

**Allianz Insurance Singapore Pte Ltd**  
79 Robinson Road  
#09-01  
Singapore 068897  
**Attn: Motor Claims**  
**Yr Ref: SNB3785Y**

Norah Khai  
6768 9911  
6841 1183  
Nora.khai@premiumauto.com.sg  
Body & Paint Dept  
PA/TP/0976/2022/NH

From  
Telephone +65 -  
Telefax +65 -  
Email  
Our Dept  
Our Ref

26-Apr-2023 Date  
1 Total Pages

Dear Sir,

**RE: INSURANCE CLAIM FOR SFW 8998 B - Audi A3 SEDAN 1.4 TFSI**

With reference to the above-mentioned vehicle, no. **SFW 8998 B**, claimant, **Mr. Teo Hui Yu Richard**, please find the related document per attached.

1. A copy of the Original invoice no. 85018565 – S\$ 17,280.00.
2. A copy of Discharge Voucher duly signed by client.
3. A copy of the Letter of Authorisation duly signed by client.
4. A copy of the Rental Bill – S\$ 1,000.00 (S\$ 100.00 x 10 working days)
5. A copy of the LTA search – S\$ 7.45

Premium Automobiles Pte Ltd,  
Showroom  
9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

Service & Parts Centres  
55 Ubi Rd 1  
Singapore 408699  
Telephone (65) 6336 2323  
Telefax (65) 684 11183

Based on the above document, we would appreciate you could expedite the payment soonest possible.

If you require any further clarification, please do not hesitate to contact me at 6768 9911.

Regards

This is a computer-generated document. No signature is required.

Norah Khai  
Claims Dept

Encl  
Allianz Insurance – SFW 8998 B

**Authorization Letter**

PA/TP/0976/2022/MH

21 November 2022

Mr. Teo Hui Yu Richard  
Blk 10 Whampoa East  
#23-29, Eight River Suites  
Singapore 338521

**Allianz Insurance Singapore Pte Ltd**  
79 Robinson Road  
#09-01  
Singapore 068897  
**Attn: Motor Claims Dept**  
**Yr Ref: AWLAISCL2022-009FR-SNB3785Y**

Dear Sir/Madam,

**ACCIDENT INVOLVING VEHICLES SFW 8998B & SNB 3785 Y  
AT 19 RECREATION ROAD, SINGAPORE 546516 ON 06/11/2022.**

I am the owner of SFW8998B.

I confirmed that I will be claiming for Loss of rental and hereby authorized your esteemed company to settle the Loss of rental and repair bill directly with Premium Automobiles Pte Ltd.

Your kind attention will be greatly appreciated.

Yours faithfully,



Mr. Teo Hui Yu Richard

Copy to Norah Khai, Premium Automobiles Pte Ltd

# Premium Automobiles Pte Ltd



## Audi Centre Singapore

281 Alexandra Road  
Singapore 159938  
Main Telephone 6836 2223  
Main Telefax 6471 3733

## Alexandra Service Centre

281 Alexandra Road  
Singapore 159938  
Main Telephone 6388 2223  
Main Telefax 6475 1023

## Ubi Service Centre

55 Ubi Road 1  
Singapore 408699  
Main Telephone 6388 2323  
Main Telefax 6841 1183

## Customer Service

Service Appointment 6366 2323  
24-hour Breakdown Service 9828 1233  
Email customer.care@premiumauto.com.sg

### INS TAX INVOICE

Page 1 11:30

Company Reg.No.199902271W

GST Reg.No.199902271W

ALLIANZ INSURANCE SINGAPORE PTE LTD MOTOR CLAIM DEPT 79 ROBINSON ROAD #09-01 SINGAPORE 068897 039190	Invoice: 85018565 Date : 20/04/2023 Order : SFW8998B Term : 30	Account : A0009 (T 0) ALLIANZ INSURANCE SINGAPORE PTE LTD MOTOR CLAIM DEPT 79 ROBINSON ROAD #09-01 SINGAPORE 068897
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Regn No: SFW8998B (V 23673)	Regn Date: 28/06/2014	Mileage: 90600	WIP No : 49415
Model : A3 SEDAN 1.4 TFSI	Chassis: WAUZZZ8V2E1037387	Engine: CXS 095942	DEPT : U
You have been assisted by:-UB-Tony Foong (33)			

		Details	Qty	Unit Price	Amount
S	SUBLET	To carry out contractual LIMIT repair basis as agreed	16,000.00	1.00	16,000.00

Parts 0.00  
Labour 0.00  
Sublet 16,000.00  
Menus 0.00  
Lubricant 0.00

Sub- Total 16,000.00  
8% GST 1,280.00  
Grand Total 17,280.00



Received by

For & on behalf of  
Premium Automobiles Pte Ltd

**RENTAL AGREEMENT**

PA 013117 2022-11

Hirer's Name <b>Teo Hui Yu Richard</b>		Date of Birth <b>13/7/60</b>	Passport/ Nric No. <b>S1434174</b>	Nationality <b>I</b>
Address <b>Blk 74 Tanah Merah Kechil Ave</b>		Occupation <b>As above</b>	Driving Licence No. <b>As above</b>	Date of Expiry <b>Life</b>
Postal Code <b>#06-48 465536</b>		Contact No.	Mobile Phone No. <b>90901690</b>	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No.	Mobile Phone No.	

**CHECK OUT**

Date <b>16.11.22</b>	Time <b>10.25am</b>	Mileage <b>1</b> KM	E 1/4 1/2 3/4 F
Date <b>25.11.22</b>	Time <b>5pm</b>	Mileage <b>1</b> KM	Remarks <b>Rich life Richard Teo 9090 @ gmail.com</b>

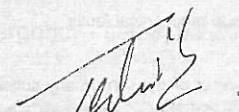
**CHECK IN**

**IMPORTANT NOTES:-**

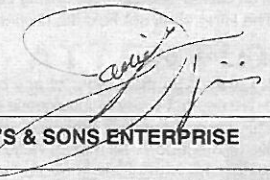
- ☒ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ☒ No refund will be given for vehicle that returns early.
- ☒ Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ☒ Third Party Liability - First \$2000 for any Third Party Accident Claim.
- ☒ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ☒ Hirer is responsible for all parking fines & traffic summons.
- ☒ Extension:- One day's advance notice is required otherwise no extension will be allowed.
- ☒ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ☒ Vehicle returned after office hour will be charged to the next working day.
- ☒ Hourly extension is charged at 1/5 of the daily rate.
- ☒ As preventive maintenance, please check water & engine oil daily.
- ☒ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ☒ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ☒ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	10	@	100	
DISCOUNT				
GST @ 7%				
TOTAL				1000.00
EXTENSION				106096
Andi Tony SFW 899883				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

  
Hirer's Signature

Joint Hirer's / Guarantor's Signature

  
for CHAN'S & SONS ENTERPRISE

VEHICLE NO. <b>SMR 5261G</b>	MODEL
FROM	RETURN <small>*Estimate Date. For actual return see CHECK IN</small>

# Tax Invoice

**chan's**

www.chans.com.sg

**CHAN'S & SONS ENTERPRISE**

Company Reg No:51936900M

363 Sembawang Road, Goodlink Park,

Singapore - 758379

Email: admin@chans.com.sg

Tax Invoice No:  
INV1102182022-11

Dated:  
November 25, 2022

Rental Agreement No:  
RA 013117 2022-11

Terms of Payment:  
Due upon receipt

Customer Reference:  
SFW8998B

Notes:  
SFW8998B

## Customer Details

**TEO HUI YU RICHARD**

74 TANAH MERAH KECHIL AVE. #06-48 Singapore  
465536

Executive Name:AUDI TONY

S.No	Product	Description	From Date	To Date	No. of Periods	Price (SGD)	Amount (SGD)
1	SMR5261G		2022-11-16	2022-11-25 incl	10 days	93.46	934.58
							934.58

GST 7% (7%)

65.42

Amount in words :

One Thousand Singapore Dollar (SGD)

Total (SGD)

1,000.00

## Declaration:

Please make your cheques payable to : CHAN'S & SONS ENTERPRISE

For CHAN'S & SONS ENTERPRISE

This is a Computer generated document.  
No signature is required.

## Income Terms

Terms

# Official Receipt

## CHAN`S & SONS ENTERPRISE

363 Sembawang Road,  
Goodlink Park, 758379  
Mobile no: 97429446 / 96621176  
Phone no: 67532536  
Email: admin@chans.com.sg  
Web: www.chans.com.sg

### Receipt Details

Receipt # : RC 110136 2022-11  
Date : 25/11/2022

### Customer Details

TEO HUI YU RICHARD  
74 TANAH MERAH KECHIL AVE. , #06-48 Singapore -  
465536  
Phone no: 90901690  
IC: SXXXX174I

Particulars	Price (SGD)
Invoice # INV 110218 2022-11 Date # 25/11/2022 Car Plate No: SMR5261G	1,000.00
<b>Paid amount:</b>	<b>1,000.00</b>
<b>Payment Method : CREDIT CARDS</b>	
<b>Through : UOB</b>	
<b>Cheque No: V106096</b>	
<b>Cheque Date:25/11/2022</b>	
<b>Amount (in Words) :</b>	
One Thousand Singapore Dollar (SGD) Only	

\* Computer Generated Receipt no Sign Required

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Nov 2022 / 19:51:50

Receipt Date/Time : 07 Nov 2022 / 19:51:50

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-221107-003790

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 - SNB3785Y				
As at 06 Nov 2022/13:10:00				
Insurance Co: ALLIANZ INSURANCE SINGAPORE PTE. LTD.				
1	Insurance Enquiry - SNB3785Y Enquiry Fee 20221107195034701832	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				
418238XXXXXX8891		eNETS 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)

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**From:** Claims <claims@premiumauto.com.sg>  
**Sent:** Thursday, 27 April 2023 10:30 AM  
**To:** Hsiao Tong (LKKAuto); Admin A; CS A Team  
**Cc:** 'Claims'  
**Subject:** RE: ACCEPT OFFER - AIS REF: AWLAISCL2022-009FR-SNB3785Y - ACCIDENT INVOLVING VEHICLE SFW 8998 B & YOUR INSURED SNB 3785 Y ON 6/11/2022 - TF \*\*\* LKK REF: CC4/AIS22011150/pa3  
**Attachments:** 8998 LOA.pdf

Dear Hsiao Tong,

We confirm your offer of **S\$ 18,287.45** in settlement of our client's claim.

Attached is our LOA for your next action.

Our DBS bank info is as follows :-

<b>Company Name</b>	Premium Automobiles Pte Ltd
<b>Company Reg No.</b>	199902271W
<b>Address</b>	55 UBI ROAD 1 (SINGAPORE 408699)
<b>Contact No.</b>	6388 2323

<b>Bank Transfer Details</b>	
Beneficiary	
Bank Name	The Development Bank of Singapore Limited
Bank Branch	
Bank Address	450 Clementi Avenue 3, #01-293/295, Singapore 120450
Bank Code	7171
Branch Code	
SWIFT Code	DBSSSGSG (remains the same for all currency accounts)
Bank Account No.	020-011138-0
Currency	SGD
Remittance Attention To Email	<a href="mailto:Claims@premiumauto.com.sg">Claims@premiumauto.com.sg</a>

Thank you.

**Best Regards,**  
**Nadia Hani**  
**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 6388 2323 **d.** +65 6768 9911 **m.** +65 8826 8736  
**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)  
**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223



## Mei Kwan (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, May 8, 2023 5:01 PM  
**To:** ABSOLUTEWHEELSLEASINGSG@GMAIL.COM  
**Cc:** Admin A  
**Subject:** RE: CLAIM NOTIFICATION - ACCIDENT INVOLVING SNB3785Y(ALLIANZ) AND SFW8998B AT/ALONG OUTSIDE 19 RECREATION ROAD ON 06/11/2022  
**Attachments:** 08052023140341-0001.pdf

Dear Sirs,

Received with thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** absolute wheels <absolutewheelsleasingsg@gmail.com>  
**Sent:** Monday, May 8, 2023 2:00 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: CLAIM NOTIFICATION - ACCIDENT INVOLVING SNB3785Y(ALLIANZ) AND SFW8998B AT/ALONG OUTSIDE 19 RECREATION ROAD ON 06/11/2022

On Mon, May 8, 2023 at 8:53 AM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**URGENT**

Dear Sirs,

We wish to inform you that the date of accident should be 06/11/2022 instead of 07/11/2022 as reported. Please assist to sign on the addendum form attached and return it to us ( LKK ) via email for our further action.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, November 11, 2022 4:20 PM

**To:** [ABSOLUTEWHEELSLEASINGSG@GMAIL.COM](mailto:ABSOLUTEWHEELSLEASINGSG@GMAIL.COM)

**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING SNB3785Y(ALLIANZ) AND SFW8998B AT/ALONG OUTSIDE 19 RECREATION ROAD ON 06/11/2022

**ABSOLUTE WHEELS LEASING PTE LTD**

[By Email Only]

DRIVER: NG JUN YAN KENNETH

Dear Sir/Madam,

**You Ref: SNB3785Y**

**Our Ref: CC4/AIS22011150/pa3**

**ACCIDENT INVOLVING SNB3785Y(ALLIANZ) AND SFW8998B AT/ALONG OUTSIDE 19 RECREATION ROAD ON  
06/11/2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Allianz Insurance Singapore Pte. Ltd to deal with the third party claim against your policy.

We have received a claim from SFW8998B against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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 be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to inform you that there is Section II excess of \$1,500.00 + \$2,500.00(Driving Licence less than 2 years)(Before GST) for third party claim settlements.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [customerservice@allianz.com.sg](mailto:customerservice@allianz.com.sg) or deliver it by hand to Allianz Customer Care Centre.

This letter should **not** be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto: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	08 Nov 2022 17:06	<b>Clim Dtl Modified</b>	Claimant's Name: -> TEO HUI YU RICHARD. Claimant's ID: -> S1434174I.	[A] HOW MEI KWAN
2	08 Nov 2022 17:06	<b>Clim Veh Model Changed</b>	(204858) AUDI A3 1.4 SEDAN TFSI (AMBIENTE) (A).	[A] HOW MEI KWAN
3	08 Nov 2022 17:06	<b>Clim Created</b>	Reg No: SFW8998B. Acct Date: 2022/11/06. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: FWD Singapore Pte. Ltd. (HQ). Workshop: Premium Automobiles Pte Ltd (HQ)	[A] HOW MEI KWAN
4	08 Nov 2022 17:06	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	08 Nov 2022 17:06	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/11/17	[A] HOW MEI KWAN
6	08 Nov 2022 17:06	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	08 Nov 2022 17:06	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
8	11 Nov 2022 15:51	<b>Clim Registration Modified</b>	Pol No:->SPMF1000000545.	[I] Faiz Rosli
9	11 Nov 2022 15:51	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Faiz Rosli
10	11 Nov 2022 15:56	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2022/11/17. Mandate Remarks: Minor to Major - Proceed w DS. Section 2 Excess \$1.5K + \$2.5K(DL less than 2 yrs)	[I] Faiz Rosli
11	11 Nov 2022 15:56	<b>Adj Mandate Set</b>	Approved:0.00:Minor to Major - Proceed w DS. Section 2 Excess \$1.5K + \$2.5K(DL less than 2 yrs)	[I] Faiz Rosli
12	13 Nov 2022 18:22	<b>Adj Adjuster Assigned</b>	ADRIAN LING -> CHEN TSUE YEE	[A] HOW MEI KWAN
13	17 Mar 2023 10:56	<b>Adj Mandate Request</b>	Cur.Reg:22599.39:Liability: 100%. Insured driver turned out from house lot and collided with third party. We seek your mandate at \$21,988.39(if claim LOU) / \$22,599.39(if claim LOR). TP-Mandate IA had been uploaded in Merimen.	[A] CHEW HSIAO TONG
14	17 Mar 2023 13:55	<b>Adj Mandate Set</b>	Approved:22599.39.	[I] Faiz Rosli

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
2866301	08 Nov 2022 17:06:09	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SFW8998B		xx.xx
2866350	08 Nov 2022 18:20:22	Video Upload	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SFW8998B	HOW MEI KWAN	xx.xx