



## AUTO UNITED SG PTE LTD

13 Kaki Bukit Rd 4, #03-29,  
Bartley Biz Centre, Singapore 417807  
Tel: 6844 1184

M/s : HSBC LIFE (SINGAPORE) PTE.LTD.  
(MOTOR CLAIM DEPARTMENT)

DATE : 12 MAY 2023

YOUR REF : S2M04H4Z  
OUR REF : GBK2123J  
D.O.A : 24 DEC 2022 @ 1700 HRS

### LETTER OF DEMAND

Our client has suffered loss and damage as a result of your insured's negligence in the driving.

We quantify our client's claim as follows ;

1. Cost Of Repair – Lump Sum	\$ 1,250.00
2. Loss Of Use – 04 days x \$120 per day	\$ 480.00
3. GIA & LTA Search	\$ 57.75
Total	<u>\$ 1,787.75</u>

**SGD : One Thousand Seven Hundred Eighty Seven Dollars And Cents Seventy Five Only .**

We hereby append the following documents for your perusal :

- I. Auto United SG Pte Ltd Invoice No. AUSG00042/23
- II. LTA Search Receipt
- III. Letter Of Authority

Please let us know within the next 7 days from the receipt of this letter, whether you are prepared to accept

All the above amount .

Best Regards

Apple

AUTO UNITED SG PTE LTD





## AUTO UNITED SG PTE LTD

13 Kaki Bukit Rd 4, #03-29,

Bartley Biz Centre, Singapore 417807

Tel: 6844 1184

### LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO : GBK2123J & SFB49D  
AT : 12 SPRINGLEAF LANE, SINGAPORE  
ON : 04-12-2022 @ 1700 HRS

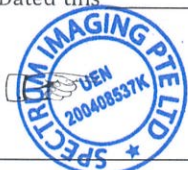
1. I/We SPECTRUM IMAGING PTE LTD (NRIC No: 200408537K)  
Of 3791 JALAN BUKIT MERAH #04-13 E-CENTRE REDHILL (S) 159471

The owner of vehicle No: GBK2123J hereby instruct and authorize you to commence repairs to the said vehicle.

- You are further authorized to appoint on my / our behalf and give the solicitors full instructions as if the appointment is made and instructions are govern by me / us with respect to the conduct of my / our claim against the third party driver and / or his insurers including if necessary, to comments legal proceedings in Court in my / our name against the third party.
- You have my / our full authority to instruct my / our solicitors to negotiate a settlement with the third party and / or his insurers on such terms as you deem fit.
- Upon resolving my / our claim, you are authorized to agree with my / our solicitors on the amount of their processional costs and disbursement for acting for me / us and to receive payment of the balance of the settlement sum on my / our behalf directly into your account. In the event that my / our claim or legal suit is not successful or is dismissed for whatever reason. I / We understand and agree that I / We shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my / our solicitors not withstanding that my / our solicitors were appointed by you on my / our behalf.
- In the event that I / We a / are required to attend at my / our solicitors officer or to attend Court in connection with my / our claim, I / We shall render full co-operative.
- In the event that my / our claim against the third party and / or his insurers is not successful or cannot be proceeded with and / or if any Judgment or settlement is not honored or satisfied by the third party. I / We authorize you to make a claim against my / our own insurers for the cost of repairs and any other losses recoverable Under my / our policy insurance. In this respect, I / We understand and accept that the excess amount applicate under the policy of insurance shall be borne by me / us.
- If for whatever reason, my / our insurers reject my / our claim for indemnity for the costs of repair and / or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you. I / We agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my / our behalf or to pay you the difference in amount, as the case may be.
- That I hereby authorize AUTO UNITED SG PTE LTD to submit, resolve and make claims on behalf of the Company to matters arising from the said accident.
- I declare and fully agree that the full settlement of this claim shall be payable to AUTO UNITED SG PTE LTD for the repairs carried out on the Company's vehicle ( inclusive of the Cost of repair, Adjuster fees, Compensation for Actual Repair Time ) and all other work done services rendered including any incidental costs and expenses incurred in respect of such claim (s).
- That I / We will not query the amount stipulated in the Discharge Voucher.
- That I / We will personally attend to the signing of the Discharge Voucher at your workshop within the stipulated time.
- That I / We will personally attend to exchange cheque at your workshop within the stipulated time.

My / Our insurers is / are CHINA TAIPING INSURANCE (S) PTE LTD  
Policy No: DMCVSNW00014082200 Excess \$450/- Expiry Date 27 FEB 2023

Dated this 13 day of 12 year 20 22



Owner's Signature / Company Stamp

Name: SPECTRUM IMAGING PTE LTD

NRIC No: 200408537K



Witness's Signature

Name: sm Bee Bee



**HSBC Life (Singapore) Pte. Ltd.**  
10 Marina Boulevard,  
Marina Bay Financial Centre Tower 2 #48-01,  
Singapore 018983  
☎ +65 6880 4888  
🌐 www.hsbc.life.com.sg  
✉ cc.gi@mail.life.hsbc.com.sg

**HSBC Life Third Party Direct Settlement**

Vehicle No:	SFB 49D (Insd veh)	Model:
	GBK 2123J (TP veh)	NISSAN NV200 1.6 (A) PETROL
Date of Accident/ Time:	24/12/2022	

Repair Estimate	: \$		
Final Repair Cost	: \$	1,250.00	
Loss of Use	: \$	240.00	4 days at \$ 60 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	57.75	
Others:	: \$		
Final Settlement Sum	: \$	1,547.75	

Payee Name: AUTO UNITED SG PTE LTD

Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)	
A) For Non GIA Registered	Agreed Liability: 100 (%)
Workshop:	
B) For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: ____
BOLA Liability: ____ (%)	Assessed Liability (*): ____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.	
Remarks:	

**Note:**

- Please expressly reserve your client's rights if so required in this settlement document.
- This settlement is on a without prejudice basis and should not construed as an admission of liability on HSBC Life and their client/tortfeasor in any manner whatsoever.
- HSBC Life reserves their rights under the policy terms & conditions as well as their rights in law.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (HSBC Life and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident

Signature of workshop representative / Workshop stamp  
Name of Representative: Yeo Shu Wen  
Date: 30/6/2023



Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: SIM BEE BEE  
Date: 30/6/2023

*(Handwritten signature)*

Signature of HSBC Life's surveyor & stamp / representative  
Name of HSBC Life's surveyor / Representative:  
Date: 03/07/2023



**AUTO UNITED SG PTE LTD**

13 Kaki Bukit Rd 4, #03-29,

Bartley Biz Centre, Singapore 417807

Tel: 6844 1184

Bill To	Invoice	
HSBC LIFE (SINGAPORE) PTE LTD	Date	3/12/2023
	Number	AUSG00042/23
	Vehicle No.	GBK2123J
	Car Model	NISSAN NV200

ITEM	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$\$)
OTHER	<b><u>FINALIZATION AMOUNT DETAILS AS BELOW:</u></b>			
	COST OF REPAIR		\$ 1,250.00	\$ 1,250.00

**PAYMENT**All cheque should be crossed and made payable to: **AUTO UNITED SG PTE LTD.**Corporate Paynow: **UEN 202209402D** / Scan QR Code.*\*Please quote your Carplate/our Invoice Number when making payment.***TOTAL \$ 1,250.00****Thank you for your business!**

AUTO UNITED SG



SCAN TO PAY



ISSUED BY



RECORD MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE

9 Temasek Boulevard #42-01b, Singapore 038989

Email: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Reg No: M400017735

UEN: S66SS0020G

TAX INVOICE

AUTO UNITED SG PTE LTD -  
SPECTRUM IMAGING PTE LTD


Invoice Number  
GR-2023-000056

Invoice Issue Date  
05 Jan 2023

Invoice Due Date  
12 Jan 2023

Total Amount (S\$) 28.70  
Total GST 7.00% (S\$) 2.30  
Total Amount Incl. of GST (S\$) 31.00

Bill Type	Reference	Amount (S\$)	GST 7.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	04/01/2023,24/12/2022,GBK2123J,SFB49D	28.70	2.30	31.00
		Total Amount (S\$)		28.70
		Total GST 7.00% (S\$)		2.30
		Total Amount Incl. of GST (S\$)		31.00

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

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Jan 2023 / 13:17:13

Receipt Date/Time : 03 Jan 2023 / 13:17:13

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-230103-001923

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 - SFB49D				
As at 24 Dec 2022/17:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SFB49D			
	Enquiry Fee	24.77	1.98	26.75
	20230103131413067167			
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				
DICNV20230103131413423947		SGQR(PayNow)		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.



## GIRO Credit Authorisation Form

This form must be completed and returned to HSBC Life (Singapore) Pte. Ltd. Payment will be credited directly into the policyholder/claimant's designated bank account stated below. The policyholder/claimant's has to complete all fields of this form and return to:

HSBC Life (Singapore) Pte. Ltd.  
Robinson Road Post Office  
P.O. Box 1094  
Singapore 902144

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant:	AUTO UNITED SG PTE LTD
Contact Person:	YEO SHLI WEN
Contact Number:	9822 9907
Email Address:	apple.autounited@gmail.com
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	
Particulars of Policyholder/Claimant's Bank Account	
Name of Bank:	UOB BANK
Bank Code:	7375
Bank Branch Code:	007
Bank Account Number:	3483248685
Name of Account Holder:	AUTO UNITED SG PTE LTD

I/We hereby authorise HSBC Life (Singapore) Pte. Ltd. to credit the payment due to me/us to the above bank account, and undertake to return to HSBC Life immediately upon demand any sum which shall not be so credited into such bank account. I/We agree that HSBC Life shall be fully absolved of any liability to pay me/us such insurance payout once such amounts are credited into above bank account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing to you. In the event of a change of bank account, I/we shall inform you in writing 30 days in advance before such change.

In connection with my/our and/or the claimant's claims, I/We give consent for HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") and its representatives or agents to collect, use, store, transfer and/or disclose the information (including that provided by sources other than myself) concerning me/us and/or the claimant, to or with all such persons (including any member of the HSBC Group or any third party service provider, and whether within or outside of Singapore and the Policyholder when claiming under a Group Policy) for the purpose of enabling HSBC Life and its representatives or agents to provide me/us and/or the claimant (where applicable) with services required of an insurance provider, including the evaluating, processing, administering and/or managing my/our and/or the claimant's claims or the Policyholder Group Policy(ies) with HSBC Life (as the case may be), and for the purposes set out in the Data Use Statement which can be found at [www.hsbclife.com.sg](http://www.hsbclife.com.sg) ("Purposes").



*Sn*

Authorised Signature & Company Stamp (as in bank records)

30/6/2023

Date



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 20 April 2023 9:22 AM  
**To:** HR@BUILDFORMS.COM.SG  
**Cc:** Andric Tan (LKK Auto)  
**Subject:** ACCIDENT INVOLVING SFB49D AND GBK2123J ALONG/AT SPRINGLEAF LANE ON 24/12/2022.  
**Attachments:** OI LETTER OF AUTHORISATION\_company.docx

**BUILDFORMS CONSTRUCTION PTE LTD**  
**DRIVER: LOO YANHENG**

[By Email only]

Dear Sirs/ Mdm

**OUR REF : CC4/ASM23000590/Apa3**

**YOUR REF : SFB49D**

**ACCIDENT INVOLVING SFB49D AND GBK2123J ALONG/AT SPRINGLEAF LANE ON 24/12/2022.**

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

We have received a third-party claim(s) from GBK2123J against your motor insurance policy.

Based on all the available information on hand, we are of the view that liability is not in your driver's favour. 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.

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 HSBC and acknowledged by HSBC.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- **Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.**
- RENTAL/ HIRING AGREEMENT.
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

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 [cst@mail.life.hsbc.com.sg](mailto:cst@mail.life.hsbc.com.sg) or deliver it by hand to HSBC Customer Care Centre.

This letter should **not** be regarded as a waiver by HSBC 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 us at 6742 3197 or email us at [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)