J-MART MOTOR PTE LTD

Block 5, Defu Lane 10, #01-578, Defu Industrial Park C, Singapore 539186 Tel: 6343-0934 Fax: 6343-0921

Email: jmartauto@gmail.com Registration No: 201400246D GST Reg. No: 201400246D

AIG Asia Pacific Insurance Pte Ltd

Attn: Motor Claims Dept

Dear Sir / Madam

ACCIDENT INVOLVING VEHICLE NO SLM 2422S & SGD 3068G ALONG Amoy St ON 29/10/2022

We understand that you are the insurer of SGD 3068G vehicle.

I/We wish to inform you that my/our vehicle SLM 2422S have been completed repairs to my/our satisfaction by M/s J-MART MOTOR PTE LTD. I/We therefore propose to claim from your as follows:

Cost of Repair Plus GST \$\$5400.00
 Loss of Rental (\$\$120x 5Days) \$\$600.00
 Towing. \$\$ 00.00

TOTAL

\$\$ 6000.00

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

AUTHORIZATION TO ACT

I, Mohd Shafe Bin Mohd Yusuf (the third party claimant") of
270 Pasis Rus St 21 # 02-450 (510270) (address), owner of SLM 24225
(vehicle no.) hereby authorize J-Mart Motor Pt 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 5LM 24325 that was damaged pursuant to the accident which occurred on
29 10 2022 (date) along Amoy St cloart (location)
involving vehicle no/s SGO 3068G("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 31 (day) of 10 (month) 2022 (year)
ST MON

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

Signed by "the workshop" (with chop)

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

"We/I, <u>J-MART MOTOR PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO</u> <u>CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$5,800.00</u> (Global Sum) for vehicle no. <u>SLM2422S</u> that was damaged pursuant to the accident which occurred on <u>29/10/2022</u> (date) along <u>AMOY ST</u> (location) involving vehicle no/s <u>SGD3068G</u>. This is pursuant to the inspection conducted on <u>01/11/2022</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner MOHAMAD SHAFE BIN MOHAMAD YUSOF (the third party claimant") of vehicle no. SLM2422S 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 <u>SLM2422S</u> (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 _______ (day) of _______ (month) 2023 (year)

Signed by appointed surveyor Signed by "the workshop" (with chop)

J - MART MOTOR PTE LTD

Block 5 Defu Lane 10, #01-578 Defu Industrial Park C, (S)539186 Company Reg. No. 201400246D GST Reg No. 201400246D

Email: jmartauto@gmail.com

jmartmotorpl@gmail.com

Tel: 6343-0934 Fax: 6343-0921

TAX INVOICE NO:

TP23-0012

DATE:

01-Feb-2023

Mohd Shafe Bin Mohd Yusuf

PAYABLE BY

AIG Asia Pacific Insurance Pte Ltd

DESCRIPTION	AMOUNTS\$
VEHICLE NO : SLM 2422S	
Γο Supply :	
_ump sum for repair cost:	5,000.00
Plus 8% GST	400.00
- MART MOTOR PTE LTD	5,400.00

J - MART MOTOR PTE LTD

AUTHORISED SIGNATURE

A & T CAR RENTAL PTE. LTD. Co. Reg. No. 201600008M

BLOCK 119 ALJUNIED AVENUE 2 #01-24 SINGAPORE 380119

HP: 9681 3079

VEHICLE RENTAL AGREEMENT

VRA No.: 0966

HIRER'S PARTICULARS	Vehicle No: SLT S470 x Replace Veh	No:
Name: (as in 1/c) Mohd Shafe Bin Mohd tusuf	Mileage Out: Mileage Out:	
NRIC / PASSPORT No: 578047 83 F	Make & Model:	Auto / Manual
Address (Res): 270 Pasir Ris St 21 #02-45		Group:
(510270)	OUT: Date 3(16) 22 Time:	11.40 am
Name & Address of Employer:	HIRE / PERIOD EXPIRY	
	COLLISION DAMAGE WAIVER Excess	2500 YES/NO
Occupation: Driving Exp:	PERSONAL ACCIDENT INSURANCE	YES / NO
Occupation: Driving Exp: Driving Licence No: Above D/L Type: L6cal / International	CHARGES	
Issue Date: Date of Birth:	Daily 5@\$ 120 per day	# 600 H
Tel: (0) (R) HP	Weekly @ \$ per week	34 600 P
ADDITIONAL DRIVER'S PARTICULARS	Monthly @ \$ per month	
Name: (as in I/C)		
NRIC / PASSPORT No:	po nos	
Address (Res):	Others @ \$	
	CDW @ \$ per day / month	
Driving Licence No: D/L Type: Local / International	PAI @ \$ per day / month	
Issue Date: Date of Birth:	Delivery Service	
Occupation: Driving Exp:	SUB TOTAL \$	6001-
VEHICLE CHECK LIST	PETROL LEVEL	
σ Ψ REAR	Out E 1/4 1/2 3/4 F	
S-SCRATCHES S-SCRATCHES S-SCRATCHES	In E 1/4 1/2 3/4 F	
	EXTENSION	
	Collection Service	
	Misc.	
SEN	TOTAL CHARGES \$	600+
A-ACCIDENTS RIGHT FRONT TOP LEFT	Rented Out By:	
RIGHT FRONT TOP LEFT		
ACCESSORIES CHECK	Hirer's Signature	2
Ashtray Cig Lighter S/Tyre		
STD Tools Jack Hub Caps		
Radio / Cass CD Cartridges	Addition Driver's Signature	
ad read and agreed to the terms and conditions on both sides of this agreement and conditions on both sides of the agreement and conditions on the agreement and conditions on the agreement and conditions of the agreement and condi		

I had read and agreed to the terms and conditions on both sides of this agreement. If I have presented a charge/credit card for payment, I agreed 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 informations I had given A & T CAR RENTAL PTE. LTD. in connection with this agreement is true.

* IMPORTANT

- 1. ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 3. 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.
- 4. 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.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY A & T CAR RENTAL 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 A & T CAR RENTAL 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	The card
- 1	7				ly
5/11/22	3.01	ppm			SIGNATURE OF HIRER / DRIVER

EzLyna (LKKAuto)

From: Bernadine Gan <bernadine.gan@gmail.com>
Sent: Tuesday, 29 November 2022 6:01 pm

To: EzLyna (LKKAuto)

Cc: Admin A

Subject: Re: ACCIDENT INVOLVING SGD3068G (AIG) AND SLM2422S AT/ALONG AMOY STREET

ON 29/10/2022

Hi Ezlyna,

Thank you and noted.

Best regards Bernadine

On 25 Nov 2022, at 17:21, EzLyna (LKKAuto) <ezlyna@lkkauto.com> wrote:

Dear Gan May May Bernadine,

ACCIDENT INVOLVING SGD3068G (AIG) AND SLM2422S AT/ALONG AMOY STREET ON 29/10/2022

We refer to the above matter and our previous tele conversation.

Based on the accident report and whatsapp correspondence between you and third party, 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.

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)

From: EzLyna (LKKAuto)

Sent: Tuesday, 15 November 2022 4:20 PM

To: bernadine.gan@gmail.com

Cc: Admin A <admin-a@lkkauto.com>

Subject: ACCIDENT INVOLVING SGD3068G (AIG) AND SLM2422S AT/ALONG AMOY STREET ON 29/10/2022

Dear Gan May May Bernadine,

Our Ref: CC6/AIG22010970/Apa3

ACCIDENT INVOLVING SGD3068G (AIG) AND SLM2422S AT/ALONG AMOY STREET ON 29/10/2022

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 SLM2422S against your insurance policy.

Both parties involved have given conflict of version. 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.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. by 25th November 2022, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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

0 0 -	Audit	Remarks	Dec
o. On 03 Nov	Audit		Ву
1 2022 11:14	Clm Dtl Modified	Claimant's Name: -> MOHAMAD SHAFE BIN MOHAMAD YUSOF. Claimant's I D: -> S7804783F.	[A] HOW MEI KWAN
03 Nov 2 2022 11:14	Clm Veh Model Changed	(203601) MERCEDES-BENZ C200 2.0 (A).	[A] HOW MEI KWAN
03 Nov 3 2022 11:14	Clm Created	Reg No: SLM2422S. Acct Date: 2022/10/29. Claim Type: TP. Insurer: AIG Asi a Pacific Insurance Pte. Ltd. (SG). TP Insurer: ERGO Insurance Pte. Ltd. (HQ). Workshop: J-mart Motor Pte Ltd (HQ)	[A] HOW ME: KWAN
03 Nov 2022 11:14	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW ME: KWAN
03 Nov 2022 11:14	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/14	[A] HOW ME: KWAN
03 Nov 2022 11:14	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW ME: KWAN
03 Nov 2022 11:14	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrato
03 Nov 2022 11:14	Label Added	(20224):Field Survey.	[A] Merimen Administrato
03 Nov 2022 11:15	Label Added	(19):Fastlane.	[A] HOW ME KWAN
03 Nov 0 2022 11:15	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW ME KWAN
10 Apr 1 2023 12:43	Adj Rpt Initiated		[A] JOANNE LI KHANG MIN
10 Apr 2 2023 12:43	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LI KHANG MIN
10 Apr 3 2023 12:43	Clm Dtl Modified	JPJ Reg. Date: -> 2015/08/28.	[A] JOANNE LI KHANG MIN
10 Apr 4 2023 12:43	Clm Details Notified		[A] JOANNE LI KHANG MIN
10 May 5 2023 07:34	Adj Mandate Request	Cur.Req:5900.00:Liability: 100% (BOLA Nil) OI too close to TP parked veh an d hit onto TP veh with door ajar. *Quantum: \$5,900.00 (all-in). Please refer t o adjuster report for details. *For your approval please.	[A] Ezlyna
15 Jun 5 2023 20:06	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/11/14. Mandate Remarks: Subj to all doc/billings verified in order, SAB. 7% GST is applicable to the COR.	[I] Tan, Benni WZ
15 Jun 7 2023 20:06	Adj Mandate Set	Approved:5850.00:Subj to all doc/billings verified in order, SAB. 7% GST is a pplicable to the COR.	[I] Tan, Benni WZ

ACTIVITY

[25/11/2022 17:28] Ezlyna:

Called Insured and explained to her that based on accident statement and Whatsapp correspondence, liability is not on her favor. Email to insured will settle third party claim (PD) at best.

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2864909	04 Nov 2022 17:00:25	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SLM2422S	SGD3068G	11.00
2945392	10 Apr 2023 12:43:19	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SLM2422S	SGD3068G	11.00