

TK MOTOR WORKSHOP

1 KAKI BUKIT AVE 6 #02-56

SINGAPORE 417883

TEL : 96273323 FAX 68442641

CO.REG NO. : 53049097-L

AIG ASIA PACIFIC INSURANCE PTE LTD

DATE : 20/02/2023

78 SHENTON WAY #09-16

SINGAPORE 079120

ATTN : MOTOR CLAIMS DEPT

DEAR SIR / MADAM

ACCIDENT INVOLVING VEHICLE NO. SMJ7935A AND SMA795E ALONG

NEAR 201 OLD AIRPORT RD, DAKOTA, SINGAPORE 397973 OLD AIRPORT ROAD

BEFORE JLN DUA JUNCTION, SINGAPORE

ON

11/6/2022

WE UNDERSTAND THAT YOU ARE THE INSURER OF SMA795E VEHICLE.

**WE ARE INSTRUCTED BY THE OWNER OF MOTOR VEHICLE SMJ7935A
TO WRITE, NEGOTIATE AND SETTLE THE CLAIM ON THEIR BEHALF FOR THE
ABOVEMENTIONED ACCIDENT. WE THEREFORE PROPOSE TO CLAIM FROM YOU AS
FOLLOWS: -**

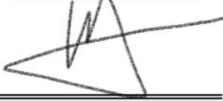
1.	COST OF REPAIR	S\$7,100.00
2.	LOSS OF USE RENTAL	S\$1,000.00
	TOTAL	<u>S\$8,100.00</u>

PLEASE LET ME HAVE YOUR REPLY SOONEST POSSIBLE

THANK YOU.

YOURS FAITHFULLY

TK MOTOR WORKSHOP



SIGNED BY "THE WORKSHOP"

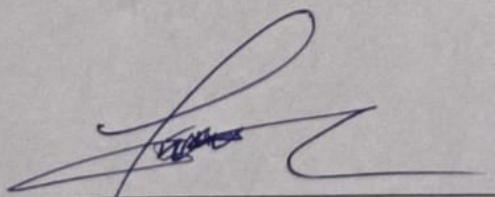
AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, **TANG SIA CHUAN** (the third party claimant") of **BLOCK 23 BEDOK SOUTH AVE 1 #07-771 (S) 460023** (address), owner of **SMJ 7935A** (vehicle no.) hereby authorize **TK MOTOR WORKSHOP** ("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 **SMJ 7935A** that was damaged pursuant to the accident which occurred on **11/06/2022** (date) along **OLD AIRPORT ROAD BEFORE JLN DUA JUNCTION** (location) involving vehicle no/s **SMA 795E** ("the accident").

I further authorize the workshop to settle my 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.

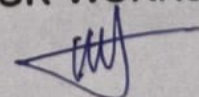
I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 20 (day) of March (month) 2023 (year)



Signed by "the third party claimant"
(with chop if applicable)

T K MOTOR WORKSHOP



.....
Authorised Signature

Signed by "the workshop"
(with chop)

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

"We/I, TK MOTOR WORKSHOP ("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\$7,100.00 (Repair Cost), S\$1,000.00 (Loss of Use/Rental), S\$ - (Disbursement) for vehicle no. SMJ 7935A that was damaged pursuant to the accident which occurred on 11/06/2022 (date) along OLD AIRPORT ROAD BEFORE JLN DUA JUNCTION (location) involving vehicle no/s SMA 795E. This is pursuant to the inspection conducted on 14/06/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TANG SIA CHUAN (the third party claimant") of vehicle no. SMJ 7935A 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 SMJ 7935A (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 20 (day) of March (month) 2023 (year)



Signed by appointed surveyor

T K MOTOR WORKSHOP

Authorized Signature

Signed by "the workshop" (with chop)

TK MOTOR WORKSHOP

1 KAKI BUKIT AVE 6 #02-56

SINGAPORE 417883

TEL : 96273323 FAX 68442641

CO.REG NO. : 53049097-L

TANG SIA CHUAN
BLK 23 BEDOK SOUTH AVENUE 1 #07-771
SINGAPORE 460023

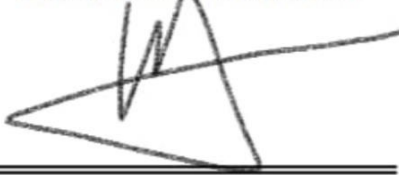
DATE : 20/02/2023

ACCIDENT DATE : 11/06/2022
MODEL : MITSUBISHI ATTRAGE 1.2 CVT
CHASSIS NO. : MMBSTA13AKH001147

FINAL REPAIR BILL TO MITSUBISHI CAR NO. : SMJ7935A

LUMPSUM REPAIR RECOMMENDED BY SURVEYOR S\$ \$ 7,100.00

TK MOTOR WORKSHOP





TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
TANG SIA CHUAN BLK 23 BEDOK SOUTH AVE 1 #07-771 SINGAPORE 460023

DATE	INVOICE NO.
6/7/2022	A 44835

	VHA NO.	DUE DATE	VEH NO.
	A 44835	6/7/2022	SLS 4344 P
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 13 JUNE 2022 TO 23 JUNE 2022 YOUR REF: SMJ 7935 A	10	93.458	934.58
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		\$934.58	
GST @ 7%		\$65.42	
TOTAL		\$1,000.00	
All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.			

BKW Rent-A-Car Pte Ltd
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**





BKW RENT A CAR PTE LTD

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

ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D

24 HOURS HELPLINE : 6223 1122

VEHICLE HIRING AGREEMENT

VHA No: **A 44835**

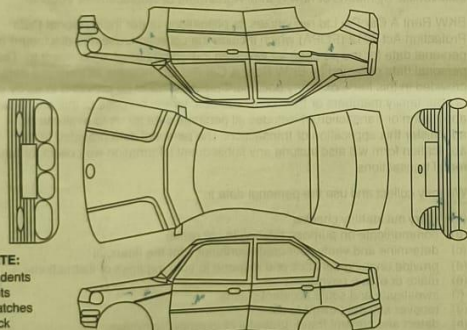
Workshop: *1k motor*

HIRER'S PARTICULARS

Name (as in I/C): *Tang Siu Chuan*
NRIC/Passport No: [REDACTED] Date of Birth: *4/8/1964*
Address: *BK 23, Bedok South Ave 1* Age: *S(460023)*
#07-771
Name & Address of Employer:
Occupation: Driving Exp:
Driving Licence No: [REDACTED] Passed Date:
D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C):
NRIC/Passport No: [REDACTED] Date of Birth:
Address: Age:
S()
Occupation: Driving Exp: Yrs
Driving Licence No: [REDACTED] Passed / Expiry Date:
D/L Type: Local/Int'l/Others: 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.

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 whatever 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
13/6/22	15:20	361074	G/ONB	

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
23/6/22	20:00			

Hirer's Own Vehicle No: *SMJ 7935A* Replace Veh No:
Loan Vehicle No: *SL543441* VR No:
Make & Model: *1. ALTI 1.6* Auto/Manual Group:
CHARGES \$ cts
Daily *10* day @ \$ *100* Per day *\$1000* f
Weekly/Monthly week @ \$ Per week/Monthly
Others
CDW/PAI @ \$ Per day/Monthly
Delivery/Collection Svc
GST
OR No: (A) SUB-TOTAL *\$1000* f
Petrol Level & Surcharge OUT IN E 1/4 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 :

Additional Driver's Signature :

SINGAPORE Use Only

Hirer's/Driver Signature

Hirer's/Driver Signature

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 4 July 2022 10:40 AM
To: vashi@singnet.com.sg
Subject: Claim Notification - ACCIDENT INVOLVING SMA 795E(AIG) AND SMJ 7935A AT/ALONG OLD AIRPORT RD B4 JLN DUA JUNC ON 11/06/2022

04 July 2022

VASHDEV PARSRAM CHANDIRAMANI

[By Email Only]

Dear Sir/Madam,

You Ref: SMA795E

Our Ref: CC6/AIG22005829/Apa3

ACCIDENT INVOLVING SMA 795E(AIG) AND SMJ 7935A AT/ALONG OLD AIRPORT RD B4 JLN DUA JUNC ON 11/06/2022

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 SMJ7935A against your insurance policy.

Based on the accident report and all the available information on hand, 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	20 Jun 2022 14:37	Clm Dtl Modified	Claimant's Name: -> TANG SIA CHUAN. Claimant's ID: -> SXXXX687Z.	[A] HOW MEI KWAN
2	20 Jun 2022 14:37	Clm Veh Model Changed	(204773) MITSUBISHI ATTRAGE 1.2 CVT (A).	[A] HOW MEI KWAN
3	20 Jun 2022 14:37	Clm Created	Reg No: SMJ7935A. Acct Date: 2022/06/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Tk Motor Workshop (HQ)	[A] HOW MEI KWAN
4	20 Jun 2022 14:37	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	20 Jun 2022 14:37	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/06/29	[A] HOW MEI KWAN
6	20 Jun 2022 14:37	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	20 Jun 2022 14:37	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	20 Jun 2022 14:37	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	20 Jun 2022 14:38	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	20 Jun 2022 14:38	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	28 Feb 2023 13:33	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	28 Feb 2023 13:33	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	28 Feb 2023 13:33	Clm Dtl Modified	JPJ Reg. Date: -> 2019/03/21.	[A] JOANNE LEE KHANG MIN
14	28 Feb 2023 13:33	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	28 Feb 2023 13:52	Adj Mandate Request	Cur.Req:8100.00:Liability: 100%(BOLA 27) *Quantum: \$8,100.00 (all-in). Pls refer to adjuster report for details. *For your approval please.	[A] CHEW HSIAO TONG
16	10 Mar 2023 10:13	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/06/29. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
17	10 Mar 2023 10:13	Adj Mandate Set	Approved:8100.00:Subject to all docs in place.	[I] Ler, Bernard-JQ

Date From   Date To   Audit Type 

ACTIVITY

[04/07/2022 10:41] 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
2807597	22 Jun 2022 16:47:04	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMJ7935A	SMA795E	11.00
2922812	28 Feb 2023 13:33:55	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMJ7935A	SMA795E	11.00

