

INS. CASE OWNER:

CC

4/EQ1170 23271, M/Ka36

LKK:

IDAC:

Surveyor:

MA CF

DOI:

ASSIGNMENT

H151A

Date / Time:

6/12/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKU 9887 C

Name of Insured:

Robert Limonsme Services Pte

Insured Tel No.:

HP:

Claim No.:

Policy No.:

DMEPHQ17-00085

Excess Sec II :SS

D.O.A.:

4/12/2017

Make / Model:

Toyota Actis

Place of Accident:

Entrance 84 Ave

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Wan Ying Tie

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.:

96641891

(V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

SKB 8692J



INSRS:

WSP:

Tel:

Liability:

RMKS:

K. Kim Hin



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

12/11

24 min

SKB 8692J

SKU 9887C

M/EQ117023133/h4 : OIA 4/12/17
M/IN417018965/h4 : OIA 3/10/17

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

12/12/2017

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

8/12/17

Sent By:

Hue

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

21/11/18

Confirm with:

Margaret

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

27

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

1230.50

OIO rear-ended TP.

Loss of Rental (LOR):

S\$

450.00

(

3 days) X150.00

Loss of Use (LOU):

S\$

- 2 (\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

5.55

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

Total:

S\$

1685.85

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

1685.85

Name 1:

K. Kim Hin Auto Pte Ltd.

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

RECEIVED 30 AUG 2018

* Payee Name Incorrect

30/8/18

REF:

M/Ka3

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

at Workshop m/s

of:

Insured

Policy No.

Claims No.

Sum Insured:

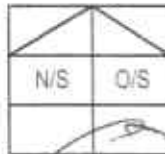
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Rpt: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 2 days Res.: Yes or No

Lum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: Person Contacted:

Veh No:

Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Colour:

A/C: Insured / Std / NI / NA

Sp. Reading:

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

mm

R/Bal.

mm

L/Bal.

mm

L/Bal.

mm

D.O.A.

D.O.I.

Survey held at

Des. of Damages: Fr / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

18/6/18 Confirm US \$1150.00 with 2 working days

(red - \$1622.00
59%)

Date/Time: File Pass to?

☐

Preli. Report

1)

☐

Final Report

Date/Time: File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation

) S - RS Si

) Photos

) Others

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Report Format :

Lump Sum / I.B.I: (\$

TOTAL:



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
EQ INSURANCE COMPANY LTD			Ref : CC4/EQI17023271/M1ka3	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 07-12-2017	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKV 9887C	Veh. Inspected	SKB 8692J	
Policy No.	DMCFHQ17-000185	Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	07/12/2017	
2. Vehicle Particulars & Condition				
Make & Model	c.c		0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer		Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	04/12/2017	Inspection Date	07/12/2017	
Survey held at	K KIM HIN AUTOMOTIVE PTE LTD BLK 34 SIN MING DRIVE, #01-114, SINGAPORE 575708			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: To Be Advised
Our ref: CC4/EQI17023271/M1ka3

Date: 08.12.2017

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SKB8692J

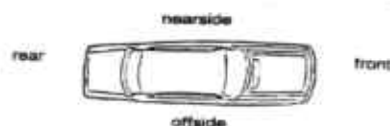
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 07.12.2017 at the premises of M/s K Kim Hin Auto Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	2,772.00
Revised Estimate Amount	: S\$	1,236.00
"Check" Items Amount	: S\$	64.00
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
Rear Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 2 days

Yours faithfully,

MA CHIN FOOK
Licensed Appraiser

Ma C.F (LKKAuto)

From: Ma C.F (LKKAuto)
Sent: Friday, 4 May, 2018 4:57 PM
To: 'Simon'
Subject: RE: SKB8692J TP EQ FINALISATION

Dear Sir / Madam

Finalize Without Prejudice

Confirmed.

Warmest Regards,
Ma Chin Fook
LKK Auto Consultants Pte Ltd
OFF : 67418434
FAX: 6741 4108
EMAIL: macf@lkkauto.com

From: Simon [<mailto:simon@kkimhin.com.sg>]
Sent: Monday, 23 April, 2018 7:22 PM
To: Ma C.F (LKKAuto)
Subject: SKB8692J TP EQ FINALISATION

Dear Mr Mah,

Enclosed for your attention.
Lump Sum \$1150.00
02 repair days.
Please check and revert.

Regards
Simon
KKH

Your message is ready to be sent with the following file or link attachments:
doc02100520180423191656.pdf

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

金興(興)汽車私人有限公司

160 Sin Ming Drive, #02-18/19/20/21,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkimhin.com.sg

No. : 29341

Vehicle Insured : SKV 9887 G
Accident Date : 04-Dec-2017

Date : 06-Dec-2017

Our Ref : 170880 (EQ) / SHUMAN

PAGE : 1

QUACH VAN THIEU (MS)
Singapore

ESTIMATED COST OF REPAIR FOR SUBARU FORESTER 2.0X (2006) SKB8692J

1 pc rear bumper		380.00 c det
10 pcs rear bumper clips	@ S\$ 2.00	20.00 c n/c
10 pcs rear bumper rivet	@ S\$ 3.00	30.00 c n/c
2 pcs rear bumper side retainer (LH/RH)	@ S\$ 30.00	60.00 c n/c
2 pcs rear bumper side bracket (LH/RH)	@ S\$ 30.00	60.00 c n/c
2 pcs rear bumper lower bracket (LH/RH)	@ S\$ 20.00	40.00 c 1 pc 20.00
1 pc rear bumper top bracket		X 75.00 c X
1 pc rear bumper sponge		80.00 c X
1 pc rear bumper reinforcement		X 290.00 c X
1 pc tailgate "FORESTER" emblem		X 125.00 c X
		1,060.00
	Add 20% :	212.00
		1,272.00

1 pc reverse sensor

220.00 sn

To remove, cut out damaged parts, panel beating, welding, align, refix and to renew affected parts.

To remove and refit reverse sensor assy.

To putty and respray on affected portions.

Not Authorised
US Repw.
after paint job
LKC Auto (M)
7/12/2017
2w days
250 500.00
60 80.00
250 700.00
Total : S\$ 2,772.00

Singapore Dollars Two Thousand Seven Hundred and Seventy Two Only

Note: Amount quoted above is subject to prevailing GST at time of tax invoice.

Coach 4 sum \$1150/-
2 days

570.00
+ 20%
684.00 s/parts
220.00 sn
+ 560.00 labour
1464.00

1464.00
- 20%
1171.20

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-18/19/20/21,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkimhin.com.sg

No. : 29341

Vehicle Insured : SKV 9887 C
Accident Date : 04-Dec-2017

Date : 06-Dec-2017

Our Ref : 170880 (EQ) / SHUMAN

PAGE : 1

QUACH VAN THIEU (MS)
Singapore

ESTIMATED COST OF REPAIR FOR SUBARU FORESTER 2.0X (2006) SKB8692J

1 pc rear bumper		380.00 c	det
10 pcs rear bumper clips	@ S\$ 2.00	20.00 c	nee
10 pcs rear bumper rivet	@ S\$ 3.00	30.00 c	hiz
2 pcs rear bumper side retainer (LH/RH)	@ S\$ 30.00	60.00 c	dis
2 pcs rear bumper side bracket (LH/RH)	@ S\$ 30.00	60.00 c	dis
2 pcs rear bumper lower bracket (LH/RH)	@ S\$ 20.00	40.00 c	ka
1 pc rear bumper top bracket		75.00 c	
1 pc rear bumper sponge		80.00 c	
1 pc rear bumper reinforcement		290.00 c	
1 pc tailgate "FORESTER" emblem		25.00 c	one
		1,060.00	
Add 20% :		212.00	
		1,272.00	
1 pc reverse sensor		220.00 sn	
To remove, cut out damaged parts, panel beating, welding, align, refix and to renew affected parts.			
To remove and refit reverse sensor assy.			
To putty and respray on affected portions.			
Total :		S\$ 2,772.00	

Kim Hin Consultants to notify the Repairer of the full extent of damage to resurvey before repair.
To resurvey damaged part(s) during resurvey

- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Signature: _____
Date: _____

Not Authorised
4S Repw.
After paint job
KKK Auto City
7/12/2017
2w day
250 500.00
60 80.00
250 700.00

Singapore Dollars Two Thousand Seven Hundred and Seventy Two Only

Note: Amount quoted above is subject to prevailing GST at time of tax invoice.

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type	Foreign Identification Number
Owner ID	5352U
Vehicle Details	
Vehicle No.	SKB8692J
Vehicle to be Exported	Yes
Intended De-registration Date	05 Dec 2017
Vehicle Make	SUBARU
Vehicle Model	FORESTER2.0X
Primary Colour	Red
Manufacturing Year	2006
Engine No.	EJ20C716838
Chassis No.	JF15G5KE56G073163
Maximum Power Output	116.0 kW (155 bhp)
Open Market Value	\$18,176.00
Original Registration Date	07 Dec 2006
First Registration Date	07 Dec 2006
Transfer Count	2
Actual ARF Paid	\$19,994.00
Intended PARF Rebate Details	
PARF Eligibility	Forfeited
PARF Eligibility Expiry Date	-
PARF Rebate Amount	\$0.00
Intended COE Rebate Details	
COE Expiry Date	06 Dec 2021
COE Category	B - Car (1601cc & above)
COE Period(Years)	5
PQP Paid	\$27,594.00
COE Rebate Amount	\$22,090.00
Total Rebate Amount	\$22,090.00
Message	
Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 05 Dec 2017

Your Ref: SKV9887C
Our Ref : 170880/12

Ms Quach Van Thieu

Correspondence Address :
c/o M/s K. Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Date : 21 May 2018

EQ Insurance Company Ltd
Motor Claims Dept
5 Maxwell Road
#17-00 Tower Block
MND Complex
Singapore 069110

RECEIVED
01 JUN 2018

Customer Service

Dear Sir/Madam

**ACCIDENT INVOLVING SKB 8692 J AND SKV 9887 C ALONG JURONG TOWN
HALL ROAD ON 04 DECEMBER 2017**

I am the owner of the m/vehicle SKB 8692 J which was involved
in the above accident.

My vehicle sustained damages as a result of the said accident and
I am now claiming against you for the followings:-

1. Costs of repairs		\$ 1,230.50
2. Loss of Use of vehicle at \$200.00 (DS Car Rental) per day for 03 day(s)		\$ 600.00
3. Police documents/Search fees		\$ 5.35
4. Surveyor report fee		\$ -
Total:		\$ 1,835.85

Please advise whether you are prepared to settle my claim as
outlined above. As I have yet to settle my repair bill with my
repairers, I hereby authorise my repairers and/or their
representatives to negotiate/compromise settlement of above claim
on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



enc1.

DM17H002744 -JG
SKV9887C
04/12/17



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC4/EQ117023271/M1ka3

13 DECEMBER 2017

ROSET LIMOUSINE SERVICES PTE LTD

53 UBI AVENUE 1

#03-47 PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

ATTN: HR / MANAGEMENT

Dear Sir/Madam,

ACCIDENT INVOLVING SKV 9887C AND SKB 8692J ON 04.12.2017

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Zaini

Case Handler

DID: 6841 2132

FAX: 6741 4108

Email: Zaini@lkkauto.com

c.c. *EQ INSURANCE COMPANY LIMITED*
(Motor Claims Dept)

Letter of Authorization

To Whom It May Concern

Accident on 4 DECEMBER 2017 involving SKB8692J AND SKV9887C

Along JURONG TOWN HALL ROAD

I/We QUACH VAN THIEU NRIC NO. G5785352U of
16 HOLLAND HILL #07-12, SINGAPORE 278745

owner of Motor Vehicle Registration No. SKB8692J insured by
AXA INSURANCE PTE LTD under Policy No. GA078989

do hereby authorize M/s K. KIM HIN AUTO PTE LTD as my/our
representative with full authority to write, negotiate and settle claim for damages on my/our
behalf against the owner and /or driver of Motor Vehicle Regn No. SKV9887C
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,
M/s K. KIM HIN AUTO PTE LTD and the said
payment be forwarded to them to be construed as full and final discharge of my/our claim.


Owner's Signature & Company Stamp

07/12/2017
Date



CO. REG. NO: 199402370D
GST NO: M2-0123250-3

AUTO PTE LTD

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkinhin.com.sg

No. : 23409

Date : 08-Dec-2017

PAGE : 1

Vehicle Insured : SKV 9887 C
Accident Date : 04-Dec-2017

Our Ref : 170880 (EQ) / MARGARET

QUACH VAN THIEU (MS)
Singapore

COST OF REPAIR FOR SUBARU FORESTER 2.0X (2006) SKB8692J

To supply spare parts

To remove, cut out damaged parts,
panel beating, welding, align,
refix and to renew affected parts.

To remove and refit reverse sensor
assy.

To putty and respray on affected
portions.

	1,150.00
Add 7% GST :	80.50

Total :	S\$ 1,230.50
	=====

Singapore Dollars One Thousand Two Hundred and
Thirty and Cents Fifty Only

金興(龔)汽車私人有限公司
K. KIM HIN AUTO PTE LTD

DS CAR RENTAL PTE LTD

Blk 1 Sin Ming Industrial Estate Sector C #01-119 Singapore 575636

Tel: 6452 7793 Fax: 6454 9575

Co. Reg. No.: 201400889N

ORIGINAL COPY
EQ Insurance Company Limited -

INVOICE

Ms QUACH VAN THIEU
C/O K. KIM HIN AUTO PTE LTD
160 SIN MING DRIVE #02-20
SIN MING AUTOCITY
SINGAPORE 575722

No. : DS 23522

Date : 08.05.2018

Vehicle No : SGM2160G
TOYOTA CAMRY

DESCRIPTION	AMOUNT
RENTAL CHARGES FOR VEHICLE FROM 05.12.2017 TO 08.12.2017 3 DAYS X S\$ 200.00	600.00
AGREEMENT NO.: 11076	
REMARK : SKB8692J	
Cheque should be crossed and made payable to DS CAR RENTAL PTE LTD	TOTAL \$ 600.00



Issued By

DS CAR RENTAL PTE LTD

Blk 1 Sin Ming Industrial Estate Sector C #01-119 Singapore 575636
Tel: 6452 7793 Fax: 6454 9575

Co. Reg. No.: 201400889N

RENTAL AGREEMENT

No: DS 11076

Vehicle No.	Make / Model
SGM 2160 G	Toyota Camry 2.0 A

Date: 5/12/17

HIRER'S PARTICULARS	
Name	Quach Van Thieu (MS Van)
Address	16 Holland Hill #07-12 S(278745)
Telephone (Home)	
(Office)	
H/Phone	9171 8357
NRIC or Passport No	Q5785352U
Nationality	
Date of Birth	15/8/1973 Age
Driving Licence No	Expires
Type	Local / Int'l Issued
Driving Experience	

CHARGES		
	\$	cts
3 Day(s) @ \$500	600	00
Week(s) @ \$		
Month(s) @ \$		
Insurance		
Additional Rental Payable		
Surcharge of Fuel		
Total	600	00
Less Deposit (Cash / Cheque No.)		
Balance Payable / Refundable		
Refund Received (Cash / Cheque No.)		

Note: 1) Hirer is liable for all parking fines and traffic violations.

- 2) Excess - In the event of any accident, the Hirer is liable to pay first (\$500.00) plus loss of earnings before the damaged vehicle is being repaired. (≤ 7yrs, ≤ 2yrs, ≥ 6yrs)
- 3) Young, Inexperienced or Aged driver, additional excess of (\$3500.00) will apply.

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the Hire Agreement printed overleaf.

*Windscreen claim of \$100 will apply if stone hit, otherwise full price will apply.

Stamp & Signature of Hirer

Signature of Driver
(If different from Hirer)

Date 5/12/17

Date

Date Out	5/12/17	Date In	8/12/17
Time Out	10.15am	Time In	11.00 AM / PM
Mileage at Delivery / Pick-up		Mileage on Returning	
Fuel Level at Delivery / Pick-up	E 1/4 1/2 3/4 F	Fuel on Returning	E 1/4 1/2 3/4 F
Surcharge of Fuel will be at \$5	per 1/4 tank		

Remarks: Kindly note the following:

No work permit holders are allowed to drive;

No drivers below 23 years old are allowed to drive;

Driving to Malaysia is strictly not allowed.

Owner: SKB 8692J

TERMS AND CONDITIONS

An agreement is made between US CAR RENTAL PTE LTD (BLK 1, SIN MING INDUSTRIAL ESTATE SECTION C, #01-118, SINGAPORE 575036) (hereinafter called "the Owner") and the person whose particulars and signature appear hereon (hereinafter called "the Hirer"). The Owner HEREBY lets to the Hirer and the Hirer takes the motor vehicle described hereunder (hereinafter called "the Vehicle") subject to all terms, conditions and stipulations of this Agreement, in consideration whereof the Hirer acknowledges and agrees as follows:-

1. The vehicle is the property of the Owner and is in good mechanical condition. The Hirer will return the Vehicle together with all keys, tyres, tools, accessories and other equipment in the same condition as when received, entirely clean and free of damage, in the place, date and at the time stated or within a reasonable period after the date specified. The Owner shall send a demand to the Hirer to return the Vehicle to such location. The Hirer may at his option, repossess the Vehicle at any time thereafter the date specified in the demand appears. The Owner reserves the right to repossess the Vehicle at any time without demand at Hirer's expense if the Vehicle is illegally parked, is used for any illegal purpose or is apparently malfunctioned. The Hirer waives prior notice, procedure hearing and judicial process as prior condition to Owner's repossession.

2. The Owner is entitled to take such steps as it may in its discretion think fit to represent the Vehicle and to let it be used for any bona fide damage however caused in the course of representing the Vehicle nor shall the Owner be liable to any person for any goods, articles or things placed or alleged to be placed in the Vehicle at the time of repossession.

3. The Owner reserves the right to retain or forfeit any of such goods, articles or things until such time as the Hirer pays all monies due and payable and where the Owner deems it fit to forfeit such goods, articles or things, the Owner shall give the Hirer two (2) weeks' notice of his intention to forfeit them and upon the expiry of the notice period, the Owner shall be entitled without incurring any liability whatsoever to sell or part of the goods, articles and things by private treaty or otherwise and allowed the proceeds from such sale inwards payment of the said monies payable by the Hirer under this Agreement.

4. The Hirer shall be liable to the Owner for all costs and expenses incurred by the Owner in repossession of the Vehicle and also for the loss of any insurance charges paid by the Owner in order to replace the loss of the Vehicle.

5. If the Owner makes a demand under Clause 1 and the Vehicle is returned on the specified date and location and before the expiry of the hire period as stated hereunder, the Owner shall refund the deposit to the Hirer and from the rental paid by the Hirer such sum as is calculated for the unused portion of the hire period (provided if applicable). The Hirer shall not have any claim against the Owner PROVIDED ALWAYS (a) refund of deposit shall be made to the Hirer unless all sums due and payable by the Hirer under this Agreement have been paid in full.

6. The Hirer is solely responsible for all costs of all petrol, diesel oil and other consumables used in relation to the Vehicle for all the period when the Vehicle is hired out to the Hirer.

7. The Hirer shall take proper care of the Vehicle and drive the same in a careful and skilful manner and shall observe all traffic regulations and laws, in the event of any breach of any traffic regulations and laws the Hirer shall pay all fines and penalties which may be incurred including any fines and penalties imposed by law on account of a vehicle and shall be liable for all summons, notices and penalties in connection therewith. The Hirer shall indemnify the Owner for any fines or penalties or expenses paid by the Owner for any breaches of traffic regulations and laws by the Hirer or his driver.

8. The Hirer is solely responsible for any Asean License Fee payable for entry into the Restricted Zone of the city during operation hours.

9. The vehicle shall not be overladen and shall at all times, at the Hirer's expense, be provided with sufficient oil, water and the prescribed tyre pressure. When not in use, the Vehicle must be properly parked and locked. The Hirer shall not tamper with the speedometer and in the event of the same not functioning properly, the Hirer shall immediately inform the Owner of the defect, whereupon the Owner shall provide the Hirer with a spare and address of a workshop whereby the Hirer shall deliver the Vehicle so as to remedy the defect immediately.

10. (a) The full rental cost is calculated on the basis of the other daily, weekly or monthly rental charge together with a refundable \$500 (i) deposit which are payable in advance on delivery of the Vehicle to the Hirer.

(b) In the case of a hire period exceeding one (1) month, the Hirer shall pay the Owner the following monthly rental in advance on the same day as the first rental payment was made.

(c) In the event where the Hirer fails to return the Vehicle on the expiration of this Rental Agreement, i.e. where the Vehicle is not returned to the location or date as specified hereunder or if any cheque given by the Hirer to the Owner for payment of rental in advance is dishonoured (in payment), for payment or if the Hirer fails to make payment of the rental in advance as provided in the above Clause 10(a) or 10(b), or where the Owner in his discretion extend the hire period without the Hirer paying the full rental in advance as provided in Clause 10(a) or 10(b), whichever is applicable, then without prejudice to other rights of the Owner, the Hirer shall be liable to pay the Owner rental calculated on a daily basis rate and the rate chargeable shall be as stipulated hereunder.

11. Under no circumstances shall the Vehicle be used, operated or driven:-

- (a) by any person or persons other than the Hirer or a person or persons expressly designated and authorised in this Agreement (hereinafter called "the driver") and for the purposes of the Agreement the driver shall be deemed to be the servant or agent of the Hirer.
- (b) while the Hirer or the driver is under the influence of intoxicating liquor or drugs.
- (c) to carry passengers or property for a consideration express or implied;
- (d) if the Vehicle is obtained from the owner by fraud or misrepresentation;
- (e) in motor sport events, including racing, speed-testing, rallying, reliability trials and speed testing.
- (f) by any learner driver;
- (g) for an illegal or unlawful purpose.

In the event that the Vehicle is used, operated or driven under any of the aforementioned circumstances, such use, operation and driving of Vehicle shall be deemed to be without the Owner's permission.

12. The Hirer shall drive the Vehicle only when qualified to do so and while holding all necessary current licences and permits and shall at all times drive the Vehicle in accordance with all requirements of the law and with the Owner's standard policy of insurance the copy of which is available for inspection at the Owner's office. The Hirer is bound by and agrees to the terms and conditions thereof, it being understood by the Hirer that the policy is a standard motor vehicle policy as required by the laws of the Republic of Singapore. The Hirer agrees further to protect the interest of the Owner's and the Owner's insurance company in case of accident by:-

- (a) obtaining names and addresses of parties involved and of witnesses and negotiating numbers of all vehicles involved;
- (b) not admitting liability or guilt or compelling any claim or traffic summons or notice other parties or in fact;
- (c) not abandoning the vehicle;
- (d) giving a detailed written report including diagram, even in case of slight damage within twenty-four (24) hours;
- (e) completing the Owner's accident report for the purpose of submitting to the Owner's insurer as required within twenty-four (24) hours;
- (f) notifying the police immediately;
- (g) calling at the Owner's office at BLK 1, SIN MING INDUSTRIAL ESTATE, SECTION C, #01-118, SINGAPORE 575036, as required or the Owner insurer's solicitors, and when requested to do so and to his full cooperation therewith.

13. The Owner shall not be liable to any person for any loss of or damage to any property left, stored or transported by any person in or upon the vehicle before or during the hire period or on or after the day the Vehicle is returned to the Owner and the Hirer releases and indemnifies the Owner from any such liability and agrees to hold the Owner harmless from all claims and demands on a full indemnity basis.

14. (a) In taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.

(b) The Owner shall not be liable to any person for any loss or damage whatsoever suffered and not covered by insurance or as a result of the Vehicle breaking down for any reason whatsoever or as a result of any loss, delivery of the Vehicle or a replacement Vehicle and the Hirer agrees to exonerate the Owner from all responsibility for any such loss or damage and to indemnify the Owner for the same.

15. The Vehicle is not covered by a motor insurance policy covering personal accident or death liability for the driver or passengers. Arrangement may be made, however at the request of the Hirer to cover the Vehicle with such a policy for the period of the hire. A copy of this policy will be available for inspection at the office of the Owner. If the Hirer does not arrange for this insurance cover, the Owner will accept any liability for any accident, death or other loss resulting from an accident with the vehicle.

16. (a) In the event the Vehicle is damaged or destroyed or lost or stolen or confiscated by the Authorities during the hire period, whether such damage is caused by or the destruction or loss shall be contribution to the negligence of the Hirer or a breach by the Hirer of any of the terms and conditions of this Agreement or otherwise, the Hirer shall be liable to pay to the Owner all loss and damage sustained or suffered by the Owner.

(b) Any loss and damage as mentioned above is deemed to be at the risk of the Hirer and without prejudice to any other rights of the Owner, such loss and damage shall include:-

- (i) in the event of damage to the Vehicle of need to repair the Vehicle;
- (ii) in the event the Vehicle is considered to be beyond economic repair or is destroyed, lost, stolen or confiscated, the value of the Vehicle as determined by the Owner of which the assessment of the Vehicle shall be fair. The Owner may in its absolute discretion permit the Hirer to replace the Vehicle at the Hirer's expense with a similar Vehicle or accept payment in lieu of the value of the Vehicle;
- (iii) damage and loss resulting from liability to hire the Vehicle out or from inability to use the same at the daily rental rate stipulated hereunder from the day the Vehicle is returned to the Owner to the day the Vehicle is repaired or replaced or the day or which the Hirer shall pay the Owner the value of the Vehicle, whichever is applicable, and where more than one is applicable the latest day shall apply;
- (iv) all costs and expenses incurred for repair or replacement of any part or parts or damaged tyre or for the repair or replacement of keys, locks, tools, accessories and other equipment and all costs and expenses for towing charges, survey and inspection fee and any other charges or fee paid or payable by the Owner to any person whatsoever;
- (v) all other costs and expenses the Owner may incur or be put or exposed to as well as all other costs and expenses paid or payable by the Owner by reason of the Hirer's default.

17. Except as expressly provided in this Agreement the Hirer shall keep the Vehicle at all times in his possession custody and control and shall not part with possession, custody or control thereof to any other person.

18. (a) If for any reason the Vehicle described hereunder for any other Vehicle offered by the Hirer prior to the commencement of the hire period is not available at the time of such commencement, the Owner reserves the right to replace the Vehicle of similar kind and if no such replacement Vehicle is available or if the Owner shall decline to provide a replacement Vehicle other than the Hirer shall be liable to pay the full rental paid by the Hirer and the Hirer shall have no claim of any kind whatsoever against the Owner.

(b) If for any reason the Hirer fails to accept or refuses to take delivery of the Vehicle at the commencement of the hire period, the Hirer shall without prejudice to the rights of the Owner pay the Owner as liquidated damages for breach of the Agreement of which the sum is equal to the rental payable for the hire period stated hereunder, credit being given for any rental paid by the Hirer for any part of the hire period.

19. The Hirer or the driver of the vehicle shall in no event be deemed the agent, servant or employee of the Owner in any manner or for any purpose whatsoever.

20. Any notice or demand required or permitted to be served or made under this Agreement on any person shall be deemed to have been validly served or made if served on that person personally or sent to him by registered post or local urgent mail or left at the address stated in this Agreement or to his existing or last known business or residential address and any such notice sent by registered post or local urgent mail shall be conclusively deemed to have been received by that person within, in the case of registered mail, forty-eight (48) hours, and in the case of local urgent mail, twenty-four (24) hours after the time of posting whether or not that person actually receives it or the same is returned to the sender.

21. No relaxation, forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder for that any breach operates as a waiver of any subsequent or continuing breach.

22. The Hirer shall pay all legal fees as between solicitors and clients and other costs and disbursements incurred in connection with demanding and enforcing payment of any monies due under this Agreement or otherwise howsoever in enforcing the Agreement and/or any of the covenants, undertakings, stipulations, terms, conditions or provisions of this Agreement.

23. The person signing this Agreement and any other person, firm, or organisation to whom the person so signing directs that payment be made shall each be deemed a Hirer hereunder and shall be jointly and severally liable for the payment of all monies due or to become due by reason of this Agreement.

24. In the event of any disputes arising out of or in connection with this Agreement, the parties hereto hereby agree and submit to the jurisdiction of the courts of the Republic of Singapore.

25. This Agreement shall be construed in accordance with the laws of the Republic of Singapore.

26. Any provision of this Agreement or any part of any Clause hereunder which is prohibited or unenforceable in a Court of law shall be ineffective only to the extent of such prohibition or unenforceability shall invalidate or affect the remaining provisions of this Agreement or the remaining parts of the Clause affected.

27. In this Agreement where the context so permits:-

- (a) the day the vehicle is returned to the Owner includes:-
 - (i) the day the vehicle is physically returned to the Owner by any person;
 - or
 - (ii) the day on which the Owner receives the Vehicle;
- (b) if the Vehicle is destroyed or, if the Vehicle is lost, stolen or confiscated or the Owner cannot locate or take physical possession of the same in consequence of its loss, theft or confiscation, the day on which the Hirer reports to the Owner of the loss, the Owner becomes aware of the circumstances, whichever is earlier, whichever is applicable, and if more than one is applicable the one with the latest day shall apply;
- (c) "the hire period" includes any extension thereof granted by the Owner and endorsed hereon and for which payment of full rental has been made in advance as required in Clause 10(a) and 10(b), whichever is applicable;
- (d) "the Hirer" in relation to the covenants, undertakings, stipulations, terms, conditions or provisions of or obligations in this Agreement regarding the operation, use or condition of the vehicle, or insurance matters, including all or exclusion of the Owner's liability in any matter or regarding the Hirer's negligence includes the driver and any breach of any such covenants, undertakings, stipulations, terms, conditions, or provisions of or obligations made by the driver shall be deemed to be a breach or false declaration made by the Hirer;
- (e) masculine gender includes the female or neutral gender;
- (f) "person" includes the Hirer, the driver or any individual, firm, company, association, society or other organisation and any government body or authority;
- (g) singular includes the plural and vice versa;
- (h) "the terms and conditions of this Agreement" includes all the covenants, undertakings, stipulations, terms, conditions or provisions herein stated;
- (i) "the Vehicle" includes all requirements and accessories thereof and all additional keys, tools, tools, tyres, accessories and other equipment thereon or thereunder placed thereon or made before or after the date of this Agreement.

28. The Hirer shall permit the owner at all reasonable times to have access to the Vehicle for the purpose of inspecting the state and condition thereof.

29. This Agreement and Vehicle cannot be assigned or transferred by the Hirer.



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 05 Dec 2017 / 16:33:42

Receipt Date/Time : 05 Dec 2017 / 16:33:42

Tax Invoice/Receipt

Receipt No. : ITNET-00000-171205-001627

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 - SKV9887C				
As at 04 Dec 2017/18:15:00				
Insurance Co: EQ INSURANCE COMPANY LTD				
1	Insurance Enquiry - SKV9887C			
	Enquiry Fee	5.00	0.35	5.35
	20171205163239563265			
	Sub-Total	5.00	0.35	5.35
	Total Before Rounding	5.00	0.35	5.35
	Rounding Difference			0.00
	Total Amount Payable			5.35
Paid By				
	xxxxxxxxxxxx1756	Credit Card:		5.35
		Visa/MasterCard		
	Total			5.35
	Cash Change			0.00
	Tendered Amount			5.35
	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.

Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SKV9887C	04 Dec 2017 / 18:15:00	EQ INSURANCE COMPANY LTD

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Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s EQ INSURANCE COMPANY LTD

Date: 07/09/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SKV 9887C	(Insd Veh)	Your Ref. No. : DMCFHQ17-000185
	SKB 8692J	(TP Veh)	Our Ref. No. : CC4/EQI17023271/M1wa3q2
Date of Accident	4/12/2017		

Liability	100%	
Final Repair Cost	: \$ 1,230.50	
Loss of Use	: \$	days
Rental (If any)	: \$ 450.00	3 days
Others:	: \$ 5.35	
	: \$	
	1,685.85	
Final Settlement Sum	: \$ 1,685.85	
Remarks	:	

<u>Payment Instruction: Payee's Breakdown</u>		
1)	K.KIM HIN AUTO PTE LTD	: \$ 1,685.85
		: \$

JOANNE LEE
LKK Auto Consultants Pte Ltd



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
EQ INSURANCE COMPANY LTD		Ref : CC4/EQI17023271/M1wa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 07-09-2018	
		Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SKV 9887C	Veh. Inspected	SKB 8692J
Policy No.	DMCFHQ17-000185	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From	ELAINE	Assign Date	06/12/2017
2. Vehicle Particulars & Condition			
Make & Model	SUBARU FORESTER	c.c	1994
Engine No.	HIDDEN	Year of Reg.	2006
Chassis No.	JF1SG5KE56G073163	Colour	RED
Odometer	142855	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	215/80 R16	GOODYEAR	7 mm
L/H Front Tyre	215/80 R16	GOODYEAR	7 mm
R/H Rear Tyre	215/80 R16	GOODYEAR	7 mm
L/H Rear Tyre	215/80 R16	GOODYEAR	7 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	04/12/2017	Inspection Date	07/12/2017
Survey held at	K KIM HIN AUTO PTE LTD 160 SIN MING DRIVE, #02-20, SIN MING AUTOCITY, SINGAPORE 575722		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		2 Working Days	

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKB 8692J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	REAR BUMPER (WCP)	DEFORMED	380.00	380.00
10	REAR BUMPER CLIPS @\$2.00 (WCP)	NECESSARY	20.00	20.00
10	REAR BUMPER RIVET @\$3.00 (WCP)	NECESSARY	30.00	30.00
2	REAR BUMPER SIDE RETAINER @\$30.00 (LH/RH) (WCP)	DISTORTED	60.00	60.00
2	REAR BUMPER SIDE BRACKET (LH/RH) @\$30.00 (WCP)	DISTORTED	60.00	60.00
2	REAR BUMPER LOWER BRACKET (LH/RH) @\$20.00 (WCP)	BENT (1 PCS ONLY)	40.00	20.00
1	REAR BUMPER TOP BRACKET (WCP)	SERVICEABLE	75.00	-
1	REAR BUMPER SPONGE (WCP)	SERVICEABLE	80.00	-
1	REAR BUMPER REINFORCEMENT (WCP)	SERVICEABLE	290.00	-
1	TAILGATE 'FORESTER' EMBLEM (WCP)	SERVICEABLE	25.00	-
	COST PLUS 20% (PARTS SUPPLIED BY WORKSHOP)		212.00	114.00
			1,272.00	684.00
<u>SPECIAL NETT ITEMS</u>				
1	REVERSE SENSOR (SN)	SHORTED	220.00	220.00
			220.00	220.00
<u>LABOUR</u>				
	TO REMOVE, CUT OUT DAMAGED PARTS, PANEL BEATING, WELDING, ALIGN, REFIX AND TO RENEW AFFECTED PARTS.		500.00	250.00
	TO REMOVE AND REFIT REVERSE SENSOR ASSY.		80.00	60.00
	TO PUTTY AND RESPRAY ON AFFECTED PORTIONS.		700.00	250.00
			1,280.00	560.00
GRAND TOTAL			2,772.00	1,464.00
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				1,150.00

Report Ref No. CC4/EQ117023271/M1wa3q2

MA CHIN FOOK

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.