

MOHAMMAD FAZAL BIN YAHYA

c/o Blk 7 Sin Ming Industrial Estate

#01-76

Singapore 575642

Date: 20-04-2022

AIG ASIA PACIFIC INSURANCE PTE LTD

MOTOR CLAIMS DEPT.

78 SHENTON WAY

#09-16 AIG BUILDING

Singapore 079120

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES SKV 5426 B AND SLH7521 H
ALONG ARAB STREET ON 30-03-2022

I / We, the owner of Vehicle No. SKV 5426 B which was involved in the above accident.

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

- | | | | |
|--------|--------------------------------|---|-------------------------|
| 1. | Costs of repair | - | <u>\$3584.50</u> |
| 2. | Loss of Use/Rental fees | - | <u>\$1760.00</u> |
| 3. | Police / GIA report / LTA fees | - | <u>\$2.00</u> |
| 4. | Surveyor report fees | - | |
| 5. | Others | - | |
| Total: | | | <u><u>\$5346.50</u></u> |

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 SKV 5426 B AND SLH 7521 H
ALONG ARAB STREET
ON 30-03-2022

BY THE LETTER OF AUTHORITY, I / We, MOHAMMAD FAIZAL BIN YAHYA
NRIC NO. 57628093 B The owner of Vehicle No. SKV 5426 B

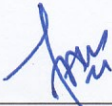
Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-

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 19 (day) 04 (month) 2022 (year)



Acknowledged by Owner
(company stamp if applicable)

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

“We/I, ALAN'S UNITED 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\$4,500.00 (Global Sum) for vehicle no. SKV 5426B that was damaged pursuant to the accident which occurred on 30/03/2022 (date) along ARAB STREET (location) involving vehicle no/s SLH 7521H.

This is pursuant to the inspection conducted on 01/04/2022 (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner MOHAMMAD FAIZAL BIN YAHYA (the third party claimant”) of vehicle no. SKV 5426B 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 SKV 5426B (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 09 (day) of Dec (month) 2022 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

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

Vehicle Insured : SLH7521H
Accident Date : 30-Mar-2022
Our Ref : 022056 (AIG) / CHAN

No. : 16276

Date : 11-Apr-2022

PAGE : 1

MOHAMMAD FAIZAL BIN YAHYA
BLK 360C ADMIRALTY DRIVE
#01-46
Singapore 753360

FINAL REPAIR COST FOR MIT. OUTLANDER SKV5426B
=====

To supply spare parts

To dismantle and lower front
undercarriage

To check and adjust wheel alignment

To putty and spray replaced parts

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

	3,350.00
Add 7% GST :	234.50

Total :	S\$ 3,584.50
	=====

Singapore Dollars Three Thousand Five Hundred
and Eighty Four and Cents Fifty Only

HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125, SINGAPORE 575636. TEL: 6453 1473

INVOICE NO. **H22125**

CUSTOMER

MOHAMMAD FAIZAL BIN YAHYA
C/O ALAN'S UNITED AUTO PTE LTD

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

ATTN: MR. ALAN KHONG

DATE : 11.04.2022

REF.NO : ---

TERM : CASH

RENTAL FEES FOR :-

s/no.	vehicle no.	vra no.	reference	no. of day/s	unit price	amount
1	SKW 86B	17513	SKV 5426B	8	\$ 220.00	\$ 1,760.00
		***	*****	***		

TOTAL : \$ 1,760.00

PAYMENT MODE:

BY CHEQUE: HUI SHOON CAR RENTAL
BANK TRANSFER: DBS 015-900828-2
PAYNOW TO UEN: 53013461J

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.


HUI SHOON CAR RENTAL

HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125,
SINGAPORE 575636. TEL: 6453 1473
REGN. NO.: 53013461J

VRA NO:

17513

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No:	Mileage Out:					
Hirer: <u>Mohammad Faizal Bin Yahya</u>		Make & Model: <u>Toyota Harrier</u>	<u>Auto</u> Manual Group:					
NRIC / Passport No: <u>S7628093B</u> Date of Birth: _____		OUT : Date <u>31/3/22</u>	OUT : Time <u>3.55pm</u>					
Address: <u>BK 360C Admiralty Dr #01-46</u> <u>S'pore 753360</u>		Replace Veh No: _____	Mileage Out: _____					
Driving Licence No: <u>S7628093B</u> Pass Date: <u>11-01-2002</u>		OUT : Date _____	OUT : Time _____					
Contact Number: <u>98535321</u>								
DRIVERS PARTICULARS (if different from Hirer)		CHARGES						
Appointed Driver: _____		Daily <u>8</u> @ \$ <u>220</u> - per day	<u>1760.00</u>					
NRIC / Passport No: _____ Date of Birth: _____		Weekly @ \$ _____ per week						
Address: _____		Monthly @ \$ _____ per month						
Driving Licence No: _____ Pass Date: _____		Hours @ \$ _____ per hour						
Contact Number: _____		Others @ \$ _____						
		SUB-TOTAL \$ <u>1760.00</u>						
Terms & Conditions <u>ADDITIONAL S\$3000.00 EXCESS</u> For Hirer / Driver Age 23 years old & below. Age 70 years old & above. Less than Two (2) years Driving Experience. Malaysia Excess (Exclude Towing Fees and Any Charges In Malaysia) - <u>S\$3,500.00</u>		PETROL LEVEL						
		Out	E	1/4	<u>1/2</u>	3/4	F	
		In	E	1/4	1/2	3/4	F	
		TOTAL CHARGES \$ <u>1760.00</u>						
REMARKS <u>SKV 5426B</u>		IMPORTANT! FOR SINGAPORE USE ONLY						
		Excess Liability: <u>S\$2,500.00</u>						
		Malaysia Excess (With Prior Consent): <u>NOT ALLOWED</u>						
		Hirer's Signature <u>[Signature]</u>						
		Addition Driver'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 HUI SHOON CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ONLY PERSONS ABOVE 26 TO BE BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE, OTHERWISE ADDITIONAL S\$3000.00 EXCESS IS APPLICABLE.
- 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 HUI SHOON CAR RENTAL.
- 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 HUI SHOON CAR RENTAL 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	SIGNATURE OF HIRER / DRIVER
<u>8/4/22</u>	<u>3.35pm</u>	<u>60373</u>	<u>[Signature]</u>	<u>[Signature]</u>

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

slh7521h

Date of Accident

30/03/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance AIG Asia Pacific Insurance Pte....

Period of Insurance 17/11/2021 - 16/11/2022

Requested By KHONG SHI JIE (ALAN'S UNITE...

Requested Date 31/03/2022 12:15

Payment details

Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 6 April 2022 2:22 PM
To: eileenphua7521@gmail.com
Subject: Claim Notification - ACCIDENT INVOLVING SLH 7521H(AIG) AND SKV 5426B AT/ALONG ARAB STREET ON 30/03/2022

06 April 2022

Phua Siew Ling [By Email Only]

Dear Sir/Madam,

You Ref: SLH7521H

Our Ref: CC6/AIG22003059/Kpa3

ACCIDENT INVOLVING SLH 7521H(AIG) AND SKV 5426B AT/ALONG ARAB STREET ON 30/03/2022

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 SKV5426B 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	03 Apr 2022 00:50	Clim Dtl Modified	Claimant's Name: -> MOHAMMAD FAIZAL BIN YAHYA. Claimant's ID: -> SXXXX093B.	[A] HOW MEI KWAN
2	03 Apr 2022 00:50	Clim Veh Model Changed	(200592) MITSUBISHI OUTLANDER 2.4G (A).	[A] HOW MEI KWAN
3	03 Apr 2022 00:50	Clim Created	Reg No: SKV5426B. Acct Date: 2022/03/30. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: ECICS Limited (HQ). Workshop: Alan's United Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	03 Apr 2022 00:50	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	03 Apr 2022 00:50	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/12	[A] HOW MEI KWAN
6	03 Apr 2022 00:50	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	03 Apr 2022 00:50	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	03 Apr 2022 00:50	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	03 Apr 2022 00:51	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	03 Apr 2022 00:51	Adj Adjuster Assigned	[None] -> KENNETH KONG	[A] HOW MEI KWAN
11	05 May 2022 12:11	Video Downloaded	Downloaded SKV5426B Front Video	[I] Dally Amri, Mimi Zarina
12	05 May 2022 12:12	Video Downloaded	Downloaded SKV5426B Rear Video	[I] Dally Amri, Mimi Zarina
13	10 May 2022 08:56	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	10 May 2022 08:56	Clim Dtl Modified	JPJ Reg. Date: -> 2015/09/23.	[A] JOANNE LEE KHANG MIN
15	10 May 2022 08:56	Clim Details Notified		[A] JOANNE LEE KHANG MIN
16	10 May 2022 17:44	Adj Mandate Request	Cur.Req:4546.50:Liability: 100%(B33) *Quantum: (a)CORw/GST: \$3,584.50 + (b)LOR(6days x \$160.00): \$960.00 + (c)Search fee: \$2.00 = Total: \$4,546.50 *4 recommendation repair days + 1Sunday +1PRS = 6days *For your approval please.	[A] CHEW HSIAO TONG
17	18 May 2022 13:34	Video Downloaded	Downloaded SKV5426B Front Video	[I] Dally Amri, Mimi Zarina
18	09 Jun 2022 16:35	Video Downloaded	Downloaded SKV5426B Rear Video	[I] Ler, Bernard-JQ
19	09 Jun 2022 16:39	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/12. Mandate Remarks: subject to all docs in place Cost of Repair : \$3,584.50 Loss of Rental : \$650.00 5 days @ S\$ 130/day LTA/ GIA Search Fee : \$2.00 Total : \$4,236.50	[I] Ler, Bernard-JQ
20	09 Jun 2022 16:39	Adj Mandate Set	Approved:4236.50:subject to all docs in place Cost of Repair : \$3,584.50 Loss of Rental : \$650.00 5 days @ S\$ 130/day LTA/ GIA Search Fee : \$2.00 Total : \$4,236.50	[I] Ler, Bernard-JQ
21	10 Jun 2022 16:48	Adj Mandate Request	Cur.Req:4600.00:For LOR, 3rd party rejected our offer at 5daysx\$130 as it is too low. 3rd party propose 6daysx\$180. Their client vehicle is 2360 cc & rental vehicle is about the same cc.Pls advise further mandate.	[A] CHEW HSIAO TONG
22	23 Jun 2022 16:45	Video Downloaded	Downloaded SKV5426B Front Video	[I] Ler, Bernard-JQ
23	23 Jun 2022 16:48	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/04/12. Mandate Remarks: subject to all docs in place Cost of Repair : \$3,584.50 Loss of Rental : \$900.00 6 days @ S\$ 150/day LTA/ GIA Search Fee : \$2.00 Total : \$4,486.50	[I] Ler, Bernard-JQ
24	23 Jun 2022 16:48	Adj Mandate Set	Approved:4486.50:subject to all docs in place Cost of Repair : \$3,584.50 Loss of Rental : \$900.00 6 days @ S\$ 150/day LTA/ GIA Search Fee : \$2.00 Total : \$4,486.50	[I] Ler, Bernard-JQ
25	24 Jun 2022 09:53	Adj Mandate Request	Cur.Req:4500.00:Hi, 3rd party rejected our offer at \$4,486.50. They proposed \$4,500.00(al l-in). If not, they will pass lawyer to handle. For your further instruction. Thanks.	[A] CHEW HSIAO TONG
26	01 Aug 2022 16:35	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2022/04/12. Mandate Remarks: subject to all docs in place Cost of Repair : \$3,584.50 Loss of Rental : \$900.00 6 days @ S\$ 150/day LTA/ GIA Search Fee : \$2.00 Total : \$4,486.50	[I] Ler, Bernard-JQ

AUDIT TRAIL

No.	On	Audit	Remarks	By
27	01 Aug 2022 16:35	Adj Mandate Set	Approved:4500.00:subject to all docs in place Cost of Repair : \$3,584.50 Loss of Rental : \$900.00 6 days @ S\$ 150/day LTA/ GIA Search Fee : \$2.00 Total : \$4,486.50	[I] Ler, Bernard-JQ

Date From Date To Audit Type

ACTIVITY

[06/04/2022 11:59] CHEW HSIAO TONG:
Pending TP Video

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
2780097	04 Apr 2022 15:15:53	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKV5426B	SLH7521H	11.00
2780932	06 Apr 2022 14:16:31	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKV5426B	CHEW HSIAO TONG	xx.xx
2780933	06 Apr 2022 14:16:34	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SKV5426B	CHEW HSIAO TONG	xx.xx
2790758	10 May 2022 08:56:57	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKV5426B	SLH7521H	11.00