



WITHOUT PREJUDICE

Our Ref: SMC 9425D

Your Ref: SKB 1218S

30th December 2021

ATTN: LKK Auto Consultants Pte Ltd
INSURER: AIG Asia Pacific Insurance Pte Ltd

Dear Hsiao Tong,

Accident Involving: SMC 9425D and SKB 1218S

Date of Accident: 11 December 2021

Location of Accident: Slip Road towards Tampines Ave 10 from TPE

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repair Inc. GST	\$ 2,193.50	\$2050 COR + \$143.50 GST
Add Loss of Rental	\$ 1,284.00	10 DAYS - Inv#A43928 : 2 Days PRS (11-Sat/12-Sun/13 Dec) + 1 Day Resurvey (14 Dec) + 6 Repair Days Agreed (15/16/17/18/20/21 Dec) + 1 Sunday (19 Dec)
Total	\$ 3,477.50	
Add LTA Search Fee	\$ 7.45	
GRAND TOTAL	\$ 3,484.95	

Kindly pay the Grand Total Amount of **\$3,484.95** to:

Team AutoPro Pte Ltd
160 Sin Ming Drive #02-12
Sin Ming AutoCity
Singapore 575722

For further query, please feel free to contact us at 6258 1955 or email: teamautooffice@gmail.com

Thank you.



Regards
Adel (Ms)

To : Team AutoPro Pte Ltd
CRN : 201811621K
located at : 160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722


Letter of Authorization & Undertaking

In Respect of Accident Involving my/our Vehicle No.: SMC 9425 D
and SKB 1218 S and
and and
@ Slip road towards Tampines Ave 10 from TPE
dated 11/12/21

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you – in the form of payment cheque made in favor to **Team AutoPro Pte Ltd.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.
4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



Claimant Signature & Co's Stamp (if applicable)

Date: 11/12/21

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

“We/I, **TEAM AUTOPRO 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\$3,050.00** (Global Sum) for vehicle no. **SMC 9425D** that was damaged pursuant to the accident which occurred on **11/12/2021** (date) along **SLIP ROAD TOWARDS TAMPINES AVE 10 FROM TPE** (location) involving vehicle no/s **SKB 1218S**.

This is pursuant to the inspection conducted on **13/12/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **LEE MENG GUAN, BERNIE** (the third party claimant”) of vehicle no. **SMC 9425D** 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 **SMC 9425D** (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 14th (day) of March (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

My execution of this Discharge Voucher is solely for my claim for Property Damage & nonprejudicial to any other claims arising from the same accident.



160 Sin Ming Drive #02-12
Sin Ming AutoCity
Singapore 575722

Tel: 6258 1955 Fax: 6 258 1956
teamautoffice@gmail.com / teamautopl@gmail.com
UEN: 201811621K / GST Number: 201811621K

THIS IS YOUR INVOICE

Kindly remit payment to our office address stated. If you have any query pertaining to this invoice, please feel free to contact us.

INVOICE DATE:

08-Mar-22

INVOICE NOS:

TAP9425D-21/2461

Your Reference:

SMC 9425D

Date Of Accident:

11-12-21

Billed To: AIG Asia Pacific Insurance Pte Ltd

On Behalf Of: Lee Meng Guan, Bernie

Invoice Type: 3rd Party PD Claim

INVOICE TOTAL IN SGD

\$ 2,193.50

DESCRIPTION

AMOUNT (\$\$)

Lump Sum Amount Payable for Supply of Spare Parts & Labour
Pertaining to Accident Repair of: SMC 9425D

\$ 2,050.00

Add 7% GST \$ 143.50

GRAND TOTAL DUE \$ 2,193.50

COMMENTS

1. Total payment due in 30 days.
2. All Cheques must be made payable to **TEAM AUTOPRO PTE LTD.**
3. Please include our invoice number at the back of your cheque.

For Team AutoPro Pte Ltd



Signature & Stamp

PAYMENT DETAILS

THANK YOU FOR YOUR PROMPT PAYMENT.

Prepared by Adel Lim (Ms)

Page 1 of 1

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
C/O TEAM AUTOPRO PTE LTD LEE MENG GUAN BERNIE BLK 612A TAMPINES NORTH DRIVE 1 #15-242 SINGAPORE 521612

DATE	INVOICE NO.
27/12/2021	A 43928

	VHA NO.	DUE DATE	VEH NO.
	A 43928	27/12/2021	SMY 6783 Z
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 11 DECEMBER 2021 TO 21 DECEMBER 2021 YOUR REF: SMC 9425 D	10	120.00	1,200.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$1,200.00	
	GST @ 7%	\$84.00	
	TOTAL	\$1,284.00	

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) LEE MENG GUAN BERNIE
 NRIC/Passport No: [REDACTED] Date of Birth: 19/5/87
 Address: BLK 612A TAMPINES NORTH DRIVE 1 #15-242 S(521612)
 Age: 34

Name & Address of Employer

Occupation [REDACTED] Driving Exp: 5/1/12
 Driving Licence No: [REDACTED] Passed Date: 5/1/12
 D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C) [REDACTED]
 NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]
 Address: [REDACTED] Age: [REDACTED]
 Occupation [REDACTED] Driving Exp: [REDACTED] Yrs [REDACTED]
 Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]
 D/L Type: Local/Int'l/Others: [REDACTED] Contact No: [REDACTED]

Hirer's Own Vehicle No: SMC9425 D Replace Veh No: SMY6783Z

Loan Vehicle No: SMN 60122 VR No: 9931

Make & Model: H. AVANTE 1.6 Auto/Manual Group: Auto

CHARGES		\$	cts
Daily	10 day @ \$ 120	Per day	\$1200
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST 7%			\$84
OR No: (A) SUB-TOTAL			\$1284
Petrol Level & Surcharge	OUT IN		
First km FREE per day		GST	
Excess mileage is chargeable at cents per km		TOTAL CHARGES	

NON WAIVER EXCESS (Subject to GST): \$ 2000/-

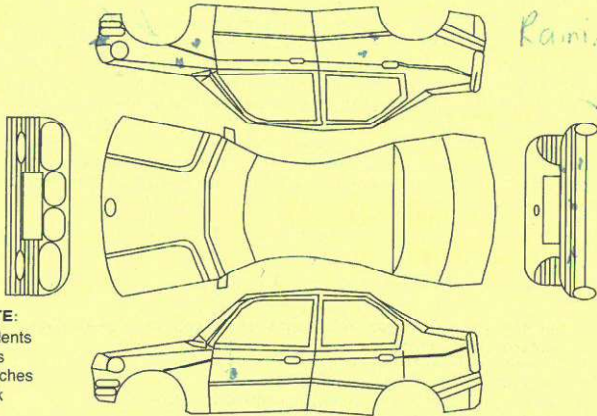
ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: [Signature]

Additional Driver's Signature: [Signature]

SINGAPORE Use Only



I have read and agree to the terms and condition on both sides of this 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 been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
11/12/21		91973	6YONL	

Hirer's/Driver Signature [Signature]

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
21/12/21	1410	6628	3an	

Hirer's/Driver Signature [Signature]



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 11 Dec 2021 / 17:28:02

Receipt Date/Time : 11 Dec 2021 / 17:28:02

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211211-002010

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 - SKB1218S				
As at 11 Dec 2021/14:50:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKB1218S			
	Enquiry Fee	7.00	0.49	7.49
	20211211172656598382			
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				
462845XXXXXX8465		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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 15 December 2021 5:24 PM
To: tayykoonhock@gmail.com
Subject: Claim Notification - ACCIDENT INVOLVING SKB 1218S(AIG) AND SMC 9425D AT/ALONG PASIR RIS DRIVE 1 EXIT 8 ON 11/12/2021

15 Dec 2021

Yeo Kwang Keow

[By Email Only]

Dear Sir/Madam,

You Ref: SKB1218S

Our Ref: CC4/AIG21012569/Bpa3

ACCIDENT INVOLVING SKB 1218S(AIG) AND SMC 9425D AT/ALONG PASIR RIS DRIVE 1 EXIT 8 ON 11/12/2021

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 SMC9425D 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 it is a head-to-rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Meantime, we would like to request for photos of your vehicle(SKB1218S) for our necessary action.

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: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	13 Dec 2021 15:34	Clim Dtl Modified	Claimant's Name: -> LEE MENG GUAN BERNIE.	[A] HOW MEI KWAN
2	13 Dec 2021 15:34	Clim Veh Model Changed	(206087) KIA FORTE K3 1.6 SX S/R HID (A).	[A] HOW MEI KWAN
3	13 Dec 2021 15:34	Clim Created	Reg No: SMC9425D. Acct Date: 2021/12/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Team Autopro Pte Ltd (sin Ming) (HQ)	[A] HOW MEI KWAN
4	13 Dec 2021 15:34	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Dec 2021 15:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/22	[A] HOW MEI KWAN
6	13 Dec 2021 15:34	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Dec 2021 15:34	Clim 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 Dec 2021 15:34	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	13 Dec 2021 15:34	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	13 Dec 2021 15:34	Adj Adjuster Assigned	[None] -> Lim Teow Guan	[A] HOW MEI KWAN
11	08 Feb 2022 21:28	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	08 Feb 2022 21:28	Clim Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	08 Feb 2022 21:28	Clim Dtl Modified	JPJ Reg. Date: -> 2015/10/14.	[A] JOANNE LEE KHANG MIN
14	08 Feb 2022 21:28	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	11 Feb 2022 16:41	Adj Mandate Request	Cur.Req:3056.95:Liability: 100%(B27) *Quantum: (a)CORw/GST: \$2,193.50 + (b)LORw/GST(8days x \$100.00): \$856.00 + (c)Search fee: \$7.45 = Total: \$3,056.95 *6 recommendation repair days + 1Sund ay +1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
16	22 Feb 2022 11:23	Video Downloaded	Downloaded SMC9425D Video	[I] Tam, Ivan-WK
17	01 Mar 2022 13:42	Video Downloaded	Downloaded SMC9425D Video	[I] Syed-Yusoff, Saliha
18	01 Mar 2022 13:54	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/22. Mandate Remarks: please proceed with settlement @ \$3056.95 [COR-\$2193.50 LOR-\$856.00 LTA-47.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
19	01 Mar 2022 13:54	Adj Mandate Set	Approved:3056.95:please proceed with settlement @ \$3056.95 [COR-\$2193.50 LOR-\$856.00 LTA-47.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

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
2748932	14 Dec 2021 11:50:05	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMC9425D	SKB1218S	11.00
2749834	16 Dec 2021 17:07:18	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMC9425D	CHEW HSIAO TONG	xx.xx
2764053	08 Feb 2022 21:28:30	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SMC9425D	SKB1218S	11.00

				Pte Ltd	Pte Ltd (HQ)			
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