Ho Ann Sing c/o Blk 7 Sin Ming Industrial Estate #01-76 Singapore 575642 Date: 14-03-2022 AIG ASIA PACITIC INSURANCE PILLID MUTOR CLAIMS BTP7. 78 SHENTON WAY \$109-16 ALG BUILDING SINGAPORE 679120

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES	SGD 68865 AND SKK 90395
ALONG NICOLL HWY	ON 78-07- 70>7
I / We, the owner of Vehicle No. SGD 68 accident.	which was involved in the above

My / Our vehicle sustained damages as a result of the above said accident and I / we are now claiming against you for the followings:-

- Costs of repair

 Loss of Use/Rental fees 8 Days 4 14 46.00 1. 2.
- Police / GIA report / LTA fees 3.
- 4. Surveyor report fees
- 5. Others

Total: 45712.00

Please advise whether you are now prepare to settle my claims as outlined above.

I / We hereby authorise my / our repairers, M/s Alan's United Auto Pte. Ltd. and/or their representatives to negotiate/compromise settlement of my / our above claim on my / our behalf. If there is a settlement I / we further authorise you to pay whatever settlement sum to my / our repairers being the outstanding repair bill and incidentals due to them.

Your kind attention and prompt settlement is much appreciated.

Yours faithfully,

LETTER OF AUTHORITY

ACCIDENT INVOLVING _ SGD 68865 AND SKK 90395
ALONG NICOLL HWY
ON
NRIC NOS15347146 The owner of Vehicle NoS6068865
NRIC NO. 515347146 The owner of Vehicle NoS6868
Hereby irrevocably appoint Messrs Alan's United Auto Pte. Ltd. at Block 7, Sin Ming Industrial Estate,
Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our
behalf and to do all and/or any of the followings:-
1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to
be made by way of Cheque in favor of Alan's United Auto Pte. Ltd.
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem
necessary for the purpose of settling my/our said claim.
I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our
behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends
and purposes whatsoever as if the same had been done or executed by me/us in person.
I / We further confirm that the acceptance by Messrs Alan's United Auto Pte. Ltd. of the settlement amount
constitute the full discharge of my/our claim(s) in respect of the above accident.
Signed on the (day) 63 (month) Jobb (year)

Acknowledged by Owner

(company stamp if applicable)

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

"We/I, <u>ALAN'S UNITED AUTO PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$4,280.00</u>(Repair Cost), <u>S\$1,050.00</u> (Loss of <u>Use/Rental</u>), <u>S\$2.00</u> (Disbursement) for vehicle no. <u>SGD 6886S</u> that was damaged pursuant to the accident which occurred on <u>28/02/2022</u> (date) along <u>NICOLL HIGHWAY</u> (location) involving vehicle no/s <u>SKK 9039S</u>. This is pursuant to the inspection conducted on <u>02/03/2022</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **HO ANN SING** (the third party claimant") of vehicle no. **SGD 6886S** 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>SGD 6886S</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.

ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

No.: 16253

Vehicle Insured: SKK9039S

Accident Date : 28-Feb-2022

Date : 10-Mar-2022

Our Ref : 022037 (AIG) / CHAN

PAGE: 1

HO ANN SING

BLK 526 SERANGOON NORTH AVE 4

#14-116

Singapore 550526

FINAL REPAIR COST FOR TOYOTA HARRIER 2.0 ELEGANCE SGD6886S

To supply spare parts

To remove & refix rear windscreen glass and conduct water leak test.

To remove roof lining, front and rear seats, trim board and carpet

To apply undersealing

To putty and spray replaced parts

To remove, cut-out damaged parts, panel beating, welding, align, refix and to renew above parts

4,000.00

Add 7% GST :

280.00

Total:

S\$ 4,280.00

Singapore Dollars Four Thousand Two Hundred and Eighty Only

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

CUSTOMER

HO ANN SING C/O ALAN'S UNITED AUTO PTE LTD

BLK 7 SIN MING IND. ESTATE SECTOR C, #01-76 SINGAPORE 575642.

MR. ALAN KHONG

INVOICE NO: C22074

DATE : 10.03.2022

TERM : CASH

RENTAL FEES FOR:-

s/n	rental veh no.	vha no.	reference	no. of day/s	unit pr \$		amount	
1	SGX 86T	9199	SGD 6886S	8	\$	180.00	\$	1,440.00
		***	******	***				

TOTAL: \$ 1,440.00

PAYMENT MODE:

BY CHEQUE:

CHIN HUI CAR RENTAL

BANK TRANSFER:

OCBC 531-709517-001

PAYNOW TO UEN:

53090791K

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.

CHIN HUI CAR RENTAL

HIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,

SINGAPORE 575642. TEL: 6453 4680

VEHICLE RENTAL AGREEMENT

9199 NO: REGN. NO.: 53090791K Mileage Out: N 8 184 Vehicle No: S6 X 86 T HIRER'S PARTICULAR SING Make & Model: ToyorA comm NRIC / Passport No: \$1584714 GDate of Birth: 19-12-196 200T: Date 61-03-20>2 OUT : Time BUC 526 StrangOON NORTH AVEL Replace Veh No Mileage Out: #14-116 5 220276 OUT : Date **OUT**: Time Pass Date: 8-4-1986 CHARGES Contact Number: 180 1440 00 Daily 8 @\$ per day DRIVERS PARTICULARS
(if different from Hirer) Weekly @\$ per week @\$ per month Monthly Appointed Driver: Hours @\$ per hour Date of Birth: NRIC / Passport No: __ Others Address: Driving Licence No: _ 00 1440 Contact Number: SUB-TOTAL \$ PETROL LEVEL New Insurance Policy Terms & Conditions as at 08-12-2010 Out 1/2 3/4 1. NOT PERMITTED TO DRIVE - Not Covered In 3/4 Driver Age 22 years old and below Driver above Age 70 years old 00 1440-TOTAL CHARGES \$ Driver less than 2 years Driving Experience 2. ADDITIONAL EXCESS - S\$3000.00 **IMPORTANT!** Driver Age 23 to 25 years old with 2 years driving experience FOR SINGAPORE USE ONLY Driver Age 65 to 70 years old with 2 years driving experience S\$2500.00 Excess Liability: Malaysia Excess (With Prior Consent): SGD 6886S Hirer's Signature

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 given CHIN HUI CAR RENTAL in connection with this agreement is true

Addition Driver's Signature

* IMPORTANT

- 1. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR
- 4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

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 CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENCED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	A Holing
09/03/22	5-40pm	128739	Jught	SIGNATURE OF HIRER / DRIVER

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SKK9039S

Date of Accident

28/02/2022

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance AIG Asia Pacific Insurance Pte....

Period of Insurance 11/09/2021 - 10/09/2022

Requested By KENNY CHAN (ALAN'S UNITED ...

Requested Date 01/03/2022 14:18

Payment details

Request Amount: **\$\$1.87** GST Amount: **\$\$0.13**

Total Amount Due (GST Inclusive): \$\$2

General Insurance Association

Records Management Centre GST Registration No: **M400017735**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 7 March 2022 12:40 PM **To:** 'WONG.SINDEE@YAHOO.COM.SG'

Subject: Claim Notification - ACCIDENT INVOLVING SKK 9039S(AIG) AND SGD 6886S

AT/ALONG NICOLL HIGHWAY ON 28/02/2022

07 March 2022

Ms Wong Sin Dee [By Email Only]

Dear Sir/Madam,

You Ref: SKK9039S

Our Ref: CC6/AIG22002021/Kps3

ACCIDENT INVOLVING SKK 9039S(AIG) AND SGD 6886S AT/ALONG NICOLL HIGHWAY ON 28/02/2022

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 SGD6886S 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. 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 1	ΓRAIL		
No.		Audit	Remarks	Ву
	03 Mar 2022 19:21	Clm Dtl Modified	Claimant's Name: -> HO ANN SENG.	[A] Lee Su Li
2	03 Mar 2022 19:21	Clm Veh Model Changed	(204756) TOYOTA HARRIER 2.0 (A).	[A] Lee Su Li
3	03 Mar 2022 19:21	Clm Created	Reg No: SGD6886S. Acct Date: 2022/02/28. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Alan's United Auto Pte Ltd (HQ)	[A] Lee Su Li
4	03 Mar 2022 19:21	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	03 Mar 2022 19:21	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/03/14	[A] Lee Su Li
6	03 Mar 2022 19:21	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	03 Mar 2022 19:21	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	03 Mar 2022 19:21	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	03 Mar 2022 19:21	Label Added	(19):Fastlane.	[A] Lee Su Li
10	03 Mar 2022 19:21	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] Lee Su Li
11	04 May 2022 08:33	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	04 May 2022 08:33	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	04 May 2022 08:33	Clm Dtl Modified	JPJ Reg. Date: -> 2017/05/03.	[A] JOANNE LEE KHANG MIN
14	04 May 2022 08:33	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	05 May 2022 11:57	Adj Mandate Request	Cur.Req: 5402.00 :Liability: $100\%(B27)$ *Quantum: (a)CORw/GST: $$4,280.00 + (b)LOR(7days x $160.00)$: $$1,120.00 + (c)Search fee: $2.00 = Total: $5,402.00 5 recommendation repair days $+1Sunday +1PRS = 7days *For your approval please.$	[A] CHEW HSIAO TONG
16	25 May 2022 08:26	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/03/14. Mandate Remarks: pls proceed with settlement @ \$5,402.00 [C OR-\$4280.00 LOR-\$1120.00 LTA-\$2.00] ** subject to final repair bill & ATA	[I] Syed- Yusoff, Saliha
17	25 May 2022 08:26	_	Approved:5402.00:pls proceed with settlement @ $5,402.00$ [COR- 4280.00 LOR- 1120.00 LTA- 2.00] * subject to final repair bill & ATA	[I] Syed- Yusoff, Saliha
	Dat	e From	Date To Audit Type None	Go

ACTIVITY

No record

Merimen Bill	Merimen Billing for this case - Transaction History										
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount			
2771065	03 Mar 2022 19:30:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SGD6886S	SKK9039S	11.00			
2788722	04 May 2022 08:33:07	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SGD6886S	SKK9039S	11.00			