



**AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120  
**Attn: Motor Claims**  
**Yr Ref: CC3/AIG21008596/rs3 (SMW1747Y)**

Norah Khai From  
6768 9911 Telephone +65 -  
6841 1183 Telefax --+65 -  
Nora.khai@premiumauto.com.sg Email  
Body & Paint Dept Our Dept  
PA/TP/0659/2021/NH Our Ref

6-Dec-2021 Date  
1 Total Pages

Dear Sir,

**RE: INSURANCE CLAIM FOR SDK 1237 Y - Audi A5 SB 2.0 TFSI S-TRONIC**

With reference to the above-mentioned vehicle, no. **SDK 1237 Y**, claimant, **Ms. Lim Mui Peng**, please find the related document per attached.

1. A copy of the Original invoice no. 85017001 – S\$ 9,730.32.
2. A copy of Discharge Voucher duly signed by client.
3. A copy of the Letter of Authorisation duly signed by client.
4. A copy of the Rental Bill – S\$ 1,284.00
5. A copy of the GIA search – S\$ 2.00

Premium Automobiles Pte Ltd,  
Showroom  
9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

Service & Parts Centres  
55 Ubi Rd 1  
Singapore 408699  
Telephone (65) 6336 2323  
Telefax (65) 684 11183

Based on the above document, we would appreciate you could expedite the payment soonest possible.

If you require any further clarification, please do not hesitate to contact me at 6768 9911.

Regards

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

Norah Khai  
Claims Dept

Encl  
AIG Insurance – SDK 1237 Y

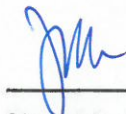
**AUTHORISATION TO ACT**  
**(AIG Express Third Party Claim)**

I, Lim Mui Peng (the third party claimant) of Blk 55 Hume Avenue  
#07-06 Singapore 598752 (address), owner of SDK12374 (vehicle no.)  
hereby authorize Premium Automobiles Pte Ltd ("the workshop") to act for me  
with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle  
no. SDK12374 that was damaged pursuant to the accident which occurred on 14/8/2021  
(date) along Bukit Timah Rd Outside KK hospital (location) involving vehicle no/s  
SMW17477 ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit  
and the workshop is further authorized to receive payment further to settlement of my claim with  
payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without  
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other  
vehicle/s is concerned.

Dated this 16 (day) of Aug (month) 2021 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



## RELEASE VOUCHER

### (AIG Asia Pacific - Express Third Party Claim)

"We/I, PREMIUM AUTOMOBILES 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\$9,730.32 (Repair Cost), S\$1,123.50 (Loss of Use/Rental), S\$ 2.00 (Disbursement) for vehicle no. SDK 1237Y that was damaged pursuant to the accident which occurred on 14/08/2021 (date) along BUKIT TIMAH ROAD OUSIDE KK HOSPITAL (location) involving vehicle no/s SMW 1747Y. This is pursuant to the inspection conducted on 20/08/2021 (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner LIM MUI PENG ("the third party claimant") of vehicle no. SDK 1237Y 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 SDK 1237Y (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 14 (day) of 04 (month) 2022 (year)

  
LKP  
Signed by appointed surveyor

  
  
Signed by "the workshop" (with chop)

**WITHOUT PREJUDICE  
TO INJURY CLAIM**

# Premium Automobiles Pte Ltd



**Audi Centre Singapore**  
281 Alexandra Road  
Singapore 159938  
Main Telephone 6836 2223  
Main Telefax 6471 3733  
Co. & GST Reg. No.: 199902271W

**Alexandra Service Centre**  
281 Alexandra Road  
Singapore 159938  
Main Telephone 6388 2223  
Main Telefax 6475 1023

**Ubi Service Centre**  
55 Ubi Road 1  
Singapore 408699  
Main Telephone 6388 2323  
Main Telefax 6841 1183

**Customer Service**  
Service Appointment 6366 2323  
24-hour Breakdown Service 9828 1233  
Email customer.care@premiumauto.com.sg

## INS TAX INVOICE

Page 1 16:20

<b>AIG ASIA PACIFIC INSURANCE PTE LTD</b> MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120		<b>Invoice No:</b> 85017001  <b>Date :</b> 03/12/2021  <b>Order :</b> SDK1237Y  <b>Term :</b> 30	<b>Account:</b> A0006 (T 0)  <b>AIG ASIA PACIFIC INSURANCE PTE LTD</b> MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
<b>Regn No:</b> SDK1237Y (V 41895) <b>Regn Date:</b> 27/04/2019 <b>Mileage:</b> 30361 <b>WIP No.:</b> 39914		<b>Model:</b> A5 SPORTBACK 2.0 TFSI S tronic <b>Chassis:</b> WAUZZZF54KA036756 <b>Engine:</b> CVK 078768 <b>Dept:</b> U	
You have been assisted by :- UB-Lim Kee Siang ( 43 )			

		Details	Qty	Unit Price	Amount
S	BODYWORK	M: TO REMOVE AND TRANSFER LHS FRONT DOOR AND LHS REAR DOOR'S MULTI LOCK SYSTEM AND POWER WINDOW DEVICES.INSPECT FOR DAMAGE.	280.00	1.00	280.00
S	BODYWORK	M: TO DISMANTLE AND RENEW LHS REAR DOOR AND LHS SILL PANEL.REORGANISE CRASH MANAGEMENT COMPONENTS.REINSTALL ALL PARTS REMOVED.	1000.00	1.00	1,000.00
S	BODYWORK	M: TO RESPRAY LHS FRONT DOOR,DOOR HANDLE AND LHS SILL PANEL	1650.00	1.00	1,650.00
S	BODYWORK	M: TO RESPRAY LHS REAR FENDER.	550.00	1.00	550.00
S	BODYWORK	M: TO RENEW LHS REAR RIM AND CARRY OUT WHEEL ALIGNMENT.	280.00	1.00	280.00
S	BODYWORK	M: TO CARRY OUT DIAGNOSTIC CHECK	192.00	1.00	192.00
X	A8W6853603A PUZ	TRIM	Less 020%	1.00	163.50
X	A8W8833051J	DOOR	Less 020%	1.00	3884.00
X	A8W8839911	SEAL	Less 020%	1.00	222.00
X	A8W8839249	(SK)CHECK ROD-A/P GT	Less 020%	1.00	120.00
X	A8W6898909	(SK)SECUR.SET	Less 020%	1.00	130.00
X	A8W6898909A	ADHES.TAPE	Less 020%	1.00	212.00
X	A8W0601025AL	(A) (SK)WHEEL 8/9/21	Less 020%	1.00	1690.00
X	AN 10833601	BOLT-A/P GT	Less 020%	2.00	1.20
X	A311601361	RUBBER VAL	Less 020%	1.00	3.30

Parts 5,141.76  
Labour 0.00  
Sublet 3,952.00  
Menus 0.00  
Lubricant 0.00

Sub-Total 9,093.76

7% GST 636.56

Grand Total 9,730.32



Received by

For & on behalf of  
Premium Automobiles Pte Ltd



**ACE DRIVE PTE LTD**

NO. 50 UBI AVE 3, #05-06  
FRONTIER, SINGAPORE 408866  
GST/Co. Reg. 201004348K

**TAX INVOICE**

Bill To:

MR.LEE KAH MOON  
Blk 55 HUME AVENUE  
# 07- 06  
SINGAPORE 598752

INVOICE : AR202109-000238  
DATE : 16/09/2021  
TERMS : C.O.D  
STAFF ID : FARAHAH  
AGREEMENT NO : HA202109-000108

NO.	DESCRIPTION	AMOUNT(S\$)
1	Vehicle Reg No : SKV7399H Make / Model : BMW X3 SDRIVE 20I Rental Dates : Rental Billing From 22/09/2021 12:00:00 To 29/09/2021 11:59:00 (SKV7399H,) Period : 7 day(s)  Rental Rate  REMARKS: 0% DISCOUNT FOR WEEKDAY 0% DISCOUNT FOR WEEKEND 0% DISCOUNT FOR CAR PROMO 0% DISCOUNT FOR ADVANCE BOOKING	1,700.00
2	RENTAL DISCOUNT (GIVEN BY MANAGEMENT)	-500.00

Please request for an official receipt for all cash payments made to our designated employees.

AMOUNT : S\$

ONE THOUSAND TWO HUNDRED EIGHTY-FOUR DOLLARS AND ZERO  
CENTS ONLY

SUB TOTAL : 1,200.00  
GST 7% : 84.00  
TOTAL S\$ : 1,284.00

ACE DRIVE PTE LTD



Authorized Signature

Customer's Signature

# ACE DRIVE

Our Ref : HA202109-000108  
Date : 16 September, 2021  
To : MR. LEE KAH MOON

Breakdown Hotline : 9297 2485

BLK 55 #07-06  
HUME AVENUE  
SINGAPORE 598752

From : FARAHIN

## Delivery to hirer

50 Ubi Ave 3 Frontier  
#05-06  
S(408866)

Date : 22/09/2021  
Time : 10:00

## Collection from hirer

50 Ubi Ave 3 Frontier  
#05-06  
S(408866)

Date : 29/09/2021  
Time : 09:59

## RENTAL ACCEPTANCE

No.	Contact No.	D.O.B	DriveLicNo.	NRIC/Passport
1 MR. LEE KAH MOON	92335707		S 131E	S 131E
2 MISS LIIM MUI PENG			S 969Z	S 969Z
Car Make & Model	BMW X3 SDRIVE 20I			
Reg. No.	SKV7399H			
Rental Period	22/09/2021 10:00 - 29/09/2021 09:59			
Rental Type	EXOTIC			
Rental Rate	\$ 1,700.00 Weekly (Excl. GST)			
Security Deposit	\$2,000.00 (Excl. GST)			
Singapore Dollars	TWO THOUSAND DOLLARS ONLY			

### Bank Transfer Details :

Account Holder : ACE DRIVE PTE LTD  
1) DBS Account No: 003-918921-4  
Bank Code - 7171  
DBS Swift Code: DBSSSGSG  
2) DBS Paynow : ACE DRIVE PTE. LTD.  
UEN : 201004348K

Maximum Speed Limit : 135KM/HR  
Mileage Cap : 500KM/ WEEKLY  
mileage excess charges = 2% X Daily rate \$ 242.86 X excess mileage(KM)  
= \$ 4.86 /KM

### Remarks:

- Full comprehensive insurance coverage with Insurance excess @ \$ 6,000.00 (Maximum Liability payable upon accident reporting), restricted to Singapore use and up to 2 named driver(s).
- All Payments must be issued to "Ace Drive Pte Ltd".
- All bank transfer must be made to "Ace Drive Pte Ltd" & bank account number can be found above.
- Kindly send your cash payment request to [payment@acedrive.sg](mailto:payment@acedrive.sg).
- Please only make cash payment to our designated employee upon receiving our email acknowledgement.
- Please request for an official receipt for all cash payments made to our designated employees.
- Ace Drive will not be held responsible for any loss of cash payment made to any staff, otherwise authorized over email.
- In the event of an accident and the driver is not the name driver, your maximum liability is unlimited.
- Contact us immediately should you met with an accident. Do not attempt to repair our car, failing which minimum penalty \$300
- Security deposit required before the start of rental and will be forfeited with additional charges for recovery of vehicle if driver is not the approved named driver(s) or car is driven out of Singapore.
- Deposit refundable 7 working days from return date subject to traffic violations, summons, and un-paid penalties for, mileage, time extensions, petrol, and damages to our vehicle, if any.
- Speeding beyond the stated limit will incur a penalty of \$10/- per km/hr.
- Smoking, eating and drinking in the car will incur a charge of \$250/- for detailing and pest control.
- 20% of rental fee will be charged for late return per hour. 15 mins grace allowed and extensions are subject to availability.
- Delivery/pick up services available @ \$50/trip with additional \$20/- for requests less than 3 days before start of rental. \$50 chargeable for bookings on Sunday / Public Holiday.
- Any excess in mileage will be charged at 2% of rental amount per kilometer.
- Signee is fully responsible to inform other name driver of our terms & conditions.

Confirmed and acknowledge by:

  
ACE  
DRIVE  
Ace Drive Pte. Ltd.

Authorized Signature

LEE KAH MOON

E. & O.E



## 1. DEFINITIONS

The "renter" or "lessor" or "Company" refers to Ace Drive Pte Ltd.

The "Vehicle" refers to the car mentioned next to make & model on Page 1 (front side) of this Agreement.

This is an Agreement between you and the Company to rent a motor Vehicle (car) to you (including tires, tools accessories and equipment)

The lessee under the Agreement is you (sometimes called the Customer or driver or hirer) and you are identified on page 1 (front side). Name of Driver.

An Authorized Driver is, i) you (the Customer) and/or, ii) a licensed driver who has signed and been accepted as an "Additional Driver" (sometimes called 2nd driver) on Page 1 (front side) of this Agreement.

## 2. VEHICLE CONDITION AND RETURN

Vehicle is delivered to you in good working condition. You agree to return the Vehicle in same working condition to the Company's location at the place and on the date specified on Page 1 (sooner or demanded by Company). No unauthorized repair is allowed (except for ordinary wear and tear).

Company may repossess Vehicle without demand at your expense at anytime if it, is illegally parked, is used in violation of the law of Singapore or this Agreement, is apparently abandoned, and/or you default in payment.

Basic maintenance of car. You shall at all times make sure that the temperature gauge meter remain below the red line. If it ever reached the red line, you are to immediately stop the engine & call our 24hrs breakdown line (9297 2485). If the engine is not turned on, the key must not be inside the key hole.

## 3. AUTHORIZED AND PROHIBITED USE

Vehicle can only be use by an Authorized Driver with a valid driving license.

Vehicle shall NOT be use :

- a) To carry persons or property for hire, and driving tuition
- b) To propel or tow any vehicle, trailer or other object
- c) In any race, test, contest, pacing or in any careless, reckless, abusive or negligent manner
- d) For any illegal purpose or to carry illicit drugs
- e) By anyone for whom Company has been given a false name, age, address or other information
- f) By anyone under the influence of alcohol or drugs
- g) In any manner that violates the law of Singapore

## 4. LIABILITY INSURANCE

Authorized Driver is covered by a Motor Vehicle Liability insurance policy or qualified self-insurance arrangements on a primary basis in respect to other insurance for unlimited coverage of all third party liability and property damage liability to S\$100,000. Cover for loss of or damage to the vehicle by fire or theft in excess respectively.

Authorized Driver insured under this policy agree to comply with and be bound by all its terms, conditions, limitations and restrictions which are made as part of this Agreement by reference.

An Authorized Driver will immediately report any accident within 24 hours to the Company at the location where Vehicle was rented and will also deliver to Company at that location every summons, complaint or paper of any kind received by Authorized Driver in any way relating to any accident involving the vehicle while rented under this Agreement. An Authorized Driver will not aid or encourage the filing of any claims as a result of any accident and will cooperate fully with the Company and its insurer in the investigation and defence of any claim or lawsuit. Any repair must be carried out by Ace Drive authorized workshop.

Coverage does not apply to :

- a) Any obligation assumed by an Authorized Driver under any contract or whatever nature.
- b) Injury to or destruction of property owned by, rented to in charge of or transported by other than an Authorised Driver.
- c) Any liability of any nature whatsoever of a driver who is not an Authorized Driver.
- d) An accident which occurs while Vehicle is in violation of clause 3, above
- e) Any obligation for which Customer may be held liable under any other workmen's compensation or disability benefits law, or under any other similar law.

## 5. GENERAL PROVISIONS

a) Fines, Penalties, indirect cost & Indemnity - You will pay all fines, penalties, forfeitures and court costs imposed for parking or traffic violations with respect to Vehicle while rented under this Agreement. You will promptly report such violations to Company and will hold Company harmless from all claims arising out of such violations. Any indirect cost arise because of the hirer fault will also be chargeable. You shall at all times indemnify and keep indemnified Ace Drive Pte Ltd in full against all cost, charges, expenses and liabilities paid or incurred, directly or indirectly and also enforcement of this agreement including legal costs on a full indemnity basis.

b) Authorized Driver is responsible to use his own cash card and have sufficient amount for entry into the ERP Zone or any car park.

c) On the confiscation of the vehicle by any Government, Authorized Driver shall indemnify the Company; or all losses incurred, including the value of the vehicle.

d) Authorized Driver releases and holds harmless the Company (and its agents and employees) from all claims for loss or damage to his or her personal property, or that of any other person, which is left or carried in or upon any other Vehicle or premises of the Company by Authorized Driver, or by any other person or which is received, handled or stored by the Company at any time before, during or after this rental whether or not due to Company's negligence or fault.

e) In no event shall an Authorized Driver or Vehicle be or be deemed to be an agent, servant, or employee of the Company in any manner or by any manner or by any purpose whatsoever.

f) During the period of this rental, Customer shall not drive vehicle out of Singapore without prior notification and payment of additional charges to the Company.

g) COMPANY MAKES NO EXPRESS OR IMPLIED WARRANTY AS TO ANY MATTER WHATSOEVER INCLUDING WITHOUT LIMITATION THE CONDITION OF THE VEHICLE AND EQUIPEMENT(S) ITS MERCHANT ABILITY OF FITNESS FOR ANY PARTICULAR PURPOSE.

h) No right of the Company under this agreement may be waived except in writing by the management of the Company

i) The construction, validity and performance of this Agreement shall be governed in all respects by Singapore law and the Singapore courts shall have absolute jurisdiction.



## 1. PAYMENT

- a) You will pay the Company on demand, and time is of the essence.
- i) Rental Charges - All time, mileage (determined by factory- Installed odometer) service, minimum and all other charges and applicable taxes specified on Page 1 at the rates and as provided by the terms and conditions of this Agreement.
- ii) Collection Expenses - Expensed of collection or repossession, including court costs and reasonable legal & administration fee incurred by the Company in pursuing claims against Authorized Driver.
- b) CDR - If you elect to accept and pay Collision Damaged Reducer as indicated on Page 1 and Authorized Driver complies with all terms and conditions of this Agreement, you are relieved from liability for damages to Vehicle caused by collision. This COLLISION DAMAGED REDUCER IS NOT INSURANCE.
- c) Payment Guarantees - If you have directed the Company to bill charges to some other person, firm or organisation who fails to make payment promptly when due you will promptly pay the Company upon demand.
- d) Final Audit - ALL CHARGES ARE SUBJECT TO FINAL AUDIT and resulting credits or additional charges, if any, will be made and paid by the deposit withheld by us or separated payment by you.
- e) All Hirers are required to pay the deposit on or before the collection of the vehicle. Deposit are required to pay by cash or credit card only. Otherwise if you choose to pay by cheque you are required to issue the full Insurance Excess amount required.

## 2. ADDITIONAL CHARGES - The deposit will be use to offset any additional charges incurred, charges are subjected to GST.

- a) Mileage Cap - Every vehicle has different maximum mileage cap for usage per day. Penalty charge in excess of the mileage cap will be calculated base on 2% per km of the rental fee. You can purchase extra mileage cap at 1.5% of the rental fee per km (pay per km use), or at 1% of the rental fee for 10km per block (1% x 10). All purchase of extra mileage must be done before taking over the vehicle & it is non refundable.
- b) Excess Hours - All rental are base on 24hrs basis. Any late return is chargeable at 20% of the rental fee. Any extension will be charge at 10% of the rental rates, subject to payment before collection & availability.
- c) Fuel Surcharge - All vehicle will be given a full tank or otherwise stated on the collection date. You are expected to return with the same level of fuel. Any level less than the given level will be charge at \$5 per litre. All vehicles must pump with Shell Ron 98 fuel, we will check.
- d) Delivery & Collection - For every delivery or pick-up, a \$50 one-way charge applies. \$70 per trip will be charge for request less than 3 days in advance from the actual rental date.
- e) Damage - We will use the deposit to offset the cost of repair to any damage, dent or scratch to our rental car. If you wish to separately settle the payment, please inform us on the day of return otherwise we will clear your cheque or make settlement on your credit card.
- f) CDR - All Hirers can opt to reduce the insurance excess by reducing their Collision Damage Reducer (CDR) with additional top-ups of every \$100.00 paid for every \$2,500.00 reduced, subject to approval.
- g) Excess Loading - If the insurance comes back with additional excess loadings, you will be require to top-up the additional amount indicated.
- h) Repair time - If the vehicle you return have to be send to workshop for repair, the repair time spend in workshop will be chargeable to you accordingly.
- i) Restricted to Singapore use only - Any vehicle found to be driven out of Singapore will have their deposit forfeited. Ace Drive reserved the right to further claim damages should we deemed fit.
- j) Any overdue payment (upon demand) will be charge at 18% PA, if not paid within 3 days.
- k) Incidental charges - \$50 per trip will be charge for breakdown recovery due to flat battery or punctured tyre.

## 3. SECURITY DEPOSIT & INSURANCE

- a) The security deposit & insurance excess will change depending on the type of car rented. It will change from time to time without prior notice. Please refer to (<http://www.acedrive.sg/auto-responder/>) for full details.
- b) Insurance declaration - It is your duty to inform us should you meet with an accident even after you have cleared your insurance, our insurance company will conduct a final round of check before we can handover you the car. So in order not to inconvenience yourself, should you meet with any accident (regardless whose fault) you are to report to us & get another clearance. Failing which, we will not be able to rent you the car. If you inform us 1 week earlier & if you cannot pass the insurance, we will give you a full refund. But if you did not inform us earlier & you fail the insurance, your rental will be forfeited.
- c) Should you meet with an accident, the deposit will be withheld until the case is fully settled & close.

## 4. Cancellation, change of date & penalty.

Any change in date will be subject to availability & if the dates are taken it will be deem that you have to cancel the booking. Any cancellation penalty will base on the terms below.

- a) 100% forfeiture of rental if it is cancel less than 2 weeks from date of rental or no show no refund.
- b) 80% forfeiture of rental if it is cancel less than 4 weeks from date of rental or change of date on the date of rental.
- c) 60% forfeiture of rental if it is cancel less than 6 weeks from date of rental or change of date 3 days before date of rental.
- d) 40% forfeiture of rental if it is cancel less than 8 weeks from date of rental or change of date 1 week before date of rental.
- e) 20% forfeiture of rental if it is cancel less than 3 months from date of rental or change of date 2 weeks before date of rental
- f) 10% forfeiture of rental if it is cancel more than 3 months from date of rental or change of date 3 weeks before date of rental.

## 5. Speed Limit.

- a) Having impose a speed limit does not imply that we encourage speeding. You are to adhere to Singapore law.

## 6.Replacement Vehicle

- a) In the event the Vehicle becomes temporarily unroadworthy (other than as a result of accident, theft or vandalism) or if the Owner deems it impracticable or inexpedient to repair any damage caused to the Vehicle (but not amounting to a total loss), the Owner shall in its absolute discretion (within Singapore only) make available a replacement vehicle [not necessarily of the same type or model, and age or capacity.
- b) The Owner reserves the right not to provide a replacement in the following circumstances:-
  - (i) the damage caused to the Vehicle was the result of the deliberate act omission negligence and/or in contravention of this Agreement and/or any statute or regulation by the Hirer;
  - (ii) the Hirer fails to comply with the terms and conditions of this Agreement.



## INSURER ENQUIRY


Find

insurer

Vehicle reg. no.

SMW 1747 Y

Date of Accident

14/08/2021 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... AIG Asia Pacific Insurance Pte....

Period of Insurance ..... 05/11/2020 - 04/11/2022

Requested By ..... LIM KEE SIANG (PREMIUM AU...

Requested Date ..... 16/08/2021 12:47

## Payment details

Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2**

## General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

**ACCIDENT INVOLVING SMW 1747Y & SDK 1237Y ALONG/AT BUKIT TIMAH RD BEFORE KKH (KG JAVA SLIP RD) ON 14/08/2021**

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

Wed 8/18/2021 5:05 PM

To: KONMAHNGADIN@DBS.COM <KONMAHNGADIN@DBS.COM>

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

Our Ref: CC3/AIG21008596/rs3

**KONMAH BINTE NGADIN – BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SMW 1747Y & SDK 1237Y ALONG/AT BUKIT TIMAH RD BEFORE KKH (KG JAVA SLIP RD) ON 14/08/2021**

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 SDK 1237Y against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favor as your vehicle was filtering to right lane and collided with third party who is moving in his own lane. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

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](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	13 Aug 2021 16:32	<b>Clm Dtl Modified</b>	Claimant's Name: -> LUMENS AUTO PTE LTD.	[A] Lee Su Li
2	13 Aug 2021 16:32	<b>Clm Veh Model Changed</b>	(201861) TOYOTA PRIUS 1.8 HYBRID CVT (A).	[A] Lee Su Li
3	13 Aug 2021 16:32	<b>Clm Created</b>	Reg No: SMZ1261R. Acct Date: 2021/08/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: My Car Consultant Pte Ltd ( Jalan Lam Huat ) (HQ)	[A] Lee Su Li
4	13 Aug 2021 16:32	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	13 Aug 2021 16:32	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/08/24	[A] Lee Su Li
6	13 Aug 2021 16:32	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	13 Aug 2021 16:32	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[A] Merimen Administrator
8	13 Aug 2021 16:32	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	13 Aug 2021 16:32	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
10	13 Aug 2021 16:32	<b>Adj Adjuster Assigned</b>	[None] -> ACCUSER4	[A] Lee Su Li
11	16 Aug 2021 20:18	<b>Clm Dtl Modified</b>	Claimant's Name: LUMENS AUTO PTE LTD -> LIM MUI PENG.	[A] HOW MEI KWAN
12	16 Aug 2021 20:18	<b>Clm Registration Modified</b>	Reg No:SMZ1261R->SDK1237Y. Rep:206428->206056.	[A] HOW MEI KWAN
13	16 Aug 2021 20:18	<b>Clm Veh Model Changed</b>	(201861) -> (201786) AUDI A5 2.0 (A).	[A] HOW MEI KWAN
14	17 Aug 2021 12:36	<b>TP Ins Updated</b>	TPRegNo:SLS9831S -> SMW1747Y.	[I] Teo, Ericweihong
15	17 Aug 2021 12:36	<b>Clm Registration Modified</b>	Acct Date:2021/08/11->2021/08/14.	[I] Teo, Ericweihong
16	18 Aug 2021 14:20	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Jaslin Kok Chin Yi
17	18 Aug 2021 16:04	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
18	18 Aug 2021 17:02	<b>Video Downloaded</b>	Downloaded TP Video - Accident	[A] Jaslin Kok Chin Yi
19	27 Aug 2021 14:17	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
20	27 Aug 2021 14:17	<b>Video Downloaded</b>	Downloaded TP Video - Accident	[I] Tan, Bennie-WZ
21	30 Aug 2021 21:18	<b>Adj Adjuster Assigned</b>	ACCUSER4 -> ADRIAN LING	[A] Lee Su Li
22	02 Sep 2021 13:47	<b>Video Downloaded</b>	Downloaded TP Video - Accident	[A] Jaslin Kok Chin Yi
23	12 Dec 2021 22:36	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
24	12 Dec 2021 22:36	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/04/27.	[A] JOANNE LEE KHANG MIN
25	12 Dec 2021 22:36	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
26	23 Dec 2021 15:46	<b>Adj Mandate Request</b>	Cur.Reg:10855.82:Liability: 100%*Quantum: (a)CORw/GST: \$9,730.32+(b)LORw/GST(7days x \$150.00): \$1,123.50 + (c)LTA/GIA search fee: \$2 = Total: \$10,855.82*Vehicle Model: AUDI A5***Recommend 6 repair days + 1 PRS =7DAYS	[A] Jaslin Kok Chin Yi

AUDIT TRAIL

No.	On	Audit	Remarks	By
27	30 Dec 2021 12:14	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/08/24. Mandate Remarks: Subj to OI been engaged of her concerns & all docs/billing in order such as TP rental agreement endorsed appropriately, SAB from: \$10,572.32-10782.32 (All-in). Pls get TP to endorsed on the rental a	[I] Tan, Bennie-WZ
28	30 Dec 2021 12:14	Adj Mandate Set	Approved:10782.32:Subj to OI been engaged of her concerns & all docs/billing in order such as TP rental agreement endorsed appropriately, SAB from: \$10,572.32-10782.32 (All-in). Pls get TP to endorsed on the rental agreement.	[I] Tan, Bennie-WZ
29	05 Jan 2022 14:48	Adj Mandate Request	Cur.Req:10855.82:Liability: 100%*Quantum: (a)CORw/GST: \$9,730.32+(b)LORw/GST(7days x \$150.00): \$1,123.50 + (c)LTA/GIA search fee: \$2 = Total: \$10,855.82*Vehicle Model: AUDI A5***Recommend ed 6 repair days + 1 PRS =7DAYS	[A] Jaslin Kok Chin Yi
30	07 Jan 2022 19:01	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2021/08/24. Mandate Remarks: Subj to OI been engaged of her concer ns & all docs/billing in order such as TP rental agreement endorsed appropriately, SAB not exceeding: \$10855.82 (All-in). Pls get TP to endorsed on the renta	[I] Tan, Bennie-WZ
31	07 Jan 2022 19:01	Adj Mandate Set	Approved:10855.82:Subj to OI been engaged of her concerns & all docs/billing in order such as TP renta l agreement endorsed appropriately, SAB not exceeding: \$10855.82 (All-in). Pls get TP to endorsed on t he rental agreement before any payment made to	[I] Tan, Bennie-WZ

Date From

Date To

Audit Type

None

Go

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
2716483	13 Aug 2021 16:36:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMZ1261R	SLS9831S	11.00
2717089	17 Aug 2021 12:43:46	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SDK1237Y	Teo, Ericweihong	xx.xx
2717546	18 Aug 2021 16:04:28	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SDK1237Y	Tan, Bennie-WZ	xx.xx
2748459	12 Dec 2021 22:36:35	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SDK1237Y	SMW1747Y	11.00