

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

Our Ref: SKG 95 J

20-Jan-2022

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

Dear Sir/Mdm:

**ACCIDENT INVOLVING SKG95J AND GBL4718A ON 22-AUG-2021 AT ALONG CROSS  
JUNCTION OF SIMS WAY AND SIMS AVENUE**

**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.**

Description					Amount
Repair Costs					\$ 5,564.00
Loss of Rental	\$150.00	X	6	days	\$ 900.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ 29.00
Amount					\$ 6,500.45

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 SKG95J and GBL4718A  
on 22/08/2021 at Cross Junction of Sims Way and Sims Avenue

I/We, Bonnie Teo King xuen (NRIC) S8907229H of 95 Luxus Hill  
Avenue Singapore 804862  
am/are the registered owner of vehicle no. SKG95J 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.

A handwritten signature in blue ink, appearing to read "Bonnie Teo King xuen".

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\$6,200.00 (Global Sum) for vehicle no. SKG 95J that was damaged pursuant to the accident which occurred on 22/08/2021 (date) along CROSS JUNCTION OF SIMS WAY AND SIMS AVENUE involving vehicle no/s GBL 4718A.

This is pursuant to the inspection conducted on 26/08/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner BONNIE TEO KING XUEN ("the third party claimant") of vehicle no. SKG 95J 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 SKG 95J (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 16 (day) of March (month) 2022 (year)



*Lwp*

Signed by appointed surveyor



*K*  
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

## Invoice

### ADDRESS

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

**INVOICE 183**  
**NO.**  
**DATE 20/01/2022**

DATE	DESCRIPTION	AMOUNT
	SKG 95 J - Toyota Raize Date of Accident: 22/8/2021 Lump Sum Repair for Third Party Claim	5,200.00
SUBTOTAL		5,200.00
GST TOTAL		364.00
TOTAL		<b>S\$5,564.00</b>

Accepted By

Accepted Date

  
Kerry Tan



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



**ADDRESS**

Bonnie Teo King Xuen  
95 Luxus Hill Avenue,  
Singapore 804862.

Invoice 1086

DATE 01/10/2021

**DESCRIPTION**

**AMOUNT**

SMR 2557 Z - BMW 216I  
Rental Period: 23/8/2021 - 28/8/2021  
\$150 x 6 days  
(Replacement Vehicle: SKG 95 J)

900.00

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

**TOTAL**

**S\$900.00**

Accepted By

Accepted Date

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





## VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULAR</b> Name: (as in I/C) <u>Bonnie Teo King Xuen</u> NRIC / Passport No.: <u>S89072244</u> Address (Res): <u>95 Luxus Hill Ave S(804862)</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ D/L No: _____ D/L Type: Local / International Pass Date: _____ Date of Birth: _____ Tel / HP: _____		Veh No: <u>SMR2557Z</u> Replace Veh No: <u>SKG95J</u> Mileage Out: <u>11000 km</u> Mileage Out: _____ Make & Model <u>Bmw 216I</u> Make & Model _____ Auto / Manual _____ Auto / Manual _____ OUT: Date <u>23/08/2021</u> OUT: Date _____ OUT: TIME <u>10:15 am</u> OUT: TIME _____																					
<b>ADDITIONAL DRIVER'S PARTICULARS</b> Name: (as in I/C) <u>Hong Peng King Mark</u> NRIC / Passport No.: _____ D/L No: _____ D/L Type: Local / International Address (Res): _____ Tel / HP: _____		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">RENTAL CHARGES</th> </tr> <tr><td>Daily</td><td>@ \$</td></tr> <tr><td>Weekly</td><td>@ \$</td></tr> <tr><td>Monthly</td><td>@ \$</td></tr> <tr><td>Hours</td><td>@ \$</td></tr> <tr><td>Others</td><td>@ \$</td></tr> <tr><td>CDW</td><td>@ \$</td></tr> <tr><td>PAI</td><td>@ \$</td></tr> <tr><td>Delivery Service</td><td></td></tr> <tr><td colspan="2" style="text-align: right;">SUB - TOTAL \$</td></tr> </table>		RENTAL CHARGES		Daily	@ \$	Weekly	@ \$	Monthly	@ \$	Hours	@ \$	Others	@ \$	CDW	@ \$	PAI	@ \$	Delivery Service		SUB - TOTAL \$	
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PAI	@ \$																						
Delivery Service																							
SUB - TOTAL \$																							
Refundable Deposit: _____ Cash/Nets/Cheque/Visa/MC Card No: _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		<div style="text-align: center;"> </div>																					
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<b>ACCESSORIES CHECK</b> ___ Ashtray ___ Cig Lighter ___ S / Tyre ___ STD Tools ___ Jack ___ Hub Caps ___ Radio / Cass ___ CD / Cartridges ___ S / RIM		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: <u>[Signature]</u> Addition Driver's Signature: <u>[Signature]</u>																					

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

1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. 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.**
3. IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
  - (i) shall report all accidents involving the said vehicle to the owner immediately;
  - (ii) shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCHEME' (the form will be made available when the accident is report to the owner);
  - (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - (a) injury case
    - (b) non-injury case involving a Government vehicle, or damage to Government property.
    - (c) 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.
    - (d) 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	
<u>28/08/21</u>	<u>2:30pm</u>					<u>[Signature]</u>

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 2318 (2021) (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer



Name:

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 : 23 Aug 2021 / 09:49:15

Receipt Date/Time : 23 Aug 2021 / 09:49:15

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210823-000539

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 - GBL4718A

As at 22 Aug 2021/14:30:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1	Insurance Enquiry - GBL4718A Enquiry Fee 20210823094812159767	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

421808XXXXX9928	eNETS Credit Card	7.45
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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.



**TAX INVOICE**

Xin Hua Workshop Pte Ltd - Bonnie  
Teo King Xuen

**Invoice Number**  
GR-2021-003151

**Invoice Issue Date**  
28 Aug 2021

**Invoice Due Date**  
04 Sep 2021

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

Bill Type	Reference	Amount (S\$)	GST 7.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	27/08/2021,22/08/2021,SKG95J,GBL4718A	27.10	1.90	29.00
Total Amount (S\$)				27.10
Total GST 7.00% (S\$)				1.90
<b>Total Amount Incl. of GST (S\$)</b>				<b>29.00</b>

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

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 15 September 2021 10:14 PM  
**To:** sayedinah@tanchong.com  
**Subject:** ACCIDENT INVOLVING GBL 4718A AND SKG 95J ON 22/08/2021

**Our Ref: CC4/AIG21008953/Aea3**

15 SEPT 2021

**MASTRO SYNERGY PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBL 4718A AND SKG 95J ON 22/08/2021**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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 10 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,

Asher  
*Case Handler*  
Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

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

## Print Received Message

This mail is associated with :

**\*SKG95J (6279411216SG)**  
**[GBL4718A]**

TP

BONNIE TEO KING XUEN

Aug 22 2021 12:00AM

[MASTRO SYNERGY PTE LTD]

Xin Hua Workshop Pte Ltd

**From**      **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS)**, sent on **11/03/2022 16:52 PM**.  
**To**         LKK\_HQ  
**Subject**   **Alert - Adj Mandate Approved (\$6200.45) - SKG95J - Claim Handler: Loh, Chee-Heng**

Approved:6200.45:to verify make/model in survey report.