



Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Office Phone: 6773 7377 Email : motor@wahhong.sg

Co Reg No : 199806235M GST Reg No : 199806235M

Our Ref: **WH3605**

Date: 10/06/2025

ATTENTION: MOTOR CLAIMS DEPT

WITHOUT PREJUDICE

Lonpac Insurance BHD
300, Beach Road, The Concourse, #17-04/07, Singapore 199555

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING SMJ1244A AND XE6746G

ALONG PIE TOWARDS CLEMENTI LAMPOST NUMBER 1349 ON 14/12/2024 @ 18:05HRS.

We are instructed by TEO WEE HWEE to claim damages against your insured in connection with a road accident on involving our client's motor registration number SMJ1244A motor vehicle registration number XE6746G driven by you or your authorised driver at the material time.

We are instructed that your negligent caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair after surveyor final estimate (W/GST)	\$	13,299.85
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs)	\$	1,680.00
Total Amount (SGD\$) \$		14,979.85

A copy of each of the following supporting documents is enclosed:

- 1) LETTER OF DEMAND
- 2) REPAIRER'S INVOICE
- 3) RENTAL INVOICE
- 4) LETTER OF AUTHORISATION
- 5) WORKSHOP'S DISCHARGE VOUCHER
- 6) RENTAL AGREEMENT

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For any further enquiry, kindly contact us via email to **motor@wahhong.sg** or call Melvin at 8778 3338 directly.

Yours Faithfully,



Melvin



Payment Details : WAH HONG MOTORS & CREDIT PTE LTD

Account With : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001 / PAYNOW : UEN 199806235M

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SMJ1244A AND VR1071Y AT/ALONG PIE TOWARDS
CREMONTI LAMPPOST NUMBER 1949 ON 14/12/2024 @ 1805 HRS.

I/We, PJO WEE HWEE, the owner of vehicle no. SMJ1244A
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 16 day of 12 2024.

Policy Holder's Signature
(Company stamp if applicable)

Name: PJO WEE HWEE
NRIC No.: SXXXX 7556
Contact: 9129 7498

Driver's Signature
(If driver is not policyholder)

Name:
NRIC No.:
Contact:

Witness Signature

Name: AYZANA BTE EDROS
NRIC No.: SXXXX 374C
Contact: 8778 4888

Motor Vehicle Claim

Owner's Satisfaction / Discharge Voucher

Vehicle Owner : TEO WEE HWEE

Policy No. : V5022167

Registration No. : SMJ1244A

Vehicle Make / Model : KIA CERATO

Accident Date : 14/12/2024

Time of Accident : 1805 HRS

Workshop's Name : WAH HONG MOTORS & CREDIT PTE LTD

Workshop's Address : 38 TOH GUAN ROAD EAST #01-57 ENTERPRISE HUB SPORE 608581

I / We certify that the vehicle has been fully repaired to my entire satisfaction and that payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

Policyholder/Driver's Signature

Witness's Signature

Name : TEO WEE HWEE

Name : SUZANA BIE EDRAS

NRIC/ROC No: 5XXXX 755G

NRIC No. : 5XXXX374C

Contact No. : 91297438

Contact No. : 87784888

Date / Time : 8/1/2025 7.15AM

Date / Time : 08/01/2025 7.15pm

Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub

Singapore (608581)

Phone : 6773 7377

Email : motor@wahhong.sg

CO / GST Reg No : 199806235M

TAX INVOICE

BILLING DETAILS

BILL TO :	Lonpac Insurance BHD	INVOICE NO.:	WH3605
NAME :	TEO WEE HWEE	REFERENCE NO.:	
VEHICLE NUMBER :	SMJ1244A	DATE :	10/06/2025
MAKE & MODEL :	KIA CERATO 1.6(A) EX	REMARKS :	

S/N	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$)
1	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.			\$12,201.70

Payment Mode :	Subtotal (SGD\$)	\$12,201.70
	Tax 9% GST (SGD\$)	\$1,098.15
	Total (SGD\$)	\$13,299.85

Please Note : Goods sold are not returnable.

Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot Payment To 8778 3338.

Bank Transfer to be made to Wah Hong Motors & Credit Pte Ltd

Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001

PAYNOW : UEN 199806235M

Thank you for your business.

This is a computer generated document, no signature is required.



AKK Rental Pte Ltd

(ROC:201708966M)

Email : sg.akkrental@gmail.com

Attention To	:	
Accident Vehicle	:	SMJ1244A KIA CERATO 1.6(A) EX

INVOICE	AKK1210C
Terms	COD
Date	26/12/2024

S/NO	DESCRIPTION	No. Of Days	UNIT PRICE	AMOUNT
1	Rental payment for VEHICLE no. SMJ4099H TOYOTA VIOS Rental Period 26/12/2024 - 08/01/2025 Driver Ref : TEO WEE HWEE	14	\$ 120.00	\$ 1,680.00
			TOTAL	\$ 1,680.00



SCAN TO PAY

Payment Instructions :
Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot To 9488 8238

Bank Transfer to be made to AKK RENTAL PTE LTD
Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)
Account No : 712-119 080-001
PAYNOW : UEN 201708966MAMA

Thank you for your business.

This is a computer generated document, no signature is required.

AKK RENTAL PTE LTD

(ROC:201708966M)

Email: sg.akkrental@gmail.com

Car Rental Rate :

\$ _____ daily / Weekly/ Monthly

NON-WAIVER EXCESS : \$2500 + GST (OWN DAMAGE)
\$2000 + GST (THIRD PARTY)
WINDSCREEN : NOT COVERED - AS CHARGED

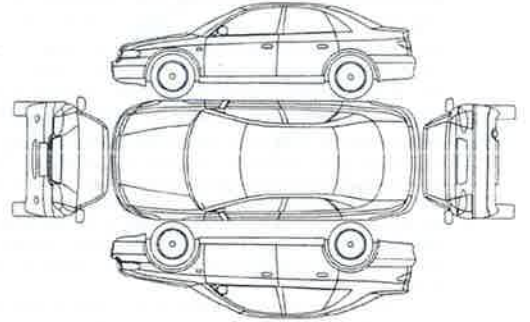
Rental Vehicle information

ONLY PERSONS ABOVE 23 YEARS OF AGE AND UNDER 75 YEARS OLD WITH MORE THAN 2 YEARS DRIVING EXPERIENCE,
AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE

VEHICLE RENTAL AGREEMENT

Car Plate Number: SMJ 4099H

Make and Model : TOYOTA VIOS



Company / Owner Name : _____

Hirer's Name : TEO WEE HWEE

Address : BLK 351, CLEMENTI AVENUE 2,
#08-71, SINGAPORE 120351

Hirer's NRIC : 16928755G

Handphone No : _____

Date of Birth : 14.08.1989

Issue Date : 18.11.2003

Driving Pass Date: 04.10.2000

Symbols to be used:

X CHIP
O DENT
- SCRATCHES

SUBJECT TO TERMS AND CONDITIONS PRINTED ON REVERSE SIDE

Should the Hirer(s) fail to comply with any conditions of this contract, all losses and damages suffered by the owner arising out of such failure shall be borne by and paid for by the hirer(s). Subject to the terms & conditions contained on the front and reverse hereof of which the hirer(s) acknowledges that they are aware, the hirer agrees to rent the above vehicle and elects to pay all amounts payable under this agreement by the method of payment of which details are given on this document.

The Hirer(s) accept responsibility for all traffic violations. A \$50 administration fee will apply for unpaid fines or to delayed process of infringement.

HIRER(S) RESPONSIBILITY

Maintaining water and oil levels is the hirer(s) responsibility. Should any malfunction of the vehicle occur, any sign of overheating, you must stop the vehicle immediately or you will be held liable and loss of bond may occur. Vehicle are provided in a clean and tidy manner and should be returned in a similar state otherwise a cleaning fee will apply.

LATE RETURNS

Late returns will be charged for at the rate of \$10 per hour

PETROL RETURNS

All vehicles are supplied with petrol and should be returned with petrol level likewise.

There will be **NO REFUND** for excess petrol.

The hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer. (Charges \$30 - \$300).

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

There will be **NO REFUND** for excess petrol.

Fuel tank Reading



Date & Time Out: 26/12/2024 10.00AM

[Signature]
Signature of Hirer

You should not sign this unless you are sure you understand its effect



Date & Time In: 08/01/2025 7.15pm

[Signature]
Signature of Hirer

You should not sign this unless you are sure you understand its effect

HIRE/Period Expiry _____ Days/ Weeks/Months

Deposit Received \$ _____

Total Received : \$ _____

ONLY PERSONS ABOVE 23 YEARS OF AGE AND UNDER 70 YEARS OLD WITH MORE THAN 2 YEARS DRIVING EXPERIENCE,
AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE



SIGNED OF BEHALF OF AKK Rental Pte Ltd

NON-WAIVER EXCESS : \$2500 + GST (OWN DAMAGE)
\$2000 + GST (THIRD PARTY)

WINDSCREEN : NOT COVERED - AS CHARGED

[Signature]
Signature of Hirer

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

*Our Reference : SMJ1244A KIA CERATO

ADDITIONAL DRIVER

NAME :

Driving Pass Date:

NRIC:

DATE OF BIRTH :

HP: