



江氏修理汽車私人有限公司
KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR092021396AIG

Your Ref : SBD24L

Date : **25 MAR 2022**

WITHOUT PREJUDICE

AIG Asia Pacific Insurance Pte Ltd

C/O LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Pk

Singapore 408933

Attention : Motor Claim Department

Dear Sirs,

Accident involving SMN396E and SBD24L on 06.09.2021 along Sixth Ave.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SBD24L.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Lim Chin Kiat, the owner of motor-vehicle no: SMN396E, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 945.97
Loss of rental (2 days x \$120.00)	\$ 240.00
GIA search	\$ 2.00
	\$ 1,187.97
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2200085
- 2) GIA report of SMN396E
- 3) Police Report No : D/20210906/7012
- 4) GIA search and invoice
- 5) Rental agreement and invoice
- 6) Police Investigation Result

We hope to receive your early reply soon.

Thank you

Yours faithfully,

KANG CAR REPAIRERS PTE LTD



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

I, LIM CHIN KIAT ("the third party claimant")
of BLK 40 BEO CRESCENT #03-02 S160040 (address),
owner of SMN396E (vehicle no.) hereby authorize
KANG CAR REPAIRERS 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. SMN396E that was damaged pursuant to the
accident which occurred on 06.09.2021 (date) along SIXTH AVE
(location)
involving vehicle no/s SBD24L
("the accident").

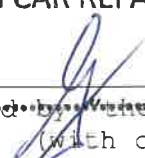
I further authorize the workshop to settle my above mentioned
claim in a manner that they deem fit and the workshop is further
authorized to receive payment further to settlement of my claim
with payment cheque/s being made in favour of the workshop.

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 7 day of Sept (month) 20 21 (year)


Signed by "the third party claimant"

KANG CAR REPAIRERS PTE. LTD.


Signed by "the workshop"
(with chop)

This Discharge Voucher applies strictly for Claimant's claim for personal injury / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

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

"We/I, KANG CAR REPAIRERS 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\$1,140.00 (Global Sum) for vehicle no. SMN 396E that was damaged pursuant to the accident which occurred on 06/09/2021 (date) along SIXTH AVENUE (location) involving vehicle no/s SBD 24L.

This is pursuant to the inspection conducted on 09/09/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LIM CHIN KIAT (the third party claimant") of vehicle no. SMN 396E 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 SMN 396E (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.

- 1 APR 2022

Dated this _____ (day) of _____ (month) 20____ (year)



Signed by appointed surveyor

KANG CAR REPAIRERS PTE. LTD.

Signed by "the workshop" (with chop)



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY #07-16
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416
ATTN: Motor Claim Department

Your Ref No: SBD24L
Claim Type: Third Party
Accident Date: 06/09/2021
TP Veh Reg No: SBD24L

Final No: KCR-INV2200085
Claim No: EST2100234
Date: 18 Mar 2022
Policy No: 5111259418-02
Veh Reg No: SMN396E
Make/Model: HONDA FIT HYBRID
1.5AUTO
Chassis No: GP51341972
Engine No: LEB1451024
Reg. Date: 23/07/2019

Tax Invoice to Vehicle No :SMN396E

PAGE:1

Description	Quantity	List Price	Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 884.08
Add GST @ 7%	61.89
Total Amount payable	S\$ 945.97

TOTAL: SINGAPORE DOLLAR NINE HUNDRED FORTY FIVE AND CENTS NINETY SEVEN ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

Fong Motors Car Rental

(53371081B)

1 Autobay@Kaki Bukit #01-45

Singapore 417883

Tel: 6748 5648

INVOICE

No. : FM-001192

C/O KANG CAR- LIM CHIN KIAT

BLK 40 NEO CRESCENT

#03-02

SINGAPORE 180040

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 20/03/2022

Page : 1 of 1

TEL :

FAX :

Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SML7596J (25/02/22- 26/02/22) REF AGREEMENT NO. 11185 REPLACE VEHICLE NO. SMN396E	1	CAR	240.00		240.00

SINGAPORE DOLLAR TWO HUNDRED FORTY ONLY

Total **240.00**

Notes :

1. All cheques should be crossed and made payable to Fong Motors Car Rental
2. Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.

Authorised Signature

1 car

FONG MOTORS CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-45 KAKI BUKIT, AUTOBAY

SINGAPORE 417883

HP: 8182 0548 H/P: 9633 7504

UEN: 53371081B

NO: 11185

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) Lim Chin Kiat

NRIC/PASSPORT NO: S78119562

Address (Res): 41 Kaki Bukit Crescent

#03-02 Singapore 410040

Name & Address of employer: _____

Occupation: _____ Driving Exp: 18 yrs

Driving License No: _____ D/L Type: Local / Int'l

Issue Date: 12/5/2018 Date of Birth: 08/04/1976

Tel: (O) _____ (R) _____ HP: _____

ADDITIONAL DRIVER'S PARTICULAR

Name: (as in I/C) _____

NRIC/PASSPORT NO: _____

Address (Res): _____

Name & Address of employer: _____

Occupation: _____ Driving Exp: _____

Vehicle No: 84L7596J Replace Veh No: SMN396E

Mileage Out: _____

Make & Model: Toyota Altis Auto / Manual

Date Out: 25/2/2022 Time: 9.10am

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS = \$ _____

CHARGES:

Daily 2 @ \$ 120 Per day 240

Weekly @ \$ _____ Per week

Monthly @ \$ _____ Per month

Hours @ \$ _____ Per hour

Malaysia @ \$ _____

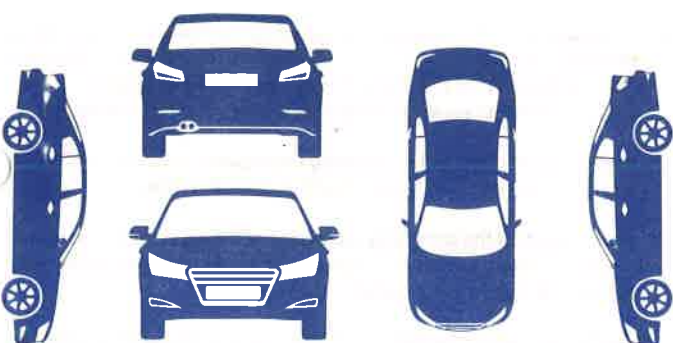
CDW @ \$ _____ Per day/month

PAI @ \$ _____ Per day/month

Delivery / Collection Services

SUB - TOTAL \$ 240

VEHICLE CHECK LIST:



INDICATE:
A - ACCIDENTS

D - DENTS
S - SCRATCHES

PETROL LEVEL

Out E 1/4 1/2 3/4 F

Out E 1/4 1/2 3/4 F

EXTENSION 1 MARK

Misc.

TOTAL CHARGES \$ 240

Hirer's Signature: _____

Additional Driver's Signature: _____

I have read and agree to the terms and conditions on both sides of the agreement. If I have presented a charge/credit card for payment, I agree 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 made on the charge/credit card. All information that I have given to FONG MOTORS CAR RENTAL in connection with this agreement is true.

*IMPORTANT NOTES

- ONLY PERSON ABOVE 22 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.
- 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 FONG MOTORS CAR RENTAL.

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS CAR RENTAL 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 FONG MOTORS CAR RENTAL

26/02/2022 5 pm



SIGNATURE OF HIRER / DRIVER


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SBD24L

Date of Accident

06/09/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **28/02/2021 - 27/02/2022**Requested By **SHARON YEE (KANG CAR REPA...**Requested Date **07/09/2021 12:00****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**

Claim Notification - ACCIDENT INVOLVING SBD 24L(AIG) AND SMN 396E AT/ALONG SIXTH AVENUE ON 06/09/2021

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

Tue 5/10/2021 11:06 AM

To: ONGCHIA@YAHOO.COM.SG <ONGCHIA@YAHOO.COM.SG>

05 Oct 2021

Ms Chia Ah Luang @ Chia Puay Luan Alice

[By Email Only]

Dear Sir/Madam,

You Ref: SBD24L

Our Ref: CC6/AIG21009508/Aps3

ACCIDENT INVOLVING SBD 24L(AIG) AND SMN 396E AT/ALONG SIXTH AVENUE ON 06/09/2021

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 SMN396E against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversed and collided onto third party parked vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. **by 15/10/2021**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	10 Sep 2021 01:08	Clm Dtl Modified	Claimant's Name: -> LIM CHIN KIAT. Claimant's ID: -> S7811956Z.	[A] Lee Su Li
2	10 Sep 2021 01:08	Clm Veh Model Changed	(202188) HONDA FIT 1.3 (A).	[A] Lee Su Li
3	10 Sep 2021 01:08	Clm Created	Reg No: SMN396E. Acct Date: 2021/09/05. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Kang Car Repairers Pte Ltd (HQ)	[A] Lee Su Li
4	10 Sep 2021 01:08	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	10 Sep 2021 01:08	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/09/21	[A] Lee Su Li
6	10 Sep 2021 01:08	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	10 Sep 2021 01:08	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	10 Sep 2021 01:08	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	10 Sep 2021 01:08	Label Added	(19):Fastlane.	[A] Lee Su Li
10	10 Sep 2021 01:08	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] Lee Su Li
11	13 Sep 2021 17:16	Clm Registration Modified	Acct Date:2021/09/05->2021/09/06.	[I] Low, Xianyu
12	27 Sep 2021 10:00	Clm Registration Modified	Acct Time:11:00:00->11:40:00.	[I] AIG OneClaim Integration User
13	29 Mar 2022 11:05	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	29 Mar 2022 11:05	Clm Dtl Modified	JPJ Reg. Date: -> 2019/07/23.	[A] JOANNE LEE KHANG MIN
15	29 Mar 2022 11:05	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	29 Mar 2022 16:02	Clm Veh Model Changed	(202188) -> (205149) HONDA FIT 1.5 HYBRID (A).	[A] CHEW HSIAO TONG
17	29 Mar 2022 16:04	Adj Mandate Request	Cur.Reg:1147.97:Liability: 100%(B22) *Quantum: (a)CORw/GST: \$945.97 + (b)LOR(2days x \$100.00): \$200.00 + (c)Search fee: \$2.00 = Total: \$1,147.97 *2 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
18	29 Mar 2022 16:21	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/09/21. Mandate Remarks: To request LOA.	[I] Loh, Chee-Heng
19	29 Mar 2022 16:21	Adj Mandate Set	Approved:1147.97:To request LOA.	[I] Loh, Chee-Heng

Date From    Date To    Audit Type 

ACTIVITY

[16/09/2021 00:50] Lee Su Li:
OINR *** SENT OUT FIRST NON-REPORTING 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
2723927	10 Sep 2021 01:12:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMN396E	SBD24L	11.00
2777727	29 Mar 2022 11:05:32	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMN396E	SBD24L	11.00

