

# TwinCar AUTOMOTIVE PTE LTD

**Company Registration and GST No. 200714616M**

2 Kaki Bukit Avenue 2 #01-17/#01-18 /Heavy Vehicle #01-08/Spray Painting #02-27

Kaki Bukit Autohub Singapore 417921

Tel: 67440510

Fax: 67410510

P.I.C - Sandy

Reply to :claim@twincar.com.sg

16 October 2024

Our Ref : CLM16353 / GBF6420B / JULY-07/2024

**INDIA INTERNATIONAL INSURANCE PTE LTD**

64 CECIL STREET

#04-00 & #05-00 IOB BUILDING

SINGAPORE 049711

**ATTN: MOTOR CLAIMS DEPARTMENT**

Dear Sir @ Madam,

**RE: ACCIDENT INVOLVING GBF6420B & GBE4505J ON 02/07/2024**  
**ALONG CTE TWDS AYE B4 PIE EXIT**

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **GBE4505J** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	\$	3,379.00	(Include 9% GST)
Loss of rental	\$	784.80	(\$130.80 X 6 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
Towing fee	\$	100.00	
LTA search fee	\$	27.25	
	S \$	<u>4,491.05</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM16353
- 2) Twincar Leasing Pte Ltd - Invoice No: TLCS25864
- 3) Autobay Towing - GBF6420B (receipt attached)
- 4) LTA search
- 5) Letter of Authorisation
- 6) GIA report of GBF6420B

We look forward to your prompt reply.

Yours faithfully,



**Twincar Automotive Pte Ltd**

S.Y.NEO

Director

## LETTER OF AUTHORISATION

To: M/s Twincar Automotive Pte Ltd  
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: GBF 6420 B & GBE 4505 J  
ALONG C7E TWDS AYE B4 PIE EX17 ON 02/07/2024

I/We HOR GIAP TRADING NRIC/Passport No: 37788500B  
of BLE 575 ANG MO KIO AVE 10 #11-1865 S15605751  
the owner of vehicle no. GBF 6420 B hereby authorise you to commence repair to the said  
vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we underake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are \_\_\_\_\_  
Policy No. \_\_\_\_\_ Expiry Date: \_\_\_\_\_  
Date: \_\_\_\_\_ Excess: \_\_\_\_\_  
Owner's Signature/Co's stamp (if applicable) \_\_\_\_\_  
Witness Signature/Name \_\_\_\_\_

**HOR GIAP TRADING**  
280 WOODLANDS INDUSTRIAL PARK ES  
#03-14 HARVEST WOODLANDS  
SINGAPORE 73012  
TEL: 6335 3118 FAX: 6249 7321

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

I provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

India Ref: MCV2024D0007800  
Claimant Ref: GBF6420B

We/I, TWINCAR AUTOMOTIVE PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 3,379.00 (repair cost), S\$ 545.00 (loss of ~~XX~~/rental), S\$ 127.25 (search fee), vehicle no. GBF6420B that was damaged pursuant to the accident which occurred on 02/07/2024 (date) at CTE-AYE BEFORE PIE EXIT (location) involving vehicle no. GBE4505J (insured vehicle). This is pursuant to the inspection conducted on 04/07/2024 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner HOR GIAP TRADING ("the third party claimant") of vehicle no. GBF6420B to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to GBF6420B (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

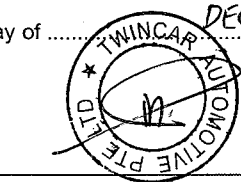
This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 4,051.25 to TWINCAR AUTOMOTIVE PTE LTD.

Dated this 31 day of DEC 2024

CLAIMANT:

Signature:



Signed by "the workshop" (with chop)

Name:

TWINCAR AUTOMOTIVE PTE LTD

NRIC:

2007146/bm

Address:

2 KAKI BUKIT AVE 2 #01-17  
KAKI BUKIT AUTOMOB S (419211

Nationality:

Occupation:

WITNESS:

Signature:



Signed by appointed Surveyor

Name:

LKK Auto Consultants Pte Ltd

NRIC:

199607198R

Address:

51 Ubi Avenue 1  
#02-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:

# TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921

Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail : sales@n51.com.sg

Company Reg. No. : 200714616M

GST Registration No. : 200714616M

INDIA INTERNATIONAL INSURANCE PTE LTD

64 CECIL STREET

#04-00 & #05-00 IOB BUILDING

SINGAPORE 049711

## TAX INVOICE

Date : 16/10/2024

Date in : 03/07/2024

Vehicle Num. : GBF6420B

Make/Model : TOYOTA DYNA 150 5MT-2016

Chassis/Eng# : JTFAT35Y50K207409/1KD2678123

Accident Date : 02/07/2024

Claim No : CLM16353

Reference : JULY-07/2024

Policy No. : DMCPHQ24-000215

LUMPSUM REPAIR BILL

REF : CLM16353-TWINCAR DATED 04/07/2024

BY DIRECT

Amount S\$

3,100.00

E. & O.E.	Sub S\$ :	3,100.00
	Add GST ( 9% ) S\$ :	279.00
	Total Amount S\$ :	<u>3,379.00</u>



for TWINCAR AUTOMOTIVE PTE LTD

# TwinCar

## LEASING PTE LTD

Company & GST Registration Number : 201533046C  
2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921  
Tel: 6744 0510 Fax: 6741 0510 email: twincar.rental@n51.com.sg

### Invoice To

HOR GIAP TRADING  
280 WOODLANDS INDUSTRIAL PARK E5  
#06-14 HARVEST @WOODLANDS  
SINGAPORE 757322

### TAX INVOICE

Invoice No. TLCS 25864  
Date 29/07/2024  
Terms Cash

Qty	Description	Rate	Amount
6	Vehicle No. GBJ51B - Car Rental for the period 03/07/2024 to 09/07/2024 (ref. Vehicle GBF6420B) 9% Tax on Sales	120.00 9.00%	720.00 64.80
		GST 9%	\$64.80
		Total Amount	\$784.80

TWINCAR LEASING PTE. LTD.



Authorised Signature

Note : Kindly make payable to " TWINCAR LEASING PTE LTD"  
or by Bank-in/transfer to UOB Bank A/c No. 310-307-697-6 (Bank Code 7375)



# TWINCAR LEASING PTE. LTD.

Company Registration Number : 201533046C  
2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921  
Tel: 6744 0510 Fax: 6741 0510 email: twincar.rental@n51.com.sg



## VEHICLE RENTAL AGREEMENT

VHA NO: 991

### HIRER'S PARTICULAR

Name(as in I/C): HOR GIAP TRADING  
NRIC/PASSPORT No: 37788500B  
Address(Res):280 WOODLANDS INDUSTRIAL PARK E5 #06-14 HARVEST @ WOODLANDS SINGAPORE (757322)  
Occupation: COMPANY Driving Exp:  
Driving License No: 37788500B D/L Type: Local  
Issue Date: 1987-06-19 Date of Birth: 1987-06-19  
Tel: (HP) 91445482  
Email: HOR-GIAP-8716@HOTMAIL.COM

### ADDITIONAL DRIVER'S PARTICULARS

Name(as in I/C): CHUA HOE CHOON  
NRIC/PASSPORT No: S0795850A  
Address(Res):APT BLK 575 ANG MO KIO AVENUE 10 #11-1865 SINGAPORE 560575  
Occupation: DRIVER Driving Exp:  
Driving License No: S0795850A D/L Type: Local  
Issue Date: 1976-10-15 Date of Birth: 1953-05-05

Vehicle No: GBJ51B  
Make: TOYOTA  
Model: DYNA  
Year: 2016  
Mileage Out:  
OUT: Date 2024-07-03 Time: 13:59  
NON-WAIVER EXCESS:  
Section1: \$2000 Section2: \$2000

### CHARGES

Daily rate	120.00
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### PETROL-LEVEL

Out	E	1/4	1/2	3/4	F	E
In	E	1/4	1/2	3/4	F	E

Extension (Accessories)	0.00
Collection Service	0.00
Misc.	0.00

Security Deposit Collected	0.00
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Rental Term	Cash
Start Date	2024-07-03
End Date	2024-10-03

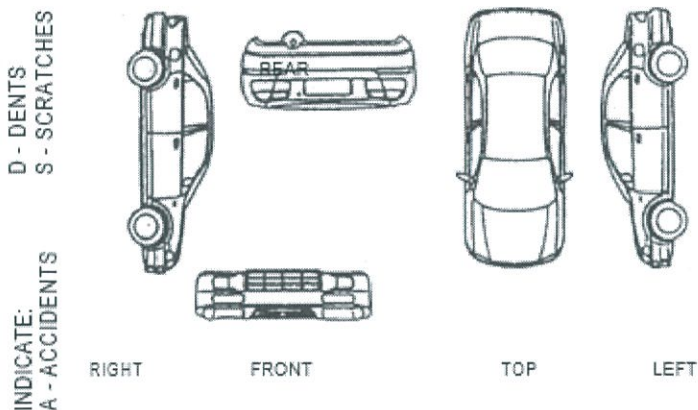
Rented out by:	Steve Koh
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### Hirer signature:

HOR GIAP TRADING  
280 WOODLANDS INDUSTRIAL PARK E5  
#03-14 HARVEST @ WOODLANDS  
SINGAPORE 757322  
TEL: 6335 3119 FAX: 6240 7031

### Addition Driver's Signature:

### VEHICLE CHECKLIST



### ACCESSORIES CHECK

<input checked="" type="checkbox"/> Camera Recorder	<input checked="" type="checkbox"/> Reverse Camera	<input checked="" type="checkbox"/> CD/ Radio Player
<input checked="" type="checkbox"/> Remote Control	<input type="checkbox"/> Reverse Sensor	<input type="checkbox"/> S/Tyre

I have read and agreed to the terms & conditions on both sides of this agreement. All information I have given TWINCAR LEASING PTE. LTD. in connection with this agreement is true.

### IMPORTANT

- THE VEHICLE SHALL BE RENTED OUT ON A DAILY BASIS, WITH A MINIMUM RENTAL PERIOD OF SIX MONTH.
- IN THE EVENT THAT THE HIRER RETURN THE VEHICLE PRIOR TO THE END OF THE MINIMUM RENTAL PERIOD, THE HIRER WILL BE REQUIRED TO PAY THE FULL RENTAL FEE APPLICABLE FOR THE REMAINING PERIOD UP TO THE END OF THE MINIMUM RENTAL PERIOD.
- ONLY PERSONS ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN, AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE
- IN CASE OF ACCIDENT THE HIRER SHOULD REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- THE VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY TWINCAR LEASING PTE. LTD..
- AN ADDITIONAL EXCESS OF \$2000 OF ALL CLAIM WILL APPLY FOR VEHICLE USE OUTSIDE SINGAPORE AND \$3000 FOR AGE ABOVE 65.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS
09/07/2024	14:05HRS			

HOR GIAP TRADING  
280 WOODLANDS INDUSTRIAL PARK E5  
#03-14 HARVEST @ WOODLANDS  
SINGAPORE 757322  
TEL: 6335 3119 FAX: 6240 7031

SIGNATURE OF HIRER/DRIVER

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 03 Jul 2024 / 16:02:45  
Receipt Date/Time : 03 Jul 2024 / 16:02:45

Tax Invoice/Receipt

Receipt No. : ITNET-00000-240703-003119

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 - GBE4505J As at 02 Jul 2024/15:50:00 Insurance Co: INDIA INT'L INS PTE LTD				
1	Insurance Enquiry - GBE4505J Enquiry Fee 20240703160232134399	25.00	2.25	27.25
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
anb7qcyh			Credit Card	27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
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.

**AUTOBAY TOWING**

1 Kaki Bukit Avenue #  
#01-55 AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 9816 8288 (Ah Boon)

**CASH SALE**

No. \_\_\_\_\_

Date: 3/7/24

Sold to: \_\_\_\_\_

(70)GRFG420 B**CROWN**

Item	Quantity	Description	Unit Price	Amount
		Auto Help to Defu Lane		\$100
		Reporting Two Trips		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$100

Issued by: \_\_\_\_\_

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	03 Jul 2024 17:56	Clm Dtl Modified	Claimant's Name: -> HOR GIAP TRADING. Claimant's ID: -> 37788500B.	[A] HOW MEI KWAN
2	03 Jul 2024 17:56	Clm Veh Model Changed	(205738) TOYOTA DYNA 150 3.0 D 5MT (M).	[A] HOW MEI KWAN
3	03 Jul 2024 17:56	Clm Created	Reg No: GBF6420B. Acct Date: 2024/07/02. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: EQ Insurance Company Ltd (HQ). Workshop: Twincar Auto motive Pte Ltd (HQ)	[A] HOW MEI KWAN
4	03 Jul 2024 17:56	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	03 Jul 2024 17:56	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/12	[A] HOW MEI KWAN
6	03 Jul 2024 17:56	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	03 Jul 2024 17:56	Label Added	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	03 Jul 2024 17:56	Adj Adjuster Assigned	[None] -> ADRIAN LING	[A] HOW MEI KWAN
9	10 Jul 2024 11:02	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2024/07/12	[A] HOW MEI KWAN
10	15 Jul 2024 10:12	Adj Mandate Request	Cur.Req:0.00:PODS LIABILITY: 100% BOLA 28 SNC7317J -> YP8161K -> GBE4505J(OI)-> GBF6420B(TP)	[A] CHEW HSIAO TONG
11	15 Jul 2024 10:45	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/07/12	[I] Priya
12	15 Jul 2024 10:45	Adj Mandate Set	Approved:0.00.	[I] Priya
13	21 Nov 2024 17:22	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	21 Nov 2024 17:22	Clm Dtl Modified	Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	21 Nov 2024 17:22	Clm Dtl Modified	JPJ Reg. Date: -> 2017/01/17.	[A] JOANNE LEE KHANG MIN
16	21 Nov 2024 17:22	Clm Details Notified		[A] JOANNE LEE KHANG MIN
17	25 Nov 2024 10:47	Adj Mandate Request	Cur.Req:4160.25:Liability: 100% *Quantum: \$4,160.25(all-in). Pls refer to adjuster report f or details. *For your approval please.	[A] CHEW HSIAO TONG
18	25 Nov 2024 10:50	Adj Mandate Set	Approved:4160.25.	[I] Priya

Date From

Date To

Audit Type

None

Go

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
3195906	05 Jul 2024 09:04:29	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	GBF6420B	GBE4505J	12.00
3198555	10 Jul 2024 11:02:53	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBF6420B	GBE4505J	12.00