

趙 源 摩 哆
Chew Goon Motor

新加坡宏茂桥第 2A 工业园第五道大牌十号门牌十五,十六,十七(一楼)及门牌五(三楼)
Blk 10, Ang Mo Kio Industrial Park 2A, Ave. 5, #01-15, 16, 17 & #03-05, AMK Autopoint
Singapore 568047

Business Reg. No: 221880/00C GST Reg. No: MX-0486007-AO

TEL: 6484 1626 (24Hrs) FAX: 6484 0465

◀ 修理各种汽车 敲焊打吗 咭喷漆等 ▶

Date: 23.11.2021

Your Reference: SMP9979D

THE MOTOR CLAIM DEPARTMENT
AIG ASIA PACIFIC INSURANCE PTE. LTD
78 Shenton Way
#07-16 AIG Building
Singapore 079120

Dear Sir,

ACCIDENT ON : 27.08.2021
ALONG / AT : Nex Mall Open Carpark
INVOLVING : SKW2738R & SMP9979D

We wish to have a "Direct Settle" to the above matter.

We enclose herewith the following documents for your perusal and attention.

1. Final repair bill for \$6,099.00 (Include GST)
2. Letter of Authority
3. Third Party Discharge Voucher
4. Motor Accident Report made by SKW2738R
5. Certificate of Insurance
6. Vehicle of Registration Log Card
7. Third Party Insure Enquiry Charges @2.00 (SMP9979D)
8. GIA Search Result Charges @\$29.00 (SMP9979D)
9. Rental (13days X \$120/-) @\$1,669.20 (Surveyor Recommend 4D Working + 4D Pre-repair Inspec + 4D Weekend) (with gst)
(In 28.08.2021 Out 09.09.2021)

Thank you.

Yours faithfully

Chew
.....



AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

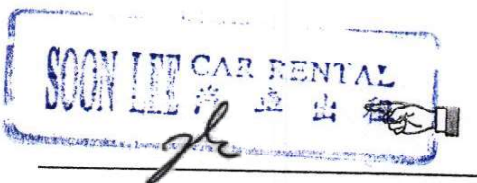
I, SOON LEE CAR RENTAL ("the third party claimant")
of _____ (address),
owner of SKW2738R (vehicle no.) hereby authorize
CHEW GOON MOTOR

("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. SKW2738R that was
damaged pursuant to the accident which occurred on 27.8.2021 (date) along
NEX MALL OPEN CARPARK (location)
involving vehicle no/s SKW2738R & SMP9979D ("the accident").

I further authorize the workshop to settle the 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.

Date this 31 day of 08 (month) 20 21 (year)



Signed by "the third party claimant"



Signed by "the workshop"

WITHOUT PREJUDICE to:

(a) Insurers' Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, **CHEW GOON MOTOR** ("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\$3,250.00** (Global Sum) for vehicle no. **SKW 2738R** that was damaged pursuant to the accident which occurred on **27/08/2021** (date) along **NEX MALL OPEN CARPARK** involving vehicle no/s **SMP 9979D**.

This is pursuant to the inspection conducted on **31/08/2021** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SOON LEE CAR RENTAL** ("the third party claimant") of vehicle no. **SKW 2738R** 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 **SKW 2738R** (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 01 (month) **2023** (year)



Signed by appointed surveyor

趙源摩
CHEW GOON MOTOR
Blk 10 Ang Mo Kio Industrial Park 2A
#01-15, 16, 17/ #03 05
Ang Mo Kio Autopoint Ave 5
Singapore 568047
Tel: 6484 1326 Fax: 6484 0435

Signed by "the workshop" (with chop)

WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]

TAX INVOICE NO. 24860

◀ 修理各种汽车烧焊打吗咭喷漆等 ▶

Date 23.11.2021

crew

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SMP9979D

Date of Accident

27/08/2021 

Reset

% RESULT & RECEIPT**TP Insurer Enquiry**Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **25/10/2019 - 24/10/2021**Requested By **CG Eric (Chew Goon Motor)**Requested Date **27/08/2021 18:52****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**



RECORD MANAGEMENT CENTRE

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

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 30/08/2021

Your Ref No: SKW2738R

Dear Sir/Madam,

Date of Accident: 27/08/2021 00:00 (SGT)

Vehicle No: SKW2738R

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$\$)	QTY	AMOUNT (\$\$)
SMP9979D	Singapore	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

SOON LEE CAR RENTAL

Block 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #03-05, AMK AutoPoint, Singapore 568047

Tel: 6484 1976 Fax: 6484 0465 Registration No.: 52936075J

TAX INVOICE

RENTAL OF CARS, VANS

出租: 汽车、广告车

I/We Chew Cron Motor
HIRER'S PARTICULARS of Block 10, Ang Mo Kio Industrial Park 2A, Ave. #03-05, #01-15, #01-16 (main)
 If Different From Section ① #01-17, Amk Auto Point S 528 047 Tel: 6484 1628

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from **SOON LEE CAR RENTAL** hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereafter mentioned and printed at the back hereof:

Vehicle Regn. No. 車輛注册號碼 <u>SLM7211B</u>		Rental Agreement 合同號碼 No. A <u>1650</u>	
Section ① Hirer's And/Or Driver's Particulars 租車者 / 駕駛員個人記錄		租出日期及時間 Date & Time OUT <u>28/8/21</u>	
姓名 Name: <u>Chew Kim Tah, Eric</u>		交車日期及時間 Date & Time IN <u>9/9/21</u>	
地址 Address: <u>30 Mackerraw Road</u>		Chargeable	Rates Amount
S <u>358594</u>		13 天 Days	@ \$ 120 1,560.00
居民證/護照號碼 I/C No./Passport No: <u>S44x8229</u>	駕駛執照號碼 Driving Licence No:	星期 Weeks	@ \$
居民證/護照種類 Type of I/C/Passport:	期滿日期 Date of Expiry:	月 Months	@ \$
出生日期 Date of Birth: <u>15/9/1982</u>	發出地 Place of Issue:		
三號保險底金 \$1000/=	一號保險底金 \$2000/=	送車/費 Delivery Fees	
a) Third Party Only Policy Excess \$1000/-	b) Comprehensive Policy Excess \$2000/-	總計 Total Charge	
二十二歲或以下或駕車經驗少過兩年 - 額外保險底金 \$2000/=			
c) 22 Yrs Or Below Or Less Than 2 Yrs Driving Experience - Additional Excess \$2000/-			
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		按金 Security Deposit	
備注與付款記錄 Remarks & Payment Records		總金額 Total Payable	
		來銀 Amount Paid	
		收車費用 Collection Fees/Misc.	
		超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT	還車油箱 Fuel Tank IN	租費不包括汽油 Rates Do Not Include Fuel	
車牌號碼 Vehicle No: 1)	起 From:	添油 Refuelling	
車牌號碼 Vehicle No: 2)	起 From:		
工具 Tools	輪胎 Spare Tyre	加額費用 Total Additional Charges	
車輛發出人 Vehicle Issued By:	車輛接收人 Vehicle Collected By:	Sub - Total	
NOTE 注: 租車者或司機必須付所有停車及違反交通法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.		ADD 7% GST	
		總計 Grand Total \$ <u>1,669.20</u>	

租車者不準戴沙、石灰、榴槿與動物。
HIRER MUST NOT CARRY SAND, CEMENT, DURIAN AND ANIMALS ON THE VEHICLE.

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期
Date:

28/8/21

租車者簽名
Signature of Hirer:

SOON LEE CAR RENTAL

1. AGREEMENT FOR HIRE

- 1.1 The Owner will let and the Hirer will take on hire upon the following terms and conditions the motor vehicle, described in the Schedule hereto (hereinafter called the "Vehicle") and the Hirer shall be a bailee of the Vehicle and no interest in it shall pass to the Hirer.
- 1.2 The hiring shall commence on the date and at the time specified in the Schedule and shall continue for the period and end on the date and at the time therein as stated unless extended by the Owner as expressly requested by the Hirer.
- 1.3 The decision to extend the hiring of the vehicle shall be at the sole discretion of the Owner.
- 1.4 In the event that the Owner grants the extension as requested, the terms and conditions of this Agreement for Hire will apply during such period of extension.
- 1.5 The Owner reserves the right to refuse any request for extension without giving any reasons for such refusal.

2. HIRE CHARGE

- 2.1 The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the Schedule no part of such charge shall under any circumstances be refundable except at the discretion of the Owner.
- 2.2 If the Hirer shall fail to return the vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the vehicle is returned to the Owner at such a rate the Owner may in its discretion think fit.

3. DEPOSIT

- 3.1 The Hirer shall also pay in cash prior to the commencement of this Agreement the deposit specified in the Schedule hereto as security for the due performance and observance by the Hirer of all singular the terms and conditions on the part of the Hirer to be performed and observed. Provided Always that if the Hirer shall perform and observe all the said terms and conditions herein during the whole term, the Owner shall on expiration of the said terms repay the deposit to the Hirer without interest thereon.
- 3.2 The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:
 - (a) the amount of any loss or damage for which the Hirer is responsible hereunder;
 - (b) any amount due or owing to the Owner by the Hirer;
 - (c) any additional charge payable hereunder.
- 3.3 The Hirer shall not be entitled to deduct or offset any outstanding hire charges or any other amount payable under this Agreement from the deposit during the said terms of such period of extension.
- 3.4 The deposit shall be forfeited immediately if the Hirer breaches any term or condition in this Agreement.

4. VEHICLE REPAIRS

- 4.1 The Hirer shall not service or permit the servicing of the vehicle and shall not make or permit to be made any repairs replacements of adjustments to the vehicle or any part or accessory thereof without the Owner's prior approval.
- 4.2 In the event that any servicing or repairs replacements or adjustments to the vehicle or any part thereof is done or permitted by the Hirer or Authorized Operator without the Owner's prior approval, the Owner shall not be responsible or liable for the costs or expenses and damages whatsoever incurred as a result of such unauthorized servicing repairs replacements or adjustments. The Hirer shall be responsible and liable for the costs and expenses of rectification works to the Vehicle. Any costs or expenses and damages are to be borne by the Hirer.
- 4.3 Any servicing repairs replacements or adjustments required to be done by reason of any damages or defect caused by the negligent use of the Vehicle by the Hirer or the Authorized Operator shall be borne by the Hirer.

5. EXCLUSION OF LIABILITY

- 5.1 NO WARRANTY OR REPRESENTATION OF ANY KIND EXPRESS OR IMPLIED IS GIVEN BY THE OWNER IN RESPECT OF THE VEHICLE AND THIS AGREEMENT CONTAINS NO CONDITION OR WARRANTY EXPRESS OR IMPLIED AS TO ITS QUALITY OR FITNESS FOR ANY PURPOSE.
- 5.2 THE OWNER SHALL NOT BE UNDER ANY CIRCUMSTANCES LIABLE TO MAKE ANY PAYMENT TO THE HIRER IN RESPECT OF OR TO INDEMNIFY THE HIRER AGAINST ANY LOSS OR INJURY OR DAMAGE SUSTAINED BY THE HIRER OR BY ANY THIRD PARTY INCLUDING BUT NOT LIMITED TO THE LOSS OF LIFE AS A RESULT OF THE PRESENCE OR USE OF THE VEHICLE OR AS A RESULT OF ANY DEFECT THEREIN OR BREAKDOWN THEREOF AND IN TAKING DELIVERY OF THE VEHICLE THE HIRER SHALL BE DEEMED TO HAVE SATISFIED HIMSELF THAT IT IS ALL RESPECTS ROAD-WORTHY AND IN A PROPER AND SAFE CONDITION.

6. RETURN OF VEHICLE / CONDITION ON RETURN

- 6.1 Upon the expiration or termination of this Agreement the Hirer shall return the Vehicle to the Owner at the renting location or at such other address as specified on the reverse side or at such other address as the Owner specifies and on the due date stated on the reverse side in good order and condition (fair wear and tear resulting from proper use thereof excepted) failing which the Hirer shall be liable to reimburse the Owner for all costs of restoring the Vehicle to such good order and condition.
- 6.2 The Vehicle will have a tankful of premium grade petrol or diesel, whichever is applicable, upon delivery to the Hirer and shall be returned by the Hirer at the end of the rental period with the same tankful of premium grade petrol or diesel, whichever is applicable, failing which the Hirer shall pay the Owner the cost of topping up the petrol or diesel, whichever is applicable.

7. REPOSSESSION

- 7.1 If the Vehicle is not returned in accordance with clause 6 or if the Hirer is in breach of any terms of this Agreement, the Owner shall be entitled to repossess the Vehicle at the Hirer's expenses at any time without giving him prior notice and the Hirer irrevocably authorizes the Owner his servants or agents to enter into and unto any premises in which the Vehicle may be in order to view, repair, inspect or to repossess the same without being liable to any actions or proceedings at the suit of the Hirer or any person claiming under or through him. In such event, the Hirer shall pay the Owner a repossession fee of \$100.00 without prejudice to any other claims which the Owner may have against the Hirer.
- 7.2 Where the Owner has cause to repossess the Vehicle arising out of and in accordance with the terms and conditions of this Agreement and suffers loss and damage as a result, including but not limited to any breach of a third party's proprietary rights, the Hirer shall indemnify the Owner the full extent of such loss and damage.

8. CARE USE AND CUSTODY OF VEHICLE

- 8.1 The Hirer and the Authorized Operator shall at all times drive the Vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and inquiries in connection therein. In the event that the Hirer fails to pay such fines or penalties the Owner reserves the right to pay such charges on behalf of the Hirer to the authorities but the Owner thereafter is entitled to be reimbursed in full in addition to imposing a surcharge not exceeding Fifty Dollars (\$50.00) for service and administration cost by the Owner against the Hirer.
- 8.2 The Hirer shall ordinarily keep the Vehicle at the Hirer's address as set out in the Schedule hereto or such other address as the Owner may from time to time approved in writing and will keep the Vehicle free from distress, execution or other legal processes.
- 8.3 If the Vehicle becomes subject to distress, execution or other legal processes in relation to the Hirer's affairs, the Hirer shall recover the Vehicle at his own cost and expense. In the event that the Hirer is unable to for any reason or refuses to recover the Vehicle, the Owners reserves the right to recover the Vehicle and the Hirer shall indemnify the Owner all costs and expenses incurred as a result thereof.
- 8.4 The Hirer shall notify the Owner of any change in the Hirer's address and shall upon request by the Owner of the whereabouts of the Vehicle.
- 8.5 The Hirer shall not take or allow the Vehicle to be taken outside the mainland of the Republic of Singapore or off a paved road without written consent of the Owner and shall keep the Vehicle at all times in his possession and custody and not part with the possession of custody to any other person or person except as herein provided.
- 8.6 The Hirer shall use for the Vehicle premium grade of petrol or such fuel as specified by the manufacturers of the Vehicle.
- 8.7 During the period of this Agreement, the Hirer or the Authorized Operator shall ensure that the Vehicle is provided with sufficient petrol, motor oil (provide free at Owner's premises only),

water, prescribed tyre pressure and repair of punctured tyres at their own expenses failing which the Hirer shall be liable for the full cost of repairs including loss of rental income arising from the Hirer's of Authorized Operators' negligence to keep the Vehicle in proper running condition resulting in any damage caused to the Vehicle or any inconvenience caused to the Owner.

9. PROHIBITED USE

- 9.1 The Vehicle shall not be used:
 - (a) to carry passengers or load in excess of the Motor Vehicle's Licensed carrying capacity;
 - (b) by the Hirer or the Authorized Operator or any other persons under the influence of any drug, alcohol or intoxicating liquid or substance;
 - (c) to carry persons or property for hire;
 - (d) to propel or tow any vehicle, trailer or other object;
 - (e) participate in any race test or contest or full purpose other than the stated purpose for hire;
 - (f) instruct an unlicensed person in the operation of the Vehicle;
 - (g) for any illegal or immoral purposes.
- 9.2 The Vehicle shall not be driven by any other person other than the Hirer and the Authorized Operator.
- 9.3 The Hirer and the Authorized Operator shall be between the ages of Twenty One (21) and Sixty (60) years old and holding a minimum of 2 years regular and qualified driving experience. The Hirer hereby declares that neither the Hirer nor the Authorized Operator will exceed the age of Sixty (60) years old during the rental period.
- 9.4 The Hirer further declared that the information given by him to the Owner, his servants or agents whether oral or in writing including that contained herein is neither false nor misleading.

10. NO LIABILITY FOR PROPERTY

- 10.1 The Owner is not responsible for loss or damage to any property left stored loaded or transport by the Hirer or the Authorized Operator or any other person in or upon the Vehicle or left with any agents or servants of the Owner at any time or place or at the Owner's premises prior to during or after the rental period including any property in any vehicle repossessed in accordance with the provisions of this agreement and the Hirer hereby agrees to indemnify the Owner its agents and servants and hold them harmless from any such claims. The Owner is free to dispose of any property left in the Vehicle at the expiration of the rental period at his own absolute discretion without being liable for costs, expenses or damage as a result thereof.

11. INSURANCE

- 11.1 The Hirer acknowledges that he is familiar with the general conditions of the Owner's standing policy of insurance which is available for inspection at the Owner's office (during normal office hours). The Hirer agrees to fulfill all the obligations of the insured and not to do anything which could endanger or minimize the protection afforded by the insurance. The Vehicle covered under either:
 - a) Third Party Only Motor Vehicle Coverage containing an Excess of \$1000/- on Section II or any amount prescribed by the Policy in force. In the event of a collision the Hirer shall pay to the Owner on demand the Excess which is the maximum amount of \$1000/- to cover for any third party damage or injury claims (insurance liability for third party damage claims limited to \$5100,000) and also bear the full cost of damage caused to the hired Vehicle including loss of rental income. However, arrangements may be made at the request of the Hirer for waiver of collision damage to the hired Vehicle upon payment to the Owner the prescribed fees as evidenced by his initial in the Collision Damage Waiver (C.D.W.) Agreement subject to the terms and conditions indicated in the C.D.W. Agreement. C.D.W. DOES NOT WAIVE THE EXCESS SUM AND IS NOT ANY FORM OF INSURANCE POLICY. The Hirer is still liable for all losses or damages caused to the hired Vehicle other than collision with other vehicle.
 - b) Comprehensive Motor Vehicle Coverage containing an Excess of \$2000/- or any amount prescribed by the Agreement in force. In the event of a collision the Hirer will have to pay the Owner on demand the Excess which is the maximum amount of \$2000/- for any damage caused to the hired Vehicle or any third party damage or injury claims.
- 11.2 In the event that the Excess as well as the insurance cover levied by the insurers is increased, the rate for both Collision Damage Waiver and insurance premiums shall be correspondingly increased.
- 11.3 The Vehicle is NOT cover by a motor insurance policy covering personal accident or death liability for the Hirer, or such Authorized Operator of the Hirer and the Owner shall not be responsible for any liability claims, injuries or otherwise for any accident, death or losses arising from the use of the vehicle. However, arrangements may be made at the request of the Hirer for such coverage during the period of the hire up to a maximum coverage of \$20,000.00 upon the Hirer paying to the Owner the current rate of premium as evidenced by his initial in the P.A.I. space provided in the Schedule hereto. A copy of such a policy is available for inspection at the Owner's place of business for the time being.
- 11.4 The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately and the Police not later than Twenty Four (24) hours after the accident. The Hirer or driver shall not acknowledge or compound any claim partially or in full. It is important that they secured the names and addresses of all witnesses as well as the registration number of any and all Vehicle involved in the accident. All communications of letters received from the Police or third party are to be unanswered and referred to the Owner or the insurance company immediately. The Hirer acknowledges that in the event of accident, the Owner will only supply a replacement Vehicle on payment of additional rental. The Hirer will also bear the loss of earning while damaged Vehicle is under repair.

12. PREVIOUS INSURANCE POLICIES

- The Hirer declares that no insurance company or underwriter in connection with motor insurance for the Hirer and / or the Authorized driver has at any time:
- (a) declined any proposals.
 - (b) refused to renew any policy.
 - (c) required an increased premium or imposed special conditions; or
 - (d) cancelled any policy.

13. CHANGE OF VEHICLE

- 13.1 If any vehicle reserved by the Hirer prior to the commencement of this Agreement is not available, the Owner shall have the right to replace the same with an alternative Vehicle of similar seating capacity and performance and if no such alternative Vehicle or if the Owner shall decline to provide an alternative Vehicle then the Hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- 13.2 A free replacement Vehicle, if available, will be provided should the original Vehicle be grounded for mechanical repairs, servicing or inspection by the Registry of Vehicles. The Hirer shall be responsible for the petrol consumed of the replacement Vehicle. Petrol used on the original Vehicle during servicing, maintenance or inspection shall be the Hirer's responsibility.

14. ROOF RACK / ADDITIONAL ACCESSORIES

The Hirer hires/affixes a roof rack of other accessories for used on the Vehicle at his own risk, and indemnifies and saves the Owner harmless against all or any liabilities damages or claims arising directly or indirectly from the used thereof.

15. WAIVER

No forbearance, indulgence or relaxation on the part of the Owner shown or granted to the Hirer in enforcing any of the rights or powers of the Owner under this Agreement shall in any way diminish, restrict or prejudice the rights or powers of the Owners under this Agreement or operate as or deemed to be a waiver of any breach of the terms or conditions of this Agreement on the part of the Hirer.

16. APPLICABLE LAW

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and the parties agree to submit to the jurisdiction of the courts of the Republic of Singapore.

17. NOTICE/DEMAND

Any notice or demand required to be given to the Hirer pursuant to this agreement shall be sufficiently served if sent by post or delivered to the address stated on the reverse page or to the last known address of the Hirer and shall be deemed to be made or given on the day it was so left or the day following that on which it was posted as the case may be notwithstanding that the letter may be returned or lost through the post.

18. GENERAL

The person signing this agreement assumes full responsibility, along with the firm, organisation in whose name he might sign.

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Tuesday, 12 October 2021 10:52 PM
To: SOPHIAONGSX@GMAIL.COM
Subject: ACCIDENT INVOLVING SMP 9979D AND SKW 2738R ON 27/08/2021

Our Ref: CC4/AIG21009120/Kea3

12 OCT 2021

LIM LIAN CHUI

Dear Sir/Madam,

ACCIDENT INVOLVING SMP 9979D AND SKW 2738R ON 27/08/2021

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

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	31 Aug 2021 10:36	Clm Dtl Modified	Claimant's Name: -> -.	[A] HOW MEI KWAN
2	31 Aug 2021 10:36	Clm Veh Model Changed	(204808) HONDA VEZEL 1.5 (A).	[A] HOW MEI KWAN
3	31 Aug 2021 10:36	Clm Created	Reg No: SKW2738R. Acct Date: 2021/08/27. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG), Workshop: Chew Goon Motor (AMK)	[A] HOW MEI KWAN
4	31 Aug 2021 10:36	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	31 Aug 2021 10:36	Adj Next Rpt Changed	Next Rpt:Final Rpt, Due Date:2021/09/09	[A] HOW MEI KWAN
6	31 Aug 2021 10:36	Adj Mandate Set	Approved:0,00,Reinsp:Adj decides,	[A] HOW MEI KWAN
7	31 Aug 2021 10:36	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp res)	[A] Merimen Administrator
8	31 Aug 2021 10:36	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	31 Aug 2021 10:37	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	31 Aug 2021 10:37	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	12 Oct 2021 22:44	Video Downloaded	Downloaded OI Video - Accident	[A] Asher Sng Rong Yi
12	25 Oct 2021 10:21	Video Downloaded	Downloaded OI Video - Accident	[A] Asher Sng Rong Yi
13	25 Oct 2021 16:36	Video Downloaded	Downloaded OI Video - Accident	[I] Ahmad, Mohamad Nazri
14	02 Nov 2021 17:56	Video Downloaded	Downloaded OI Video - Accident	[I] Tan, Bennie-WZ
15	03 Nov 2021 13:01	Video Downloaded	Downloaded OI Video - Accident	[A] Asher Sng Rong Yi
16	03 Nov 2021 18:19	Video Downloaded	Downloaded OI Video - Accident	[I] Tan, Bennie-WZ
17	12 Dec 2021 21:02	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
18	12 Dec 2021 21:02	Clm Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
19	12 Dec 2021 21:02	Clm Dtl Modified	JPJ Reg. Date: -> 2015/10/23.	[A] JOANNE LEE KHANG MIN

AUDIT TRAIL				
No.	On	Audit	Remarks	By
20	12 Dec 2021 21:02	CIm Details Notified		[A] JOANNE LEE KHANG MIN
21	15 Dec 2021 13:45	Adj Mandate Request	Cur.Req:7093.00:100% B:NIL OID SWERVED LEFT AND HIT TP VEH (PRI 3DAYS + 4REPAIR DAYS + 2SU N)	[A] Asher Sng Rong Yi
22	20 Dec 2021 23:29	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/09/09. Mandate Remarks: MY EMAIL DD 03/11/21 SHOULD BE CLEAR. ANY SUPPORTING EVIDENCES FROM TP TO SUPPORT THEIR CLAIM OUR INSURED IS FULLY AT FAULT?	[I] Tan, Bennie-WZ
23	20 Dec 2021 23:29	Adj Mandate Set	Maintained:MY EMAIL DD 03/11/21 SHOULD BE CLEAR. ANY SUPPORTING EVIDENCES FROM TP TO SUP PORT THEIR CLAIM OUR INSURED IS FULLY AT FAULT?	[I] Tan, Bennie-WZ
24	22 Dec 2021 18:06	Video Downloaded	Downloaded OI Video - Accident	[A] Asher Sng Rong Yi
25	22 Dec 2021 18:12	Adj Mandate Request	Cur.Req:7093.00:TP do not have any video footage, OI video do show that TP have enter into the pickup point before you make the move to turn and reversed into parking lot.	[A] Asher Sng Rong Yi
26	29 Dec 2021 09:45	Video Downloaded	Downloaded OI Video - Accident	[I] Tan, Bennie-WZ
27	29 Dec 2021 10:27	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2021/09/09. Mandate Remarks: SUBJ TO ALL DOC/BILLINGS IN ORDE R, TO OFFER: \$3198.50-3278.50 (ALL-IN). OI SIGNAL INTENTION, TP SHOULD EXERCISE CAUTION ON SINGLE LANE CARRIAGE WAY. PLS AMEND VEHICLE DETAILS IN SURVEY REPORT. S	[I] Tan, Bennie-WZ
28	29 Dec 2021 10:27	Adj Mandate Set	Approved:3278.50:SUBJ TO ALL DOC/BILLINGS IN ORDER, TO OFFER: \$3198.50-3278.50 (ALL-IN). OI S IGNAL INTENTION, TP SHOULD EXERCISE CAUTION ON SINGLE LANE CARRIAGE WAY. PLS AMEND VEHI CLE DETAILS IN SURVEY REPORT. SHOULD BE TOYOTA COROLLA.	[I] Tan, Bennie-WZ
29	04 Jan 2022 12:41	CIm Veh Model Changed	(204808) -> (204763) TOYOTA COROLLA ALTIS 1.6 L CVT (A).	[A] Asher Sng Rong Yi
30	04 Jan 2022 15:57	Adj Mandate Request	Cur.Req:7093.00:TP DISAGREE WITH THE 50% OFFER, REFER TO THIRD PARTY EMAIL AND SCENE PHO TO. TQ	[A] Asher Sng Rong Yi
31	06 Jan 2022 19:00	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2021/09/09. Mandate Remarks: THIS IS A SINGLE CARRIAGE WAY. TP COMING FROM BEHIND SHOULD BE ABSOLVED FROM LIABILITY.	[I] Tan, Bennie-WZ
32	06 Jan 2022 19:00	Adj Mandate Set	Maintained:THIS IS A SINGLE CARRIAGE WAY. TP COMING FROM BEHIND SHOULD BE ABSOLVED FROM LIABILITY.	[I] Tan, Bennie-WZ
33	11 Jan 2022 14:48	Adj Mandate Request	Cur.Req:7093.00:Hi Bennie, refer to third party email disagree with your view on the single lane. Would i like to escalate it to GIA for their verdict if we still maintain on the offer.	[A] Asher Sng Rong Yi
34	11 Jan 2022 14:50	Video Downloaded	Downloaded OI Video - Accident	[A] CHEW HSIAO TONG
35	13 Jan 2022 08:53	Video Downloaded	Downloaded OI Video - Accident	[I] Tan, Bennie-WZ
36	13 Jan 2022 10:16	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2021/09/09. Mandate Remarks: Hi, we regret to inform you our positio n remains and are agreeable to escalate this matter to DRM.	[I] Tan, Bennie-WZ
37	13 Jan 2022 10:16	Adj Mandate Set	Maintained:Hi, we regret to inform you our position remains and are agreeable to escalate this matter to DRM.	[I] Tan, Bennie-WZ
38	24 Mar 2022 14:03	Video Downloaded	Downloaded OI Video - Accident	[I] Khoo, Kay-Eng

Date From  Date To  Audit Type

ACTIVITY

No record

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2721466	01 Sep 2021 00:41:15	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKW2738R	Tan, Bennie-WZ	xx.xx
2721589	01 Sep 2021 12:26:16	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKW2738R	SMP9979D	11.00
2748448	12 Dec 2021 21:02:15	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SKW2738R	SMP9979D	11.00

				Pte Ltd	Pte Ltd (HQ)			
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