **Letter of Demand**

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**To: AXA Insurance Pte Ltd**

**Motor Claim Department  
Robinson Road P.O Box 1094  
Singapore 902144**

**Thru: LKK Auto Consultants Pte Ltd**

**"Without Prejudice "**

**Accident Involving vehicle GBH 7151K & SJG 8172D on 15.06.2021**

Dear Officer-in-Charge,  
With reference to the above case. Please find attached copies;

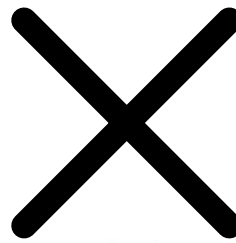
Cost of Repair	S\$5,403.50
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**Your Faithfully,**

**Marcus Teo  
Chief Financial Officer  
AP Automotive Services Pte Ltd**

**AP AUTOMOTIVE SERVICES PTE LTD**

56 Loyang Way #04-04 Loyang Enterprise Building S508740 | UEN : 202022890H



# TAX INVOICE

AXA INSURANCE PTE LTD  
Attention: MOTOR CLAIM DEPARTMENT  
Robinson Road P.O. Box 1094  
SINGAPORE 902144  
SINGAPORE

Invoice Date  
17 Nov 2022

Invoice Number  
APIV22-000281

Reference  
GBH7151K

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	5,050.00	5,050.00
		Subtotal	5,050.00
		TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	353.50
		TOTAL SGD	5,403.50

## Due Date: 30 Nov 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

TEOH SOON BAN  
233 CHOA CHU KANG CENTRAL  
#03-95  
680233  
SINGAPORE

Invoice Date  
30 Jun 2021

Invoice Number  
RV21-000154

Reference  
GBL1102X

GST Registration no.  
202022890H

AP Automotive Services  
Pte Ltd  
Finance Department  
9006 Tampines Street 93  
#01-202 Singapore  
528840  
(65) 6784 4465  
<http://www.apautosg.com>

Description	Quantity	Unit Price	Tax	Amount SGD
RENTAL CHARGES FOR GBL1102X 16.06.2021 - 29.06.2021 REPLACEMENT VEHICLE GBH7151K	13.00	150.00	7%	1,950.00
Subtotal				1,950.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%				136.50
TOTAL SGD				2,086.50

## Due Date: 31 Oct 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.

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.

### HIRER PARTICULARS

Name / Company : **Teoh Soon Bina**  
 Address : **233 Choa Chu Kang Central**  
                   **#03-95 S(680233)**

HP Number : **8313 3332**

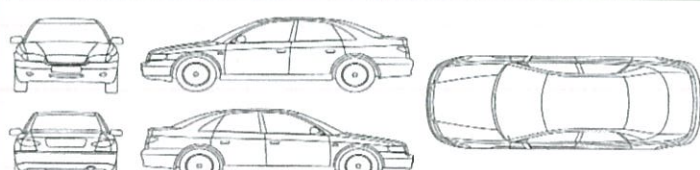
### RENTAL VEHICLES/ACCESSORIES

REG ITEM ID	Reg. No.	Make	Model	Capacity
	<b>6BL1102X</b>	<b>Toyota</b>	<b>Hiace DX Auto</b>	<b>2-8</b>

NAME	NRIC No./Fin No.	D.O.B.	Nationality	Contact No.	Address	Lic. Pass Date
	<b>S8460157H</b>	<b>29.01.84</b>	<b>S'POREAN</b>			<b>16.3.2004</b>

### DELIVERY OF VEHICLE

Checked Out By			
DATE OUT	TIME OUT	MILEAGE OUT	
<b>16.06.2021</b>	<b>10:00hrs.</b>		
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	
<b>29.06.2021</b>	<b>10:30hrs.</b>		
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

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 deemed 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 filing 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 its 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 Peolt Soon Ban bearing the identity number of S6460157H 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 unlawful purposes.



Signature of Hirer

(company's stamp if applicable)

Signature of Driver

Date: \_\_\_\_\_

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 : 16 Jun 2021 / 10:06:56

Receipt Date/Time : 16 Jun 2021 / 10:04:07

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210616-000698

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SJG8172D As at 15 Jun 2021/12:15:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SJG8172D Enquiry Fee 20210616100210819848	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
Paid By				
	20210616100222265	Direct Debit: eNETS Debit (Internet 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.

## Asher Sng (LKKAUTO)

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Monday, 14 March 2022 14:07  
**To:** liewfk@gmail.com  
**Subject:** ACCIDENT INVOLVING SJG 8172D AND GBH 7151K ALONG ANG MO KIO STREET 64 ON 15/06/2021

14 MAR 2022

**LIEW FOO KHAI**

Dear Sir/ Mdm

**OUR REF : CC4/ASM21006765/Tea3**

**YOUR REF : SJG 8172D**

**ACCIDENT INVOLVING SJG 8172D AND GBH 7151K ALONG ANG MO KIO STREET 64 ON 15/06/2021**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s AP AUTOMOTIVE SERVICES PTE LTD acting on behalf of the owner of GBH 7151K against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had rear-ended the Third Party vehicle GBH 7151K. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim



To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Asher  
Case Handler  
DID: 6841 6051  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. AXA Insurance Pte Ltd (AXA)  
(Motor Claims Dept)