



**Ethicarz Pte. Ltd.**

56 Loyang Way, Loyang Enterprise Building  
#04-04 Singapore 508775  
Tel: +65 6384 4404 Fax: +65 6384 0444  
E-mail: enquiries@ethicarz.sg  
Company No.: 201729003E  
GST Registration No: 201729003E

Our Ref : SKH8958L  
Your Ref : SLS4072Z

Date : 30.10.2018

**AXA INSURANCE PTE LTD**

Attn : Motor Claim Department

Dear Sir/Mdm,

ACCIDENT INVOLVING : SKH8958L, SLS4072Z AND SJE8031M  
DATE OF ACCIDENT : 07.12.2017  
ALONG : UPPER BUKIT TIMAH TOWARDS CLEMENTI

We refer to the above mentioned accident.

We are claiming as below:

Cost of Repair	: S	2,728.50	( S\$ 2,550.00 + GST)
Loss of Rental	: S	1,027.20	(S\$ 120.00 X 8 DAYS)

Grand Total : S 3,755.70

The above settlement is in respect of our client's for damage pertaining to his motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

Kindly take note that our office is located at 56 Loyang way, Loyang Enterprise Building, #04-04 Singapore 508775

If you have any queries, please contact Katherine Chan at 6384 4404, or email 'katherinechan@ethicarz.sg

Yours Faithfully,  
Katherine Chan





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

20 DECEMBER 2017

**YAP SIEW HUA**

BLK 62B STRATHMORE AVENUE  
#07-58  
SINGAPORE 143062

Dear Sir/ Mdm

**OUR REF : CC4/AXA17023600/Gpb3**

**YOUR REF : P1995396 (SLS 4072Z)**

**ACCIDENT INVOLVING SLS 4072Z/ SKH 8958L/ OTHERS ALONG/AT UPPER BUKIT  
TIMAH ROAD TWDS CLEMENTI ON 07/12/2017**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from Ethicarz Pte Ltd acting on behalf of the owner of SKH 8958L against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

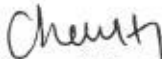
This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

*Cc AXA Insurance Pte Ltd  
(Motor Claims Dept)*



## Ethicarz Pte Ltd

56 Loyang Way #04-04 Loyang Enterprise Building  
Singapore 508775  
Tel: +65 6384 4404 | Fax: +65 6384 0444  
Company No: 201729003E

### LETTER OF AUTHORISATION

Accident on 7/12/2017 along UPPER BUNUT TIMAH RD TOWARDS CLEMENTI  
Involving vehicles SKH 8958L, SL5 4072Z & STE 8021M

In consideration of **Ethicarz Pte Ltd**, 56 Loyang Way #04-04 Loyang Enterprise Building Singapore 508775, repairing my/our motor vehicle no SKH 8958L at my request, I/We, ONG NEE TIONG ("the claimant") of BLK 527 CHOA CHU KANG ST 51 #07-271 S1680527 (address) bearing NRIC No S2589848F the owner of motor vehicle no SKH 8958L, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.


I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Ethicarz Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. Note: Letter of Guarantee issued by Ethicarz Pte Ltd dated 7 Dec 2017 will take precedence ~~over~~ in the case the claim is unsuccessful.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Ethicarz Pte Ltd** The cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Ethicarz Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Ethicarz Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Ethicarz Pte Ltd** shall amount to a good discharge of **Ethicarz Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 7 day of Dec (month) 20 17 (year)

  
Signed by "the claimant"  
Name: ONG NEE TIONG  
NRIC No: S2589848F

  
Signed by **Ethicarz Pte Ltd**



redefining / insurance

CLAIM REF : S7M005EI  
INSURED : YAP SIEW HUA

DISCHARGE VOUCHER

We/I, ONG NEE TIONG, NRIC NO. S2589848F hereby agree to accept the sum of dollars THREE THOUSAND THREE HUNDRED SEVENTY AND CENTS FIFTY ONLY (\$3,370.50) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. SLS 4072Z as a result of an accident along UPPER BUKIT TIMAH TOWARDS CLEMENTI on 07/12/2017 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKH 8958L.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SLS 4072Z in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SLS 4072Z.

Dated this 01 day of Dec 2018

Claimant's Signature

[Signature]

NRIC no./ Company Stamp

S2589848F

Occupation/ Business

\_\_\_\_\_

Address

\_\_\_\_\_

Telephone No.

\_\_\_\_\_

Witness's Name

\_\_\_\_\_

Witness's Signature

\_\_\_\_\_

Witness's NRIC No.

\_\_\_\_\_

**ETHICARZ PTE LTD**

56 Loyang Way #04-04  
Loyang Enterprise Building  
Singapore 508775  
Main: 6384 4404 Fax: 6384 0444  
Email: reporting@ethicarz.sg

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Centre #B1-01  
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg

My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims arising from the same accident.



Invoice To :

AXA INSURANCE PTE LTD

**Ethicarz Pte. Ltd.**

56 Loyang Way, Loyang Enterprise Building

#04-04 Singapore 508775

Tel: +65 6384 4404 Fax: +65 6384 0444

E-mail: enquiries@ethicarz.sg

Company No.: 201729003E

GST Registration No: 201729003E

**REPAIR BILL NO.**

Repair Bill No.	
Date	29.10.2018
Vehicle No.	SKH8958L
Vehicle Model	RENAULT SCENIC III
Accident Date	07.12.2017

Description	Amount
LUMP SUM COST OF REPAIR FOR SKH8958L	\$ 2,550.00

Kindly cross & make cheque payable to : **Ethicarz Pte. Ltd.**

SUB- TOTAL	\$	2,550.00
GST 7 %	\$	178.50
Total Payable	\$	2,728.50



for Customer:

for Ethicarz Pte. Ltd.



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
ONG NEE TIONG BLK 527 CHOA CHU KANG STREET 51 #07-271 SINGAPORE 680527

DATE	INVOICE NO.
20-Dec-2017	A 36989

DESCRIPTION	VHA NO.	DUE DATE	VEH. NO.
	A 36989	20-Dec-2017	SIY 9152 K
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 07 DECEMBER 2017 TO 15 DECEMBER 2017 YOUR REF: SKH 8958 L	8	120.00	960.00
GST @ 7%			\$67.20
<b>TOTAL</b>			<b>\$1,027.20</b>

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

**BKW Rent-A-Car Pte Ltd**  
120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6271 1661  
ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg  
A subsidiary of BKW Automobile Pte Ltd



**bizSAFE**



**VEHICLE HIRING AGREEMENT**
**HIRER'S PARTICULARS**

Name (as in I/C) ONEE NEE TIONG  
 NRIC/Passport No: S2589848F Date of Birth: 18/06/1965  
 Address: BK 527 CHUA CHU KANG ST / #07-271 Age: \_\_\_\_\_  
9 (680527) S(\_\_\_\_\_) \_\_\_\_\_  
 Name & Address of Employer: \_\_\_\_\_  
 Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
 Driving Licence No: \_\_\_\_\_ Passed Date: \_\_\_\_\_  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_  
 Tel(O) \_\_\_\_\_ (R) \_\_\_\_\_ HP \_\_\_\_\_

**DRIVER'S PARTICULARS**

Name (as in I/C) \_\_\_\_\_  
 NRIC/Passport No: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Address: \_\_\_\_\_ Age: \_\_\_\_\_  
 \_\_\_\_\_ S(\_\_\_\_\_) \_\_\_\_\_  
 Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_ Yrs \_\_\_\_\_  
 Driving Licence No: \_\_\_\_\_ Passed / Expiry Date: \_\_\_\_\_  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_ Contact No: \_\_\_\_\_

Hirer's Own Vehicle No: SKH858L Replace Veh No: 8588  
 Loan Vehicle No: STY9152K VR No: \_\_\_\_\_  
 Make & Model: VW JETTA Auto/Manual Group: Auto  
 CHARGES \$ cts  
 Daily day @\$ Per day  
 Weekly/Monthly week @\$ Per week/Monthly  
 Others  
 CDW/PAI @\$ Per day/Monthly  
 Delivery/Collection Svc  
 GST  
 OR No: (A) SUB-TOTAL  
 Petrol Level: OUT E 1/4 1/2 3/4 F  
 Surchage IN  
 First \_\_\_\_\_ km FREE per day GST  
 Excess mileage is chargeable  
 at \_\_\_\_\_ cents per km TOTAL CHARGES

Security Deposit : \$ Bank:

CASH/NETS/VISA/MC/AMEX/CHQ No:

Expiry Date: Card ID No:

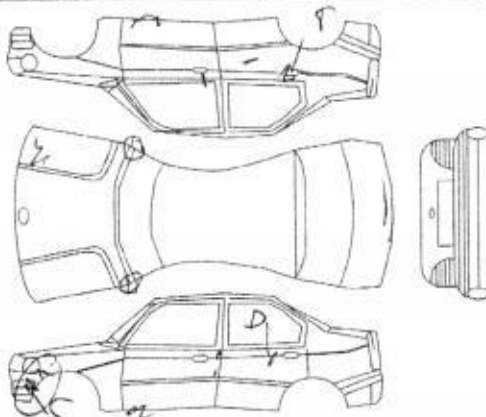
Name as in Card:

NON WAIVER EXCESS (Subject to GST): \$ 2000/-
**ACCESSORIES CHECK**
☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

**SINGAPORE Use Only**
**INDICATE:**

A - Accidents  
D - Dents  
S - Scratches  
X - Crack


I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

**IMPORTANT**

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be responsible for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
1900	70 Dec 2017	48276	NK	3rd Party Ins. Claim

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever, And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)

Date In	Time In	Mileage	Check By	Remarks

Hirer's/Driver Signature

Hirer's/Driver Signature