

Xin Hua Workshop Pte Ltd
Letter of Demand

Our Ref: SBD 83 R

12/Apr/2022

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

Dear Sir/Mdm:

ACCIDENT INVOLVING SBD83R AND SLN46C ON 28-NOV-2021 AT ALONG SLIP RD OF TOA PAYOH TOWARDS PIE CHANGI

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				\$ 19,975.00
Loss of Rental	\$150.00	X	16 days	\$ 2,400.00
Loss Of Use	\$0.00	X	0 days	\$ -
Search Fees (LTA)				\$ 7.45
Surveyor fees				\$ -
Others Claim				\$ 120.00
Amount				\$ 22,502.45

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

Thank you



George Tan
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.
TEL: 6844 1985
FAX: 6844 5185



AUTHORISATION & INDEMNITY LETTER

I/We Eugene Tan Kim Siah NRIC No./UEN No. S69034651
(the third party claimant), having address at BLK 700 Lorong 1 Toa Payoh, #15-03,
S6319773 and the owner of SBD 83 R (vehicle) hereby to authorize XIN HUA
WORKSHOP PTE LTD to repair the damage to my vehicle in a reasonable time that was pursuant to the
accident which occurred 28/11/2021 (date) along Slip Rd of Toa Payoh Towards PIE
Changi involving vehicle/s SBD 83 R and SLN 46 C.

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SBD 83 R 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 insurer for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurred by you, or the lodge an own damage claim (only for Comprehensive Cover) to cover the expenses incurred.
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair cost, rental of substitute vehicles and any other incidentals related to the accident claims.

30.11.2021
Owner Signature / Company Stamp / Date

30.11.2021
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 S\$21,600.00 (Global Sum) for vehicle no. SBD 83R that was damaged pursuant to the accident which occurred on 28/11/2021 (date) along PIE vehicle no/s SLN 46C.

This is pursuant to the inspection conducted on 30/11/2021 (date) at "the workshop".


We/I confirm that we/I are/am authorized by the owner EUGENE TAN KIM SIAH the third party claimant") of vehicle no. SBD 83R 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 SBD 83R (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 June (month) 2022 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"

Tax Invoice

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

INVOICE	XHW-INV-220212
DATE	16/06/2022
TERMS	Due on receipt
DUE DATE	16/06/2022

DESCRIPTION	AMOUNT
SBD 83 R - Audi A6 Date of Accident: 28/11/2021 Lump Sum Repair for Third Party Claim	18,500.00

All cheque payments should be crossed and made payable to "XIN HUA WORKSHOP PTE LTD" Please indicate the invoice no. on the reverse side	SUBTOTAL 18,500.00
	GST TOTAL 1,295.00
	TOTAL 19,795.00

	BALANCE DUE S\$19,795.00

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

Eugene Tan Kim Siah

700 Lorong 1 Toa Payoh,

#15-03,

Singapore 319773.

Invoice 1135

DATE 13/12/2021

DESCRIPTION

AMOUNT

SMS 5409 T - BMW

Rental Period: 28/11/2021 - 13/12/2021

\$150 x 16 days

(Replacement Vehicle: SBD 83 R)

2,400.00

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

TOTAL

S\$2,400.00

Accepted By

Accepted Date

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

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) Eugene Tan Kim Siah
 NRIC / Passport No.: S69034651
 Address (Res): BLK 700 Lorong 1 Toa Payoh
#15-03, 8(319773)
 Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____
 D/L No: _____ D/L Type: Local / International
 Pass Date: _____ Date of Birth: _____
 Tel / HP: _____

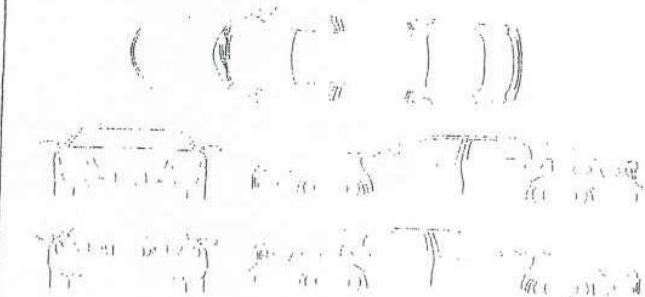
ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____
 NRIC / Passport No.: _____
 D/L No: _____ D/L Type: Local / International
 Address (Res): _____
 Tel / HP: _____

Refundable Deposit: _____

Cash/Nets/Cheque/Visa/MC Card No: _____

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



ACCESSORIES CHECK

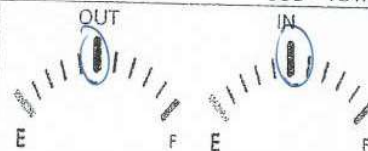
___ Ashtray ___ Cig Lighter ___ S / Tyre
 ___ STD Tools ___ Jack ___ Hub Caps
 ___ Radio / Cass ___ CD / Cartridges ___ S / RIM

Veh No: SMS 5409 T Replace Veh No: SBD 83 R
 Mileage Out: _____ Mileage Out: _____
 Make & Model Bmw Make & Model
 Auto / Manual Auto / Manual
 OUT: Date 28/11/2021 OUT: Date
 OUT: TIME 6 30 pm OUT: TIME

RENTAL CHARGES

Daily	@ \$	
Weekly	@ \$	
Monthly	@ \$	
Hours	@ \$	
Others	@ \$	
CDW	@ \$	
PAI	@ \$	
Delivery Service		

SUB - TOTAL \$



EXTENSION

Collection Service

Misc.

ESTIMATED TOTAL RENTAL \$

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: [Signature]

Addition Driver's Signature: _____

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

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 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:

- shall report all accidents involving the said vehicle to the owner immediately;
- 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);
- shall report to the police within 24 hours from the occurrence, the following types of accidents:
 - injury case
 - non-injury case involving a Government vehicle, or damage to Government property.
 - 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.
 - 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	SIGNATURE OF HIRER/DRIVER
13/12/2021	5pm					<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 28/11/2021 (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 Hirer 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 : 29 Nov 2021 / 15:28:03

Receipt Date/Time : 29 Nov 2021 / 15:28:01

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211129-002577

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 - SLN46C As at 28 Nov 2021/15:30:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SLN46C Enquiry Fee 20211129152716198658	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			
	421808XXXXXX7506		eNETS 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.



24 HOURS TOWING SERVICES
THOMAS HP : 97363184

CASH SALE

No: 1154

Name : Cash

Date : 28/11/21

Vehicle No : SBD 83R Model No : 4001 A 6 Time : AM
PM

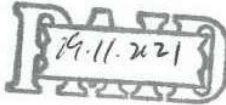
From : P12 Near To Rayoh To : Kaki Bukit

Remarks : King Roller Accident Car

Note : Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

S \$ 120/2

Authorised by



Received by

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 10 February 2022 2:03 pm
To: SHAHARUM_SULAIMAN@YAHOO.COM.SG
Cc: ARSYADRB@GMAIL.COM
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC6/AIG21012158/Ags3 *** ACCIDENT INVOLVING SLN 46C & SBD 83R ON 28/11/2021 ***

Importance: High

Our Ref: CC6/AIG21012158/Ags3

10 FEBRUARY 2022

SHAHARUM BIN SULAIMAN
DRIVER: ARSYAD RUSYDI BIN SHAHARUM

Dear Sir/Madam,

ACCIDENT INVOLVING SLN 46C & SBD 83R ON 28/11/2021

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from **SBD 83R**.

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 3 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.

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

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.

"Wishing You Happiness & Prosperity Chinese New Year 2022"



Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: CeciliaChong@lkkauto.com FAX: 6741-4108

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



Save the Earth. Print only when necessary.

Print Received Message

This mail is associated with :

***SBD83R (3311430773SG)**
[SLN46C]

TP

EUGENE TAN KIM SIAH

Nov 28 2021 3:00PM

[SHAHARUM BIN SULAIMAN]

Xin Hua Workshop Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **16/06/2022 09:39 AM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$22022.45) - SBD83R - Claim Handler: MdNoor, Norsiah**

Approved:22022.45:Subject to Final Repair Bill