

J-MART MOTOR PTE LTD

Block 5, Defu Lane 10, #01-578,
Defu Industrial Park C, Singapore 539186
Tel : 6343-0934 Fax : 6343-0921
Email : jmartauto@gmail.com
Registration No: 201400246D
GST Reg. No: 201400246D

AIG Asia Pacific Insurance Pte Ltd

Attn: Motor Claims Dept

Dear Sir / Madam

ACCIDENT INVOLVING VEHICLE NO GBK 9475Y & SKR 3288S ALONG Dover RD ON 19/8/2021

We understand that you are the insurer of SKR 3288S vehicle.

I/We wish to inform you that my/our vehicle GBK 9475Y have been completed repairs to my/our satisfaction by M/s J-MART MOTOR PTE LTD. I/We therefore propose to claim from your as follows:

- | | | |
|----|--------------------------------|------------|
| 1. | Cost of Repair Plus GST | S\$4280.00 |
| 2. | Loss of Rental (S\$120x 7Days) | S\$840.00 |
| 3. | Towing. | S\$ 00.00 |

TOTAL S\$ 5120.00

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, Atlas Pte Ltd (the third party claimant") of
132 Rt Bantuk Wat Ave 6 #04-308 (GSOBX) (address), owner of GBK 9475Y
(vehicle no.) hereby authorize J-Mart Motor 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 GBK 9475Y that was damaged pursuant to the accident which occurred on
19/8/2021 (date) along Dover Rd (location)
involving vehicle no/s SKR 3288J ("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 21 (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, **J-MART MOTOR PTE LTD** (“the workshop”) hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$4,980.00** (Global Sum) for vehicle no. **GBK 9475Y** that was damaged pursuant to the accident which occurred on **19/08/2021** (date) along **DOVER ROAD** (location) involving vehicle no/s **SKR 3288S**.

This is pursuant to the inspection conducted on **21/08/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ARTLAS PTE LTD** (the third party claimant”) of vehicle no. **GBK 9475Y** 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 **GBK 9475Y** (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 10 (day) of Feb (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)


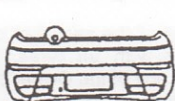

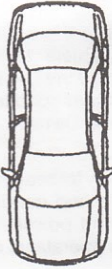


**Block 5 Defu Lane 10, #01-578
Defu Industrial Park C, (S)539186
Company Reg. No. 201400246D
GST Reg No. 201400246D
Email: jmartauto@gmail.com
jmartmotorpl@gmail.com
Tel: 6343-0934 Fax: 6343-0921**

TP22-0010
03-Jan-2022

[illegible]

AUTHORISED SIGNATURE

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS Name: (as in I/C) <u>Artlas Pte Ltd</u> NRIC / PASSPORT No: _____ Address (Res): <u>132 Bt Batok West Ave 6</u> <u>#04-308 (650132)</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Tel: (O) _____ (R) _____ HP _____		Vehicle No: <u>G8F 4435Y</u> Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model: <u>Toyota Hiace</u> Auto / Manual Group: _____ OUT: Date <u>21/8/21</u> Time: <u>10.05am</u> HIRE / PERIOD EXPIRY _____ COLLISION DAMAGE WAIVER Excess <u>25W</u> YES / NO PERSONAL ACCIDENT INSURANCE YES / NO																																									
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) <u>Low Khiam Piew</u> NRIC / PASSPORT No: <u>57121243 B</u> Address (Res): <u>As Above</u> Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Occupation: _____ Driving Exp: _____		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="4">CHARGES</th> </tr> <tr> <td>Daily</td> <td><u>7</u> @ \$ <u>120</u></td> <td>per day</td> <td><u>\$ 840/-</u></td> </tr> <tr> <td>Weekly</td> <td>@ \$</td> <td>per week</td> <td></td> </tr> <tr> <td>Monthly</td> <td>@ \$</td> <td>per month</td> <td></td> </tr> <tr> <td>Hours</td> <td>@ \$</td> <td>per hour</td> <td></td> </tr> <tr> <td>Others</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@ \$</td> <td>per day / month</td> <td></td> </tr> <tr> <td>PAI</td> <td>@ \$</td> <td>per day / month</td> <td></td> </tr> <tr> <td colspan="3">Delivery Service</td> <td></td> </tr> <tr> <td colspan="3">SUB TOTAL \$</td> <td><u>840/-</u></td> </tr> </table>		CHARGES				Daily	<u>7</u> @ \$ <u>120</u>	per day	<u>\$ 840/-</u>	Weekly	@ \$	per week		Monthly	@ \$	per month		Hours	@ \$	per hour		Others	@ \$			CDW	@ \$	per day / month		PAI	@ \$	per day / month		Delivery Service				SUB TOTAL \$			<u>840/-</u>
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VEHICLE CHECK LIST <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p style="writing-mode: vertical-rl; transform: rotate(180deg);">D - DENTS S - SCRATCHES</p>  <p>RIGHT</p> </div> <div style="text-align: center;"> <p>REAR</p>  <p>FRONT</p>  </div> <div style="text-align: center;">  <p>TOP</p> </div> <div style="text-align: center;">  <p>LEFT</p> </div> </div> <p>INDICATE: A - ACCIDENTS</p>		PETROL LEVEL <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Out</td> <td>E</td> <td><u>1/4</u></td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td><u>1/4</u></td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table> EXTENSION Collection Service _____ Misc. _____ TOTAL CHARGES \$ <u>840/-</u>		Out	E	<u>1/4</u>	1/2	3/4	F	In	E	<u>1/4</u>	1/2	3/4	F																												
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I had read and agreed to the terms and conditions on both sides of this agreement. If I have presented a charge/credit card for payment, I agreed that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All informations I had given **A & T CAR RENTAL PTE. LTD.** in connection with this agreement is true.

* IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY **A & T CAR RENTAL PTE. LTD.**

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO **A & T CAR RENTAL 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
<u>28/8/21</u>	<u>4.10 pm</u>			


 SIGNATURE OF HIRER / DRIVER

A & T CAR RENTAL PTE. LTD. Co. Reg. No. 201600008M
BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119
HP: 9681 3079

No.: 0092

OFFICIAL RECEIPT

DATE: 28/8/21

RECEIVED FROM Atlas Pte Ltd

THE SUM OF DOLLARS Eight Hundred Forty Only

BEING PAYMENT OF GBF 44354 21/8/21 - 28/8/21

\$ 840/-

A & T CAR RENTAL PTE. LTD.

CHEQUE NO.: _____


AUTHORISED SIGNATURE

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 13 October 2021 5:24 PM
To: Raymond Ong
Cc: Admin A; Kerlin Ong
Subject: RE: ACCIDENT INVOLVING SKR3288S AND GBK9475Y ON 19/08/2021 14:50 ALONG/AT DOVER ROAD

Dear Mr Raymond,

We refer to the above matter.

We have reviewed the matter and based on all the available information on hand, we are of the view that liability is not in your driver's 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.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Raymond Ong <rosh168@yahoo.com>
Sent: Wednesday, 13 October 2021 1:48 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Kerlin Ong <kerlin168@yahoo.com.sg>
Subject: Re: ACCIDENT INVOLVING SKR3288S AND GBK9475Y ON 19/08/2021 14:50 ALONG/AT DOVER ROAD

Thanks very much, sorry for delay

Raymond

Sent from my iPhone

On 12 Oct 2021, at 10:15 AM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Mr Raymond,

Noted with thanks.

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)

From: Raymond Ong <rosh168@yahoo.com>

Sent: Monday, 11 October 2021 6:42 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Kerlin Ong <kerlin168@yahoo.com.sg>

Subject: Re: ACCIDENT INVOLVING SKR3288S AND GBK9475Y ON 19/08/2021 14:50 ALONG/AT DOVER ROAD

Hello Ms Hsiao Tong,

I have made the reporting at Mova workshop today 11/10/21 515pm.

thanks for reminder

Raymond

Sent from my iPhone

On 6 Oct 2021, at 12:11 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Dear Mr Raymond,

We refer to the above matter.

Our record shows that to date, you/your driver have not reported the accident to AIG. We would appreciate it if you could urgently file a report at any of AIG reporting centre(see attached).

Please report the accident by 13 Oct 2021 in order for us/AIG to look into the matter as soon as possible.

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

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)

From: Raymond Ong <rosh168@yahoo.com>
Sent: Monday, 20 September 2021 2:36 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKR3288S AND GBK9475Y ON 19/08/2021 14:50 ALONG/AT DOVER ROAD

Hi Mei Kwan, please call me, I have some questions.

Raymond

Sent from my iPhone

On 1 Sep 2021, at 4:53 PM, Mei Kwan (LKKAuto)
<Meikwan@lkkauto.com> wrote:

Our Ref: CC6/AIG21008827/Apa3
AIG Ref: **TP** / 9583338201SG

RAYMOND ONG SHAO HOCK (RAYMOND WANG SHAOFU)
52 LAKESIDE DRIVE CASPIAN
#06-16
SINGAPORE 648316

Dear Sir / Madam,

ACCIDENT INVOLVING SKR3288S AND GBK9475Y ON 19/08/2021 14:50 ALONG/AT DOVER ROAD

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD-PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

<image001.jpg>

Hsiao Tong

Claims

Tel : 6742 3197

Fax: 6741 4108

Email : chewht@lkkauto.com

c.c. *Claims Manager
AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*

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.

<TP SKETCH PLAN.PDF>

<TP STATEMENT.PNG>

<AIG Authorised Rpt Centre(as of 04 Oct 2021).pdf>

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	23 Aug 2021 16:10	Clm Dtl Modified	Claimant's Name: -> ARTLAS PTE. LTD..	[A] HOW MEI KWAN
2	23 Aug 2021 16:10	Clm Veh Model Changed	(206924) TOYOTA HIACE 2.8 D DX (A).	[A] HOW MEI KWAN
3	23 Aug 2021 16:10	Clm Created	Reg No: GBK9475Y. Acct Date: 2021/08/19. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: J-mart Motor Pte L td (HQ)	[A] HOW MEI KWAN
4	23 Aug 2021 16:10	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	23 Aug 2021 16:10	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/09/01	[A] HOW MEI KWAN
6	23 Aug 2021 16:10	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	23 Aug 2021 16:10	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	23 Aug 2021 16:10	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	23 Aug 2021 16:11	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
10	23 Aug 2021 16:11	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
11	09 Sep 2021 16:28	Video Downloaded	Downloaded TP VIDEO	[A] CHEW HSIAO TONG
12	09 Sep 2021 16:28	Video Downloaded	Downloaded TP VIDEO	[A] CHEW HSIAO TONG
13	12 Oct 2021 09:36	Clm Registration Modified	Acct Time:14:00:00->14:50:00.	[I] AIG OneClaim Integration User
14	11 Jan 2022 10:09	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	11 Jan 2022 10:09	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	11 Jan 2022 10:09	Clm Dtl Modified	JPJ Reg. Date: -> 2021/01/28.	[A] JOANNE LEE KHANG MIN
17	11 Jan 2022 10:09	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	14 Jan 2022 08:35	Adj Mandate Request	Cur.Req:5120.00:Liability: 100%(BOLA 27) *Quantum: (a)CORw/GST: \$4,280.00 + (b)LOR(7days x \$120.00): \$840.00 = Total: \$5,120.00 *6 recommendation repair days + 1Sunday= 7days *For you r approval please.	[A] CHEW HSIAO TONG
19	14 Jan 2022 10:51	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/09/01. Mandate Remarks: please settlement @ \$5,120.00 [COR- \$4280 LOR-\$840]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
20	14 Jan 2022 10:51	Adj Mandate Set	Approved:5120.00:please settlement @ \$5,120.00 [COR- \$4280 LOR-\$840]** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From  Date To  Audit Type

ACTIVITY

[06/10/2021 12:05] CHEW HSIAO TONG:
Called OI, Mr Raymond at 9229 3277. Not pick up.
[20/09/2021 16:34] CHEW HSIAO TONG:
Spoken to OI Mr Raymond. The driver is his wife. OID had lodge police report. Advised him to go AIG ARC to make GIA report. He noted and will do asap.
[01/09/2021 16:55] 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 (Branch)	Ref 1	Ref 2	Amount
2718707	23 Aug 2021	TP Case	Motor	LKK Auto	AIG Asia	GBK9475Y	SKR3288S	11.00

	16:18:00	(Insurer)		Consultants Pte Ltd	Pacific Insurance Pte. Ltd. (Express)			
2723795	09 Sep 2021 14:55:56	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBK9475Y	CHEW HSIAO TONG	xx.xx
2726421	20 Sep 2021 16:33:49	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	GBK9475Y	CHEW HSIAO TONG	xx.xx
2756411	11 Jan 2022 10:09:40	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBK9475Y	SKR3288S	11.00