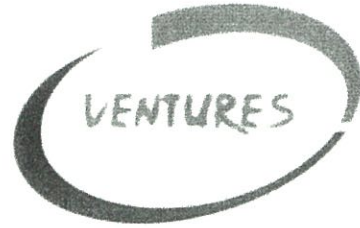


email : venturesautopl@gmail.com

VENTURES AUTO PTE LTD
REG: 202143430K



LETTER OF AUTHORIZATION

Accident involving my vehicle SLU 7876R & SLN 1810G on 20/1/2022 at along Tanjong Rhu Rd

I/We, Poon Siew Kwong, owner of vehicle no. SLU 7876R hereby authorize **VENTURES AUTO PTE LTD** to proceed with the repair for my vehicle SLU 7876R which was damaged in the above accident.

I/We further authorize **VENTURES AUTO PTE LTD** to claim against the driver and/or the owner of the other vehicle(s) involved in the said accident for the repair cost and the loss of use/rental, and etc of my vehicle on my behalf and for the own benefit.

You are further authorized to appoint your solicitor and give instruction in my name for the purpose of seeking recovery of the said cost of repairs and the loss of use/rental, and etc.

I further authorize you and/or your representative(s) to sign all and any documents including but not limited to Release Forms and Discharge Vouchers, so as to effect settlement of the repair costs, loss of use/rental and etc, as well as legal fee and all disbursements related thereof.

I hereby undertake to co-operate with you and render you all the assistance (Including the re-inspection of my vehicle and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use of my vehicle against any party.

Owner Signature / Company Stamp / Date

Name : Poon Siew Kwong
NRIC : S7330676J
HP Tel : 9452 4774
Address : BLK 486 Segar Road
#10-526
S(670486)

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

"We/I, VENTURES AUTO 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\$16,000.00 (Global Sum) for vehicle no. SLU 7876R that was damaged pursuant to the accident which occurred on 20/01/2022 (date) along TANJONG RHU ROAD (location) involving vehicle no/s SLN 1810G.

This is pursuant to the inspection conducted on 21/01/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner POON SIEW KWONG (PAN ZHAOGUANG) (the third party claimant") of vehicle no. SLU 7876R 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 SLU 7876R (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 21 (day) of July (month) 2022 (year)


LKP

Signed by appointed surveyor


Ku

Signed by "the workshop" (with chop)

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"

**Ventures Auto Pte Ltd**

23 Kaki Bukit Ave 4,
#04-01 (South Wing),
Singapore 415933.
Reg: 202143430K

TAX INVOICE

Bill To: **AIG Asia Pacific Insurance Pte. Ltd**
78 Shenton Way
#09-16 AIG Building
Singapore 079120

Invoice: PI0022
Date: 19/May/22

Description	Amount
SLU 7876 R - Toyota Altis Date of Accident: 20/01/2022 Lump Sum Repair for Third Party Claim	\$ 13,800.00
Total	\$ 13,800.00
GST	\$ 966.00
Subtotal	\$ 14,766.00

All cheque payments should be crossed and made payable
to "VENTURES AUTO PTE LTD"

Please indicate the invoice no. on the reverse side



VENTURES AUTO PTE LTD

Auto Star Automotive Pte Ltd
23 Kaki Bukit Ave 4
04-01
Singapore 415933
autostar.automotive@yahoo.com
Company Registration No. 202029008Z



ADDRESS

Poon Siew Kwong
BLK 486 Segar Road
#10-526
Singapore 670486

Invoice 1101

DATE 10/02/2022

DESCRIPTION	AMOUNT
SLP 6679 B - Chevrolet Orlando Rental Period: 26/1/2022 - 10/2/2022 \$150 x 16 days (Replacement Vehicle: SLU 7876 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

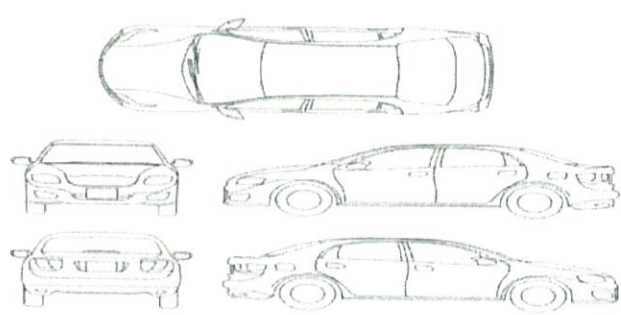

\$S2,400.00

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) <u>POON SIEW KWONG</u> NRIC / Passport No.: <u>S 7330676 J</u> Address (Res): <u>Blk 486, Segar Rd, #10-526</u> <u>S (670486)</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: <u>30 Yrs</u> D/L No: _____ D/L Type: <u>Local</u> International Pass Date: <u>19.12.1991</u> Date of Birth: <u>03.09.1973</u> 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 <div style="text-align: center;">  </div> ACCESSORIES CHECK ___ Ashtray ___ Cig Lighter ___ S / Tyre ___ STD Tools ___ Jack ___ Hub Caps ___ Radio / Cass ___ CD / Cartridges ___ S / RIM		Veh No: <u>SLP 6679 B</u> Replace Veh No: <u>SLU 7876 R</u> Mileage Out: _____ Mileage Out: _____ Make & Model <u>Chevrolet</u> Make & Model _____ Auto / Manual <u>Orlando</u> Auto / Manual _____ OUT: Date <u>26.01.2022</u> OUT: Date _____ OUT: TIME <u>1400</u> OUT: TIME _____ <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="4">RENTAL CHARGES</th> </tr> <tr> <td>Daily</td> <td>@ \$ 150.00</td> <td>16</td> <td>2,400.00</td> </tr> <tr> <td>Weekly</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>Monthly</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>Hours</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>PAI</td> <td>@ \$</td> <td></td> <td></td> </tr> <tr> <td>Delivery Service</td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">SUB - TOTAL \$</td> <td></td> <td></td> </tr> </table> <div style="text-align: center;">  </div> EXTENSION _____ Collection Service _____ Misc. _____ <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">ESTIMATED TOTAL RENTAL \$</td> <td>2,400.00</td> </tr> </table> <p>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.</p> Hirer's Signature: _____ Addition Driver's Signature: _____		RENTAL CHARGES				Daily	@ \$ 150.00	16	2,400.00	Weekly	@ \$			Monthly	@ \$			Hours	@ \$			Others	@ \$			CDW	@ \$			PAI	@ \$			Delivery Service				SUB - TOTAL \$				ESTIMATED TOTAL RENTAL \$	2,400.00
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PAI	@ \$																																												
Delivery Service																																													
SUB - TOTAL \$																																													
ESTIMATED TOTAL RENTAL \$	2,400.00																																												

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

1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. 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:
 - (i) shall report all accidents involving the said vehicle to the owner immediately;
 - (ii) 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 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:
 - (a) injury case
 - (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	SIGNATURE OF HIRER/DRIVER
<u>10/2/22</u>	<u>1430</u>					 SIGNATURE OF HIRER/DRIVER



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Jan 2022 / 15:35:40

Receipt Date/Time : 21 Jan 2022 / 15:35:39

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220121-002507

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 - SLN1810G <i>SLN 7876R</i> As at 21 Jan 2022/12:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SLN1810G Enquiry Fee 20220121153441397005	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 25 May 2022 8:33 AM
To: DIANAHENG@GMAIL.COM
Subject: ACCIDENT INVOLVING SLN 1810G(AIG) AND SLU 7876R AT/ALONG TANJONG RHU ROAD ON 20/01/2022

25 May 2022

TEO EAN EAN DIANA, MRS HENG KEOW

[By Email Only]

Dear Sir/Madam,

You Ref: SLN1810G

Our Ref: CC6/AIG22000873/Aps3

ACCIDENT INVOLVING SLN 1810G(AIG) AND SLU 7876R AT/ALONG TANJONG RHU ROAD ON 20/01/2022

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 SLU7876R 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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	25 Jan 2022 14:25	Clim Dtl Modified	Claimant's Name: -> POON SIEW KWONG (PAN ZHAOGUANG). Claimant's ID: -> SXXXX676J.	[A] Lee Su Li
2	25 Jan 2022 14:25	Clim Veh Model Changed	(205855) TOYOTA COROLLA ALTIS 1.6 (A).	[A] Lee Su Li
3	25 Jan 2022 14:25	Clim Created	Reg No: SLU7876R. Acct Date: 2022/01/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (S G). Workshop: Ventures Auto Pte Ltd (HQ)	[A] Lee Su Li
4	25 Jan 2022 14:25	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	25 Jan 2022 14:25	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/02/07	[A] Lee Su Li
6	25 Jan 2022 14:25	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	25 Jan 2022 14:25	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	25 Jan 2022 14:25	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	25 Jan 2022 14:27	Label Added	(19):Fastlane.	[A] Lee Su Li
10	25 Jan 2022 14:27	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] Lee Su Li
11	15 Jun 2022 14:57	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	15 Jun 2022 14:57	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	15 Jun 2022 14:57	Clim Dtl Modified	JPJ Reg. Date: -> 2017/12/14.	[A] JOANNE LEE KHANG MIN
14	15 Jun 2022 14:57	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	17 Jun 2022 09:35	Adj Mandate Request	Cur.Req:16373.45:Liability: 100%(B10) *Quantum: (a)CORw/GST: \$14,766.00+ (b)LOR(16days x \$100.00): \$1,600.00 + (c)Search fee: \$7.45 = Total: \$16,373.45 *MV:\$68K(est) less LTA Rebate: \$37,867.00(es t) = NV:\$30,133.00(est) *12 recommendation repair d	[A] CHEW HSIAO TONG
16	20 Jul 2022 14:33	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/02/07. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
17	20 Jul 2022 14:33	Adj Mandate Set	Approved:16373.45:Subject to all docs in place.	[I] Ler, Bernard-JQ

Date From   Date To   Audit Type 

ACTIVITY

[28/03/2022 11:49] CHEW HSIAO TONG:
Called OI, Ms Diana. She said that she has submitted Police Letter to AIG (Wilson). She is busy right now, Not able to talk much.
[27/01/2022 08:35] CHEW HSIAO TONG:
OI police report indicated drink driver: yes. Pending AIG instruction

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
2761196	26 Jan 2022 10:55:27	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLU7876R	SLN1810G	11.00
2804790	15 Jun 2022 14:57:28	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLU7876R	SLN1810G	11.00

