

SM AUTOMOTIVE

Our Ref : SGS109M
Your Ref : SMT8499H
Date : 08th Nov 2022

1 Kaki Bukit Avenue 6
Blk C #01-43 Autobay@KB
Singapore 417883

AIG ASIA Pacific Insurance Pte Ltd
78 Shenton Way,
AIG Building, #09-16
Singapore 079120

WITHOUT PREJUDICE

Dear Sirs,

RE: ACCIDENT INVOLVING SGS109M & SMT8499H AT DORSET RD & TRURO RD JUNCTION ON 20.08.2022 @ 11:28HRS

We are instructed by **SIE THO YUEN YUE JOANNE** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SGS109M** was damaged by vehicle **SMT8499H** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1) Repair Costs (Inc 7% gst)	\$ 9,416.00
2) Loss of Rental for 06 days	\$ 1,200.00
3) Towing Fees	\$ 120.00
4) LTA Search	\$ 2.00
	<u>\$ 10,738.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) Warrant to Act
- 3) LTA Receipt / Towing Receipt
- 4) Vehicle Rental Agreement & Invoice

Please let us have your cheque for the sum **\$ 10,738.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,


SM AUTOMOTIVE



LETTER OF AUTHORISATION

SM AUTOMOTIVE

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on

20.8.22 @ 1128hrs

Involving Vehicles

SGS109M & SMT8499H

Along

Dorset Rd & Turo Rd Junction

I/We, the registered owner/driver of vehicle registration no: SGS109M
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

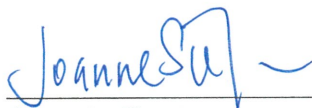
I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature

(Company's stamp if applicable)

Name:

Joanne Sie Tho Yuen Yee

NRIC No.:

S6911629I

Date:

20/08/2022

WITHOUT PREJUDICE to:

(a) Insurance Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

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

"We/I, SM AUTOMOTIVE ("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\$10,000.00 (Global Sum) for vehicle no. SGS109M that was damaged pursuant to the accident which occurred on 20/08/2022 (date) along DORSET ROAD BEFORE TRUNO ROAD (location) involving vehicle no/s SMT8499H. This is pursuant to the inspection conducted on 22/08/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner SIE THO YUEN YUE JOANNE (the third party claimant") of vehicle no. SGS109M 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 SGS109M (vehicle no.) as a result of the accident.

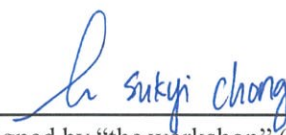
We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

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 05 (day) of 04 (month) 2023 (year)



Signed by appointed surveyor


Sukyi Chong

Signed by "the workshop" (with chop)



SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No: 53231488C GST Reg No : 53231488C

TAX INVOICE

AIG ASIA Pacific Insurance Pte Ltd

78 Shenton Way,
AIG Building, #09-16
Singapore 079120

Invoice No : SMPL2211-0199

Date : 8-Nov-22

Date of Accident : 20-Aug-22

Vehicle No. : SGS109M

Model Type : BMW 316I

Client: SIE THO YUEN YUE JOANNE

Descriptions		Amount
Lump Sum Repair Cost		8,800.00
GST 7 %		616.00
Total		9,416.00

SIN DOLLARS: NINE THOUSAND FOUR HUNDRED AND SIXTEEN ONLY



GOOD WAY RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 3083

Invoice No :

Hirer's Vehicle No :

GPLIN 2913
SGS 109M
SM

UEN: 201505120D

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Sie Tho Yuan Yue Joanne

NRIC / FIN No: S69116297

Address (Res): 20 Oxford Road #106-13

P(218815)

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth: 02.04.1969

Tel: (O) (R) HP: 9762.2786

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

NRIC / FIN No:

Address (Res):

Occupation: Driving Exp:

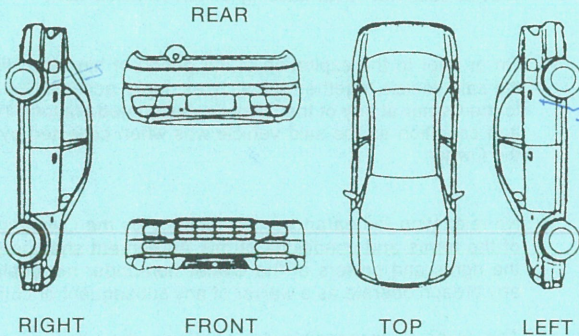
Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) H/P:

VEHICLE CHECK LIST

INDICATE:
D - DENTS
A - ACCIDENTS
S - SCRATCHES



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SLF8217R Replace Veh No:

Mileage Out: Mileage Out:

Make & Model: BMW 320i Auto / Manual

Out : Date: 2018/12/2 Time: 13.42

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 3000

CHARGES

Daily 6 @\$ 200 per day \$1200

Weekly @\$ per week

Monthly @\$ per month

Hours @\$ per hour

Extension @\$

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Joanne

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the 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 GOOD WAY RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. 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.
5. 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.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY GOOD WAY RENT-A-CAR PTE LTD.

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 GOOD WAY 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
26/8/22	17:25	1514			<u>Joanne</u>



Invoice

SGS109M
SIE THO YUEN YUE JOANNE

Invoice No : GPLIN0002913
Invoice Date : 27/8/2022
Due Date : 27/8/2022
VHA No : 3083
Referral ID : S019

Description :	Amount
Rental for 6 Day/s @ \$200 per Day \$	1,200.00

Vehicle No : SLF8217R

Vehicle Description : BMW 320 I

Rental Period : 20/08/2022 to 26/08/2022

Total Amount Payable : \$ 1,200.00

INSURER ENQUIRY


Find

insurer

Vehicle reg. no.

SMT8499H

Date of Accident

20/08/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **21/07/2022 - 20/07/2023**Requested By **SUKYI CHONG (CHEW MOTOR ...**Requested Date **20/08/2022 14:15**

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**



CASH SALE / WORK ORDER

顺辉拖车服务
SOON HWEE TOWING SERVICE
Blk 9002 Tampines St 92 #01-74 Singapore 528836
Handphone: 9720 3785
24 HOURS TOWING SERVICES

No: 9111

Date: 20/8/2022

宝号

Messrs: S M

车号

Vehicle No: SGS 109 M

Model No: BMW

由

From: DORSET Rd

到

To: Auto Bay #01-23

时间 (日/夜)

Time (Day / Night):

☐ Accident

☐ Jump Start

☒ King Tow

☐ Hoist

☐ Others:

CASH \$: 120

CHEQUE:

注意: 本公司对所拖之车辆, 在进行中如有任何损失或破坏, 一切由车主自行负责。

NOTE: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

经手人

Authorised by: P

收货人

Received by:

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Monday, 14 November 2022 12:12 PM
To: coyaku@yahoo.com.sg
Cc: Admin A
Subject: ACCIDENT INVOLVING SMT8499H (AIG) AND SGS109M AT/ALONG DORSET ROAD BEFORE TRUNO ROAD ON 20/08/2022

Dear Phua Siew Ha,

Our Ref: CC6/AIG22008437/Aea3

ACCIDENT INVOLVING SMT8499H (AIG) AND SGS109M AT/ALONG DORSET ROAD BEFORE TRUNO ROAD ON 20/08/2022

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 SGS109M 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,

Ezlyna Eng | Case Handler





LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	30 Aug 2022 18:02	Clm Dtl Modified	Claimant's Name: -> SIE THO YUEN YUE JOANNE. Claimant's ID: -> S69116 29I.	[A] HOW MEI KWAN
2	30 Aug 2022 18:02	Clm Veh Model Changed	(205082) BMW 316I 1.6 AT D/AB 4DR ABS HID (A).	[A] HOW MEI KWAN
3	30 Aug 2022 18:02	Clm Created	Reg No: SGS109M. Acct Date: 2022/08/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: SM Automotive (HQ)	[A] HOW MEI KWAN
4	30 Aug 2022 18:02	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	30 Aug 2022 18:02	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/08	[A] HOW MEI KWAN
6	30 Aug 2022 18:02	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	30 Aug 2022 18:02	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	30 Aug 2022 18:02	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	30 Aug 2022 18:03	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	30 Aug 2022 18:03	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
11	14 Nov 2022 11:57	Video Downloaded	Downloaded Video - Accident	[A] Ezlyna
12	09 Mar 2023 11:02	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	09 Mar 2023 11:02	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	09 Mar 2023 11:02	Clm Dtl Modified	JPJ Reg. Date: -> 2013/10/29.	[A] JOANNE LEE KHANG MIN
15	09 Mar 2023 11:02	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	16 Mar 2023 17:13	Adj Mandate Request	Cur.Reg:10138.00:Liability: 100% BOLA NIL (OI made a right turn from left lane (which only can travel straight) - 2 lanes road and hit onto TP which was travelling on the right lane (lane that either go straight or turn right)). *Quantum: \$10,138.00	[A] Ezlyna
17	28 Mar 2023 16:47	Video Downloaded	Downloaded Video - Accident	[I] Ler, Bernard-JQ
18	28 Mar 2023 16:51	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/08. Mandate Remarks: Subject to all docs in place Cost of Repair : \$9,416.00 Loss of Rental : \$600.00 6 days @ S\$ 100/day LTA/ GIA Search Fee : \$2.00 Towing Fee : \$60.00 Total : \$10,078.00	[I] Ler, Bernard-JQ
19	28 Mar 2023 16:51	Adj Mandate Set	Approved:10078.00:Subject to all docs in place Cost of Repair : \$9,416.00 Loss of Rental : \$600.00 6 days @ S\$ 100/day LTA/ GIA Search Fee : \$2.00 Towing Fee : \$60.00 Total : \$10,078.00	[I] Ler, Bernard-JQ

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
2836938	31 Aug 2022 13:19:51	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SGS109M	SMT8499H	11.00
2928811	09 Mar 2023 11:02:51	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SGS109M	SMT8499H	11.00