



ALFRED AUTO

Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538
Tel: 6483 4586 Fax: 6483 4882 Reg. No. 391089/00-E
Email: alfredauto@hotmail.com



LETTER OF DEMAND

[WITHOUT PREJUDICE, SAVE AS TO COST]

Date: 22.06.2022

Your Ref: CC6/AIG22005729/PA3

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #09-16

Singapore 079120.

(Motor Claim Department)

Re: Property Damage Direct Settlement Claim

Accident involving SMT4265S & SLQ9872J on 6th June 2022.

Lump Sum Repair (SMT4265S)	4,650.00
Loss of Rental	642.00
LTA Search Fee	7.45
Cost & Disbursement & Report	@ 321.00 Waived

Grand Total: 5,299.45 (SGD)

Please also note that you or your insurer should send us an acknowledgement of receipt of this letter within **7 days** of your receipt of this letter, failing which our client will have no alternative but to commence proceedings without further notice to you or your insurer.

We shall be glad if you can forward the payment at your early convenience.

**For internet banking transfer – OCBC Current Account No. 620-453233-001 or
PAYNOW UEN 39108900E**

ACKNOWLEDGED BY	DATE	ALFRED AUTO SERVICES & SUPPLIES
		<i>Alfred Quah</i>

Note: Full payment must be completed 7 days from the date of this letter. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

Date: 7/06/2022

To The Motor Claims Manager

M/s Alfred Asia Pacific Insurance Pte Ltd.

78 Shenton Way

09-16

Singapore 079120

Dear Sirs,

ACCIDENT ON 06/06/2022 19:00

8MT4265S AND SLQ9872J

INVOLVING VEHICLES NOS:

ALONG / AT Tampines Ave 10

I/We, Low Siew Mui

of NRIC NO.: 81556679E

am/are the registered owner of motorcar no: 8MT4265S. I/We, hereby authorised you to release all compensation monies pertaining to the above-mentioned accident, directly to my repairer, M/s Alfred Auto Services & Supplies.

I/We, hereby authorise the said repairer, M/s Alfred Auto Services & Supplies to collect all compensation monies due to me from you or any other party, regarding the said accident.

Thank you.



Signature

Owner: LOW SIEW MUI



Signature

Witness by: Gnah Hock Wah

NRIC No: 81748849/2

Date: 7/06/2022

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

"We/I, **ALFRED AUTO SERVICES & SUPPLIES** ("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\$5,250.00** (Global Sum) for vehicle no. **SMT 4265S** that was damaged pursuant to the accident which occurred on **06/06/2022** (date) along **TAMPINES AVE 10** (location) involving vehicle no/s **SLQ 9872J**.

This is pursuant to the inspection conducted on **08/06/2022** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **LOW SIEW MUI** (the third party claimant") of vehicle no. **SMT 4265S** 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 **SMT 4265S** (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 11 (day) of 08 (month) 2022 (year)



ABT

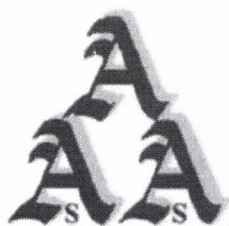
Signed by appointed surveyor

mfel



Signed by "the workshop" (with chop)





ALFRED AUTO

Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538
Tel: 6483 4586 Fax: 6483 4882 Reg. No. 391089/00-E
Email: alfredauto@hotmail.com



Tax Invoice: 70622

[WITHOUT PREJUDICE SAVE AS TO COSTS]

Date: 22.06.2022

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #09-16
Singapore 079120

Cc:

Low Siew Mui
Blk 273 Tampines St. 22 #10-60
Singapore 520273.

Mitsubishi Attrage 1.2 CVT

Final Repair Cost for Motor Vehicle Reg. No: SMT 4265 S

Lump Sum Repair 4,650.00

Grand Total: 4,650.00 (SGD)

We shall be glad if you can forward the payment at your early convenience.

**For internet banking transfer – OCBC Current Account No. 620-453233-001 or
PAYNOW UEN 39108900E**

ACKNOWLEDGED BY	DATE	ALFRED AUTO SERVICES & SUPPLIES
		<i>Alfred Quah</i>

Note: Full payment must be completed 7 days from the invoice date. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
LOW SIEW MUI BLK 273 TAMPINES ST 22 #10-60 SINGAPORE 520273

DATE	INVOICE NO.
24/6/2022	A 44841

	VHA NO.	DUE DATE	VEH NO.
	A 44841	24/6/2022	SFG 3238 D
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 08 JUNE 2022 TO 14 JUNE 2022 YOUR REF: SMT 4265 S	6	100.00	600.00
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		Subtotal	\$600.00
All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.		GST @ 7%	\$42.00
		TOTAL	\$642.00

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd****bizSAFE**

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) LOW SIEW MU

NRIC/Passport No: S1556679E Date of Birth: 1/7/1962

Address: BLK 273 TAMPINES ST 22 Age: # 10-60 S(520273)

Name & Address of Employer _____

Occupation _____ Driving Exp: _____

Driving Licence No: _____ Passed Date: 10/10/82

D/L Type: Local/Int'l/Others: _____

Tel(O) _____ (R) _____ HP 97819348

DRIVER'S PARTICULARS

Name (as in I/C) _____

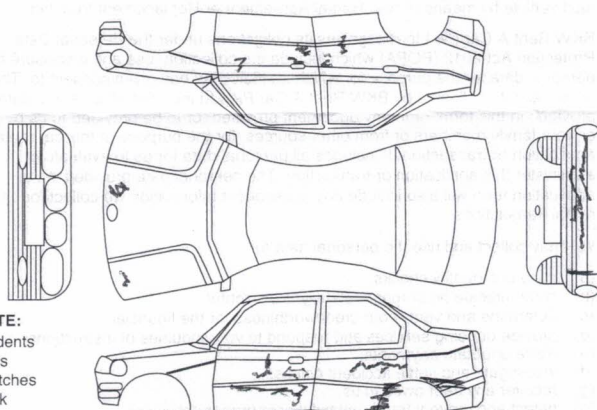
NRIC/Passport No: _____ Date of Birth: _____

Address: _____ Age: _____

Occupation _____ Driving Exp: _____ Yrs _____

Driving Licence No: _____ Passed / Expiry Date: _____

D/L Type: Local/Int'l/Others: _____ Contact No: _____



INDICATE:
A - Accidents
B - Dents
C - Scratches
X - Crack

Hirer's Own Vehicle No: 8MT42658 Replace Veh No: _____

Loan Vehicle No: SK9323P D VR No: _____

Make & Model: Acis Auto/Manual Group: Auto

CHARGES		\$	cts
Daily	<u>6</u> day @ \$ <u>100</u>	Per day	<u>\$600</u>
Weekly/Monthly	week @ \$ _____	Per week/Monthly	_____
Others			
CDW/PAI	@ \$ _____	Per day/Monthly	_____
Delivery/Collection Svc			
	GST <u>7%</u>		<u>\$42</u>
OR No: _____	(A) SUB-TOTAL		<u>\$642</u>
Petrol Level & Surchage	OUT IN		
First _____ km FREE per day		GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	

Security Deposit : \$ _____ Bank: _____

CASH/NETS/VISA/MC/AMEX/CHQ No: _____

Expiry Date: _____ Card ID No: _____

Name as in Card: _____

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 : _____ Additional Driver's 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 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
<u>8/6/22</u>			<u>ALFREDO</u>	

Hirer's/Driver 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
<u>14/6/22</u>		<u>297386</u>	<u>ALFREDO</u>	<u>Return 14/6/2022</u>

Hirer's/Driver Signature

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Jun 2022 / 23:09:56

Receipt Date/Time : 07 Jun 2022 / 23:09:52

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220607-004412

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 - SLQ9872J As at 06 Jun 2022/19:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SLQ9872J Enquiry Fee 20220607230920730737	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			
	krpjycj7--1G1969705J4138739		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: Monday, 20 June 2022 11:54 AM
To: mulyadi.msg@hotmail.com
Subject: Claim Notification - ACCIDENT INVOLVING SLQ 9872J(AIG) AND SMT 4265S AT/ALONG TAMPINES AVE 10 ON 06/06/2022

20 June 2022

MUHAMMAD MULYADI BIN ABDUL RAHIM

[By Email Only]

Dear Sir/Madam,

You Ref: SLQ9872J

Our Ref: CC6/AIG22005729/pa3

ACCIDENT INVOLVING SLQ 9872J(AIG) AND SMT 4265S AT/ALONG TAMPINES AVE 10 ON 06/06/2022

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 SMT4265S 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	16 Jun 2022 13:48	Clim Dtl Modified	Claimant's Name: -> LOW SIEW MUI. Claimant's ID: -> S1556679E.	[A] HOW MEI KWAN
2	16 Jun 2022 13:48	Clim Veh Model Changed	(204773) MITSUBISHI ATTRAGE 1.2 CVT (A).	[A] HOW MEI KWAN
3	16 Jun 2022 13:48	Clim Created	Reg No: SMT4265S. Acct Date: 2022/06/06. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Alfred Auto Services & Supplies (H Q)	[A] HOW MEI KWAN
4	16 Jun 2022 13:48	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	16 Jun 2022 13:48	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/06/27	[A] HOW MEI KWAN
6	16 Jun 2022 13:48	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	16 Jun 2022 13:48	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	16 Jun 2022 13:48	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	16 Jun 2022 13:49	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	16 Jun 2022 13:49	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
11	22 Jul 2022 17:22	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	22 Jul 2022 17:22	Clim Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	22 Jul 2022 17:22	Clim Dtl Modified	JPJ Reg. Date: -> 2020/06/11.	[A] JOANNE LEE KHANG MIN
14	22 Jul 2022 17:22	Clim Details Notified		[A] JOANNE LEE KHANG MIN
15	26 Jul 2022 10:28	Adj Mandate Request	Cur.Req:5299.45:Liability: 100%(B27) *Quantum: (a)COR: \$4,650.00 + (b)LORw/GST(6days x \$100.00): \$642.00 + (c)Search fee: \$7.45 = Total: \$5,299.45 *5recommendation repair days + 1Sunday = 6days *For your approval please.	[A] CHEW HSIAO TONG
16	10 Aug 2022 09:04	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/06/27. Mandate Remarks: Subject to all docs/billings verified in order, SAB from: \$ 5192.45-5299.45 (All-in).	[I] Tan, Bennie-WZ
17	10 Aug 2022 09:05	Adj Mandate Set	Approved:5299.45:Subject to all docs/billings verified in order, SAB from: \$ 5192.45-5299.45 (All-in).	[I] Tan, Bennie-WZ

Date From   Date To   Audit Type 

ACTIVITY

[20/06/2022 11:54] CHEW HSIAO TONG:
100% B27

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
2807861	23 Jun 2022 10:06:49	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMT4265S	SLQ9872J	11.00
2820814	22 Jul 2022 17:22:34	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMT4265S	SLQ9872J	11.00

