Xin Hua Workshop Pte Ltd Letter of Demand

Our Ref:

SMG 2533 A

13-Feb-2023

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

Dear Sir/Mdm:

ACCIDENT INVOLVING SMG2533A AND SJR152G ON 13-OCT-2021 AT ALONG PIE

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.

<u>Description</u>						Amount	
Repair Costs	\$	18,144.00					
Loss of Rental	\$120.00	X	19	days	\$	2,280.00	
Loss Of Use	\$0.00	X	0	days	\$	-	
Search Fees (LTA)					\$	-	
Surveyor fees					\$	_	
Others Claim					\$	120.00	
				Amount	\$	20,544.00	

Please look into our client claims and let us hear from you shortly.

Thank you

Xin Hua Workshop Pte Ltd

Tel: 8399 6267

email: xinhuaworkshop@gmail.com

XIN HUA WORKSHOP PTE LTD REG: 201838521G 23 KAKI BUKIT AVE 4, #04-01 (SOUTH WING), SINGAPORE 415933.

1/We Leona Fook Weng

TEL: 6844 1985 FAX: 6844 5185



NRICNO/HEN NO SIROJEISH

AUTHORISATION & INDEMNITY LETTER

(the third party claimant), having address at $\frac{535}{400}$ And $\frac{5}{400}$, $\frac{410-4070}{5(560535)}$ and the owner of $\frac{846.55334}{4000}$ (vehicle) hereby to authorize XIN HUA
workshop pte LTD to remaint her description of the control of the
WORKSHOP PTE LTD to repair the damage to my vehicle in a reasonable time that was pursuant to the
accident which occurred <u>ほんしのしかい</u> (date) along <u>PTE</u>
inlyoving vehicle/s SMG 2533A CM STR152G
I/We understand, acknowledge and agree that:
- I/We, the owner of vehicle no. Sugars 334 hereby instruct & authorise XIN HUA WORKSHOP
PTE LTD to commence repairs to the said vehicle.
- I/We confirm that you are hereby authorized to handle the repair the vehicle and/or to negotiate and settle my claims, relating to the above mentioned accident, which I/We may have, against other third party/parties, or insurers, and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.
- You have my/our authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
 You are hereby authorized to execute and/sign any document discharge voucher/ agreements regarding my/our claims/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claims.
 I/We confirm that an event of an unsuccessful claims, against the negligent party, and/or my own insure for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurre by you, or the lodge an own damage claim (only for Comprehensive Cover) to cover the expenses incurre
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third part all outstanding balances that are still owing to you, namely the balance of repair cost, rental of subsitute
vehicles and any other incidentals related to the accident claims.
13/10/202
Owner Signature / Company Stamp / Date Witness Signature / Name / 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 \$\frac{\$\\$18,144.00}{\$\\$233A}\$ (Repair Cost), \$\frac{\$\\$1,900.00}{\$\\$233A}\$ (Loss of Use/Rental), \$\frac{\$\\$120.00}{\$\\$233A}\$ (Disbursement) for vehicle no. \$\frac{\$\\$MG2533A}{\$\\$233A}\$ that was damaged pursuant to the accident which occurred on \$\frac{13/10/2021}{200}\$ (date) along \$\frac{\$\\$PIE TOWARDS CHANGI BEFORE TOH GUAN EXIT (location) involving vehicle no/s \$\frac{\$\\$JR152G}{\$\\$JR152G}\$. This is pursuant to the inspection conducted on \$\frac{14/10/2021}{200}\$ (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>LEONG FOOK WENG</u> (the third party claimant") of vehicle no. <u>SMG2533A</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 SMG2533A (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 6 (day) of Apr7 (month) 20 33 (year)

Signed by appointed surveyor

Signed by "the workshop" (with chop)

Xin Hua Workshop Pte Ltd

23 Kaki Bukit Ave 4 #04-01 (South Wing) Singapore 415933 xinhuaworkshop@gmail.com

GST Registration No. : 201838521G Company Registration No. 201838521G

Tax Invoice

BILL TO

AIG Asia Pacific Insurance Pte Ltd AIG Building #07-06 78 Shenton Way 079120 INVOICE DATE TERMS DUE DATE XHW-INV-230117

06/04/2023 Net 30 06/05/2023

DESCRIPTION		AMOUNT
SMG 2533 A - Honda Civic Date of Accident: 13/10/2021 Lump Sum Repair for Third Party Claim		16,800.00
All cheque payments should be crossed and made payable to "XIN HUA WORKSHOP PTE LTD"	SUBTOTAL	16,800.00
Please indicate the invoice no. on the reverse side	GST TOTAL	1,344.00
	TOTAL	18,144.00
COT CUMMADY	BALANCE DUE	S\$18,144.00

GST SUMMARY

RATE	GST	NET
GST @ 8%	1,344.00	16,800.00

Transfer the amount to the business account below.

Auto Star Automotive Pte Ltd

23 Kaki Bukit Ave 4 # 04-01

Singapore 415933

autostar.automotive@yahoo.com

Company Registration No. 202029008Z



ADDRESS

Leong Fook Weng 535 Ang Mo Kio Ave 5, #10-4070,

Singapore 560535.

SKD 2368 A - Volkswagen Jetta Rental Period: 13/10/2021 - 30/10/2021

\$120 x 19 days

(Replacement Vehicle: SMG 2533 A)

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

2,280.00

Accepted By

Accepted Date

VEHICLE RENTAL AGREEMENT

Veh No: SKD 3368A

Mileage Out:

Replace Veh No: SM 6 2533

Mileage Out:

NRIC / Passport No.: SIZO 38 15 LI	
Address (Res): 535 And May 157 And 5	Make & Model Voll Swagen Make & Model
Address (Res): 535 Ang Mo Kio Ave 5,	Auto / Manual Jetta Auto / Manual
Name & Address of Employer:	OUT: Date /3 /10 /3021 OUT: Date
	OUT: TIME 3pm OUT: TIME
Occupation: Driving Exp:	RENTAL CHARGES
D/L No:D/L Type: Local / International	Daily @\$
Pass Date: Date of Birth:	Weekly @\$
Tel / HP:	Monthly @\$
ADDITIONAL DRIVER'S PARTICULARS	Hours @\$
Name: (as in I/C)	Others @\$
NRIC / Passport No.:	CDW @\$
D/L Type: Local / International	PAI @Ś
Address (Res):	Delivery Service
Tel / HP:	
Refundable Deposit:	SUB – TOTAL \$
Cash/Nets/Cheque/Visa/MC Card No:	OUT IN
(A) ACCIDENTS (D) DENTS (O)	
(A) – ACCIDENTS (D) – DENTS (S) – SCRATCHES	
	E FE F
	EXTENSION
	EXTENSION
\mathcal{H}	Collection Service
	Misc.
The same of the sa	ESTIMATED TOTAL RENTAL \$
$\left(\frac{1}{2} \left(\frac{1}{2} \left(\frac{1}{2} \right) \right) \right) = \frac{1}{2} \left(\frac{1}{2} \left(\frac{1}{2} \right) \right) = \frac{1}{2} \left(\frac{1}{2} \left($	
	Hirer is responsible for the first \$ excess for
The wind of the man of the man of the	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
ACCESSORIES CHECK	accident/damage.
Ashtray Cig Lighter S / Tyre	Him de Simulana
STD ToolsJackHub Caps	Hirer's Signature.
Radio / CassCD / Cartridges S / RIM	Addition State of Company
I/We agreed to the terms and conditions above, overleaf and that all info	Addition Driver's Signature:
is/are current and not disqualified from debias. You may be	rmation given are true & correct in all respect. My/Our driving license(s)
is/are current and not disqualified from driving. You may charge all amou <u>*IMPORTANT</u>	nt due on the rental to my/our credit card.
1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS D	RIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS
AGREEMENT MAY DRIVE THE VEHICLE.	
2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIV	VEN 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 immediatel	у;
(ii) shall take immediate steps to complete and sign Form MAR1 (Motor Accide	ent Report Form) and do all others acts required in compliance with the 'NON-

INJURY MOTOR ACCIDENT REPORTSCEHEME' (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:

HIRER'S PARTICULAR

Name: (as in I/C)

(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	· A	
30/10/2021	2pm					SIGNA	ATURE OF HIRER/DRIVER

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: \$\\$ 100.00

Own Damage Excess (Section 1): \$\\$ 2,000.00

Third Party Excess (Section 2): \$\\$ 2,000.00

Young and Inexperienced Driver: Additional S\$ 3,000.00 (Below 26 yrs old and driving experience of 2 yrs and below)

- 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 (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 repossess.

Dated:

Name:

Signature of the Hirer

Auto Star Automotive Pte Ltd (the Owner)

Name:

Designation:



CASH / W.O. No. 113045

TOW JOB WORKS ORDER

M_ Cash	Svc Date $13/18/21$
Car Make/Model	Vehicle No. SMG 2533 A
M'ship/NRIC No./Card No.	Contact No.
Time – Rec'd Arrived 1200	Completed 1300
Amount Charge S\$ \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Tow Truck No YHSPUS
Destination (from) 324 Clause ACU (to)	K/B Xin Haa
Remark (if any)	
Tow Driver's Signature	Member's Signature
Change Tyres & Towing Basement / Multi Carpark Causeway / 2nd Link Using King Dolley Low Spolier / Low Oil Accident / Over-turn	Use Car Carrier Release Brake / Shaft Loaded

Note: The owner or his representative is required to follow along to the towing destination, failing which the tow operator shall not be liable for any alieged damages to the car nor missing items from the same. Vehicle is towed at owner's risk. The tow operator accepts no responsibility for any damages to the owner's vehicle whilst being towed.

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)

Sent: Thursday, 20 April 2023 6:37 pm

To: a6679b@gmail.com

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING SJR152G (AIG) AND SMG2533A AT/ALONG PIE TOWARDS

CHANGI BEFORE TOH GUAN EXIT ON 13/10/2021

Dear Ng Kai Meng & Ng Guan Yang,

We refer to the above matter.

My sincere apologies for the typo error on date of accident. The correct date of accident should be in the year of 2021. Thank you.

With warmest regards,

Ezlyna

From: EzLyna (LKKAuto)

Sent: Thursday, December 1, 2022 5:41 PM

To: a6679b@gmail.com

Cc: Admin A <admin-a@lkkauto.com>

Subject: ACCIDENT INVOLVING SJR152G (AIG) AND SMG2533A AT/ALONG PIE TOWARDS CHANGI BEFORE TOH GUAN

EXIT ON 13/10/2021

Dear Ng Kai Meng & Ng Guan Yang,

Our Ref: CC6/AIG21010650/Aga3

ACCIDENT INVOLVING SJR152G (AIG) AND SMG2533A AT/ALONG PIE TOWARDS CHANGI BEFORE TOH GUAN EXIT ON 13/10/2021

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 SMG2533A against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

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,

Ezlyna Eng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>Ezlyna@lkkauto.com</u> |

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

Claim Audit

AUDIT T	RAIL		
No. On	Audit	Remarks	Ву
15 Oct 1 2021 19:31	Clm Dtl Modified	Claimant's Name: -> LEONG FOOK WENG.	[A] Lee Su Li
15 Oct 2 2021 19:31	Clm Veh Model Changed	(201637) HONDA CIVIC 1.5 VTi (A).	[A] Lee Su Li
15 Oct 3 2021 19:31	Clm Created	Reg No: SMG2533A. Acct Date: 2021/10/13. Claim Type: TP. Insurer: AIG Asia Paci fic Insurance Pte. Ltd. (SG). Workshop: Xin Hua Workshop Pte Ltd (HQ)	[A] Lee Su Li
15 Oct 4 2021 19:31	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
15 Oct 5 2021 19:31	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/10/26	[A] Lee Su Li
15 Oct 6 2021 19:31	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
15 Oct 7 2021 19:31	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
15 Oct 8 2021 19:31	Label Added	(20224):Field Survey.	[A] Merimen Administrator
15 Oct 9 2021 19:31	Label Added	(19):Fastlane.	[A] Lee Su Li
15 Oct 10 2021 19:31	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] Lee Su Li
09 Mar 11 2023 11:06	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN

AUDIT TR	RAIL		
No. On	Audit	Remarks	Ву
09 Mar 12 2023 11:06	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
09 Mar 13 2023 11:06	Clm Dtl Modified	JPJ Reg. Date: -> 2018/12/12.	[A] JOANNE LEE KHANG MIN
09 Mar 14 2023 11:06	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15 Mar 15 2023 14:05	Adj Mandate Request	Cur.Req:20164.00:Liability: 100% (BOLA 15) *Quantum: \$20,164.00 (all-in). Pleas e refer to adjuster report for details. *For your approval please.	[A] Ezlyna
27 Mar 16 2023 10:04	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/10/26. Mandate Remarks: please proceed with s ettlement @ \$20,164.00 [COR- \$18,144 LOR-\$1900 TOWING-\$120] ** Subject to f inal repair bill & ATA	[I] Syed-Yusoff, Saliha
27 Mar 17 2023 10:04	Adj Mandate Set	Approved:20164.00:please proceed with settlement @ \$20,164.00 [COR- \$18,144 LOR-\$1900 TOWING-\$120] ** Subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From

■ Date To





ACTIVITY

No record

Merimen Bill	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
2733578	15 Oct 2021 19:36:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMG2533A	SJR152G	11.00
2877982	01 Dec 2022 17:19:48	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMG2533A	Ezlyna	xx.xx
2928817	09 Mar 2023 11:06:36	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMG2533A	SJR152G	11.00