

**Xin Hua Workshop Pte Ltd**  
**Letter of Demand**

Our Ref: SLK 8467 J

13-Jan-2022

**AIG Asia Pacific Insurance Pte Ltd**  
AIG Building  
78 Shenton Way, #07-06  
Singapore 079120

Dear Sir/Mdm:

**ACCIDENT INVOLVING SLK8467J AND SMW1004H ON 25-JUL-2021 AT ALONG UPPER  
BUKIT TIMAH RD TOWARDS JALAN ANAK BUKIT**

**We are acting on behalf of the owner/driver to recover his vehicle damages and losses  
sustainer in the above accident from the third party driver/ or insurers.**

<u>Description</u>					<u>Amount</u>
Repair Costs					\$ 5,992.00
Loss of Rental	\$120.00	X	8	days	\$ 960.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ -
Amount					\$ 6,959.45

Please look into our client claims and let us hear from you shortly.

Thank you



Kerry Tan

Xin Hua Workshop Pte Ltd

Tel : 8399 6267

email : xinhuaworkshop@gmail.com



XIN HUA WORKSHOP PTE LTD  
REG: 201838521G  
23 KAKI BUKIT AVE 4,  
#04-01 (SOUTH WING),  
SINGAPORE 415933.  
TEL: 6844 1985  
FAX: 6844 5185



**AUTHORISATION & INDEMNITY LETTER**

I/We Amos Mak Kaih Mung NRIC No./UEN No. S7235109F  
(the third party claimant), having address at 66A B Jurong West Street 64  
#14-74 S1642169 and the owner of SLK8467J (vehicle) hereby to authorize XIN HUA  
WORKSHOP PTE LTD to repair the damage to my vehicle in a reasonable time that was pursuant to the  
accident which occurred 25/7/2021 (date) along Upper Bukit Timah Rd Towards  
Jalan Anak Bukit involving vehicle/s SLK8467J and SMW1004H

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SLK8467J hereby instruct & authorise XIN HUA WORKSHOP 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 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/sign any document 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 the 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.

A handwritten signature in blue ink, appearing to read 'Amos Mak Kaih Mung'.

27/7/2021

Owner Signature / Company Stamp / Date

A handwritten signature in blue ink, appearing to be a witness signature.

27/7/2021

Witness Signature / Name / Date



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

“We/I, XIN HUA WORKSHOP 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\$6,700.00 (Global Sum) for vehicle no. SLK 8467J that was damaged pursuant to the accident which occurred on 25/07/2021 (date) along NEAR 60 UPPER BUKIT TIMAH RD > JALAN ANAK BUKIT (location) involving vehicle no/s SMW 1004H.

This is pursuant to the inspection conducted on 27/07/2021 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner AMOS MAK KAIH MUNG (the third party claimant”) of vehicle no. SLK 8467J 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 SLK 8467J (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 21 (day) of March (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

“WITHOUT PREJUDICE FOR ANY OTHER CLAIMS”



## Invoice

**ADDRESS**

AIG Asia Pacific Insurance Pte  
Ltd  
AIG Building #07-06  
78 Shenton Way  
079120

**INVOICE** 159  
**NO.**  
**DATE** 13/01/2022

DATE	DESCRIPTION	AMOUNT
	SLK 8467 J - Toyota Altis Date of Accident: 25/7/2021 Lump Sum Repair for Third Party Claim	5,600.00
SUBTOTAL		5,600.00
GST TOTAL		392.00
TOTAL		<b>S\$5,992.00</b>

Accepted By

Accepted Date



Auto Star Automotive Pte Ltd  
23 Kaki Bukit Ave 4  
# 04-01  
Singapore 415933  
autostar.automotive@yahoo.com  
Company Registration No. 202029008Z



**ADDRESS**

Amos Mak Kaih Mung  
669B Jurong West Street 64,  
#14-74,  
Singapore 642669.

Invoice 1079

DATE 01/10/2021

**DESCRIPTION**

**AMOUNT**

SLZ 2894 U - Toyota Altis  
Rental Period: 26/7/2021 - 2/8/2021  
\$120 x 8 days  
(Replacement Vehicle: SLK 8467 J)

960.00

Cheque should be crossed and made to Auto Star Automotive  
Pte Ltd or E-transfer A/C: 601-304835-001 OCBC Bank.

**TOTAL**

**S\$960.00**

Accepted By

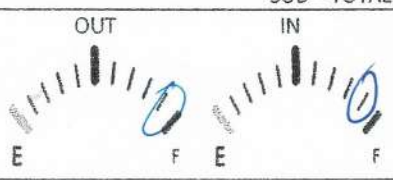
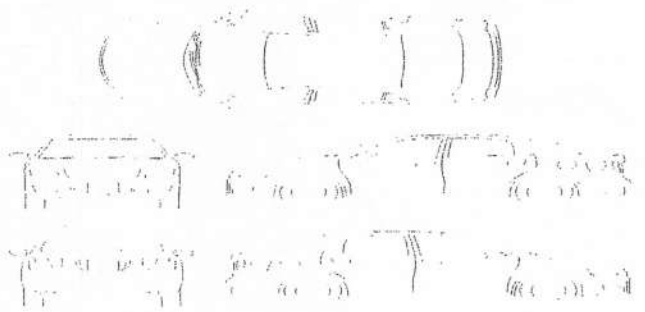
Accepted Date

We appreciate your business and look forward to serve you again soon.



AK115

## VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Veh No: <u>SLR 2894U</u>		Replace Veh No: <u>SLR 8467J</u>	
Name: (as in I/C) <u>Amos Mak Kaih Mung</u>		Mileage Out:		Mileage Out:	
NRIC / Passport No.: <u>S7235109F</u>		Make & Model <u>T. Alf's</u>		Make & Model	
Address (Res): <u>664B Jurong West Street 64, #14-74, SC62689</u>		Auto / Manual		Auto / Manual	
Name & Address of Employer:		OUT: Date <u>26/07/21</u>		OUT: Date	
Occupation: _____ Driving Exp: _____		OUT: TIME <u>2100</u>		OUT: TIME	
D/L No: _____ D/L Type: Local / International		RENTAL CHARGES			
Pass Date: _____ Date of Birth: _____		Daily @ \$			
Tel / HP: _____		Weekly @ \$			
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Monthly @ \$			
Name: (as in I/C) _____		Hours @ \$			
NRIC / Passport No.: _____		Others @ \$			
D/L No: _____ D/L Type: Local / International		CDW @ \$			
Address (Res): _____		PAI @ \$			
Tel / HP: _____		Delivery Service			
Refundable Deposit: _____		SUB - TOTAL \$			
Cash/Nets/Cheque/Visa/MC Card No: _____					
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		EXTENSION			
		Collection Service			
		Misc.			
		ESTIMATED TOTAL RENTAL \$			
ACCESSORIES CHECK		Hirer is responsible for the first \$ _____ excess for collision/damage to first party. (i.e.) Auto Stat Automotive Pte Ltd Vehicle (including windscreen) and also first \$ _____ excess for collision/damage to third party's vehicle for each and every accident/damage.			
<input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre		Hirer's Signature: <u>Amos Mak Kaih Mung</u>			
<input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps		Addition Driver's Signature: _____			
<input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD / Cartridges <input type="checkbox"/> S / RIM					

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

### \*IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY **AUTO STAR AUTOMOTIVE PTE LTD.**
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
  - shall report all accidents involving the said vehicle to the owner immediately;
  - shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCHEME' (the form will be made available when the accident is report to the owner);
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - injury case
    - non-injury case involving a Government vehicle, or damage to Government property.
    - non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
    - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE. The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE PTE LTD and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
<u>21 8/2021</u>	<u>1pm</u>					<u>Amos Mak Kaih Mung</u>



## TERMS & CONDITIONS

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

**Windscreen Excess:** S\$ 100.00  
**Own Damage Excess (Section 1):** S\$ 2,000.00  
**Third Party Excess (Section 2):** S\$ 2,000.00  
**Young and Inexperienced Driver:** Additional S\$ 3,000.00  
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on 26/7/2021 (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer



Name:

Amos Mak Kanh Mung

Auto Star Automotive Pte Ltd (the Owner)



Name:

Designation:



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 Jul 2021 / 11:25:06

Receipt Date/Time : 27 Jul 2021 / 11:25:05

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-210727-001215

Previous Receipt No. :

SLK8467J DON 25-07-2021

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMW1004H As at 25 Jul 2021/08:52:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMW1004H Enquiry Fee 20210727112429820429	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
<b>Paid By</b>				
	421808XXXXXX7506	eNETS Credit Card		7.45
<b>Total</b>				7.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				7.45
<b>Excess Refundable Amount</b>				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 SMW 1004H & SLK 8467J ALONG/AT UPPER BK TIMAH ROAD - AT JUNCTION OF JALAN JURONG KECHIL ON 25/07/2021**

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

Tue 8/3/2021 6:26 PM

To: red2indigo@gmail.com <red2indigo@gmail.com>

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

Our Ref: CC6/AIG21008029/Ars3

**CHEW WAI CHEONG EUGENE - BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMW 1004H & SLK 8467J ALONG/AT UPPER BK TIMAH ROAD - AT JUNCTION OF JALAN JURONG KECHIL ON 25/07/2021**

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 SLK 8467J 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	28 Jul 2021 21:14	<b>Clim Dtl Modified</b>	Claimant's Name: -> AMOS MAK KAIH MUNG.	[A] Lee Su Li
2	28 Jul 2021 21:14	<b>Clim Veh Model Changed</b>	(205503) TOYOTA SIENTA 1.5 (A).	[A] Lee Su Li
3	28 Jul 2021 21:14	<b>Clim Created</b>	Reg No: SLK8467J. Acct Date: 2021/07/25. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Xin Hua Workshop Pte Ltd (HQ)	[A] Lee Su Li
4	28 Jul 2021 21:14	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	28 Jul 2021 21:14	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/08/06	[A] Lee Su Li
6	28 Jul 2021 21:14	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	28 Jul 2021 21:14	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Expre ss)	[A] Merimen Administrator
8	28 Jul 2021 21:14	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	28 Jul 2021 21:15	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
10	28 Jul 2021 21:15	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] Lee Su Li
11	10 Feb 2022 11:29	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	10 Feb 2022 11:29	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	10 Feb 2022 11:29	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2017/02/01.	[A] JOANNE LEE KHANG MIN
14	10 Feb 2022 11:29	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	09 Mar 2022 12:56	<b>Adj Mandate Request</b>	Cur.Reg:6799.45:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$5,992.00 + (b)LOR(8days x \$100.00): \$800.00 + (c)Search fee: \$7.45 = Total: \$6,799.45 *6 recommendation repair days + 1Sunday + 1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
16	17 Mar 2022 09:05	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/08/06. Mandate Remarks: please proceed with settlement @ \$6799.45 [COR-\$5992.00 LOR-\$800 LTA-\$7.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
17	17 Mar 2022 09:05	<b>Adj Mandate Set</b>	Approved:6799.45:please proceed with settlement @ \$6799.45 [COR-\$5992.00 LOR-\$800 LTA-\$7.45] ** 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
2712538	28 Jul 2021 21:18:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLK8467J	SMW1004H	11.00
2764639	10 Feb 2022 11:29:07	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLK8467J	SMW1004H	11.00



