#### GOH LEE HWA AUTOMOBILE PTE LTD

Block 5033 Ang Mo Kio Industrial Park 2

#01-255 Singapore 569536

Tel No: (65) 6482 5168 Fax No. (65) 6482 4452

Email: glhauto66@gmail.com Co.reg no. 200808259H ORIGINAL

## LETTER OF DEMAND

## [ WITHOUT PREJUDICE, SAVE AS TO COST ]

Date: 11.11.2021

Your Ref: SJV6766A

AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #09-16 AIG Building Singapore 079120. (Motor Claim Department)

Re: Property Damage Direct Settlement Claim

Accident involving SMC7075T and SJV6766A on 10th October 2021 @ 15:00 (SGT).

Part by Part Repair 6,119.44
Rental (8 days @ 200.00/day) 1,600.00
LTA Search Fee 7.45
Cost & Disbursements & Report @ 321.00 Waived

**Grand Total:** 7,726.89 (SGD)

Please also note that you or your insurer should send us an acknowledgement of receipt of this letter within **7 days** of your receipt of this letter, failing which our client will have no alternative but to commence proceedings without further notice to you or your insurer.

## For payment.

1. PAYNOW: UEN 200808259H

2. BANK TRANSFER: Maybank Singapore Acct. No. 04141090974

ACKNOWLEDGED BY	DATE	GOH LEE HWA AUTOMOBILE PTE LTD		
		Alfred Quah		
	1	and the same of		

Note: Full payment must be completed 7 days from the invoice date. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

## ORIGINAL

Date : 12/10/2021

Date: 12 (10) 202 (	
To The Motor Claims Manager  M/s Ale Asia Pacific Insurance Pte Ltd  WIE Building  # 09-16  Singapore 079120	
Dear Sirs,	
ACCIDENTON 10/10/2021 15.00 SET SMC 7075 T AND 8JU6766A ALONG/AT 25 Li Hwan Close	INVOLVING VEHICLES NOS:
I/We, Clen Morgan D Costa of NRIC NO: 82  Am/are registered owner of motorcar no: SMC 1075 T to release all compensation monies pertaining to the above-repairer, M/s GOH LEE HWA AUTOMOBILE PTE LTD.	. I/We, hereby authorise you
I/We, hereby authorise the said repairer, M/s GOH LEE HW/ all compensation monies due to me from you or any other page.	A AUTOMOBILE PTE LTD to collect arty, regarding the said accident.
Thank you,	morpel
Signature	Signature
	Witness By: Quah Hock Waln
Owner: GLEN MORGAN D COSTA	NRIC NO: 31748849 2

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

This is pursuant to the inspection conducted on 14/10/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>GLEN MORGAN D COSTA</u> (the third party claimant") of vehicle no. <u>SMC 7075T</u> 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 <u>SMC 7075T</u> (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 \_\_\_\_\_\_ (day) of \_\_\_\_\_\_ (month) 20 \_\_\_\_\_ (year)

| Color | C

#### GOH LEE HWA AUTOMOBILE PTE LTD

Block 5033 Ang Mo Kio Industrial Park 2 #01-255 Singapore 569536

Tel No: (65) 6482 5168 Fax No. (65) 6482 4452

Co.reg no.

200808259H

ORIGINAL

Tax Invoice: 121021

[WITHOUT PREJUDICE SAVE AS TO COSTS]

Date: 11.11.2021

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #09-16 AIG Building

Singapore 079120.

(Motor Claim Department)

Cc:

Glen Morgan D Costa 49 Li Hwan Close Singapore 557171. Subaru Forester 2.0 I-L CVT AWD SR

Final Repair Cost for Vehicle Reg. No: SMC 7075 T

Part by Part Repair

6,119.44

**Grand Total:** 

6,119.44 (SGD)

#### For payment.

1. PAYNOW: UEN 200808259H

2. BANK TRANSFER: Maybank Singapore Acct. No. 04141090974

ACKNOWLEDGED BY	DATE	GOH LEE HWA AUTOMOBILE PTE LTD
		Alfred Quah

Note: Full payment must be completed 7 days from the invoice date. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

#### STAR AUTOMOBILE SERVICES PTE. LTD.

This car rental agreement agreement is made this 13th day of OCTOBER 2021

#### **BETWEEN**

Star Automobile Services Pte. Ltd. [Hereinafter referred to as the "Lessor" which article shall wherever the context so admits include its assigns and successor in title] of the one part;

#### AND

Name: <u>GLEN MORGAN D COSTA</u> NRIC: <u>S2745709F</u> of Address: <u>41 LI HWAN CLOSE</u> [hereinafter referred to as the "Lessee" which article shall wherever the context so admits include its assigns and successor in title];

#### RECITALS;

- 1. Whereas the Lessor is the owner of a make and model of vehicle motor vehicle of the following description:
- 2. Registration Number: SMC 7075 T
- 3. Model: SUBARU FORESTER
- 4. Chassis number: JF1 SJ5KC5 JG111292
- 5. Whereas the Lessor is desirous of leasing and the Lessee has agreed to lease the aforesaid motor vehicle on the terms and conditions herein contained

#### NOW THEREFORE THE PARTIES AGREE AS FOLLOWS:

1. RENTAL Vehicle Details: Registration Number: SKD 4832 M;

Chassis Number: DBA-ACR50W-GFXSK;

Make: TOYOTA Model: ESTIMA 2.4

The motor vehicle is hereby leased at a yearly rate of S  $\underline{\$}$  200/- payable daily/weekly/monthly on  $\underline{\text{Total }}$  08  $\underline{\text{Day}}$ .

#### 2. THE LESSORS OBLIGATIONS

The Lessor hereby agrees:

- 2.1 To grant the Lessee exclusive use and possession of the motor vehicle during the duration of this agreement, save as is provided for by the agreement;
- 2.2 To keep the motor vehicle comprehensively insured with a reputable insurance company throughout the duration of this agreement;
- 2.3 To be responsible for the normal service, repair, fair wear and tear of the motor vehicle.

#### 3. THE LESSEE'S OBLIGATIONS

The Lessee hereby agrees:

- 4.1 To ensure that the motor vehicle is used in a skilful and proper manner and only driven by persons that bear a valid driving permit;
- 4.2 To ensure that no alterations are made to the motor vehicle or any component removed unless it is immediately replaced by the same component or by one of the same like, make and model or an improved or advanced version;

#### STAR AUTOMOBILE SERVICES PTE. LTD.

- 4.3 To report to the nearest Police and inform the Lessor within 24 hours of any damage to or loss of the motor vehicle;
- 4.4 To be responsible for costs relating to fuel, tyre puncture and oil topping up between services as well as any costs of parking fines and towing expenses for illegal parking.
- 4.5 Insurance Excess will be S\$3,000 for damages caused by 3<sup>rd</sup> party or own accidents

#### 5. TERMINATION OF THE AGREEMENT

- 5.1 The Lessee shall have the right to terminate this Agreement, upon it giving the Lessor 1 (one) month's notice in writing.
- 5.2 The Lessor shall have the option to terminate this Agreement upon giving the Lessee 1 (one) month's notice in writing and upon the Lessor refunding any rental fees paid in advance, given the fact that rent is payable 1 year in advance, over and above the notice period.

#### 6. GOVERNING LAW

This Agreement shall in all respects be governed and construed in accordance with the Laws of Singapore.

SIGNED BY HIRER
Signature:
Name: Glar Morgan D COSA)
Date & Time Out: 13th 007 2021 119m
Date & Time In: 20th OCT 2021 4pm.
SIGNED for and on behalf of STAR AUTOMOBILE SERVICES PTE LTD
Signature:  Name: L2L 1AN  Signature:
Name: ERIC 7AN (F) AND (A)
Date & Time Out:
Date & Time In:

## STAR AUTOMOBILE SERVICES PTE. LTD.

OFFICIAL RE	CE	IPT.
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Received from Chen Morgan D Coffe.
the sum of Dollars One thousand fix hundred only
Being payment of levtel. 13/10/2021 to 20/10/2021
\$ 1600 \over 1
CASH / CHEOUE NO



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

ORIGINAL

Print Date/Time:

12 Oct 2021 / 17:32:08

Receipt Date/Time:

12 Oct 2021 / 17:31:26

#### Tax Invoice/Receipt

Receipt No.: ITNET-00000-211012-003228

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SJV6766A As at 10 Oct 2021/15:00:01 Insurance Co: AIG ASIA PACIFIC INSURANCI 1 Insurance Enquiry - SJV6766A Enquiry Fee 20211012173049601279	E PTE. LTD.	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By		7	
	hcsvzhwz 1V9663769R3604156		Credit Card	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

#### 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.

### **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

Sent: Monday, 18 October 2021 10:54 AM

To: YIEUWF@GMAIL.COM

Subject: Claim Notification - ACCIDENT INVOLVING SJV 6766A(AIG) AND SMC 7075T

AT/ALONG NEAR 25 LI HWAN CLOSE ON 10/10/2021

18 Oct 2021

Mr Yieu Wing Fock [By Email Only]

Dear Sir/Madam,

You Ref: SJV6766A

Our Ref: CC4/AIG21010559/Dpa3

ACCIDENT INVOLVING SJV 6766A(AIG) AND SMC 7075T AT/ALONG NEAR 25 LI HWAN CLOSE ON 10/10/2021

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 SMC7075T 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 vehicle. 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: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | Fax: 6741 4108 HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

12/9/21, 4:18 PM Merimen e-Claims

## **Claim Audit**

Ξ	AUDIT	TRAIL		
	. On	Audit	Remarks	Ву
	13 Oct 2021 18:00	Clm Dtl Modified	Claimant's Name: -> GLEN MORGAN D COSTA.	[A] HOW MEI KWAN
2	13 Oct 2021 18:00	Clm Veh Model Changed	(204753) SUBARU FORESTER 2.0 I-L CVT AWD SR (A).	[A] HOW MEI KWAN
3	13 Oct 2021 18:00	Clm Created	Reg No: SMC7075T. Acct Date: 2021/10/10. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: Auto & General Insurance (Singapore) Pte. Limited. (HQ). Workshop: Alfred Auto S ervices & Supplies (HQ)	[A] HOW MEI KWAN
4	13 Oct 2021 18:00	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Oct 2021 18:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/10/22	[A] HOW MEI KWAN
6	13 Oct 2021 18:00	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Oct 2021 18:00	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[A] Merimen Administrator
8	13 Oct 2021 18:00	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	13 Oct 2021 18:01	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	13 Oct 2021 18:01	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
11	30 Nov 2021 15:21	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	30 Nov 2021 15:21	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	30 Nov 2021 15:21	Clm Dtl Modified	JPJ Reg. Date: -> 2018/07/18.	[A] JOANNE LEE KHANG MIN
14	30 Nov 2021 15:21	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	30 Nov 2021 21:50	Adj Mandate Request	Cur.Req:7566.89:Liability: $100\%$ (OI reversed) *Quantum: (a)COR: \$6,119.44 + (b)LOR(8days x \$160.00): \$1,440.00 + (c)Search fee: \$7.45 = Total: \$7,566.89 *6 recommendation repair days +1Sunday +1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
16	2021	Adj Mandate Request Cancelled		[A] CHEW HSIAO TONG
17	30 Nov 2021 21:51	Clm	Rep:201075->201538.	[A] CHEW HSIAO TONG
18	30 Nov 2021 21:51	Adj Mandate Request	Cur.Req:7566.89:Liability: $100\%$ (OI reversed) *Quantum: (a)COR: \$6,119.44 + (b)LOR(8days x \$160.00): \$1,440.00 + (c)Search fee: \$7.45 = Total: \$7,566.89 *6 recommendation repair days +1Sunday +1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
19	01 Dec 2021 15:02	Changed	Next Rpt:Final Rpt.Due Date: $2021/10/22$ . Mandate Remarks: mandate approved. offer LOR at 6 days @ $$120/day$ first.	[I] Goh, Jeremy-CX
20	01 Dec 2021 15:02	Adj Mandate Set	Approved:7566.89:mandate approved. offer LOR at 6 days @ \$120/day first.	[I] Goh, Jeremy-CX
	Date F	rom	■ Date To Audit Type None	<b>∨</b> Go

#### **ACTIVITY**

[22/10/2021 16:25] CHEW HSIAO TONG: YIEUWF@GMAIL.COM

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	
2733034	14 Oct 2021 10:29:55	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMC7075T	SJV6766A	11.00	
2745036	30 Nov 2021 15:21:18	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SMC7075T	SJV6766A	11.00	

Pte Ltd Pte Ltd (HQ)