



江氏修理汽車私人有限公司
KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0420225398AIG
Your Ref : SMK5398H

Date : 12 JAN 2023

WITHOUT PREJUDICE

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#07-16 AIG Building
Singapore 079120
Attention : Motor Claim Department

Dear Sirs,

Accident involving SMK5398H and SKK3344A on 14.04.2022 along PIE twds Changi near Exit 16A.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SKK3344A.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mdm Doris Lee Kim Neo, the owner of motor-vehicle no: SMK5398H, we submit her claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 14,920.67
Loss of rental w/gst (12 days x \$120.00)	\$ 1,440.00
GIA search fee	\$ 2.00
	<u>\$ 16,362.67</u>
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2200557
- 2) GIA report of SMK5398H
- 3) Police report No :T/20220414/2063
- 4) Rental agreement and rental invoice
- 5) GIA search fee and invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,
KANG CAR REPAIRERS PTE LTD

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AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Doris Lee Kim Neo ("the third party claimant")
of _____ (address),
owner of SMK5398H (vehicle no.) hereby authorize
KANG CAR REPAIRERS PTE LTD
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SMK5398H that was
damaged pursuant to the accident which occurred on 14/4/2022 (date) along
PIE twds Changi near Exit 16A (location)
involving vehicle no/s SKK3344A ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment further to settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 26 day of Apr (month) 2022 (year)

Signed by "the third party claimant"

Signed by "the workshop"



This Discharge Voucher applies strictly for Claimant's claim for ~~personal injury~~ / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

RELEASE VOUCHER (AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

We/I, KANG CAR REPAIRERS 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\$ 14,920.67 (repair costs), S\$ 1,284.00 (loss of ~~use~~ rental) S\$ 2.00 (search fees) for vehicle no. SMK5398H that was damaged pursuant to the accident which occurred on 14.04.2022 (date) along PIE TWDS CHANGI NEAR EXIT 16A (location) involving vehicle no/s SKK 3344A.

This is pursuant to the inspection conducted on 19/04/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner DORIS LEE KIM NEO ("third party claimant") of vehicle no. SMK5398H to 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 SMK5398H (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 18 day of APR (month) 2023 (year)



Signed by AIG appointed surveyor



Chopped & Signed by "the workshop"



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY #07-16
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416
ATTN: Motor Claim Department

Your Ref No: SKK3344A
Claim Type: Third Party
Accident Date: 14/04/2022
TP Veh Reg No: SKK3344A

Final No: KCR-INV2200557
Claim No: EST2200115
Date: 31 Dec 2022
Policy No: 5116476928-01
Veh Reg No: SMK5398H
Make/Model: TOYOTA VIOS 1.5G (AUTO)
Chassis No: MR2B23F3101171851
Engine No: 2NRX434021
Reg. Date: 15/04/2019

Tax Invoice to Vehicle No :SMK5398H

			PAGE:1
Description	Quantity	List Price	Amount
		S\$	S\$
As recommended by surveyor to proceed repair at total cost/lumpsum cost			S\$ 13,944.55
Add GST @ 7%			976.12
Total Amount payable			<u>S\$ 14,920.67</u>

TOTAL: SINGAPORE DOLLAR FOURTEEN THOUSAND NINE HUNDRED TWENTY AND CENTS SIXTY SEVEN ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
PANG SHUN YANG NICHOLAS BLK 525C PASIR RIS ST 51 #08-587 SINGAPORE 513525

DATE	INVOICE NO.
27/4/2022	A 44462

	VHA NO.	DUE DATE	VEH NO.
	A 44462	27/4/2022	SMP 1084 M
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 14 APRIL 2022 TO 26 APRIL 2022 YOUR REF: SMK 5398 H	12	112.14917	1,345.79
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	\$1,345.79	
	GST @ 7%	\$94.21	
	TOTAL	\$1,440.00	

VEHICLE HIRING AGREEMENT

Workshop: **KANG CAR**

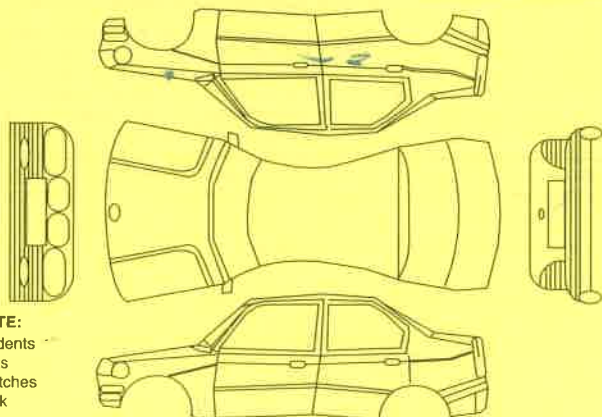
HIRER'S PARTICULARS

Name (as in I/C): **Pang Shun Yang Nicholas**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **15/12/1990**
 Address: **11K 525C Piskin St #08-587** Age: **22**
 Name & Address of Employer: **[REDACTED]**

Occupation: **[REDACTED]** Driving Exp: **22/5/2010**
 Driving Licence No: **[REDACTED]** Passed Date: **22/5/2010**
 D/L Type: Local/Int'l/Others: **[REDACTED]**

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]**



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.

Hirer's Own Vehicle No: SMK 53984		Replace Veh No: [REDACTED]	
Loan Vehicle No: SMK 68484		VR No: [REDACTED]	
Make & Model: AVANTE		Auto/Manual Group: [REDACTED]	
CHARGES \$ cts			
Daily	12 day @ \$ 120	Per day	\$1440
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST			
OR No:	(A) SUB-TOTAL	81440	
Petrol Level & Surchage	OUT	E	1/4
	IN		1/2
			3/4
			F
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

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 be 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 premium, 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 a 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
14/4/22	1835	42867	A ANDREW	

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
26/4/22	7.50pm		Sam	

Hirer's/Driver Signature: **[Signature]**

INSURER ENQUIRY

**Find
insurer**

Vehicle reg. no.

SKK3344A

Date of Accident

14/04/2022 

Reset

% **RESULT & RECEIPT**

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **17/09/2021 - 16/09/2022**Requested By **SHARON YEE (KANG CAR REPA...**Requested Date **14/04/2022 18:39****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**

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 25 April 2022 1:37 PM
To: YVONNE@UNIVERSE.SG
Subject: <STANDARD LETTER> OUR REF: CC6/AIG22003664/Aga3 *** ACCIDENT INVOLVING SKK 3344A / SMK 5398H / OTHERS ON 14/04/2022 ***

Importance: High

Our Ref: CC6/AIG22003664/Aga3

25 APRIL 2022

TAN WEE YEE

Dear Sir/Madam,

ACCIDENT INVOLVING SKK 3344A / SMK 5398H / OTHERS ON 14/04/2022

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 SMK 5398H.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us **within 5 days** from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

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.

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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	20 Apr 2022 19:06	Clim Dtl Modified	Claimant's Name: -> DORIS LEE KIM NEO. Claimant's ID: -> SXXXX187I.	[A] HOW MEI KWAN
2	20 Apr 2022 19:06	Clim Veh Model Changed	(201044) TOYOTA VIOS 1.5 G (A).	[A] HOW MEI KWAN
3	20 Apr 2022 19:06	Clim Created	Reg No: SMK5398H. Acct Date: 2022/04/14. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Kang Car Repairers Pte Ltd (HQ)	[A] HOW MEI KWAN
4	20 Apr 2022 19:06	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	20 Apr 2022 19:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/29	[A] HOW MEI KWAN
6	20 Apr 2022 19:06	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	20 Apr 2022 19:06	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	20 Apr 2022 19:06	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	20 Apr 2022 19:06	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	20 Apr 2022 19:06	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	06 Oct 2022 13:29	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	06 Oct 2022 13:29	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	06 Oct 2022 13:29	Clim Dtl Modified	JPJ Reg. Date: -> 2019/04/15.	[A] JOANNE LEE KHANG MIN
14	06 Oct 2022 13:29	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	17 Jan 2023 16:09	Adj Mandate Request	Cur.Req:16206.67:Liability: 100%(BOLA 28) *Quantum: \$16,206.67 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
16	24 Feb 2023 17:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/04/29. Mandate Remarks: mandate approved.	[I] Lee, Ming-Yao
17	24 Feb 2023 17:00	Adj Mandate Set	Approved:16206.67:mandate approved.	[I] Lee, Ming-Yao

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
2785608	22 Apr 2022 13:54:59	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMK5398H	SKK3344A	11.00
2852609	06 Oct 2022 13:29:23	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMK5398H	SKK3344A	11.00