

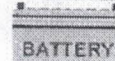


ALFRED AUTO

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.co.n

Tyre &
Sports Rim



LETTER OF DEMAND

[WITHOUT PREJUDICE, SAVE AS TO COST]

Date: 06.03.2023

Your Ref: SKW9712T

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #09-16
Singapore 079120.
(Motor Claim Department)

Re: Property Damage Direct Settlement Claim

Accident involving SKE3302C & SKW9712T on 18th February 2023.

Lump Sum Repair (SKE3302C))		7,600.00
Loss of Rental (6 days @ 200.00) (BKW Rent A Car Pte Ltd)		1,296.00 (w/ GST)
LTA Search Fee	@ 26.75	Waived
Cost & Disbursement & Report	@ 321.00	Waived

Grand Total: 8,896.00 (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: 18/02/2023

To The Motor Claims Manager

M/s AI & Asia Pacific Insurance Pte Ltd

Singapore _____

Dear Sirs,

ACCIDENT ON 18/02/2023 16:39 INVOLVING VEHICLES NOS:
SKE3302C AND SKW09712T

ALONG / AT TPE Towards SLE after Punggol Exit

I/We, Wee Ming Hong of NRIC NO.: 88714688Z
am/are the registered owner of motorcar no: SKE3302C. 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]
Signature

Owner: Wee Ming Hong
[Signature]

[Signature]
Signature

Witness by: Quah Hock Moh

NRIC No: 8174884912

Date: 18/2/2023

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\$7,600.00 (Repair Cost), S\$780.00 (Loss of Use/Rental) for vehicle no. SKE3302C that was damaged pursuant to the accident which occurred on 18/02/2023 (date) along TPE (NEAR 574 LAMP POST) (location) involving vehicle no/s SKW9712T. This is pursuant to the inspection conducted on 20/02/2023 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner WEE MING HONG (the third party claimant") of vehicle no. SKE3302C 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 SKE3302C (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)

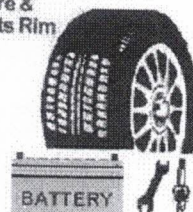


ALFRED AUTO

Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538
Tel: 6483 4585 Fax: 6483 4882 Reg. No. 391089/00-E
Email: alfredauto@hotmail.com

Tyre &
Sports Rim



Tax Invoice: 180223

Date: 06.03.2023

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

Cc:

Wee Ming Hong
210 Pasir Ris St. 21 #03-328
Singapore 510210.

BMW 530i

Final Repair Cost for Vehicle Reg. No: SKE 3302 C

Lump Sum Repair

7,600.00

Grand Total: 7,600.00 (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

- PAYNOW via UEN 39108900E**
- 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

TAX INVOICE

Invoiced To

WEE MING HONG
BLK 210 PASIR RIS STREET 21
#03-328
SINGAPORE 510210

Invoice Number

A 10558

Invoice Date

09/03/2023

Due Date

09/03/2023

VHA Number

A 10558

Vehicle Number

SMT 6361 J

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 18 FEBRUARY 2023 TO 24 FEBRUARY 2023 YOUR REF: SKE 3302 C	6	200.00	1,200.00

Subtotal	1,200.00
GST @ 8%	96.00
Total (incl. GST)	1,296.00
Less: Payments	-
Amount Due	S\$1,296.00

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) **WEE MING HONG**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **1/6/1987**
 Address: **BLK 210 PASIR RIS STREET 21 #03-328** Age: **S(510210)**
 Name & Address of Employer: **[REDACTED]**
 Occupation: **[REDACTED]** Driving Exp: **[REDACTED]**
 Driving Licence No: **[REDACTED]** Passed Date: **7/3/2007**
 D/L Type: Local/Int'l/Others: **[REDACTED]**

AUTHORIZED DRIVER'S PARTICULARS

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

Hirer's Own Vehicle No: SKR3302C		Replace Veh No:																																																	
Loan Vehicle No: SMT 6361J		VR No:																																																	
Make & Model: T-CAMRY		Auto/Manual Group:																																																	
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>6 day @ \$ 200</td> <td>Per day</td> <td>\$1200</td> </tr> <tr> <td>Weekly/Monthly</td> <td>1 week @ \$ 7</td> <td>Per week/Monthly</td> <td>7</td> </tr> <tr> <td colspan="2">Others</td> <td></td> <td></td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="2">Delivery/Collection Svc</td> <td></td> <td></td> </tr> <tr> <td colspan="2">GST 8%</td> <td>\$96</td> <td></td> </tr> <tr> <td colspan="2">OR No:</td> <td>(A) SUB-TOTAL</td> <td>\$1296</td> </tr> <tr> <td>Petrol Level & Surchage</td> <td>OUT IN</td> <td>E 1/4 1/2 3/4 F</td> <td></td> </tr> <tr> <td colspan="2"><input type="checkbox"/> Return the same petrol level</td> <td>GST</td> <td></td> </tr> <tr> <td colspan="2">First _____ km FREE per day</td> <td colspan="2">TOTAL CHARGES</td> </tr> <tr> <td colspan="2">Excess mileage is chargeable at _____ cents per km</td> <td colspan="2"></td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	6 day @ \$ 200	Per day	\$1200	Weekly/Monthly	1 week @ \$ 7	Per week/Monthly	7	Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc				GST 8%		\$96		OR No:		(A) SUB-TOTAL	\$1296	Petrol Level & Surchage	OUT IN	E 1/4 1/2 3/4 F		<input type="checkbox"/> Return the same petrol level		GST		First _____ km FREE per day		TOTAL CHARGES		Excess mileage is chargeable at _____ cents per km			
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NON WAIVER EXCESS (Subject to GST): \$ 3000/-

ACCESSORIES CHECK

☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

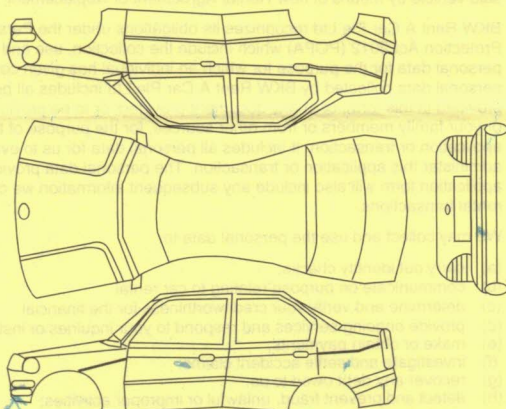
Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only *Please refer to point 5

INDICATE:

A - Accidents
 D - Dents
 S - Scratches
 X - Crack



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 its 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 an 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
18/2/23	1815	53956	GYONL	

Hirer's/Driver Signature

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
24/2	6p	54333	JINNY	25/2/23 1335 54

Hirer's/Driver Signature

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Tuesday, 21 February 2023 5:49 PM
To: eddiettteo@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SKW9712T (AIG) AND SKE3302C AT/ALONG TPE (NEAR 574 LAMP POST) ON 18/02/2023

Dear Teo Thiam Tian, Eddie,

Our Ref: CC6/AIG23001817/ya3

ACCIDENT INVOLVING SKW9712T (AIG) AND SKE3302C AT/ALONG TPE (NEAR 574 LAMP POST) ON 18/02/2023

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 **SKE3302C** against your insurance policy.

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.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

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	18 Feb 2023 23:11	Clm Dtl Modified	Claimant's Name: -> WEE MING HONG. Claimant's ID: -> S8714688Z.	[A] HOW MEI KWAN
2	18 Feb 2023 23:11	Clm Veh Model Changed	(206271) BMW 530I 2.0 LED NAV HUD MSPT (A).	[A] HOW MEI KWAN
3	18 Feb 2023 23:11	Clm Created	Reg No: SKE3302C. Acct Date: 2023/02/18. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Alfred Auto Services & Supplies (HQ)	[A] HOW MEI KWAN
4	18 Feb 2023 23:11	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	18 Feb 2023 23:11	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/02/28	[A] HOW MEI KWAN
6	18 Feb 2023 23:11	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	18 Feb 2023 23:11	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	18 Feb 2023 23:11	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	18 Feb 2023 23:12	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
10	18 Feb 2023 23:12	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
11	17 Mar 2023 14:25	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	17 Mar 2023 14:25	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	17 Mar 2023 14:25	Clm Dtl Modified	JPJ Reg. Date: -> 2017/08/07.	[A] JOANNE LEE KHANG MIN
14	17 Mar 2023 14:25	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	17 Mar 2023 15:25	Adj Mandate Request	Cur.Req:8380.00:Liability: 100% (BOLA 28, Ass.0%) *Quantum: \$8,380.00 (all-in). Please refer to adjuster report for details. *For your approval please.	[A] Ezlyna
16	05 Apr 2023 16:37	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2023/02/28	[I] Lee, Ming-Yao
17	05 Apr 2023 16:37	Adj Mandate Set	Approved:8380.00.	[I] Lee, Ming-Yao

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
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2917713	18 Feb 2023 23:18:01	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SKE3302C	SKW9712T	11.00
2933494	17 Mar 2023 14:25:18	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKE3302C	SKW9712T	11.00