

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SKZ 46024 AND QX5204T AT ALONG OPEN CAR PARK
POO13 BETWEEN SHENYUN WAY & PRINCE EDWARD ROAD ON 29/08/2024 @ 1720 HRS.

I/We. SHIH CHIH-LUNG the owner of vehicle no. SKZ 46024

hereby instruct and authorize you to commence repairs to the above said vehicle.

1. I/We hereby authorize that any payment due to me/us from the aforesaid claim be paid to **M/s Wah Hong Motors & Credit Pte Ltd ("repairer")**.
2. I/We are aware that there is a **fourteen (14) days' time-frame** on converting my third-party motor claims to Own Damage Claim ("OD claim") to my/our own Insurance Policy from the date of the accident. If I/we wish to convert to OD claim, I/We have to do it within the said time frame and there is a compulsory Policy Excess stated in the motor Insurance Policy taken up by me/us, is applicable for OD claim. In the event if I/we exceed the said time frame and I/We wish to convert my/our claim to OD claim, I/we will need to appeal to my/our insurance myself/ourselves.
3. I/We understand that for third-party claims, my repairer will alert the third-party insurance of my claims against their insured and check the liability with them for the above said accident. I/We understand that for liability check, the time taken for insurers to determine the liability assumed by each party varies depending on the accident circumstances and statements, evidence etc made by party/parties involved, as such matter may exceed the fourteen (14) days' time frame. In the event that if the liability of the said matter has yet to establish within the fourteen (14) days open period, I/we will inform my repairer my/our decisions whether to decide to convert my claim to my/our own Insurance Policy (Own Damage Claim) or continue to proceed on third-party claim or pay for the repair on my/our own costs.
4. If the matter is unable to resolve due to liability issues, it may/may not proceed to Dispute Resolution Mechanism (DRM) as such I/We will be liable for all costs, including DRM Fees and other disbursements incurred.
5. I/We acknowledge that my repairer will not be able to proceed my/our claim further under the following circumstances:
 - i. Third Party Insurance Company dispute (eg. 50/50 liability) or denies liability; and
 - ii. Third Party owner/driver fails or refuses to report and/or the Insurance Company repudiates liability of their insured due to breach of policy terms and conditions.
6. I/We understand that unforeseen situations, such as the local unavailability of spare parts, might cause delays in the repair of my/our vehicle. If overseas ordering and shipping of parts is necessary, it may result in an extended waiting period for their arrival. Consequently, I/we kindly request that the time taken for parts procurement and shipping should not be included in the initially estimated repair period.
7. In the event that I/We instruct my repairer to withdraw my/our third-party claims or OD claims, I/we will be liable and agree to pay for all costs, ie. the spare parts expenses that have been indent, repair cost, rental fees, administration fees, all other disbursements directly and/or indirectly that my repairer incurred.
8. I/We understand that Total Loss Claim, I/we agree to pay Administration Fee, Storage Fee & other disbursements (LTA Search Fee, GIA Fee, Loss of Use, etc...) incurred before the collection of my/our vehicle.
9. I/We acknowledge that I/We will give my/our full cooperation to my repairer, shall they need me/us to:-
 - i. make amendment of the statement in the GIA Motor Accident;
 - ii. request for documents / evidence ie. Police investigation, vehicle sales agreement etc;
 - iii. signature on the Final Discharge Voucher

If I/we refuse give my/our co-operate to my repairer on the above said para (7) to para (9), I/we will be liable to pay for all cost, ie. the repair cost, administration charge and other disbursements incurred. My repairer will also reserve their rights to proceed legal action against me and all the legal costs and disbursement incurred will be liable by me.

I/We hereby acknowledge that I/we have read and understand the contents of this document and give my/our consent and acknowledgement herein.

Dated this 29 day of November 20 24.



Policy Holder's Signature
(Company stamp if applicable)

Name: SHIH CHIH-LUNG
NRIC No.: SXXXX957J
Contact: 98162491



Driver's Signature
(If driver is not policyholder)

Name: DREW SHIH-YU SHIH
NRIC No.: SXXXX676H
Contact: 96810787



Witness Signature

Name: SUZANA STE EDROS
NRIC No.: SXXXX374C
Contact: 8778 4888