

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: 14.02.2023

Your Ref: CC6/AIG23000183/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 SMY5910E & SNC2189U on 5th January 2023.

Lump Sum Repair (SMY5910E)	6,900.00
Loss of Rental (6 days @ 151.20) (BKW Rent A Car Pte Ltd)	907.20
Loss of Usage/Downtime (50.00 @ 2 days)	100.00
LTA Search Fee	26.75
Cost & Disbursement & Report @ 321.00	Waived

Grand Total: 7,933.95 (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.

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.

Date: 6/01/2023

To The Motor Claims Manager

M/s AIQ Asia Pacific Insurance Pte Ltd.

Singapore _____

Dear Sirs,

ACCIDENT ON 05/01/2023 14:53 INVOLVING VEHICLES NOS:
8MY5910E AND SHC 2189U
ALONG / AT Somerjet Road.


I/We, Theng Wee Meng of NRIC NO.: S7908879Z
am/are the registered owner of motorcar no: 8MY5910E. 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: Theng Wee Meng


Signature

Witness by: Quah Hock Wai

NRIC No: S174884912

Date: 6/01/2023

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\$6,900.00 (Repair Cost), S\$600.00 (Loss of Use/Rental), S\$26.75 (Disbursement) for vehicle no. SMY5910E that was damaged pursuant to the accident which occurred on 05/01/2023 (date) along END OF SOMERSET ROAD (location) involving vehicle no/s SNC2189U. This is pursuant to the inspection conducted on 06/01/2023 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner THENG WEE MENG (DING WEIMING) (the third party claimant") of vehicle no. SMY5910E 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 SMY5910E (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.

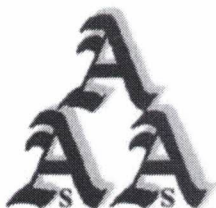
Dated this 14 (day) of April (month) 20 23 (year)



Signed by appointed surveyor



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

Tyre &
Sports Rim



Tax Invoice: 6012023

[WITHOUT PREJUDICE SAVE AS TO COSTS]

Date: 14.02.2023

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

Cc:

Theng Wee Meng
Blk 443C #17-62 Fajar Road
Singapore 673443.
Mercedes Benz CLA180

Final Repair Cost for Vehicle Reg. No: SMY 5910 E

Lump Sum Repair 6,900.00

Grand Total: 6,900.00 (SGD)

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

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.

Payment Method

1. **PAYNOW via UEN 39108900E**
2. **Bank Wire Transfer - (SGD Account)**

Beneficiary/Company Name	Alfred Auto Services & Supplies
UEN no.	39108900E
Beneficiary's Bank Name	OCBC Bank
Account No.	620-453233-001
Bank Code	7339
Branch Code	620
Swift Code	OCBCSGSG



A subsidiary of BKW Automobile Pte Ltd

B K W RENT A CAR PTE LTD

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: <https://bkw.sg>

TAX INVOICE

Invoiced To

THENG WEE MENG
BLK 443C FAJAR ROAD
#17-62
SINGAPORE 673443

Invoice Number

A 10326

Invoice Date

18/01/2023

Due Date

18/01/2023

VHA Number

A 10326

Vehicle Number

SMY 6807 P

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 06 JANUARY 2023 TO 12 JANUARY 2023 YOUR REF: SMY 5910 E	6	140.00	840.00

Subtotal 840.00

GST @ 8% 67.20

Total (incl. GST) 907.20

Less: Payments -

Amount Due S\$907.20

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

All cheques must be made payable to BKW RENT A CAR PTE LTD.
* Please indicate the invoice number and vehicle number in the reference.



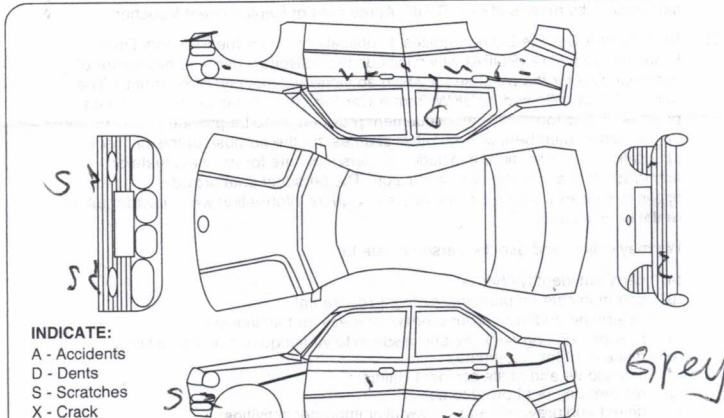
VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) Theng Wee Meng 1
NRIC/Passport No: 579088792 Date of Birth: 19/3/1979
Address: BLK 443C PAJAR ROAD Age: 36
#17-62 1 s 673443
Name & Address of Employer _____
Occupation _____ Driving Exp: _____
Driving Licence No: _____ Passed Date: 18/5/07
D/L Type: Local/Int'l/Others: _____
Tel(O) _____ (R) _____ HP _____

AUTHORIZED DRIVER'S PARTICULARS

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


INDICATE:
A - Accidents
D - Dents
S - Scratches
X - Crack
Grey

Hirer's Own Vehicle No: SMY59105 Replace Veh No: _____
Loan Vehicle No: SMY6807P VR No: _____
Make & Model: AVANTE Auto/Manual Group: _____
CHARGES : \$ _____ cts
Daily 6 day @ \$ 140 Per day \$ 840 r
Weekly/Monthly week @ \$ _____ Per week/Monthly _____
Others _____
CDW/PAI @ \$ _____ Per day/Monthly _____
Delivery/Collection Svc _____
GST 8% \$ 67 20
OR No: _____ (A) SUB-TOTAL \$ 907 20
Petrol Level & Surchage:

OUT	E	1/4	1/2	3/4	F
IN					

☐ Return the same petrol level
First _____ km FREE per day
Excess mileage is chargeable at _____ cents per km
TOTAL CHARGES _____
Security Deposit : \$ _____ Bank: _____
CASH/NETS/VISA/MC _____
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 *Please refer to point 5

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 by BKW 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, illegal racing), 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 minimum \$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 it's 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 fur 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
6/1/23	2.30pm	30772	NIK	IC + DL

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
12/1/23	1.50	31133	NIK	12/1/23 @ 1735

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 06 Jan 2023 / 10:54:31
Receipt Date/Time : 06 Jan 2023 / 10:54:30

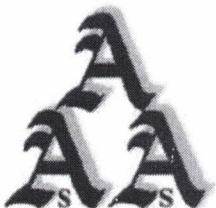
Tax Invoice/Receipt

Receipt No. : ITNET-00000-230106-001116
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 - SNC2189U As at 05 Jan 2023/14:53:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SNC2189U Enquiry Fee 20230106105336234154	24.77	1.98	26.75
	Sub-Total	24.77	1.98	26.75
	Total Before Rounding	24.77	1.98	26.75
	Rounding Difference			0.00
	Total Amount Payable			26.75
	Paid By d2sv0qxz-- 8RJ12746RX298782A		Credit Card	26.75
	Total			26.75
	Cash Change			0.00
	Tendered Amount			26.75
	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.



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

Tyre &
Sports Rim



Payment Method

1. PAYNOW via UEN 39108900E

2. Bank Wire Transfer - (SGD Account)

Beneficiary/Company Name	Alfred Auto Services & Supplies
UEN no.	39108900E
Beneficiary's Bank Name	OCBC Bank
Account No.	620-453233-001
Bank Code	7339
Branch Code	620
Swift Code	OCBCSGSG

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Tuesday, 21 February 2023 10:33 AM
To: sandeep_kalra@hotmail.com; veenu_kalra@hotmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SNC2189U (AIG) AND SMY5910E AT/ALONG END OF SOMERSET ROAD ON 05/01/2023

Dear Sandeep Kalra & Veenu Kalra,

ACCIDENT INVOLVING SNC2189U (AIG) AND SMY5910E AT/ALONG END OF SOMERSET ROAD ON 05/01/2023

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 **SMY5910E** 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	06 Jan 2023 11:37	Clm Dtl Modified	Claimant's Name: -> THENG WEE MENG (DING WEIMING). Claimant's I D: -> S7908879Z.	[A] HOW MEI KWAN
2	06 Jan 2023 11:37	Clm Veh Model Changed	(205539) MERCEDES-BENZ CLA180 1.6 (R18 BI) (A).	[A] HOW MEI KWAN
3	06 Jan 2023 11:37	Clm Created	Reg No: SMY5910E, Acct Date: 2023/01/05. Claim Type: TP. Insurer: AI G Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Income Insurance Li mited (HQ). Workshop: Alfred Auto Services & Supplies (HQ)	[A] HOW MEI KWAN
4	06 Jan 2023 11:37	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	06 Jan 2023 11:37	Adj Next Rpt Changed	Next Rpt:Final Rpt,Due Date:2023/01/17	[A] HOW MEI KWAN
6	06 Jan 2023 11:37	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	06 Jan 2023 11:37	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	06 Jan 2023 11:37	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	06 Jan 2023 11:38	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	06 Jan 2023 11:38	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
11	10 Jan 2023 08:48	Clm Registration Modified	Acct Time:14:00:00->15:45:00.	[I] AIG OneClaim Integration User
12	17 Mar 2023 14:37	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	17 Mar 2023 14:37	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	17 Mar 2023 14:37	Clm Dtl Modified	JPJ Reg. Date: -> 2016/12/01.	[A] JOANNE LEE KHANG MIN
15	17 Mar 2023 14:37	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	17 Mar 2023 15:31	Adj Mandate Request	Cur.Req:7526.75:Liability: 100% (BOLA 15) *Quantum: \$7,526.75 (all-i n). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
17	28 Mar 2023 17:01	Adj Next Rpt Changed	Next Rpt:Final Rpt,Due Date:2023/01/17. Mandate Remarks: Subject to all docs in place.	[I] Ler, Bernard-JQ
18	28 Mar 2023 17:01	Adj Mandate Set	Approved:7526.75:Subject to all docs in place.	[I] Ler, Bernard-JQ

Date From    Date To    Audit Type 

ACTIVITY

[06/01/2023 15:34] HOW MEI KWAN:
 OINR. To send out first letter. (via email only)

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
2894111	06 Jan 2023 11:42:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMY5910E	SNC2189U	11.00
2933508	17 Mar 2023 14:37:33	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMY5910E	SNC2189U	11.00