

Xin Hua Workshop Pte Ltd
Letter of Demand

Our Ref: SMH 8205 C

10-Mar-2022

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

Dear Sir/Mdm:



**ACCIDENT INVOLVING SMH8205C AND SFV9099U ON 26-JUL-2021 AT ALONG CTE CITY
TOWARDS BALESTIER ROAD (BESIDE NORTH LIGHT SCHOOL)**

**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>					Amount
Repair Costs					\$ 7,704.00
Loss of Rental	\$120.00	X	10	days	\$ 1,200.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ -
Amount					\$ 8,911.45

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 Howe Lin - Da NRIC No./UEN No. S75244722
(the third party claimant), having address at 453 Yishun St 41 # 03-05
S(760 453) and the owner of SMH 8205C (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 26/7/2021 (date) along CTE City Towards Balestier Road
(Beside North Light School) involving vehicle/s SMH 8205C and SEV. 9099U

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SMH 8205C 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.

 26/7/2021
Owner Signature / Company Stamp / Date

 26/07/2021
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\$8,600.00 (Global Sum) for vehicle no. SMH 8205C that was damaged pursuant to the accident which occurred on 26/07/2021 (date) along CTE CITY TOWARDS BALESTIER ROAD (BESIDE NORTH LIGHT SCHOOL) (location) involving vehicle no/s SFV 9099U.

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 HOWE LIN-DA (the third party claimant") of vehicle no. SMH 8205C 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 SMH 8205C (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 13 (day) of May (month) 20 22 (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 151

NO.

DATE 23/12/2021

DATE	DESCRIPTION	AMOUNT
	SMH 8205 C - Mitsubishi Attrage Date of Accident: 26/7/2021 Lump Sum Repair for Third Party Claim	7,200.00
SUBTOTAL		7,200.00
GST TOTAL		504.00
TOTAL		S\$7,704.00

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

Howe Lin-Da
453 Yishun Street 41,
#03-05,
Singapore 760453.

Invoice 1119

DATE 01/10/2021

DESCRIPTION

AMOUNT

SLV 4698 C - Honda Vezel
Rental Period: 26/7/2021 - 4/8/2021
\$120 x 10 days
(Replacement Vehicle: SMH 8205 C)

1,200.00

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

TOTAL

S\$1,200.00

Accepted By

Accepted Date

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

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) Howe Lin - Dai
 NRIC / Passport No.: S75244722
 Address (Res): 153 Yishun Street 41, #03-05
S(760453)
 Name & Address of Employer: _____

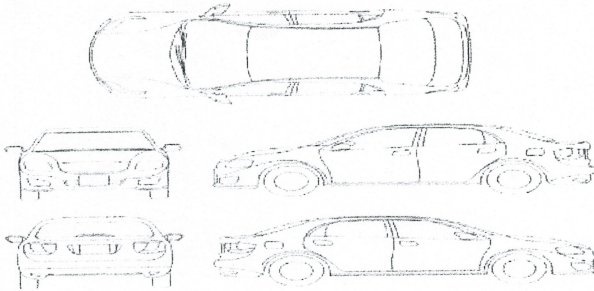
Occupation: _____ Driving Exp: _____
 D/L No: _____ D/L Type: Local / International
 Pass Date: _____ Date of Birth: _____
 Tel / HP: _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____
 NRIC / Passport No.: _____
 D/L No: _____ D/L Type: Local / International
 Address (Res): _____
 Tel / HP: _____

Refundable Deposit: _____
 Cash/Nets/Cheque/Visa/MC Card No: _____

(A) – ACCIDENTS (D) – DENTS (S) – SCRATCHES



ACCESSORIES CHECK

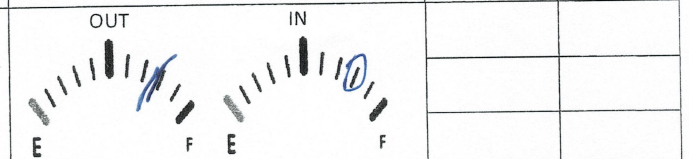
___ Ashtray ___ Cig Lighter ___ S / Tyre
 ___ STD Tools ___ Jack ___ Hub Caps
 ___ Radio / Cass ___ CD / Cartridges ___ S / RIM

Veh No: SLV 4698C Replace Veh No: SM 482050
 Mileage Out: _____ Mileage Out: _____
 Make & Model H. Vezel Make & Model _____
 Auto / Manual _____ Auto / Manual _____
 OUT: Date 26/07/21 OUT: Date _____
 OUT: TIME 1330 OUT: TIME _____

RENTAL CHARGES

Daily	@ \$	
Weekly	@ \$	
Monthly	@ \$	
Hours	@ \$	
Others	@ \$	
CDW	@ \$	
PAI	@ \$	
Delivery Service		

SUB – TOTAL \$



EXTENSION	
Collection Service	
Misc.	
ESTIMATED TOTAL RENTAL \$	

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.

Hirer's Signature: _____

Addition Driver's Signature: _____

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 REPORTSCEHEME' (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
4/8/2021	1pm					

HIRER:

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 repossess.

Dated:

Signature of the Hirer

Name: _____

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 : 26 Jul 2021 / 16:28:31

Receipt Date/Time : 26 Jul 2021 / 16:28:30

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210726-003062

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 - SFV9099U				
As at 26 Jul 2021/09:08:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SFV9099U Enquiry Fee 20210726162747209882	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				
	421808XXXXXX7506	eNETS Credit Card		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.

Claim Notification - ACCIDENT INVOLVING SFV 9099U(AIG) AND SMH 8205C AT/ALONG JALAN KEBUN LIMAU AND BALESTIER ROAD ON 26/07/2021

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 4/8/2021 12:00 PM

To: CALVINCHAN2828@GMAIL.COM <CALVINCHAN2828@GMAIL.COM>

04 Aug 2021

Mr Chan Chee Chong

[By Email Only]

Dear Sir/Madam,

You Ref: SFV9099U

Our Ref: CC6/AIG21008032/Apa3

ACCIDENT INVOLVING SFV 9099U(AIG) AND SMH 8205C AT/ALONG JALAN KEBUN LIMAU AND BALESTIER ROAD ON 26/07/2021

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 SMH 8205C 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.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@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 22:33	Clim Dtl Modified	Claimant's Name: -> HOWE LIN-DA.	[A] HOW MEI KWAN
2	28 Jul 2021 22:33	Clim Veh Model Changed	(204773) MITSUBISHI ATTRAGE 1.2 CVT (A).	[A] HOW MEI KWAN
3	28 Jul 2021 22:33	Clim Created	Reg No: SMH8205C. Acct Date: 2021/07/26. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Xin Hua Workshop Pte Ltd (HQ)	[A] HOW MEI KWAN
4	28 Jul 2021 22:33	Clim Existing Check Notice		[A] HOW MEI KWAN
5	28 Jul 2021 22:33	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
6	28 Jul 2021 22:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/06	[A] HOW MEI KWAN
7	28 Jul 2021 22:33	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
8	28 Jul 2021 22:33	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Expr	[A] Merimen Administrator
9	28 Jul 2021 22:33	Label Added	(20224):Field Survey.	[A] Merimen Administrator
10	28 Jul 2021 22:34	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	03 Aug 2021 16:19	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
12	22 Mar 2022 09:56	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	22 Mar 2022 09:56	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	22 Mar 2022 09:56	Clim Dtl Modified	JPJ Reg. Date: -> 2019/02/11.	[A] JOANNE LEE KHANG MIN
15	22 Mar 2022 09:56	Clim Details Notified		[A] JOANNE LEE KHANG MIN
16	29 Mar 2022 16:23	Adj Mandate Request	Cur.Req:8711.45:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$7,704.00 + (b)LOR(10days x \$100.00): \$1,000.00 + (c)Search fee: \$7.45 = Total: \$8,711.45 *8 recommendation repair days +1Sunday +1P	[A] CHEW HSIAO TONG
17	11 Apr 2022 16:49	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/06	[I] Lee, Ming-Yao
18	11 Apr 2022 16:49	Adj Mandate Set	Approved:8711.45.	[I] Lee, Ming-Yao

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
2712787	29 Jul 2021 16:15:22	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMH8205C	SFV9099U	11.00
2775597	22 Mar 2022 09:56:21	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMH8205C	SFV9099U	11.00

