



Our Ref : SLK2412G  
Your Ref : GZ7707D

A.R. REGISTERED

15 September, 2018

EQ INSURANCE COMPANY LTD  
5 MAXWELL ROAD # 17-00  
TOWER BLOCK, MND COMPLEX  
SINGAPORE 069110  
Attention: Motor Claims

Cc:  
LKK Auto Consultants Pte Ltd  
BLK 51 PAYA UBI INDUSTRIAL PARK  
UBI AVENUE 1 #02-25  
SINGAPORE 408933

Dear Sir/Madam,

**Repair Services Rendered to Vehicle Reg. No.SLK2412G – Accident on 05/07/2018  
Along JUNCTION OF YISHUN AVE 7 & YISHUN AVE 2 .**

We are pleased to enclose our invoice number **77395291** dated 25/08/2018 amounting as follows:

Cost of Repair	S\$ 10,109.36
Loss of Rental 09daysxS\$214/DAY	S\$ 1926.00
LTA Search Fee	S\$ 2.00
<b>Grand Total</b>	<b>S\$ 12,037.36</b>

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

**Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein. Failing to, the above-mentioned agreed settlement and acceptance is considered void and nil and we will proceed to forward this case to our solicitors to proceed accordingly without further notices to you. To avoid unnecessary legal fees, kindly let us have your payment as stipulated above**

Thank you.

Yours sincerely

Cycle & Carriage –Fulco Motor Dealer Pte Ltd  
Eunos Service Centre

Encs.





Auto  
Consultants  
Pte Ltd

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

Our Ref: CC3/EQI18012668/ha3

12 JULY 2018

**M/s UNITED WORKS PTE LTD**

81 UBI AVENUE 4

#09-08

Singapore 408830

Attn: The Management

Dear Sir/Madam,

**ACCIDENT INVOLVING GZ 7707D / SLK 2412G / OTHERS ON 05/07/2018**

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.

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

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal EQ INSURANCE COMPANY LIMITED.

Please call us if you have further queries.

Yours faithfully,

Vic Alpeh Sanghilan  
*Case Handler*

DID: 6841 2096

FAX: 6741 4108

Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

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

**LETTER OF AUTHORITY**

ACCIDENT INVOLVING SLK2412G AND GZ7707D ON 5/7/2018  
Own Vehicle's Number Other Vehicle's Number Date Of Accident

Along JUNCTION OF YISHUN AVE 7 & YISHUN AVE 2  
Accident Location

BY THE LETTER OF AUTHORITY, I/We PREM KUMAR S/O JAYABALAN S8208990Z  
Name of Policy Holder & NRIC/Passport/Fin #

Of 10A CANBERRA DRIVE #07-20 SINGAPORE 768143  
Address of Policy Holder


Owner of Vehicle Registration Number SLK2412G hereby authorize **Cycle & Carriage-Fulco Motor**  
Own Vehicle Number

**Dealer Pte Ltd.** to act for me with respect to my claim for repair cost and Car Rental and/or Loss of Use ( "claim")

for my vehicle SLK2412G that was damaged.  
Own Vehicle Number

I further Authorized **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** To settle my above mentioned claim in a manner that they deem fit and **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** Is further Authorize to Signed on my behalf & receive payment further to settlement cheque/s of my claim with payment being made in favour of **Cycle & Carriage-Fulco Motor Dealer Pte Ltd** I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the vehicle/s is concerned.

Dated this 5 Day of JULY (Month) 2018 (Year)

  
PREM KUMAR S/O JAYABALAN

Signed By Claimant/Policy Holder

  
Signed by " The Workshop"







**CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD**  
**EUNOS LINK SERVICE CENTRE**

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

REPAIRER CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - EUNOS LINK SERVICE CENTRE

**MOTOR VEHICLE CLAIM DISCHARGE VOUCHER**

ATTN: **EQ INSURANCE COMPANY LIMITED**

5 Maxwell Road #17-00

Tower Block, MND Complex,

Singapore 069110

OWNER : PREM KUMAR S/O JAYABALAN

VEHICLE NO : SLK2412G


VEHICLE MODEL : KIA/SORENTO

THIRD PARTY # : GZ7707D

ACCIDENT DATE : 5/7/2018

WIP NO : 61002

I/WE CERTIFY THAT THE VEHICLE HAS BEEN FULLY REPAIRED TO MY ENTIRE SATISFACTION AND THE PAYMENT OF REPAIRER'S CHARGES ARE CLAIMABLE UNDER THE POLICY WILL BE DEEMED IN FULL AND THE FINAL SETTLEMENT OF MY CLAIMS.

  
\_\_\_\_\_  
OWNER/INSURED SIGNATURE

DATE : \_\_\_\_\_

TIME : \_\_\_\_\_



CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD**  
**EUNOS LINK SERVICE CENTRE**

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

**TAX INVOICE**

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
EQ INSURANCE COMPANY LTD 5 Maxwell Road #17-00 Tower Block, MND Complex, Singapore 069110  Contact No	Cust No/Name	/Mr Prem Kumar S/O Jayabalan
	Reg No/Reg Date	SLK2412G / 11/01/2017
	Date In/Mileage	10/07/2018/ 30418
	Chassis/Package	KNAPH81BMH5299723 /KCS3
	Engine No	D4HBGH302266
	Make/Model	KIA/SORENTO UM 2.2 A DIESEL 2WD AB
	Colour/Trim	ABP / WK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No		
F0000061	Credit	25/08/2018/ 08:37	DS	218 / MarsLer	61002	77395291		
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
M	SUNDRY							35.00
	C & C LOGO							
S	MIPNT88088							60.00
	TO CHECK LIGHTING & WIRING SYSTEM ON REAR ACCIDENT AFFECTED AREAS							
S	MIPNT88088							250.00
	DIAGNOSTIC / SCANNING							
S	MIPNT88088							300.00
	TO TRANSFER TAILGATE COMPONET & MECHANISM PARTS							
S	MIPNT88088							300.00
	TO REPLACE TAILGATE GLASS							
S	MIPNT88088							100.00
	SEALANT KIT ON TAILGATE GLASS							
S	MIPNT88088							300.00
	TO REMOVE AND RE-INSTALL REAR TRIMMING & CAPERTING TO GIVE WAY ACCESS REPAIR ON REAR ACCIDENT AFFECTED AREAS							
S	MIPNT88088							1800.00
	TO REPLACE TAILGATE,REAR BUMPER,REINFORCEMENT,ETC -REPAIR REAR END PANEL STRAIGHTEN,REFORM,ALIGN ON REAR ACCIDENT AFFECTED AREAS							
S	MIPNT88088							150.00
	TO APPLY SEALANT KIT ON REAR ACCIDENT AFFECTED AREAS							
S	MIPNT98088							1680.00
	SPRAY PAINTING ON REAR ACCIDENT AFFECTED AREAS							
S	MIPNT88088							50.00
	REAR NUMBER PLATE WITH CASING							
M	SUNDRY							68.00
	KS861142L000 PAD - WINDSHIELD							
M	SUNDRY							12.00
	KS861143D000 PAD-W/SHLD GLASS							
X	KS 86611 C5 000	COVER - REAR BUMPER,			1.00	696.00	0.00	696.00
X	KS 86612 C5 020	COVER - REAR BUMPER			1.00	650.00	0.00	650.00
X	KS 86665 C5 010	SKID PLATE - REAR BU			1.00	103.00	0.00	103.00

Any dispute to the invoice must be made within 3 days.  
 Cheques should be crossed and made payable to CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - (SERVICE)  
 This is a computer generated document, no signature is required.





CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD**  
**EUNOS LINK SERVICE CENTRE**

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

**TAX INVOICE**

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
EQ INSURANCE COMPANY LTD 5 Maxwell Road #17-00 Tower Block, MND Complex, Singapore 069110  Contact No	Cust No/Name	/Mr Prem Kumar S/O Jayabalan
	Reg No/Reg Date	SLK2412G / 11/01/2017
	Date In/Mileage	10/07/2018/ 30418
	Chassis/Package	KNAPH81BMH5299723 /KCS3
	Engine No	D4HBGH302266
	Make/Model	KIA/SORENTO UM 2.2 A DIESEL 2WD AB
	Colour/Trim	ABP / WK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
F0000061	Credit	25/08/2018/ 08:37	DS	218 / MarsLer	61002	77395291

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
X KS 86661 C5 000 LH SIDE BRACKET ASSY	1.00	25.00	0.00	25.00
X KS 86662 C5 000 RH SIDE BRACKET ASSY	1.00	25.00	0.00	25.00
X KS 96890 C5 100 ULTRASONIC SENSOR -	2.00	215.00	0.00	430.00
X KS 06032 50 037A CLIP- BUMPER	10.00	2.00	0.00	20.00
X KS 73700 C5 121 TAIL GATE PANEL ASSY	1.00	1445.00	0.00	1445.00
X KS 92401 C5 112 LH OTR LAMP ASSY-REA	1.00	687.00	0.00	687.00
X KS 86320 C5 100 EMBLEM-KIA	1.00	69.00	0.00	69.00
X KS 86310 C5 010 EMBLEM-SORENTO	1.00	28.00	0.00	28.00
X KS 86333 C5 000 EMBLEM - ECO DYNAMIC	1.00	37.00	0.00	37.00
X KS 87321 C5 000 W/STRIP TAILGATE	1.00	128.00	0.00	128.00

Z NOTES

ACCIDENT ON 05/07/2018 ALONG JUNCTION OF YISHUN AVE 7 & AVENUE 2  
 OWNER CLAIMING THIRD PARTY  
 REQUIRED REPLACEMENT CAR (R/A-21778)  
 TP : GZ7707D TP INS : EQ

F.O.C.

Parts	4,343.00	Nett	9,448.00
Labour	0.00	7% GST on	9448.00
Standard Menu	0.00		
Specialist Job	4,990.00	Total Payable	10,109.36
Others(Lub,etc)	0.00	Paid	0.00
Sundry	115.00	Total Due	10,109.36
Total(w/o GST)	9,448.00	Balance B/FWD	0.00
		Total Payable or C/FWD	10,109.36

Any dispute to the invoice must be made within 3 days.

Cheques should be crossed and made payable to CYCLE &amp; CARRIAGE-FULCO MOTOR DEALER PTE LTD - (SERVICE)

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

Date : 29/08/2018

 Tax Invoice No : **S0664/18**

 To : Cycle & Carriage.Fulco Motor Dealer Pte Ltd  
 - Workshop  
 Eunus Link Service Centre  
 330 Ubi Road 3  
 Singapore 408650

 Contract No : -  
 Rental Agreement No : ST/21778  
 Contract Period : 25/07/18 - 02/08/18  
 Payment Terms : CASH  
 Payment Period : 25/07/18 - 02/08/18  
 Payment Due Date : 29/08/2018

 A/c : Prem Kumar S/O Jayabalan  
 SLK2412G  
 S8208990Z

Vehicle No.	Driver	Model	Item	Amount
SKH1147G	As per agreement	Toyota Estima	Rental Charges: 9 days @ \$200 per day Exceeded 5hrs	\$1,800.00

 Total : \$ 1,800.00  
 GST 7% : \$ 126.00

 Amount Payable : \$ **1,926.00**
**Billing Enquires**

 Contact : Michelle  
 Tel. No. : 6743 6266  
 Fax No. : 6420 6328

for Fulco Leasing Pte Ltd



Cheques should be crossed and made payable to "Fulco Leasing Pte Ltd"

Authorized Signature

&gt;&gt;&gt;&gt;&gt;&gt;

&lt;&lt;&lt;&lt;&lt;&lt;

 Please detach and return with  
 your remittance to :

 Invoice No : S0664/18  
 Vehicle No : SKH1147G  
 Due date : 29/08/2018

**Fulco Leasing Pte Ltd**  
 22 Ubi Road 4, Fulco Building  
 Singapore 408617

 Amount Payable : \$ **1,926.00**

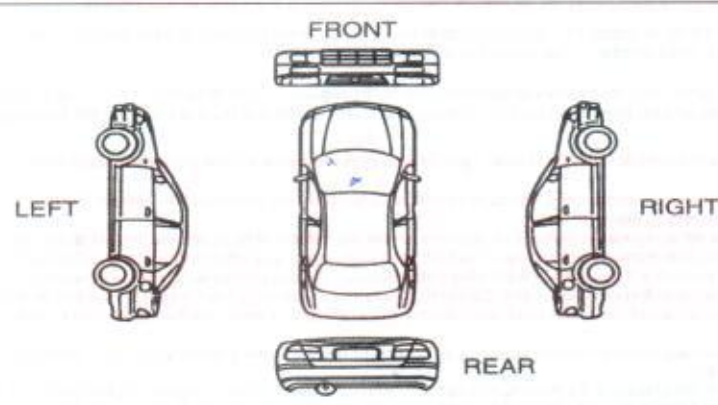
Cash/Cheque :



RENTAL AGREEMENT No.ST/21778

SLK 2412G

CCF-WS

<b>Hirer Particulars -</b>				<b>Veh. No.</b> SKH1147G		<b>Replace Veh. No.</b>	
Name		Prem Kumar S/o Jayabalan		Make / Model		Toyota Estima	
Address		10A Canberra Drive #07-20 Singapore 768143		Date/Time Out		25/7/18 1101M	
		Mobile		Date/Time In		2/8/18 6PM	
NRIC/Passport		S82089902		Estimated Date/Time Return			
Employer		Occupation		<b>Rental Charges -</b>		<b>S\$</b>	
<b>Authorised Driver's Particulars -</b> Same as above				Hours		@	
Name				9		Days	
Address				Weeks		@	
				Months		@	
NRIC/Passport				Nationality			
Date of Birth				Occupation			
D/Licence No.				Pass Date			
Expiry Date				Country of Issue			
Tel (Res)				Tel (Office)			
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES				Others		Excluded 5hrs	
				Sub-Total		1800.00	
				Add 7% GST		126.00	
				(A) Estimated Total Rental		1926.00	
				<b>Extension -</b>			
Extension Rental				x			
M'sia Surcharge				x			
				x			
Others -							
Sub-Total							
Add 7% GST							
(B) Extension/others Total							
(A) + (B) Grand Total Rental Charges							
Less Prepayment							
<b>Balance Due</b>							
<b>Mode of Payment : Cash / Nets / Cheque / VISA / MC</b>							
Card No/Cheque No.							
Invoice No.							
Deposit Amount							
DN No.							
Remarks:				Deposit Refunded & Received By			
The hirer hereby read and understood all terms and conditions stated on this page and overleaf :							
Hirer Signature/Co's Stamp/Date				for Fulco Leasing Pte Ltd			
Authorised Signature/Date							

**IMPORTANT NOTE:**

- Only drivers registered with FULCO Leasing Pte Ltd (the Owner) are authorised to drive the Vehicle. Should the Vehicle be damaged or stolen while being driven by unauthorised drivers, the Hirer is liable for the full cost of repair or the value of the Vehicle if the Vehicle is being stolen & other losses suffered by the Owner.
- The Hirer shall not permit the Vehicle to be used for purposes which conflict with the Law in connection with theft, drug pedaling or trafficking, smuggling or any other criminal action. Should the Vehicle be confiscated by the Government under such circumstances, the Hirer shall indemnify the Owner the value of the Vehicle plus all cost and expenses incurred.



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

### Third Party Insurer Enquiry

Our Ref No: GR-18-105527  
Date of Request: 10/07/2018

Your Ref No: Online Purchase

Cycle & Carriage Fulco Motor Dealer Pte Ltd  
330 Ubi Road 3  
Singapore 408650

Dear Sir/Madam,

Enquiry Date: 10/07/2018  
Enquiry By: Mars Ler Yeong Cherng  
TP Vehicle No: GZ7707D  
Accident Date: 05/07/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GZ7707D	EQ Insurance Company Ltd	12/06/2018-11/06/2019	6223 9433

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-18-105527

Date of Request: 10/07/2018

Your Ref No: Online Purchase

Cycle & Carriage Fulco Motor Dealer Pte Ltd  
330 Ubi Road 3  
Singapore 408650

Dear Sir/Madam,

Enquiry Date 10/07/2018  
Enquiry By Mars Ler Yeong Cherng  
TP Vehicle No. GZ7707D  
Accident Date 05/07/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque





# CERTIFICATE OF INSURANCE

## KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Prem Kumar S/O Jayabalan  
Period of Insurance : 11 Jan 2018 To 10 Jan 2019  
Engine No. : D4HBGH302266  
Chassis No. : KNAPH81BMH5299723

Vehicle No. : SLK2412G  
Policy No. : 2100497325-01  
Endorsement No. :  
Issued Date : 11 Dec 2017

### ABOUT THE COVER

Make/Model : KIA SORENTO 2.2 A DIESEL  
Engine Capacity/Tonnage : 2,199.00 CC  
Driver Restriction : NA  
Sum Insured : Market Value  
Off Peak Car : No  
First Year of Registration : 2017  
Insuring with COE/PAF : Yes

#### Person or Classes of Persons Entitled to Drive\* :

a) The Policyholder

b) Any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Inexperienced Driver Excess" ("IDR") if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience.

Age Condition : 35 years old and above

#### Limitation as to use\* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability, speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

Windscreen : \$100

#### Named Driver and Excess (where applicable)

Prem Kumar S/O Jayabalan - \$600 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501

Cycle & Carriage Customer Service Centre (For Windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278800

Cycle & Carriage Customer Service Centre (For windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408850 67461000

Other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

Finance Purchase Company/Employer's Loan: HL Bank

I hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

19908

241 ALEXANDRA ROAD  
& CARRIAGE - KEILIM (KIA)

Manik



REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S8208990Z

Name: PREM KUMAR S/O JAYABALAN

Birth Date: 18 Mar 1982  
Issue Expiry: 07 Mar 2009



0017171AJ



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S8208990Z

Name

PREM KUMAR S/O JAYABALAN



Qஜ் பிசேல் குமார்

Race

INDIAN

Date of Birth

18-03-1982

Sex

M

Country of Birth

SINGAPORE

FOR OFFICIAL USE ONLY

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)

CLASS DATE

Class 3 Motor Cars < 3000kg with < 7 passengers, exclusive of the driver, and other motor vehicles < 2500kg

FOR OFFICIAL USE ONLY



Licence No. S8208990Z

MP 479A

3347411



NRIC No. S8208990Z

FOR OFFICIAL USE ONLY



Issue Group: Date of issue: 26-03-2003

10A CANNIBRA DRIVE #07-20  
SINGAPORE 768143

NRIC No. S8208990Z Date: 23/11/2018