



**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](mailto:enquiries@ethicarz.sg)

Company No.: 201729003E

GST Registration No: 201729003E

Our Ref : SJT8492L  
Your Ref : SLU5070L

Date : 30.08.2018

**AXA INSURANCE PTE LTD**

Attn : Motor Claim Department

Dear Sir/Mdm,

ACCIDENT INVOLVING : SJT8492L , SLU5070L ,SKR7988D AND SJX7337M  
DATE OF ACCIDENT : 13.02.2018  
ALONG : KJE TOWARDS PIE AFTER WOODLANDS EXIT

We refer to the above mentioned accident.

We are claiming as below:

Cost of Repair	: \$	8,132.00	(\$ 7,600.00 +GST)
Loss of Rental	: \$	2,311.20	(\$ 120.00 X 18 DAYS)
LTA Search	: \$	7.45	

Grand Total : \$ 10,450.65

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](mailto: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 SEPTEMBER 2018

ENG TECK SENG  
96 EDGEDALE PLAINS  
#03 - 33  
SINGAPORE 828688

Dear Sir/Madam,

OUR REF : CC3/ASM18003047/Bua3  
YOUR REF : SLU 5070L

**ACCIDENT INVOLVING SLU 5070L / SJT 8492L AND OTHERS KJE TOWARDS TUAS  
ON 13/02/2018**

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 M/s **ETHICARZ PTE LTD** acting on behalf of the owner of SJT 8492L against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties (chain collision) where your vehicle was the 4<sup>th</sup> vehicle, we are of the opinion that we cannot be absolved from liability.

Please be informed that your No Claim Discount (NCD) will be withheld for the time being, pending for the final allocation of liability.

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 7 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 [cs-a@lkkauto.com](mailto:cs-a@lkkauto.com) within 7 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)



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Pte Ltd

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- 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 6256 3561 or email us at [cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)

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

Yours sincerely

THIN THIN HLAING  
LKK Auto Consultants Pte Ltd  
DID: 6841 2360  
FAX: 6741 4108  
Email: [thinthin@lkkauto.com](mailto:thinthin@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 13/02/2018 along KJE TOWARDS PIE AFTER WOODLANDS EXIT  
Involving vehicles SJT8492L & SKR7988D, SLP6843T, SLH5070L, SJX7237M

In consideration of **Ethicarz Pte Ltd, 56 Loyang Way #04-04 Loyang Enterprise Building Singapore 508775**, repairing my/our motor vehicle no SJT8492L at my request,

I/We, WONG HOONG YEN ("the claimant") of BLK 405B FERNVALE LANE #13-111  
S(792405) (address) bearing NRIC No S7243527C the owner

of motor vehicle no SJT8492L, 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.

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 13 day of 02 (month) 20 18 (year)

Signed by "the claimant"

Name: WONG HOONG YEN

NRIC No: S7243527C



Signed by **Ethicarz Pte Ltd**



redefining / insurance

CLAIM REF : S8M008ZF  
INSURED : ENG TECK SENG

**DISCHARGE VOUCHER**

We/I (WONG HOONG YEN. S7243527C) hereby agree to accept the sum of dollars Ten Hundred Only (S\$ 10,000.00) 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. SLU 5070L as a result of an accident along KJE TOWARDS TUAS on 13/02/2018 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SJT 8492L.

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. SLU 5070L 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. SLU 5070L.

Dated this 16 day of Oct 2018

Claimant's Signature :

NRIC no./ Company Stamp :

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.



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
WONG HOONG YEN BLK 405B FERNVALE LANE #13-111 SINGAPORE 792405

DATE	INVOICE NO.
06-Mar-2018	A 37344

	VHA NO.	DUE DATE	VEH. NO.
	A 37344	06-Mar-2018	SJS 2569 U
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 13 FEBRUARY 2018 TO 03 MARCH 2018 YOUR REF: SJT 8492 L	18	120.00	2,160.00
GST @ 7%			\$151.20
<b>TOTAL</b>			<b>\$2,311.20</b>

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

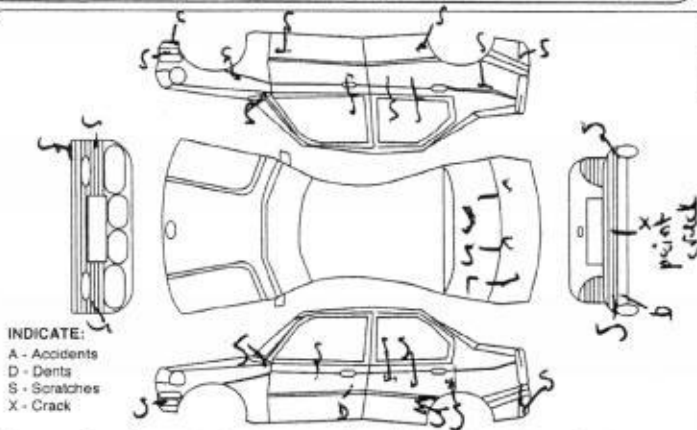


**HIRER'S PARTICULARS**

Name (as in I/C) *Wong Hoang Yen*  
 NRIC/Passport No: *S7243527C* Date of Birth: \_\_\_\_\_  
 Address: *BK 445B Fernvale lane #13-111* Age: \_\_\_\_\_  
 S: *(792405)*  
 Name & Address of Employer: \_\_\_\_\_  
 Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
 Driving Licence No: \_\_\_\_\_ Passed Date: \_\_\_\_\_  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_  
 Tel(O) \_\_\_\_\_ (R) *9010 1679* HP: \_\_\_\_\_

**DRIVER'S PARTICULARS**

Name (as in I/C) *As above*  
 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: *SJT8492L* Replace Veh No: \_\_\_\_\_  
 Loan Vehicle No: *535 25694* VR No: \_\_\_\_\_  
 Make & Model: *Tyoto Vios* (Auto/Manual Group: \_\_\_\_\_)  
 CHARGES: \_\_\_\_\_ \$ \_\_\_\_\_ cts  
 Daily: \_\_\_\_\_ day @\$ \_\_\_\_\_ Per day  
 Weekly/Monthly: \_\_\_\_\_ week @\$ \_\_\_\_\_ Per week/Monthly  
 Others: \_\_\_\_\_  
 CDW/PAI: \_\_\_\_\_ @\$ \_\_\_\_\_ Per day/Monthly  
 Delivery/Collection Svc: \_\_\_\_\_  
 GST: \_\_\_\_\_  
 OR No: *4bar* *4/4* (A) SUB-TOTAL  
 Petrol Level & Surcharge: *OUT* *IN* *1/4* *1/2* *3/4* *F*  
 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**

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 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 liable 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 a 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
<i>13/2/18</i>		<i>215139</i>	<i>Aax</i>	

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: \_\_\_\_\_





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

Print Date/Time : 14 Feb 2018 / 11:26:51

Receipt Date/Time : 14 Feb 2018 / 11:26:51

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-180214-000651

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLU5070L As at 13 Feb 2018/08:05:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLU5070L Enquiry Fee 20180214112538383405	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	xxxxxxxxxxxx8056	Credit Card: Visa/MasterCard		7.45
<b>Total</b>				7.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				7.45
<b>Excess Refundable Amount</b>				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt OK Save as PDF