

Xin Hua Workshop Pte Ltd
Letter of Demand

Our Ref: SLQ 5095 L

20-Jan-2022

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

Dear Sir/Mdm:

**ACCIDENT INVOLVING SLQ5095L AND GBB6971Z ON 20-JUL-2021 AT ALONG BLK 115
MARSILING RISE (CARPARK NO: WLW18)**

**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					\$	2,247.00
Loss of Rental	\$150.00	X	4	days	\$	600.00
Loss Of Use	\$0.00	X	0	days	\$	-
Search Fees (LTA)					\$	7.45
Surveyor fees					\$	-
Others Claim					\$	29.00
					Amount	\$ 2,883.45

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



LETTER OF AUTHORITY & INDEMNITY

In the matter of an accident involving motor vehicles SLQ 5095L and GBB6971Z
on 20/07/2021 at BLK 115 Marsiling Rise (Carpark No.: WLW18)

I/We, Movesafe (NRIC) 53314720D of 447, Jurong West
Street 42, # 09-296, Singapore 640447
am/are the registered owner of vehicle no. SLQ 5095L at the material time of accident.

I/We hereby authorize **XIN HUA WORKSHOP PTE LTD** to proceed with the repairs to the damages caused to my/our vehicle in the above accident in accordance with the recommendations and advice of the licensed motor adjuster appointed by the insurers or by us on my/our behalf.

I/We further authorize you to appoint solicitors to demand, claim and if necessary, to use my/our name to commence legal proceedings for the above purpose.

I/We further agreed to fully co-operate and to undertake without hesitation and reservation all assistance that you or my/our solicitors may require from me/us for the purpose of making the claim, including attending all meetings and court hearings in connection with my/our claim.

I/We hereby declare that I/we will always remain and be liable to you for the cost of repairs to my/our said vehicle and other incidental expenses. In the event that my/our claims are unsuccessful or partially successful or are dismissed due to any wilful misrepresentation or withholding of material facts as well as failure to execute the discharge vouchers on request, I/we hereby undertake to reimburse you the full repair costs or any portion of the same that cannot be recovered including loss of use, surveyor fees, legal fee and disbursements if necessary.

I/We irrevocably authorise **XIN HUA WORKSHOP PTE LTD** of the repairers to sign all discharge voucher/ indemnity forms and all necessary documents in connection with and arising out of the above claim.



Simon
Owner Signature / Company Stamp / 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\$2,500.00** (Global Sum) for vehicle no. **SLQ 5095L** that was damaged pursuant to the accident which occurred on **20/07/2021** (date) along **115 MARSILING RISE CARPARK NO WLW18** (location) involving vehicle no/s **GBB 6971Z**.

This is pursuant to the inspection conducted on **16/08/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **MOVESAFE** (the third party claimant") of vehicle no. **SLQ 5095L** 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 **SLQ 5095L** (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 30 (day) of January (month) 2022 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"



Xin Hua Workshop Pte Ltd
23 Kaki Bukit Ave 4
#04-01 (South Wing)
Singapore 415933
xinhuaworkshop@gmail.com
GST Registration No. : 201838521G

TAX INVOICE

ADDRESS

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

INVOICE 187
NO.
DATE 20/01/2022

DATE	DESCRIPTION	AMOUNT
	SLQ 5095 L - Kia Niro Date of Accident: 20/7/2021 Lump Sum Repair for Third Party Claim	2,100.00
SUBTOTAL		2,100.00
GST TOTAL		147.00
TOTAL		S\$2,247.00

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

Movesafe
447 Jurong West Street 42,
#09-296,
Singapore 640447.

Invoice 1088

DATE 01/10/2021

DESCRIPTION

AMOUNT

SLP 6679 B - Chevrolet Orlando
Rental Period: 16/8/2021 - 19/8/2021
\$150 x 4 days
(Replacement Vehicle: SLQ 5095 L)

600.00

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

TOTAL

S\$600.00

Accepted By

Accepted Date

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



Six Month Contract

16/08/2021 - 16/02/2021

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Veh No: SLP6679B	Replace Veh No: SLQ5095L
Name: (as in I/C) Poo Ka Sun		Mileage Out: 108121 km	Mileage Out:
NRIC / Passport No.: S7171029G		Make & Model Chevrolet	Make & Model
Address (Res): BLK 447 Jurong West Street 42		Auto / Manual Orlando	Auto / Manual
#09-296 Singapore 640447		OUT: Date 16/08/2021	OUT: Date
Name & Address of Employer:		OUT: TIME 9:50 am	OUT: TIME
Occupation: Driving Exp: 13/03/2008		RENTAL CHARGES	
D/L No: S7171029G D/L Type: Local / International		Daily @\$	
Pass Date: 13/03/2008 Date of Birth: 19/08/1971		Weekly @\$	
Tel / HP: 9626 1886		Monthly @\$	
ADDITIONAL DRIVER'S PARTICULARS		Hours @\$	
Name: (as in I/C)		Others @\$	
NRIC / Passport No.:		CDW @\$	
D/L No: D/L Type: Local / International		PAI @\$	
Address (Res):		Delivery Service	
Tel / HP:		SUB - TOTAL \$	
Refundable Deposit:		OUT IN	
Cash/Nets/Cheque/Visa/MC Card No:		E F E F	
(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 <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD / Cartridges <input type="checkbox"/> S / RIM		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 is/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
14/08/2021	12pm					



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 16/8/2021 (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

Simon

Name:



Auto Star Automotive Pte Ltd (the Owner)

Am



Name:

Designation:



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 29 Jul 2021 / 11:30:03

Receipt Date/Time : 29 Jul 2021 / 11:30:03

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210729-001035

Previous Receipt No. :

**S/N Item Description/
Business Transaction Reference
No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - GBB6971Z

As at 20 Jul 2021/14:16:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - GBB6971Z
Enquiry Fee
20210729112841404601

7.00	0.49	7.49
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Sub-Total	7.00	0.49	7.49
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Total Before Rounding	7.00	0.49	7.49
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Rounding Difference			0.04
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Total Amount Payable			7.45
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Paid By

20210729112854195

Direct Debit: eNETS Debit
(Internet Banking) 7.45

Total			7.45
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Cash Change			0.00
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Tendered Amount			7.45
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Excess Refundable Amount			0.00
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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.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard #42-01b, Singapore 038989

Email: gears-support@shift-technology.com

GST Reg No: M400017735

UEN: S66SS0020G

TAX INVOICE

Xin Hua Workshop Pte Ltd -
Movesafe

Invoice Number
GR-2021-003061

Invoice Issue Date
24 Aug 2021

Invoice Due Date
31 Aug 2021

Total Amount (\$\$) 27.10
Total GST 7.00% (\$\$) 1.90
Total Amount Incl. of GST (\$\$) 29.00

Bill Type	Reference	Amount (\$\$)	GST 7.00% (\$\$)	Amount Incl. of GST (\$\$)
Sale of Accident Report - Publ	24/08/2021,20/07/2021,SLQ5095L,GBB6971Z	27.10	1.90	29.00
Total Amount (\$\$)				27.10
Total GST 7.00% (\$\$)				1.90
Total Amount Incl. of GST (\$\$)				29.00

*This is a computer generated document.
No signature is required.*

Claim Notification - ACCIDENT INVOLVING GBB 6971Z(AIG) AND SLQ 5095L AT/ALONG 114 MARSILING RISE ON 20/07/2021

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

Thu 19/8/2021 10:35 AM

To: zw.carpentryculture@gmail.com <zw.carpentryculture@gmail.com>

19 Aug 2021

M/s CARPENTRY CULTURE & RENO LLP

[By Email Only]

Driver: See Pen Loon

Dear Sir/Madam,

You Ref: GBB6971Z

Our Ref: CC4/AIG21008482/pa3

ACCIDENT INVOLVING GBB 6971Z(AIG) AND SLQ 5095L AT/ALONG 114 MARSILING RISE ON 20/07/2021

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 SLQ5095L against your insurance policy.

As discussed, based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SLQ5095L. The video footage submitted by SLQ5095L shows that your lorry reversed and collided onto third party who was behind your lorry. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

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	12 Aug 2021 20:59	Clm Dtl Modified	Claimant's Name: -> MOVESAFE.	[A] HOW MEI KWAN
2	12 Aug 2021 20:59	Clm Veh Model Changed	(205063) KIA NIRO 1.6 HYBRID GDI DCT SUNROOF (A).	[A] HOW MEI KWAN
3	12 Aug 2021 20:59	Clm Created	Reg No: SLQ5095L. Acct Date: 2021/07/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. L td. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Xin Hua Workshop P te Ltd ()	[A] HOW MEI KWAN
4	12 Aug 2021 20:59	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	12 Aug 2021 20:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/23	[A] HOW MEI KWAN
6	12 Aug 2021 20:59	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	12 Aug 2021 20:59	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	12 Aug 2021 20:59	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	12 Aug 2021 20:59	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	12 Aug 2021 20:59	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	19 Aug 2021 08:42	Clm Registration Modified	Acct Time:14:00:00->14:10:00.	[I] AIG OneClaim Integration User
12	19 Aug 2021 08:42	Clm Registration Modified	Acct Time:14:10:00->14:00:00. Pol No:1900256738-01->1900256738.	[I] Low, Xianyu
13	23 Aug 2021 17:07	Video Downloaded	Downloaded SLQ5095L vs GBB6971Z_TP VIDEO	[A] CHEW HSIAO TONG
14	11 Jan 2022 10:11	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	11 Jan 2022 10:11	Clm Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	11 Jan 2022 10:11	Clm Dtl Modified	JPJ Reg. Date: -> 2017/07/13.	[A] JOANNE LEE KHANG MIN
17	11 Jan 2022 10:11	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	21 Jan 2022 09:44	Adj Mandate Request	Cur.Req:2683.45:Liability: 100%(OID reversed) *Quantum: (a)CORw/GST: \$2,247.00 + (b)LOR(4days x \$100.00): \$400.00 + (c)Search fee: \$36.45 = Total: \$2,683.45 *3 recommendation repair days * For your approval please.	[A] CHEW HSIAO TONG
19	25 Jan 2022 11:48	Video Downloaded	Downloaded SLQ5095L vs GBB6971Z_TP VIDEO	[I] Syed-Yusoff, Saliha
20	25 Jan 2022 12:11	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/23. Mandate Remarks: please proceed with settlement @ \$268 3.45 [COR-\$2247 LOR-\$400 LTA/GIA-\$36.45]**subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
21	25 Jan 2022 12:11	Adj Mandate Set	Approved:2683.45:please proceed with settlement @ \$2683.45 [COR-\$2247 LOR-\$400 LTA/GIA-\$36. 45]**subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From    Date To    Audit Type 

ACTIVITY

[19/08/2021 10:04] CHEW HSIAO TONG:
Called OI PIC Mr See(90663890). Confirm accident & inform TP claim. Advised him that TP has submitted a video footage to show that our lorry reversed and hit TP. He said that TP was drive too close. Advised him that liability is not in our driver as he was reversing and need to make sure it is safe to do so. He noted and will let insurance to settle at best.
[16/08/2021 11:47] HOW MEI KWAN:
OINR. To send out first letter.

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name	Ref 1	Ref 2	Amount
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					(Branch)			
2716242	12 Aug 2021 21:06:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLQ5095L	GBB6971Z	11.00
2717678	19 Aug 2021 09:56:29	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SLQ5095L	CHEW HSIAO TONG	xx.xx
2756414	11 Jan 2022 10:11:53	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLQ5095L	GBB6971Z	11.00