

CC 3, EOL 180

12/6/2, 12/3/1

Surveyor:

KSL

DOI:

16/3/18

Date / Time:

14/3/18

Registered in Meriton:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKZ 4923T

Name of Insured:

ROSEY LIMOUSINE SVS P/L

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

9/3/18

Is driver the owner?

(YES / ☒ NO)

Nature of Accident:

If NO, Driver Name / Age:

MD. ZAKI B. AHMED MAHMOUD

Driver Tel No.:

83866977 (V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

Dmcpff 217-000/PS

7- WSP

JUN WILKINSON - PETRONAS

ST.

O/GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SKK 6752K



INSRS:

WSP:

Tel:

Liability:

RMKS:

Antoxel



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time	STAGE	DATE / PIC
17/1/18	Non-Reporting ltr (1st)	
17/1/18	Non-Reporting ltr (2nd)	
17/1/18	Non-Reporting ltr (Final)	
17/1/18	Notification ltr (if non-pickup)	
17/1/18	Call OI:	
17/1/18	After call ltr to OI:	
17/1/18	Documentation Check List:	Handler Typist
17/1/18	Notification ltr (if non-pickup)	<input checked="" type="checkbox"/>
17/1/18	After call ltr to OI:	<input checked="" type="checkbox"/>
17/1/18	Authorisation To Act:	<input checked="" type="checkbox"/>
17/1/18	Release Voucher:	<input checked="" type="checkbox"/>
17/1/18	Final Repair Bill:	<input checked="" type="checkbox"/>
17/1/18	Car Rental Invoice:	<input checked="" type="checkbox"/>
17/1/18	Towing Invoice:	<input checked="" type="checkbox"/>
17/1/18	LTA / GIA:	<input checked="" type="checkbox"/>
17/1/18	Medical Bill:	<input checked="" type="checkbox"/>
17/1/18	PIR:	<input checked="" type="checkbox"/>
17/1/18	Mandate/Reject Instruction:	<input checked="" type="checkbox"/>
17/1/18	LOD:	<input checked="" type="checkbox"/>
17/1/18	Payment Breakdown Form:	
17/1/18	Post-Repair Photos:	<input checked="" type="checkbox"/>
17/1/18	Others:	<input checked="" type="checkbox"/>
17/1/18	Confirm by:	KSC
17/1/18	Repair Cost:	S\$ 1582.64 (3 days) Reduction \$5098.05 % 76
17/1/18	FINAL SETTLEMENT	Date/Time: 21/1/18 Confirm with: Ryan
17/1/18	Final Liability:	% 50 (Agreed / Assessed) BOLA S/N No.: NIL
17/1/18	Repair Cost:	S\$ 791.27
17/1/18	Loss of Rental (LOR):	S\$ - (days)
17/1/18	Loss of Use (LOU):	S\$ 75 (\$ 50 x 3 days)
17/1/18	Loss of Income (LOI):	S\$ - (\$ x days)
17/1/18	LOR only <input type="checkbox"/> LOU only <input checked="" type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/> [Tick only one]	
17/1/18	GIA/LTA Search:	S\$ -
17/1/18	Medical:	S\$ -
17/1/18	Disbursement:	S\$ - (e.g. Tow/ Independent)
17/1/18	Legal Cost:	S\$ -
17/1/18	Total:	S\$ 866.27 Global Sum SS: 870.00
17/1/18	FINAL PAYMENT	Date/Time: 21/1/18 Confirm with: Ryan
17/1/18	Payee 1:	S\$ 870.00 Name 1: Antoxel Engineering Pte Ltd.
17/1/18	Payee 2: (Strike if N.A.)	S\$ - Name 2:
17/1/18	Payee 3: (Strike if N.A.)	S\$ - Name 3:

ASS. REC. BY:

REF: 291

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. _____

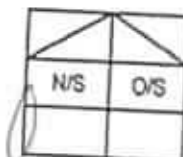
Claims No. _____

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: 3 days Res.: Yes or NoLum Sum: 18-1 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: 3/22 Person Contacted: _____

Vehicle: IN / OUT

Veh No: SKK 6752 Yr Regn: 03 07Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /Truck / Traller or 1)Make: Volkswagen Polo c.c. 1390Colour: 2. Grey A/C: Insured / Std / NI / NASp. Reading: 217091 T/Radio: Insured / Std / NI / NA

Eng No: _____

C/No: WVWZZZ9NZ64028019Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModl: NI / S/Rim / STD A/Rim orTyre Size: F: 205/45R17

R: _____

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

TOYO / YOKO or Hankook

Front

R/Bal. 9 mmL/Bal. 9 mmD.O.A. 9/7/18Survey 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

17/7 File pass to Catherine, car not readyPP = 41521.74 (Ed = 45098.05 / 76%)PIP = 41582.54

Date/Time, File Pass to?

☐ : Prell. Report☐ : Final Report

1) Date/Time, File Return to?

2) _____

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: ☐ : Site Insp (\$☐ : Interview (\$☐ : Tech Invs (\$☐ : Weekend (\$

Survey Fee:

Transportation:

S - RS - SI

Fees

Others

TOTAL

Report Format :

Lump Sum / I.B.I. (\$) _____

Kj

AUTOEXCEL ENGINEERING PTE LTD
160, Sin Ming Drive
Sin Ming Auto City #06-15
Singapore 575722
Tel: 64535634, 64591020
Fax: 64591808

Not Withheld

81582.54

3 days

Date : 10/07/2018

QUOTATION -THIRD PARTY CLAIM

EQ INSURANCE COMPANY LTD

Attn: Motor Claim Department : Officer In Charge

Accident on : 09/07/2018

Claim : Third Party Claim
Veh. No : SKK 6752 K
Model : VW POLO
Insured Ins: NTUC INCOME

QTY	PARTICULARS	AMOUNT	SURVEYOR
	Your Insurer Vehicle No : SKZ 4923 T		
1	REAR DOOR LH		
1	REAR FENDER LH	REPAIR	
1	REAR FENDER UNDERSHIELD LH	REPAIR	
1	REAR BUMPER	\$ 228.00	X
1	REAR BUMPER LH SIDE RETAINER	\$ 1,485.45	X
1	REAR BUMPER CLIPS	\$ 181.00	X
1	REAR LH WHEELHUB BEARING	\$ 45.00	X
1	REAR LH SHOCK ABSORBER	\$ 480.60	X
		\$ 580.60	X
		\$ 3,000.65	
	Less 10%	\$ 300.07	
		\$ 2,700.58	
	S/NETT PARTS		
1	REAR BUMPER LOWER LID LH	\$ 500.00	X
1	REAR RHIM LH	\$ 800.00	450.00
	TOTAL S/N PARTS	\$ 1,300.00	
	TOTAL PARTS :	\$ 4,000.58	

LKK Auto Consultants hence notify the Repairer of the following:

- * To resurvey before/after spray painting
- * To display 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 part(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

AUTODEXCEL ENGINEERING PTE LTD
 180, Sin Ming Drive
 Sin Ming Auto City #05-1a
 Singapore 575722
 Tel: 64535634, 64591630
 Fax: 64591698

QTY	LABOUR	AMOUNT	SURVEYOR
	Balance b/f	\$ 4,000.59	
	Labour charges	\$ 800.00	2001
	To remove refix, garnish, side trim, upholstery, car seat, seat belt etc	\$ NA 180.00	X
	Check rear wiring system	\$ NA 90.00	X
	To do anti rust, undercoat for rear accident affected area	\$ NA 100.00	X
	To replace undercarriage affected area	\$ 150.00	401
	To do computer wheel alignment	\$ 80.00	601
	To do spray painting on affected area, inner & outer	\$ 1,000.00	401
	To do diagnose, delete reset fault code after repair	\$ NA 280.00	X
	Total Labour :	\$ 2,680.00	
	Total Parts & Labour :	\$ 6,680.59	

LKK Auto Consultants hence notify
 the Repairer of the following:

- To resurvey before/after spray painting
- To display 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

Acknowledged by Repairer

Signature:

Date:

Vehicle Hub

Enquire Vehicle & Owner Information (Vehicle No. SKZ4923T As At 09 Jul 2018 / 00:00:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: A5

Current Owner Details

Owner ID Type: Company
Owner ID: 200406722Z
Owner Name: ROSET LIMOUSINE SERVICES PTE. LTD.
Registered Address Type: Private Residential (non-Condo Apt / non-House)
Registered Block/House No.: 53

Registered Street Name: UBI AVENUE 1
Registered Unit No.: # 03 - 47
Registered Building Name: PAYA UBI INDUSTRIAL PARK
Registered Postal Code: 408934

Current Vehicle Details

Vehicle No.: SKZ4923T
Make/Description/Model: TOYOTA / WISH 1.8 CVT
Insurance Company Name: EQ INSURANCE COMPANY LTD

- Call Roset Limousine
on 26/07/2018

- Person In Charge - Ms Shandy.

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 2912B

Vehicle Details

Vehicle No.: SKK6752K

Vehicle to be Exported: Yes

Intended De-registration Date: 27 Feb 2018

Vehicle Make: VOLKSWAGEN

Vehicle Model: POLO 1.4 AT

Primary Colour: Silver

Manufacturing Year: 2005

Engine No.: BKY369130

Chassis No.: WVVZZZ9NZ6U028019

Maximum Power Output: 55.0 kW (73 bhp)

Open Market Value: \$13,798.00

Original Registration Date: 22 Mar 2007

First Registration Date: 22 Mar 2007

Transfer Count: 4

Actual ARF Paid: \$15,178.00

Intended PARF Rebate Details

PARF Eligibility: Forfeited

PARF Eligibility Expiry Date: -

Mei Kwan (LKKAuto)

From: Justin Wong <justin.wong@eqinsurance.com.sg>
Sent: Monday, 6 August, 2018 3:05 PM
To: Mei Kwan (LKKAuto)
Cc: Thin Thin (LKKAuto); Vivian Lau (LKKAuto); Admin A
Subject: RE: Direct Settlement - Accident Involving SKZ4923T (OI : EQI - TBA) AND SKK6752K (TP : LKK REF - CC3/EQI18012962/Kua3) on 09/07/2018
Attachments: OI GIA - SKZ4923T.PDF
Categories: HMK

Dear Mei Kwan,

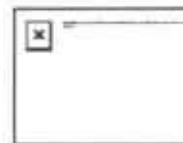
Please find our Insured's accident report for this matter.

Regards,
Justin Wong
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9115 | tel 65 6223 9433 ext 115 | fax 65 6223 4190
www.eqinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the

From: Joel Goh
Sent: Wednesday, July 18, 2018 3:52 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Justin Wong <justin.wong@eqinsurance.com.sg>
Subject: RE: Direct Settlement - Accident Involving SKZ4923T (OI : EQI - TBA) AND SKK6752K (TP : LKK REF - CC3/EQI18012962/Kua3) on 09/07/2018

Dear Mei Kwan

Our insured has not reported this accident.

Best Regards,

Joel Goh
Executive | Claims

To: joel.goh@eqinsurance.com.sg

[Remove](#) this sender from my allow list

From: meikwan@lkkauto.com

You received this message because the sender is on your allow list.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 3 July 2019 10:39 AM
To: Autoexcel Engineering
Subject: RE: YOUR REF: SKK 6752K (OUR REF: CC3/EQ118012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T & SKK 6752K ON 09/07/2018 ***

Sorry Kindly ignore previous email send.

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Your ref: SKK 6752K
Our Ref: CC3/EQ118012962/Kga3

Dear Sir/Madam,

ACCIDENT INVOLVING SKZ 4923T & SKK 6752K ON 09/07/2018

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s EQ Insurance Co. Ltd.

Please respond and let us know within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Autoexcel Engineering [mailto:aeexcel@singnet.com.sg]
Sent: Tuesday, 2 July 2019 4:02 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: RE: YOUR REF: SKK 6752K (OUR REF: CC3/EQ118012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T & SKK 6752K ON 09/07/2018 ***

Your subject car plate is different.

Kindly advise which is the correct car plate.

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Monday, July 1, 2019 2:50 PM
To: aeexcel@singnet.com.sg

Subject: YOUR REF: SKK 6752K (OUR REF: CC3/EQI18012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T & SKK 6752K ON 09/07/2018 ***

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Your ref: FBD 8962B
Our Ref: CC4/EQI18017456/Gga3

Dear Sir/Madam,

ACCIDENT INVOLVING SGW 5285H & FBD 8962B ON 06/06/2018

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s EQ Insurance Co. Ltd.

Please respond and let us know within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

Best Regards,
Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Cecilia Chong (LKK Auto)

From: Steve Lim <steve.lim@eqinsurance.com.sg>
Sent: Tuesday, 27 August 2019 11:42 AM
To: Cecilia Chong (LKK Auto)
Subject: RE: EQ REF: DM18HO01816: YOUR REF: SKZ 4923T (OUR REF: CC3/EQI18012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T(OI) & SKK 6752K(TP) ON 09/07/2018 ***

Hi Cecelia,

Please send in your survey report and invoice for processing of payment

Regards,

Steve Lim
Assistant Manager | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9885 | tel 65 6223 9433 ext 885 | fax 65 6223 4190
www.eqinsurance.com.sg

 A Member of Citystate

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From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Tuesday, 27 August 2019 11:38 AM
To: Steve Lim <steve.lim@eqinsurance.com.sg>
Subject: RE: EQ REF: DM18HO01816: YOUR REF: SKZ 4923T (OUR REF: CC3/EQI18012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T(OI) & SKK 6752K(TP) ON 09/07/2018 ***

Dear Steve,

Our 10 days notice email is stating if they still pursuing to the claim and TP got to get back to us within 10 days.

As previously on june, we did inform TP that the settlement will be base on 50/50. However they did not reply till July.

Thus, on July, we email them a 10days notification email. Till date no reply and progress from them still.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

From: Steve Lim [mailto:steve.lim@eqinsurance.com.sg]

Sent: Tuesday, 27 August 2019 11:25 AM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: EQ REF: DM18HO01816: YOUR REF: SKZ 4923T (OUR REF: CC3/EQI18012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T(OI) & SKK 6752K(TP) ON 09/07/2018 ***

Dear Cecilia,

You mean they did not respond on direct settlement or your offer?

Regards,

Steve Lim

Assistant Manager | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9885 | tel 65 6223 9433 ext 885 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]

Sent: Tuesday, August 27, 2019 11:13 AM

To: Joel Goh

Cc: Janet Tan

Subject: YOUR REF: SKZ 4923T (OUR REF: CC3/EQI18012962/Kga3) *** ACCIDENT INVOLVING SKZ 4923T(OI) & SKK 6752K(TP) ON 09/07/2018 ***

Dear Officer In charge,

There is no further progress / reply from TP repairer since July after sending of 10 days notice email to them.

Thus, we shall proceed to submit WP report to your good office and close off the case.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Cecilia Chong (LKK Auto)

From: Autoexcel Engineering <aeexcel@singnet.com.sg>
Sent: Thursday, 29 August 2019 10:15 AM
To: Cecilia Chong (LKK Auto)
Subject: RE: SKK 6752K

Importance: High

Dear Cecilia,

We accept the sum of \$870.00 property damage only.

Please note his injury is handle by his lawyer.

Thank you

Best Regards
Ryan Soh
93825367

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Thursday, August 29, 2019 9:18 AM
To: Autoexcel Engineering <aeexcel@singnet.com.sg>
Subject: RE: SKK 6752K

WITHOUT PREJUDICE

Dear Ryan,

We are pleased to offer Global Sum of \$870.00 (all-in).

Kindly confirm acceptance.

Thanks

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: Autoexcel Engineering [<mailto:aeexcel@singnet.com.sg>]

Sent: Wednesday, 28 August 2019 5:15 PM

To: CS A Team <cs-a@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: SKK 6752K

Dear Sirs,

Attached our LOD for SKK 6752K

Thank you

Best Regards

Ryan Soh

93825367

VEHICLE LEASE & OWN AGREEMENT

83866977

Lease Agreement No.: RLS/01/2018/0111

This Agreement is made on the 18th day of Jan 2018

Between **ROSET LIMOUSINE SERVICES PTE LTD (Co. No.: 200406722Z)**
having its registered office at:
53 Ubi Ave 1, Paya Ubi Industrial Park, #03-47, Singapore 408934
hereinafter known as "the Lessor" of the one part

And **MUHAMMAD ZAKI BIN AHMAD MAKRUH (NRIC NO. S7500641A)**
Located at **BLK 846 WOODLANDS AVE 4 #02-612 SINGAPORE 730846**
hereinafter also known as "the Lessees" of the other part

hereby agreed that the Lessor will let to the Lessees the vehicle known as "the Vehicle" upon the terms and conditions hereinafter appearing.

1. DESCRIPTION OF VEHICLE

Make & Model	Registration No.	Engine No.	Chassis No.	Colour
TOYOTA WISH	SKZ4923T	2ZR1680928	JTDGG20W40J003374	GREY

2. LEASE DURATION : EIGHTY FOUR (84) MTHS

LEASE COMMENCEMENT DATE : 24/01/2018 – 26/01/2023

LEASE EXPIRY DATE : 26/01/2023



3. LEASE RENTAL FEE : SGD\$ 517.00 per week (RCP)

i) Rental Fee includes the following items:

- a) Unlimited mileage;
- b) Service and maintenance;
- c) Road Tax and Radio License;
- d) Motor Insurance Coverage (Excess applicable);
- e) Roset Care Plan(RCP) or Roset Care Premium Plan(RCPP) as per Annex 3
- f) 24-hours breakdown and emergency service (in Singapore only);
- g) 2 pcs of Private-Hire Decals pasted on the front and rear windscreens as requested by Land Transport Authority (LTA). Please take note that each damaged or lost decal will be charged SGD\$100 fee in addition to LTA fines/demerit points for replacement.

ii) Rental fee is inclusive of Goods and Service Tax (GST) and is payable in advance before the commencement of the rental period.

iii) Without prejudice to the Lessor's other rights, the Lessees will be liable to an administrative fee of SGD\$80.00 per week. In addition, a 2.5% late interest payment (computed daily) if the Rental Fee or other payment remain unpaid after becoming due. In the event, the Rental Fee remains unpaid for more than THREE (03) calendar days, the Lessor may lodge a police report as a loss of vehicle and activate the vehicle repossession team to retrieve the vehicle. The incidental cost for repossession process of a minimum SGD\$350.00 will be charged to the Lessees. In the event a Debt Collection Agency is engaged to collect all unpaid monies due to us, all such costs will be charged to the Lessees and will be included and calculated as part of the total sum of monies due from the Lessees.

	
Lessee's Initial	Lessor's Initial

- iv) All payments due hereunder shall be made to the Lessor at its address stated herein or at such other address as the Lessor may from time to time communicate to the Lessees. Any payments sent by post shall be so sent at the risk of the Lessees. Payment mode can be in GIRO, CASH, CHEQUE, CREDIT CARDS or via TELEGRAPHIC TRANSFER to the following bank account:

Payee Name : Roset Limousine Services Pte Ltd.
Name of Bank : Maybank - Textile Centre
Bank address : 200 Jalan Sultan #01-02 Textile Centre Singapore 199018
Current Account no : 042 1108 7897
Maybank Bank Code : 7302
Branch Code : 021
Swift Code : MBBE SG



4. TERMINATION NOTICE

- i) The Lessor reserves the right to terminate this Agreement if the Lessees:
a) fail to pay the lease rental fee or any other payment remain unpaid for more than 3 days after becoming due and or the Lessees knowingly or with fraud intent refuse to return the Vehicle upon the Lessor's demand;
b) commit a breach to any part of this Agreement; or
c) does or allow to be done any act or thing which in the opinion of the Lessor may jeopardize the Lessor's rights in the Vehicle.
- ii) Upon the termination of this Agreement, not limiting to reference to sub-clause (a) above, the Lessees agree to pay to the Lessor:
a) all arrears of the Rental and all other sums accrued and unpaid at the date of termination;
b) cost of all repairs required at the date of termination;
c) Penalty computed as Total Lease Rental Fee for the remaining unexpired Lease Period.
- iii) If the Lessees intend to terminate this Agreement for whatever reasons, the Lessees will have to give a minimum 30 days written notice (please refer to Annex 1) and will be subjected to the following table:

	Termination Month	Early Termination Penalty	Deposit	Vehicle Ownership Status
1	1 st to 36 th	To pay remaining rental period until 36 th month	Forfeited	Lessor
2	37 th to 60 th	Not Applicable	Forfeited	Lessor
3	61 st to 84 th	Not Applicable	Refundable	Lessor
4	84 th and above	Not Applicable	Refundable	Lessee (1)

5. ADDITIONAL NEW DRIVER OR RELIEF DRIVER OR CHANGE OF MAIN DRIVER

- i) Additional drivers, relief drivers or a change of the main driver may be included to this contract, subject to the Lessor's approval, at an additional charge. (please refer to Annex 2)
- ii) An administrative fee of S\$1,000.00 (subject to GST) will be incurred for any request to change or add on the Lessees particulars, change of Vehicle and additional drivers or relief drivers.
- iii) Additional named drivers can be included to drive the vehicle with prior approval from the Lessor. Any additional driver will be charged at S\$25.00 weekly or S\$100.00 monthly, inclusive of GST. This amount will be valid throughout the rental period without any cancellation.
- iv) In the event the vehicle is driven by anyone other than Lessees or without the consent or approval by the Lessor, all insurance coverage for the vehicle and 3rd party legal liability will be null and void. All such claims for damage to the leased vehicle and 3rd party property damage, medical claims or death that may arise immediately or later will be borne by the Lessees.
- v) The Lessees will be responsible to ensure the additional driver, relief driver or a new driver all possess a valid Private Hire Car Driver's Vocational License (PDVL) and approved by Land Transport Authority (LTA). The Lessees and their relief, replacement drivers is deemed to possess a valid PDVL upon signing this Agreement.

	
Lessee's Initial	Lessor's Initial

6. DEPOSIT

- i) The Lessees shall upon signing this Agreement pay to the Lessor a deposit (the Deposit) of **S\$ 6,000.00** as security. The Deposit shall maintain at the same amount during the Rental Period.
- ii) Brand New Vehicle is subjected to successful COE Bidding which may require up to a maximum of 03 months. In the event that the COE is unsuccessful, the deposit will be refunded accordingly without interest.
- iii) Without prejudice to the Lessor's other rights, the Lessor shall be entitled to forfeit and/or retain any part of the Deposit in the event the Lessees breaches, fails or neglects to pay any sums or charges due to or owing to the Lessor.
- iv) The Deposit will be fully refunded, interest-free only when the Lessees has fully discharge its obligations stated below by providing 30 days written notice to the Lessor after the :-
 - a) Completion of 60th month of this Lease & Own Agreement.
 - b) Completion of 84th month of this Lease & Own Agreement.
- v) The Deposit cannot be contra off as part of the monthly rental fee.
- vi) In the event, the Lessees fails to turn up for collection of the assigned vehicle within 03 days from the date of the contract, the Deposit will be forfeited and the Lessor reserves the rights to claim for any contractual losses or damages from the Lessees accordingly.
- vii) The Lessor may offer the Lessees the flexibility in paying the agreed deposit sum or any balance to this in an instalment scheme. However, this scheme is offered at the Lessor's absolute discretion.
The refundable deposit MUST be paid to the Lessor in the following Deposit Instalment Scheme (DIS):-
 - a) an initial SGD\$1,500.00 to be paid upon signing of the Lease & Own Agreement;
 - b) the remaining deposit sum to be paid in SGD\$100.00 per week payment to commence immediately after vehicle collection and MUST be paid until the full deposit sum of SGD\$6,000.00 is reached.

This Deposit Instalment Scheme (DIS) is deemed agreed and accepted by the Lessee as per following table if applicable:

Original Deposit Amount	Deposit Paid	Balance of Deposit	No. of Agreed Installment(Weekly)	Weekly Instalment Amount
SGD\$6,000.00				

7. MAINTENANCE, BREAKDOWN & EMERGENCY SERVICE & INSPECTION

- i) The Lessor shall at its own cost provide service and maintenance to the Vehicle at a regular interval of every **15,000KM** or 6 months whichever comes first or as recommended by the manufacturer.
- ii) The Lessees shall at its own costs arrange to deliver the Vehicle at the Lessor's appointed date/time to the appointed workshop when the Vehicle requires service and maintenance. Delivery service can be arranged at a nominal fee subject to availability of man-power.
- iii) Failure to turn up for the scheduled service and maintenance work may result to damages of the Vehicle. The Lessor reserves its right to demand for the appropriate compensation from the Lessees for any repair cost resulted from the failure to turn up for the service and maintenance work.
- iv) The Lessees must make available the vehicle on or as informed by the Lessor's representative for inspection before the inspection expiry date. Failure or delay in making the vehicle available will result in a penalty of S\$200.00 being imposed by the Lessor to the Lessees and this sum to become payable immediately.
- v) The Lessees must ensure that the Vehicle has reasonable fuel, engine oil, auto-transmission oil, radiator water at all times. Failure to perform may result to damages of the Vehicle and the Lessor reserves its rights to demand the damages from the Lessees.
- vi) The Lessor shall at its own cost replace one set of tyres at an interval of every 50,000KM only. Any subsequent replacement of tyres within 50,000KM will be borne by the Lessees.
- vii) The Lessor shall at its own cost replace one set of battery at an interval of every 24 months only. Any subsequent replacement of battery within the 24 months will be borne by the Lessees.

	
Lessee's Initial	Lessor's Initial



- viii) All 24-Hour breakdown and emergency service is applicable within SINGAPORE only. All costs associated with any 24-Hour breakdown and emergency service arising from the use of the Vehicle outside Singapore will be borne by the Lessees.
- ix) 24-Hour breakdown and emergency services are extended in Malaysia but subjected to the following strict conditions: -
 - a) Insurance coverage is extended to the Vehicle in Singapore and Malaysia only. An insurance EXCESS of up to S\$4,000.00 (for Singapore) and \$6,000.00 (for Malaysia) will be imposed on the Lessees for each accident and payable immediately.
 - b) MUST contact rescue personnel as provided in the vehicle front windscreen decal.
 - c) NO 3rd PARTY Towing or workshop is allowed to tow or repair the Vehicle without the official approval from the Lessor. Failing which, all such costs will be borne by the Lessees and UN-CLAIMABLE.
 - d) REPLACEMENT VEHICLE will NOT be provided for any breakdown or accident in Malaysia. However, a rental car can be provided to the Lessees at a special rate and at the Lessee's own costs.
- x) The Lessees agree that key locked inside the Vehicle, steering wheel locked, changing of a punctured tyres and stalling caused by empty petrol tank do not constitute a breakdown. The Lessees accepts a charge of S\$60.00 if the 24-Hour breakdown and emergency service is being deployed for such instances.
- xi) In the event, the Lessees request for any replacement of faulty car keys due to the Lessees' negligence, the cost for replacement will be charged to the Lessees accordingly.
- xii) The Lessor reserves its rights to reject any repair / replacement cost on the vehicle paid by the Lessees without any prior written approval.
- xiii) The Lessor reserves its rights to exchange the vehicle of the similar make / model at any time.

8. REPLACEMENT VEHICLE

- i) A Replacement vehicle, not necessary of the same make-and-model, may be provided by the Lessor in the event that the Vehicle Breakdown only. No replacement vehicle will be provided in Malaysia during breakdown or accident cases.
- ii) The Lessees shall be responsible for the petrol used in the Replacement vehicle.
- iii) Applicable Excess applies to the Replacement vehicle.
- iv) In the event, the replacement vehicle is not available during the vehicle breakdown, the Lessor may pro-rate the rental fee accordingly.
- v) The Lessor will not be responsible for any incidental costs, e.g. reimbursement of taxi fares etc, due to the vehicle breakdown / accident.

9. USE OF VEHICLE

- i) The Lessees may use the Vehicle for business, social, domestic and pleasure purposes. The Vehicle is not to be used, and the Lessees agrees not to permit it to be used, for any purpose for which it is not expressly designed and not to use it for driving tuition, sub-leasing, towing, racing, pace-making, or for competing in any form of motor sport or for any illegal purpose whatsoever.
- ii) The Lessees shall be responsible for the petrol, Electronic Road Pricing and parking charges and Traffic fines arising from the use of the Vehicle or any Replacement vehicle provided by the Lessor during the course of the Rental Period.
- iii) Smoking is strictly prohibited in the vehicle. The Lessees will bear the cost of engaging professional services for removing the cigarette fumes stain in the vehicle cabin.
- iv) The Lessees accepts that the use of the Vehicle in Malaysia is subject to the Legislations of the Malaysian Government and Malaysian Road Transport Department (JPJ).
- v) The Lessees shall be responsible for the petrol, Electronic Road Pricing and parking charges and Traffic fines arising from the use of the Vehicle or any Replacement vehicle provided by the Lessor during the course of the Rental Period. This includes all respective tolls, Road Charge charges in Malaysia and all traffic related fines or summons issued by relevant authorities in Malaysia.
- vi) The Lessees MUST ensure all fines from Housing Development Board (HDB), Urban Redevelopment Authority (URA) and Land Transport Authority (LTA) to be paid immediately when notified officially by the relevant authorities. In the event, the fines remain unpaid and a notice of fine is received by the Lessor, then the Lessor reserves the right to:

 Lessee's Initial	 Lessor's Initial
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- a) Furnish full available particulars of the Lessees to the relevant authorities; and
- b) SGD\$10.00 administration fees for each fine received.
- vii) The Lessees accepts all costs and liabilities incurred arising from the use of the Vehicle outside Singapore.
- viii) This Vehicle is allowed to be used for ride sharing purposes, Private-Hire Limousine on condition that the Lessees possess a valid Private Hire Car Driver's Vocational License (PDVL) and approved by Land Transport Authority (LTA). The Lessees and their relief, replacement drivers is deemed to possess a valid PDVL upon signing this Agreement.
- ix) The Lessees hereby indemnify the Lessor of any liability arising from the use this Vehicle which contravenes any existing or new regulations imposed by the related government regulatory bodies.

10. LESSEES'S COVENANTS



- i) The Lessees and Named Drivers must be between the age of 23 and 60 years old and possess a valid Singapore or international driving license with at least 2 years driving experience.
- ii) The Lessees agree not to:
 - a) make or permit to be made any repairs or adjustments to the Vehicle but must promptly notify the Lessor off any damages;
 - b) remove or deface any identification marks or plates affixed to the Vehicle;
 - c) fit any accessories to or to modify the Vehicle in any way without the consent of the Lessor; and
 - d) use or permit the Vehicle to be used or operated in a manner contrary to the Singapore Law
- iii) The Lessees agree to indemnify the Lessor against all claims arising from the use of the Vehicle.
- iv) **The Hirer shall not use the Vehicle for any other commercial activity other than solely for the purposes of providing transportation services requested by GrabCar users via the Grab app. Failing which, we reserve the absolute right and option to terminate this Car Rental Agreement, forfeiting your deposit, and you shall be required to return the car immediately and you shall continue to be liable for rental due for the remaining rental term.**

11. INSURANCE

- i) The Lessor shall insure the Vehicle against:
 - a) all 3rd party risks and liabilities;
 - b) loss or theft to the Vehicle; and
 - c) damage to the Vehicle, subject to the appended Non-Waiverable Excess:

OWN DAMAGE EXCESS PER ACCIDENT		
Country/ Capacity	1,000cc to 2,500cc	above 2,500cc
Singapore	S\$2,000	S\$3,000
Malaysia	S\$3,000	S\$4,000
3 RD PARTIES EXCESS PER ACCIDENT		
Singapore	S\$2,000	S\$3,000
Malaysia	S\$3,000	S\$4,000

- ii) Non-Waiverable Excess:
 - i. The Lessees will be responsible for the full amount of the excess, subject to GST, upon per report of the accident;
 - ii. The excess amount should be paid to the Lessor, without demand, within 48 hours from the accident date/time **regardless which party is at fault**. Failure to comply may lead to a termination of this contract, forfeit of the refundable deposit and/or any amount withhold by the Lessor. The Lessor will reserve its rights to pursue any appropriate actions to recover the excess amount if the refundable deposit and/or the monies withheld by the Lessor is insufficient to cover the excess. The Lessor has absolute right to claim the rental charges for the remaining rental period up to the actual rental period as shown in point (2) of page one(1) herein.
 - iii. Excess will only be refunded to the Lessees upon confirmation from the insurer on the percentage of liability on the Lessees
 - iv. Windscreen excess of S\$100.00, subject to GST, will apply.

	
Lessee's Initial	Lessor's Initial

- iii) In the event of an accident, the Lessees shall:
 - a) obtain vehicle registration numbers, names and addresses of the parties involved and of witness;
 - b) not admit fault or liability;
 - c) not abandoning the Vehicle without adequate provision for safeguarding and securing the same;
 - d) notify the Lessor immediately; and
 - e) make a police report if any party suffers injury.
- iv) A replacement vehicle can be arranged if the damage of the vehicle during the accident is claiming against 3rd parties. Otherwise, there will be **NOT** be any replacement vehicle for claiming against own damage and the Lessees must continue to fulfill their obligation to pay the monthly rental fee.
- v) Any accident may result to an increase in the insurance premium for subsequent years. The Lessor reserves the rights to adjust the monthly rental fee accordingly with the insurer's documentation proof.
- vi) The Lessees will be fully liable for all damages for any unreported accident.
- vii) Additional of \$4,000 insurance excess per accident for any drivers under 23 years old or less than two years driving experiences.
- viii) The Hirers **MUST** sign up for Insurance Scheme (**please refer to Annex 3**) to reduce the insurance excess in the event of an accident and Roset Care Plan (RCP) or Roset Care Premium Plan (RCPP) to be read and agreed by Hirers and will form part of this agreement.

12. TRANSFER OF VEHICLE OWNERSHIP

- a) In the event the Lessees terminate this Agreement at any time before the end of 84th month, the above table will apply;
- b) Upon completion of this Agreement at the end of 84th month, the Lessees is required to submit a 30 days written notice of termination to the Lessor.
- c) Upon receiving the termination notice, the Lessor will then initiate Transfer of Ownership of the Vehicle to the name of the Lessee(1)
- d) Any fees or charges related to the transfer of Vehicle ownership will be borne by the Lessees.

13. FORCE MAJEURE

Although the Lessor will use all reasonable endeavors to discharge its obligations under this Agreement in a prompt and efficient manner, it does not accept responsibility for any failure or delay caused by circumstances beyond its control.

14. FORBEARANCE

No forbearance indulgence or relaxation on the part of the Lessor shown or granted to the Lessees in respect of any of the provisions of this Agreement shall in any way affect diminish restrict or prejudice the rights or powers of the Lessor under this Agreement or operation as or be deemed to be a waiver or any breach by the Lessees of the terms and conditions of this Agreement.

15. WAIVER OR SET OFF

The Lessees hereby waives all and any future claims and rights of set off against any instalment of Rental or any payment due hereunder and agrees to pay the Rental and other amounts hereunder regardless of any equity, set off or cross-claim on the part of the Lessees against the Lessor.

16. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and all Parties irrevocably submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

	
Lessee's Initial	Lessor's Initial

17. MARKETING COMMUNICATIONS

By signing this Rental Agreement, I further request for and consent to Roset Limousine Services Pte Ltd and its affiliated and subsidiaries (collectively, the "Owner"), their agents, and their authorized service providers collecting, using, disclosing and/or processing my personal data (including my Singapore telephone numbers which I may provide to Roset Limousine Services from time to time), and sharing such personal data with the Owner's business partners, marketing partners, the co-brand partner (as may be applicable, depending on the product or service which I have applied for) and their authorized service providers in order to send me marketing and promotional material or information about products and services as well as advertisements, promotions and events, conduct consumer or market research and identify products and services which may be relevant to me ("Promotional Purposes").

I understand that if I do not wish for the Owner to collect, use or disclose my personal data for such Promotional Purposes, I may withdraw my consent at any time via email notification or reply to sender to stop receiving such promotional messages.

In addition to emails & direct mailers, please also send me marketing and promotional material(s) via the following mode(s) regardless of my registration of my registration with the Do Not Call Registry:

(please tick) ☐ SMS / MMS / Other Phone Number Messaging ☐ Phone Call

I acknowledge that: (a) leaving any of the boxes above blank is not a withdrawal of any consents which I may have previously provided to the Owner in relation to my personal data, (b) my consent for Promotional Purposes (i) does not supersede or replace any other consent previously provided to the Owner and is in addition to other rights which the Owner may have at law to collect, use or disclose my personal data and (ii) shall survive the termination or expiry of any agreement or other relationship between us.

I confirm I have read, understood and agree to the above.

Lessees agree and accepts the Terms and Conditions herein this Lease & Own Agreement.

You shall be liable to reimburse or indemnify us against all loss and damage including legal costs and expenses on an indemnity basis suffered by us as a result of your breach or non-observance of any of the terms of this agreement.

For and on behalf of the Lessor
ROSET LIMOUSINE SERVICES PTE LTD
53 Ubi Ave 1, #03-47, Paya Ubi Industrial Park, Singapore 408934

SIGNED BY: _____

Name:
Date:

For and behalf of the Lessees

ACCEPTED BY : _____

Lessee (1)

Lessee (2) (if applicable)

Name: *Muhammad Zaki Bin Ahmad* Name:
Date: *18/01/2018* Date:
NRIC: *S7500641A* NRIC:

Lessee's Initial	Lessor's Initial

TERMINATION FORM

Date:

Rental Agreement Details:

Agreement No.:	
Agreement Period :	

Hirer Details:

Name :	
NRIC No. :	
Address :	
Tel No. :	

Vehicle Details:

Vehicle Reg. No. :	
Make & Model :	

Termination Reason:

--

Note:

1. This Termination Form has a 30 day notice effective from the date this form is submitted to the office & acknowledged by authorized personnel.
2. Hirer is responsible to ensure all rental and other overdue payments to be paid fully within this 30 day notice period.
3. Hirer will bear all costs for damages to the vehicle and to be repaired before vehicle is returned to the Owner.
4. Hirer will be responsible to pay the any Early Termination Penalty or the remaining rental charges for the period from termination to actual Agreement Period.
5. The Owner reserves the right to impose any early termination charges in accordance with the Rental Agreement.
6. The Hirer MUST ensure that all fines, summons is fully paid within this notice period. However, the Hirer will still be responsible for all fines and summons for offences committed during Hirer's use of this vehicle received after the vehicle is returned.

Hirers Signature


Name:

Date:

Acknowledged by:

Name:

Date:

	
Lessee's Initial	Lessor's Initial

RELIEF/ADDITONAL/NEW DRIVER REGISTRATION FORM

Rental Agreement No. : _____

Personal Details

Name : _____

I/C or Passport No. : _____

Current Address : _____

License Details

Driving License No. : _____

Class : _____

Issuing Country : _____

Expiry Date : _____

Driving Experience : _____

Contact Details

Telephone No. Office : _____

House : _____

Mobile : _____

Email Address : _____

Accident History Details

Ever Involved in Accident : Yes No Charged In Court : Yes No

If Yes, provide brief details:

References (Compulsory)

1 Name : _____

Address : _____

Relationship : _____

Years known : _____

Telephone No. House : _____

Mobile : _____

	
Lessee's Initial	Lessor's Initial

INSURANCE SCHEME



Roset Care Plan(RCP)



Roset Care Premium Plan(RCPP)

APPLICATION FORM

This scheme is extended to all Hirers currently leasing selected make & model from Roset Limousine Services Pte Ltd. This scheme is subjected to per Hirer/Driver only and in the event there is an additional Relief Driver, then an additional premium is required to cover the Relief Driver.

The objective of the this scheme is to offer all our Hirers to :

- 1) **REDUCE** their insurance excess, both Own Damage and Third Party Damage, in the event of any accident. The contractual insurance excess for Own Damage is S\$2,000 and Third Party Damage is another S\$2,000, subjected to GST. With CDW, all Hirers will enjoy a **50% WAIVER** on their insurance excess in the event of an accident in **Singapore ONLY**. The payable amount of insurance excess with CDW in the event of any accident will be S\$1,000 for OWN DAMAGE and S\$1,000 for THIRD PARTY DAMAGE, subjected to GST.
- 2) **ENJOY** Benefits of a Personal Accident Insurance Plan that will pay out various types of claims and benefits that will allow the Hirers to better manage their finances in times of need.


Illustration as follows:

	WITHOUT RCP/RCPP	WITH RCP/RCPP	SAVINGS
Each occurrence of accident			
Insurance Excess (Own Damage)	\$ 2,000.00	\$ 1,000.00	
Insurance Excess (3 rd party Damage)	\$ 2,000.00	\$ 1,000.00	
TOTAL PAYABLE FOR EACH ACCIDENT	\$ 4,000.00	\$ 2,000.00	\$ 2,000.00

* above excess charges is before GST.

Terms & Conditions

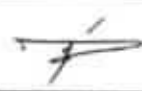

1. The Hirer must provide a police report in addition to the usual GIA report for all accidents involving personal injuries.
2. The Hirer can only authorize Roset Limousine Services Pte Ltd or its appointed workshop to handle all the claims. We will not entertain any 3rd parties representing the Hirer in any claims.
3. The above coverage will be valid only during the lease duration as specified in the Vehicle Rental Agreement and will automatically cease upon the rented vehicle is returned to the Owner.
4. This plan covers all **APPROVED** Hirers and **APPROVED** Relief Drivers up to age of 68 years old provided the relief driver has also accepted an purchased this plan.
5. The Hirer is responsible to provide the following documents to facilitate the claim:
 - i) Death Claim: Death certificate, autopsy report, coroner's findings
 - ii) Permanent Disability Claim: Medical Report
 - iii) Temporary Disability Claim: Medical leave certificates
 - iv) Medical Expenses Claim:
 - a) Original medical bills & receipt
 - b) Copy of NRIC / Work Permit (if applicable)
 - c) A copy of Death Certificate (if applicable)
 - d) A copy of inpatient discharge summary.
 - e) Any other documents/receipts that may be requested by the Insurer from time to time.

	
Lessee's Initial	Lessor's Initial

6. Roset Limousine Services will undertake its best endeavor to process and submit this claim to the Insurer but will NOT be held liable or responsible for any delays and claim rejection fully or partially by the Insurer and thereby reserve their rights to discontinue or terminate this Insurance scheme at any time without prior notice.
7. The Hirer also hereby indemnifies Roset Limousine Services and its related companies fully from any liability arising from this claim.
8. Claims reimbursement will be made within 60 days from date of complete document submission.

Your Particulars			
Name Muhammad Zaki Bin Ahmad Makruf	NRIC 67500641A	Vehicle Number 6KZ 4923T	Rental Agreement No. RLS/01/2018/0111
Contact Number (Home) (Mobile) 8386 6977	Email Address		

Declaration/Authorization	
<p>I/We wish to be covered under the selected Insurance Plan with Roset Limousine Services Pte Ltd and hereby agree with the payment as follows (Please tick one):</p> <p> <input checked="" type="checkbox"/> S\$ 27.00 Weekly <input type="checkbox"/> S\$ 30.00 Weekly </p> <p>This insurance plan will remain inforce till the Vehicle is returned. With this agreement, I hereby agree to undertake to make the payments weekly/monthly to Roset Limousine Services Pte Ltd. Please be informed that any unpaid RCP/RCPP weekly instalments will incur late interest charges of SGD5.00 per day and will be calculated in arrears until the outstanding amount is fully paid. The Owner reserves the right to decline or cancel this RCP/RCPP at any time without assigning any reason.</p> <p>By signing this authorization, I agree and accept this Insurance Plan will supersede all previous Collision Damage Waiver(CDW).</p>	
<p> _____ Hirers Signature NRIC :</p>	<p><u>24/01/2018</u> _____ Date</p>
<p>For Official Use :</p> <p>Effective Start Date RCP/RCPP on : _____</p> <p>Approved By :  _____ Roset Limousine Services Pte Ltd</p>	

	
Lessee's Initial	Lesser's Initial

Coverage & Benefits (Per Annum Basis)	Sum Insured	Insurance Plans		
		Collision Damage Waiver(CDW)	Roset Care Plan(RCP)	Roset Care Premium Plan(RCPP)
1. CASH Allowance	Up to S\$3,000		 S\$50 per day	 S\$60 per day
2. Courtesy Car (during accident repair) (max 14 days per year)	-			
3. Instalment Plan for Excess Payment	-			
4. Accidental Death or Permanent Disablement	Up to S\$150,000		 S\$50,000	 S\$100,000
5. Accidental Medical Expenses Treatment	Up to S\$2,400		 S\$2,000	 S\$2,400
6. Traditional Chinese Medicine Treatment – max S\$125 per visit	S\$250			
7. Hospitalization Allowance (Up to 30 days max)	Up to S\$1,500		 S\$50 per day	 S\$60 per day
8. Ambulance Fees	S\$250			
9. Motor Vehicle Insurance Excess Own Damage – S\$1070 3 rd Party – S\$1070	-			
10. Daily Rental Charges	Up to S\$1,500			 Waived
11. Approved 2 nd Driver/Relief Driver	-			 Included
Weekly Premium Payable :		S\$25.00	S\$27.00	S\$30.00

Lessee's Initial	Lessor's Initial

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7500641A



MUHAMMAD ZAKI BIN AHMAD
MAKRUF

محمد زكي بن احمد معروف

Race:

MALAY

Date of Birth:

10-01-1975

Sex:

M

Country of Birth:

SINGAPORE

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S7500641A

Name: MUHAMMAD ZAKI BIN AHMAD MAKRUF

Birth Date: 10 Jan 1975

Issue Date: 09 Dec 2017

002751586J

- Blk 846 Woodlands Ave 4

02-612

S 730846

- 0111

- 8386 6977

- sk 7 4 923T

2945113

MRIC No. S7500641A

Blood Group: O+ Date of Issue: 21-02-1997

APT BLK 700 ANG MO KIO AVENUE 6 #02-330
SINGAPORE 563700

MRIC No. S7500641A Date: 21-07-2003 No. 4714784

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

EFFECTIVE DATE

Class 3 Motor cars with unladen weight \leq 3000kg with \leq 7 passengers, exclusive of driver; and other motor vehicles with unladen weight \leq 2500kg 18 May 2001



AUTOEXCEL ENGINEERING PTE LTD

160, Sin Ming Drive
Sin Ming Auto City #06-15
Singapore 575722
Tel: 64535654, 64591630
Fax: 64591698

Email: alexcel@singnet.com.sg

ATTN: MOTOR CLAIM DEPARTMENT (T.P)

WITHOUT PREJUDICE

ADDRESS: EQ INSURANCE COMPANY LTD

Dear Sir/ Mdm :

Accident involving our vehicle No : SKK 6752K & your insure vehicle SKZ 4923 T


Date Of Accident 09/07/2018 . Along / At Johor Petrona Petrol station

NEAR CUSTOM.

Refer to the matter . The accident was caused solely by the negligence of your insured and as a result the following costs and losses had incurred.:

		AMOUNT
1	FINAL REPAIR BILL INCLUDE GST	S\$ <u>\$1582.54</u>
2	SURVEYOR REPORT FEE	S\$ <u>LKK</u>
3	RENTAL BILL :	S\$ <u>-</u>
	L.O.U. <u>3 working x \$50 =</u>	<u>\$150/-</u>
4	T.P INSURANCE SEARCH : <u>LTA search</u>	S\$ <u>-</u>
5	OTHER DOCUMENT.: <u>-</u>	S\$ <u>-</u>
	TOTAL :	S\$ <u>\$1732.54</u>

Please kindly let us have your confirmation to settle our claim within **30 days**.
Kindly contact Ryan Soh regarding the above matter.



Ryan Soh
Hp : 93825367
Tel : 64535654

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 08 July 2019 9:48 AM
To: enquiry@rosetlimo.com
Subject: <Standard Notification Letter> Our ref: CC3/EQ118012962/Kga3 *** ACCIDENT INVOLVING SKZ 4923T & SKK 6752K ON 09/07/2018 *** (NO ACTION REQUIRED)

08 JULY 2019

ROSET LIMOUSINE SERVICES PTE LTD
ATTN: MR HARRY

Dear Sir/ Mdm

OUR REF : CC3/EQ118012962/Kga3
YOUR REF : SKZ 4923T
ACCIDENT INVOLVING SKZ 4923T & SKK 6752K ALONG/AT JALAN LINGKARAN DALAM AT PETRONAS PETROL STATION ON 09/07/2018

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 18/07/2019, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@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:

- Hiring Agreement
- 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

Please call us if you have further queries.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

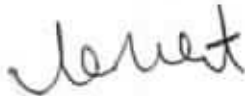
LETTER OF AUTHORITY & INDEMNITY

To : **AE Auto Pte Ltd**

ACCIDENT INVOLVING VEHICLE NO. 9KK 6792K AND SK2 4923T
ALONG Johor Petrona Petrol station Near custom ON 09/07/18

1. I/We, the owner of vehicle no. SKK 6792K hereby instruct and authorise you to commence repairs to the said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorised to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
4. Upon resolving my/our claim, you are authorised to agree with my/our solicitors on the amount of their professional costs and disbursements for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account.
5. In the event that I/we am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/we shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with, I/we authorise you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/We shall also be personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your Solicitors.
7. If for whatever reason, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. In the event that the third party's insurance company send a cheque for the settlement amount directly to you, you have to pay **AE Auto Pte Ltd** our repair costs and others, which is included in the settlement amount. Failure to do so may result in us commencing legal action against you to recover for our repair costs and others.

Dated this 16 day of 07 2018



Name Lim Ping Hwee, Clement
NRIC No. S5722912B
ROC No. -
(company stamp, if applicable)
Address :

Contact No. 90084755

Name of Insurers : N7mc
Policy No. : 5077957848-02
Excess : -



AUTOEXCEL ENGINEERING PTE LTD

160, Sin Ming Drive, Sin Ming Auto City,
#06-15 Singapore 575722

Tel: 6453 5654, 6459 1630 Fax: 6459 1698

Email: aeexcel@singnet.com.sg

TAX INVOICE

GST Reg. No. 19-9603355-R

INVOICE NO : TP 6403

12/12/2018

DATE : EQ INSURANCE COMPANY LTD
TO : 5 MAXWELL ROAD
#17-00, TOWER BLOCK, MND COMPLEX
SINGAPORE 069110

VEH NO : SKK 8752 K
MODEL : VOLKSWAGEN POLO
PAYMENT TERM :
JOB NO :

S/N	DESCRIPTION	AMOUNT S\$
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Accident Date: 09/07/2018

Part By Part Repair, Supply Parts & Labour \$ 1,582.54

Sub - Total : \$ 1,582.54

\$ 1,582.54

NOTE : All cheques must be crossed and make
payable to Autoexcel Engineering Pte Ltd

RECEIVED VEHICLE IN GOOD ORDER

TOTAL

for Autoexcel Engineering Pte Ltd



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: 18/09/2019

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SKZ 4923T (Insd Veh)	Your Ref. No. : DM18HO01816
	SKK 6752K (TP Veh)	Our Ref. No. : CC3/EQ118012962/Kga3q2
Date of Accident	9/7/2018	

Liability	50%	
Final Repair Cost	: \$ 791.27	
Loss of Use	: \$ 75.00	3 days
Rental (If any)	: \$	days
Others:	: \$	
	: \$	
	866.27	
Final Settlement Sum	: \$ 870.00	GLOBAL SUM
Remarks	:	

Payment Instruction: Payee's Breakdown		
1	AUTOEXCEL ENGINEERING PTE LTD	: \$ 870.00
		: \$

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 : CC3/EQ18012962/Kga3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 18-09-2019	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKZ 4923T	Veh. Inspected	SKK 6752K	
Policy No.	DMCFHQ17-000185	Coverage (\$)	0.00	
Claim No.	DM18HO01816	Excess (\$)	0.00	
Assign From		Assign Date	16/07/2018	
2. Vehicle Particulars & Condition				
Make & Model	VOLKSWAGEN POLO (A)	c.c	1390	
Engine No.	HIDDEN	Year of Reg.	2007	
Chassis No.	WWWZZZ9NZ6U028019	Colour	METALLIC GREY	
Odometer	217091	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/45 R17	HANKOOK	9 mm	
L/H Front Tyre	205/45 R17	HANKOOK	9 mm	
R/H Rear Tyre	205/45 R17	HANKOOK	9 mm	
L/H Rear Tyre	205/45 R17	HANKOOK	9 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	09/07/2018	Inspection Date	16/07/2018	
Survey held at	AUTOEXCEL ENGINEERING PTE LTD 160 SIN MING DRIVE #06-01 SIN MING AUTOCITY SINGAPORE 675722			
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:		3 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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKK 6752K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	REAR DOOR LH (NPA)	TO REPAIR SEE LABOUR	-	-
1	REAR FENDER LH (NPA)	TO REPAIR SEE LABOUR	-	-
1	REAR FENDER UNDERSHIELD LH	SERVICEABLE	228.00	-
1	REAR BUMPER	TO REPAIR SEE LABOUR	1,485.45	-
1	REAR BUMPER LH SIDE RETAINER	SERVICEABLE	181.00	-
1	REAR BUMPER CLIPS	NOT NECESSARY	45.00	-
1	REAR LH WHEELHUB BEARING	JAMMED	480.60	480.60
1	REAR LH SHOCK ABSORBER	SERVICEABLE	580.60	-
	LESS 10% DISCOUNT		-300.07	-48.06
			2,700.58	432.54
<u>SPECIAL NETT ITEMS</u>				
1	REAR BUMPER LOWER LID LH (SN)	SERVICEABLE	500.00	-
1	REAR RHIM LH (SN)	DENTED	800.00	450.00
	TO DO COMPUTER WHEEL ALIGNMENT.		80.00	60.00
			1,380.00	510.00
<u>LABOUR</u>				
	TO REMOVE REFLEX ,GARNISH ,SIDE TRIM ,UPHOLSTERY ,CAR SEAT ,SEAT BELT ETC.	NOT NECESSARY	180.00	-
	LABOUR CHARGES.INCLUSIVE OF THE REPAIR OF REAR DOOR LH ,REAR FENDER LH AND REAR BUMPER .		800.00	200.00
	CHECK REAR WIRING SYSTEM.	NOT NECESSARY	90.00	-
	TO DO ANTI RUST ,UNDERCOAT FOR REAR ACCIDENT AFFECTED AREA.	NOT NECESSARY	100.00	-
	TO REPLACE UNDERCARRIAGE AFFECTED AREA.		150.00	40.00
	TO DO SPRAY PAINTING ON AFFECTED AREA ,INNER & OUTER.		1,000.00	400.00
	TO DO DIGNOSE ,DELETE RESET FAULT CODE AFTER REPAIR.	NOT NECESSARY	280.00	-
			2,600.00	640.00

Report Ref No. CC3/EQ18012962/Kga3q2



GRAND TOTAL		6,680.58	1,582.54
RECOMMENDED COST OF REPAIRS			1,582.54

Report Ref No. CC3/EQ118012962/Kga3q2

KONG SENG CHEONG

Licensed Appraiser

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