



AP AUTOMOTIVE SERVICES PTE LTD
ROC / GST Reg No: 202022890H
BLOCK 9006 TAMPINES STREET 93
#01-202 SINGAPORE 528840
TEL: 6784 4465 / 6970 4786
FAX: 6787 4886 / 6970 4790

Letter Of Demand

Date : 20.05.2022

Ref No.: SKJ 845X

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 SKV 5607X & SKJ 845X on 14.06.2021

With reference to above case.

Please find attached copies;

Invoice Reference APIV22-000125	S\$ 7,704.00
Loss of Rental (21 days x S\$120.00)	S\$ 2,696.40 (with GST)
Authorization Letter	
Towing Charges	S\$ 150.00
LTA Search Fee	S\$ 7.45
Total Cost	S\$ 10,557.85

Your Faithfully,

Juliana

E-mail: juliana@apautomotive.services





Witness Signature / Name / Date

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

“We/I, **AP AUTOMOTIVE SERVICES 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\$4,180.00** (Global Sum) for vehicle no. **SKV 5607X** that was damaged pursuant to the accident which occurred on **14/06/2021** (date) along **HOLLAND RD TWDS FARRER RD BEFORE CORONATION RD** (location) involving vehicle no/s **SKJ 845X**.

This is pursuant to the inspection conducted on **17/06/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **LIM SAI KAR** (the third party claimant”) of vehicle no. **SKV 5607X** 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 **SKV 5607X** (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 07 (day) of 03 (month) 2023 (year)



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 May 2022

Invoice Number
APIV22-000125

Reference
SKV5607X

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	7,200.00	7,200.00
		Subtotal	7,200.00
		TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	504.00
		TOTAL SGD	7,704.00

Due Date: 20 Aug 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

LIM SHAO KANG
880 WOODLANDS ST82
#08-16
730880
SINGAPORE

Invoice Date
29 Sep 2021

Invoice Number
RV21-000275

Reference
SMQ5123C

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 SMQ5123C 14.06.2021 - 05.07.2021 REPLACEMENT VEHICLE SKV5607X	21.00	120.00	2,520.00
Subtotal			2,520.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%			176.40
TOTAL SGD			2,696.40

Due Date: 29 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.

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.

AP Automotive Services

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

HIRER PARTICULARS

Name / Company : Lim Shao Kang
Address : Blk 880 woodlands st 82
#08-16 5730880
HP Number : 85113847

Rental Agreement

Agreement Date : 14-06-2021
Rental Term : DAILY
Rental Rate : 120/day
Agreed Period :
Estimated End Date :
Excess For Section 1 : \$ \$2,000
Excess For Section 2 : \$ \$1,500
Uob Account No. : 3663227600
PayNow UEN No. : 202022890H

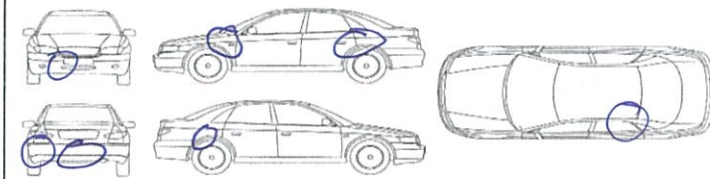
RENTAL VEHICLES/ACCESSORIES

REG ITEM ID	Reg. No.	Make	Model	Capacity
	<u>SM25123C</u>	<u>Honda</u>	<u>Civic</u>	

NAME	NRIC No./Fin No.	D.O.B.	Nationality	Contact No.	Address	Lic. Pass Date
<u>Lim Shao Kang</u>	<u>5992422A</u>	<u>30/07/1991</u>	<u>Singaporean</u>	<u>85113847</u>	<u>880 woodlands st 82 #08-16 5730880</u>	<u>07/11/19</u>

DELIVERY OF VEHICLE

Checked Out By	
DATE OUT	TIME OUT
<u>14/06/2021</u>	<u>12.30pm</u>
MILEAGE OUT	
<u>162690km</u>	
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				
05-07-2021	1830hrs								
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

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

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 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 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 Lim Shao Kang bearing the identity number of S9924222A 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 law purposes.


Signature of Hirer

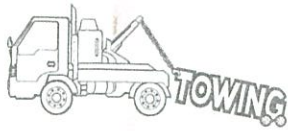
(company's stamp if applicable)


Signature of Driver

Date: _____


Signature of
AP Automotive Services Pte Ltd
Representative





24 Hours Towing Services

Hao Towing Services

JH Mobile: 8281 9800

Email : haotowing@outlook.com

Business Reg. No.: 53403912W

CASH SALE / JOB ORDER

NO. 1432

Date :

14/06/21

Messrs: _____

车牌 51K V5607 X 车型 _____
Vehicle No. _____ Model No: _____

时间 (日/夜) _____ 联络号码 _____
Time (day/night): _____ Contact No: _____

由 _____ 到 _____
Location: _____

由 _____ 到 _____
Location: _____

到 _____
To: _____

To: _____

银额 150 其他 _____
Cash \$ _____ Others: _____

Cash \$ _____

经手人 8 Tow Truck _____
Authorised By: _____ Driver Name: _____

Authorised By: _____

Authorised By: _____

Authorised By: _____

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- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement/Patching
- ☐ Accident/Breakdown
- ☒ Multi/Basement
- ☐ With Load/Cargo Box
- ☒ King Dolly
- ☐ Transport Charge
- ☐ Low Body Kit
- ☐ Door Opening Service
- ☐ Crane Up/Winch Out
- ☐ Collect Doc/Key
- ☐ Repo
- ☐ Woodlands and Tuas Checkpoint

注意: 本公司对所拖之车辆, 在進行中如有任何损失或破坏, 一概由车主自行负责。

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

E. & O. E.



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 15 Jun 2021 / 11:50:19

Receipt Date/Time : 15 Jun 2021 / 11:50:19

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210615-001709

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SKJ845X				
As at 14 Jun 2021/09:50:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKJ845X			
	Enquiry Fee	7.00	0.49	7.49
	20210615114932634212			
	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				
	20210615114942298	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.

**ACCIDENT INVOLVING SKJ 845X & SKV 5607X ALONG/AT JUNCTION OF
CORONATION ROAD WEST AND HOLLAND ROAD ON 14/06/2021**

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

Mon 2/21/2022 8:34 PM

To: sionlane@gmail.com <sionlane@gmail.com>

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

Our Ref: CC4/AIG21006790/Trs3

FLORENCE ALICE HAMOU JENNINGS - BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SKJ 845X & SKV 5607X ALONG/AT JUNCTION OF CORONATION ROAD WEST
AND HOLLAND ROAD ON 14/06/2021**

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

We have received a claim from SKV 5607X against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 7 days i.e. by 28/02/2022, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Yours faithfully,

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

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	17 Jun 2021 13:58	Clim Dtl Modified	Claimant's Name: -> LIM SAI KAR.	[A] Lee Su Li
2	17 Jun 2021 13:58	Clim Veh Model Changed	(200578) MITSUBISHI LANCER 1.5 GLX (A).	[A] Lee Su Li
3	17 Jun 2021 13:58	Clim Created	Reg No: SKV5607X. Acct Date: 2021/06/14. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: AP Automotive Services Pte Ltd (HQ)	[A] Lee Su Li
4	17 Jun 2021 13:58	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	17 Jun 2021 13:58	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/06/28	[A] Lee Su Li
6	17 Jun 2021 13:58	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	17 Jun 2021 13:58	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	17 Jun 2021 13:58	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	17 Jun 2021 13:59	Label Added	(19):Fastlane.	[A] Lee Su Li
10	17 Jun 2021 13:59	Adj Adjuster Assigned	[None] -> ACCUSER4	[A] Lee Su Li
11	23 Jun 2021 16:06	Adj Adjuster Assigned	ACCUSER4 -> MOHD TAUFIKH BIN HAMID	[A] Lee Su Li
12	21 Jan 2022 13:13	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	21 Jan 2022 13:13	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	21 Jan 2022 13:13	Clim Dtl Modified	JPJ Reg. Date: -> 2007/10/03.	[A] JOANNE LEE KHANG MIN
15	21 Jan 2022 13:13	Clim Details Notified		[A] JOANNE LEE KHANG MIN
16	19 Dec 2022 16:28	Adj Mandate Request	Cur.Req:4185.45:Liability:50% *Quantum: \$4,185.45(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
17	29 Dec 2022 14:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/06/28. Mandate Remarks: please proceed with settlement @ \$4185.45 [COR-\$7200 LOR-\$856 @ 50% LTA-\$7.45 TOWING-\$150]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
18	29 Dec 2022 14:31	Adj Mandate Set	Approved:4185.45:please proceed with settlement @ \$4185.45 [COR-\$7200 LOR-\$856 @ 50% LTA-\$7.45 TOWING-\$150]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

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
2702588	18 Jun 2021 11:57:55	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKV5607X	SKJ845X	11.00
2759977	21 Jan 2022 13:13:37	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKV5607X	SKJ845X	11.00