



KGC WORKSHOP PTE LTD

Since 1967

Sincere • Secure • Satisfaction

Co.Reg.No.: 201719986M
GST.Reg.No.: 201719986M

Date : 09/04/2025
Our Ref: SJL 584A
Your Ref: TBA (Your Insured vehicle nos. SHC 8225E)

MS First Capital Insurance Ltd

16 Raffles Quay, #42-01 Hong Leong Building, Singapore 048581.

Dear Sirs,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJL 584A AND SHC 8225E ALONG WOODLANDS CTR ROAD ON 01.12.2024 AT 2305 HRS

We are the representative for MUHAMMAD ZAHARI BIN TAJUDIN, whose vehicle registration number SJL 584A was damaged in the above accident.

We are instructed to claim for damages against your insured in connection with the above-captioned road traffic accident driven by your insured.

We are instructed that the accident was caused by your insured's negligence and/or management of motor vehicle SHC 8225E. As a result of the accident, our client's vehicle was damaged and our client had been put to loss and expenses, particular of which are as follows:-

Cost of repairs (\$1,250.00 +9% GST)	\$ 1,362.50 (As your surveyor recommendation)
Loss of Rental for 4 days x \$150 per day+9%gst	\$ 654.00 (3 Repair days + 1 days PRI)
Medical bills for Muhammad Zahari (driver)	\$ 41.50
Medical bills for Nur Nawra Zahira (passenger)	\$ 60.00
Medical bills for Nur Nayla Zafira (passenger)	\$ 41.50
Medical bills for Nurul Faezah (passenger)	\$ 71.50
GIA search fee	\$ 2.18
	<u>\$ 2,233.18</u>

Enclosed are the supporting documents for your perusal :-

Repairer tax invoice
Letter of Authorization
LTA search tax invoice
Medical bills

Kindly let us have your payment of **\$2,233.18** in our workshop's name within next 14 days.

Please do not hesitate to contact Poh Kin, Chong or email pohkin@kgcworkshop.com.sg should you have queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Your Sincerely

KGC WORKSHOP
Co. Reg. No. 201719986M

KGC Workshop Pte Ltd

1 Corporation Drive, #04-05 REVV @ Corporation Drive, Singapore 619775.

LETTER OF AUTHORISATION

Accident on

1/12/2024

Along / At

Woodlands - Centre Road

Involving Vehicles No.

SJL584A and SHC822SE

1. I / We Muhammad Zahari Bin J. J. J. NRIC No: 586252380 OF
Blk 897C Woodlands Drive 50, #02-144, S 732847.
2. Hereby authorise the repairer KGC WORKSHOP PTE LTD to take such steps as may be necessary towards commencing repairs of the said vehicle, having considered the prospect of an own damage claim as opposed to a 3rd party claim and decided on the latter.
3. Authorise my repairer to prepare such documents and / or take such steps as may be necessary to facilitate a 3rd party claim as aforesaid.
4. Appoint my repairer to engage a vehicle surveyor on my behalf as my repairer may deem necessary in order to determine reasonable costs of repair and period of repair and / or to commence repairs and to submit my claim for losses including cost of repairs and / or loss of use / cost of rental of substitute vehicle / loss of hire / earnings / rental as the case may be.
5. To resolve my claim vis-a-vis such relevant parties in consultation with me and / or my legal advisers as the case may be.
6. Refer me to solicitors on my behalf to negotiate settlement and / or commence proceedings against the 3rd party and / or his insurers including in the event no reasonable offer for direct settlement is forthcoming.
7. I confirm that I am prepared to attend at the solicitor's offices and to attend court in the event it becomes necessary for the purposes of the claim. I shall give my full cooperation and support for the said claim. I further undertake not to do anything to prejudice my claim or accept any payment directly or indirectly from any party / parties except via my repairer or my solicitors.

8. I confirm that in the event and / or to the extent the claim is unsuccessful or cannot be proceeded with or if any judgment or settlement is not honoured by the 3rd party / their insurer, or in the event of my breach of the spirit and / or terms herein, I agree to pay the repairer the cost of repair, survey fee and such expenses as have been reasonably incurred. In the event of a shortfall in recovery, I shall make up the shortfall and shall allow the repairer to offset the sums recovered for loss of use against such shortfall.
9. I authorise my repairers to receive payment on my behalf and to liaise on my behalf with solicitors and all necessary parties for the purpose of facilitating my claim herein. I further instruct that such payment shall for this purpose be made to my repairer, through my solicitors if so appointed.
10. For avoidance of doubt, I shall be responsible for the payment of all repair costs, recovery, costs (including legal fees) incurred.

Dated this _____

X

Owner's / Hirer's Signature / RTP
(Company Stamp if applicable)

Relief Driver's signature / RTP (if any)

Owner's Address: _____

Owner's Email: _____

Owner's Contact No: _____ (HP) _____ (O) _____ (HOME)

Witness by:

Chong Pih Kin

Signature:



KAC WORKSHOP
REG No 2017100004

Explained by: _____ in _____ language (if applicable)



KGC WORKSHOP PTE LTD

Since 1967

Sincere • Secure • Satisfaction

Co.Reg.No.: 201719986M
GST.Reg.No.: 201719986M

MS First Capital Insurance Limited
16 Raffles Quay,
#42-01 Hong Leong Building,
Singapore 048581.

Ref No : TP 241201

Date : 09/04/2025

No Of Page : 1/1


Registration No : SJL 584A
Job No : 241201

Model : Honda Crossroad 1.8A
Accident Date : 01/12/2024

REPAIR BILL OF SJL 584A

Cost Of Repair	\$ 1,250.00
ADD 9% GST	\$ 112.50
TOTAL REPAIR COSTS	\$ 1,362.50

Dollars : One Thousand Three Hundred Sixty-Two and Cents Fifty Only.


(Signature / Company Stamp)

KGC Workshop Pte Ltd

1 Corporation Drive, #04-05 REVV @ Corporation Drive, Singapore 619775.



EK BMW Pte Ltd

20 MAXWELL ROAD, #09-17, MAXWELL HOUSE (S)069113

KGC WORKSHOP PTE LTD
1 CORPORATION DRIVE,
#04-05,
SINGAPORE 619775.

DATE 08/12/2024

INVOICE NO EK824-12055

DESCRIPTION	TOTAL
1 UNIT OF Toyota Harrier (SKQ 9254E) RENTAL 03/12/2024-07/12/2024	600
4 DAYS RENTAL PERIOD@ \$150/ day	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
Remarks / Payment Instructions:	
	SUBTOTAL 600
	DISCOUNT 0
	SUBTOTAL LESS DISCOUNT 600
	TAX RATE 0.00%
	TOTAL TAX 0
	Balance Due 600



EK BMW PTE LTD
ELSIS ANG
8133 3891

Car Rental Agreement

Between and by **KGC WORKSHOP PTE LTD** ON BEHALF OF **EK BMW PTE LTD**, and

"Named Driver" Muhammad Zahari Bin Tajudin

Address of Driver BLK 897C Woodlands Drive 50, #02-194, S 732897.

Named Driver: DOB 7/9/1986 License # 58625238D Issued Date 25/11/2014

Dates of rental 3/12/2024 to 6/12/2024

Please read carefully the Terms and Conditions of Use (see over).

The Named Driver is eligible to drive the vehicles listed below:

Make/Model/Year	Colour	Odometer at beginning of Rental period	Car Plate #
TOYOTA HARRIER	Black	122822, 50% petrol	SKQ 9254E

*In the Terms and Conditions of Use (see over),
"the Vehicle" refers to any one of the vehicles listed above.*

Excess value of the vehicle listed above: **\$3,500.00**

Security Deposit: **As determined by KGC WORKSHOP PTE LTD**

Rental Payment: \$150 per day

Insurance coverage provided by the **NTUC INCOME COOPERATIVES**, policy # **5118207127**.

*By signing below the Named Driver agrees to
the Terms and Conditions (see over) of this Car Rental Agreement.*



Signature of Named Driver

Date



KGC WORKSHOP
RQS No 2017198861A

Signature of KGC WORKSHOP PTE LTD on behalf of EK BMW PTE LTD

Date

Terms and Conditions of Use

- 1) The Named Driver accepts the Vehicle for personal, non-business use, as is, for the Dates of Rental listed.
- 2) The Named Driver accepts the Vehicle with liability insurance at a level required by law in Singapore. *(Note: This level does not include coverage for damage to the Vehicle in the event that a Named Driver is deemed at fault.)*
- 3) The Named Driver has provided proof that (s)he is legally capable of driving in Singapore.
- 4) The Named Driver shall carry their Driver's License on their person at all times when using the Vehicle.
- 5) The Named Driver is responsible for noting at the beginning of the Dates of Rental any surface damage or other items of note pertaining to the condition of the Vehicle. KGC WORKSHOP, will provide a diagram of the Vehicle for the purpose of recording the condition of the Vehicle.
- 6) All Named Drivers residing at the same property with the Named Driver are collectively responsible for the cost of any damage to the Vehicle not caused by normal wear and tear, up to the stated Replacement Value of the Vehicle. *(Examples NOT considered "normal wear and tear" may include a cracked windshield, damage caused by impact with a deer or other animal, and a flat tire.)*
- 7) All Named Drivers residing at the same property with the Named Driver are collectively responsible for the cost of repairing all collision damage to the Vehicle regardless if someone else is at fault or the cause is not known unless one Named Driver accepts responsibility for such collision damage.
- 8) All Named Drivers residing at the same property with the Named Driver are, either collectively and/or singularly, responsible for paying all fines, towing, any court costs, penalties, and or administrative fees that may be incurred for parking, traffic and or other violations.
- 9) The Named Driver understands that costs incurred by EK BMW PTE LTD, under the Terms and Conditions of Use may result in the forfeit of all or part of the Named Driver's Security Deposit.
- 10) The Named Driver agrees not to use handheld electronic devices whilst driving the Vehicle, nor to allow smoking, the drinking of alcohol, or the use of any banned substance by any occupant of the Vehicle.
- 11) Use of the Vehicle for the Dates of Rental is limited to usage in Singapore only. Use of the Vehicle in excess of this geographical coverage amount will be charged at \$500 in addition.
- 12) The Named Driver shall immediately inform a representative of KGC WORKSHOP on behalf of EK BMW PTE LTD, if the Vehicle indicates any sign of needing maintenance (e.g. the illumination of a dashboard warning light, the emission of a new sound).
- 13) The Named Driver shall inform a representative of KGC WORKSHOP on behalf of EK BMW PTE LTD, if the Vehicle is to be driven out of Singapore.
- 14) The Named Driver shall inform a representative of KGC WORKSHOP on behalf of EK BMW PTE LTD, if the Vehicle is not to be parked overnight at the Named Driver's residence for three or more consecutive nights.
- 15) The Vehicle and keys must be returned to a representative of KGC WORKSHOP on behalf of EK BMW PTE LTD, on or before the end of the Dates of Rental.
- 16) The Named Driver shall defend, indemnify, and hold harmless KGC WORKSHOP on behalf of EK BMW PTE LTD, and its members, from any and all actual and alleged claims, demands, causes of action, liability, loss, damage, and/or injury (to vehicle, property, or persons, including without limitation wrongful death), whether brought by an individual or other entity, or imposed by court of law or by administrative action of any federal, state, or local governmental body or agency, arising out of or incident to any acts, omissions, negligence, or willful misconduct of KGC WORKSHOP on behalf of EK BMW PTE LTD, and its members in connection with or arising out of the use of the Vehicle. This indemnification applies to and includes, without limitation, the payment of all penalties, fines, judgments, awards, decrees, attorneys' fees, and related costs or expenses, and any reimbursements to KGC WORKSHOP on behalf of EK BMW PTE LTD, for all legal expenses and costs incurred by it.




INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SHC8225E

Date of Accident

01/12/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **MS First Capital Insurance Ltd**

Period of Insurance **01/01/2024 - 31/12/2024**

Requested By **Chong Poh Kin (KGC Worksho...**

Requested Date **03/12/2024 10:22**

Payment details

Request Amount: **S\$2**

GST Amount: **S\$0.18**

Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**