

AUTOWORX HOUSE

176 Sin Ming Drive, #02-01 Sin Ming Autocare Singapore 575721

Email: autoworxhouse@hotmail.com

•TEL: 6452 8211 •FAX: 6451 7420

Direct Settlement THIRD PARTY CLAIM

Your ref:

Our ref: GBD8688T

EQ INSURANCE COMPANY LTD

Attn: Officer In Charge

(Motor Claim Department)

17/01/2019

Dear Sir,

RE : ACCIDENT INVOLVING GBD8688T AND YP4272A AT BENOI CRESCENT ON 05/10/2018.

We have been authorized by EPM SERVICES PTE LTD, the registered owner of vehicle number GBD8688T, which was involved in the above accident and at the material time to make a 3rd party claims against vehicle number YP4272A.

The accident was clearly caused by your insured's negligence. We, therefore seeking compensation from you for our client financial losses as itemized below: -

Repair cost	S\$	6,500.00
Rental Fee (8 days x \$96.30)	S\$	770.40
Search Fee	S\$	0.00
Total	S\$	7,270.40

We have enclosed copies of relevant documents to support our claims.

Please settle this matter within 7 days.

Your prompt settlement of our claim would be much appreciated.

Do contact us at 64528211 for any clarification.

Thank you.

Yours faithfully,

Autoworx House



AUTOWORX HOUSE

C/O.176 SIN MING DRIVE #02-01 SINGAPORE 575721

TEL: 64528211 FAX: 64517423


Registration No. 5296929B

INVOICE

5342

EQ INSURANCE COMPANY LTD

17/1/2019

QUANTITY	PARTICULARS	AMOUNT (\$)
	<u>RE : GBD 8688 T / TOYOTA DYNA</u>	
	Lump sum repair for the above mentioned vehicle.	6,500.00
		
	Total	6,500.00



VEHICLE TRADING (2012) PTE LTD

56 SEMBAWANG ROAD #01-03 HONG HENG MANSIONS SINGAPORE 779086
WORKSHOP: BLK 13 SECTOR B #01-27/29 SIN MING INDUSTRIAL ESTATE, SINGAPORE 575657
TEL: 6452 6770 / 6452 3326 FAX: 6451 0820
(CO. REG. NO: 2012 1691Z)

RENTAL AGREEMENT

NO.: 00902

PARTICULARS OF HIRER	
NAME:	EPM SERVICES PTE LTD
ADDRESS:	10 BUKIT BATOK CRESCENT SINGAPORE 658079
NRIC / ROC NO:	
TELEPHONE (OFFICE) :	6862 1353
(FAX) :	
(RESIDENT) :	
(HP) :	
DELIVERY ADDRESS / SITE:	
CONTACT PERSON:	

PARTICULARS OF VEHICLE	
VEHICLE NO:	GU1156J
MAKE & MODEL:	TOYOTA DYNA 150D
VEHICLE TYPE:	LORRY (METAL BODY)
ATTACHMENTS:	HOOD
YEAR OF MANUFACTURE:	2000
ENGINE NO:	5L5006991
CHASSIS NO:	LY2120004805

RENTAL CHARGES	
DAILY CHARGE:	\$96.30 WITH GST
WEEKLY CHARGE:	7
MONTHLY CHARGE:	
DEPOSIT:	
ADVANCE PAYMENT:	
GRAND TOTAL:	\$770.40
* INTEREST OF LATE PAYMENT AT 1.5% PER MONTH	
THE ABOVE RENTAL CHARGES INCLUDE: SERVICING, PREVENTIVE MAINTENANCE AND REPAIRS OF THE ABOVE SAID EQUIPMENT UNLESS THE DAMAGES WERE CAUSED BY OPERATOR NEGLIGENCE / ACCIDENT.	

PARTICULARS OF DRIVER (IF DIFFERENT FROM HIRER)	
NAME:	STEPHEN BIN MONGUDAL
ADDRESS:	SAME AS ABOVE
NRIC / PASSPORT NO:	FIN TH98160M
NATIONALITY:	MALAYSIAN
TELEPHONE (RESIDENT) :	
(H/P) :	9002 0535
DATE OF BIRTH:	29/10/1973
AGE:	44 years
DRIVING EXPERIENCE:	24/03/2005 - 13 years

PERIOD OF RENTAL:	
COMMENCEMENT DATE:	05/10/2018 TIME: 6-10p.m
DATE OF RETURN:	13/10/2018 TIME: 1-30p.w

REMARK:

- NOTE:
- 1) HIRER IS LIABLE FOR ALL PARKING FINES AND TRAFFIC VIOLATIONS.
 - 2) COMPULSORY INSURANCE EXCESS - HIRER IS LIABLE TO PAY FIRST S\$3,000 IN ANY ACCIDENT PLUS COSTS OF REPAIR TO THE RENTED VEHICLE(S) (AUTHORISED DRIVERS AGE 23-65 WITH MIN 2 YEARS OF DRIVING EXPERIENCE)
 - 3) THE VEHICLE IS NOT ALLOW TO USE FOR ANY ILLEGAL ACTIVITIES WHICH CONFLICT WITH THE LAW IN SINGAPORE

I/WE DECLARE THAT THE ABOVE PARTICULARS ARE TRUE AND CORRECT IN EVERY RESPECT AND I/WE HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS OF THE HIRE AGREEMENT PRINTED OVERLEAF.



STAMP & SIGNATURE OF HIRER

DATE:

SIGNATURE OF DRIVER
(IF DIFFERENT FROM HIRER)

DATE:

8 days

TERMS AND CONDITIONS

This Agreement is made between VEHICLE TRADING (2012) PTE LTD, a company incorporated in Singapore and having its registered office at 56 Sembawang Road #01-03 Hong Heng Mansions Singapore 779086 (hereinafter called "the Owner") whose expression shall where the context so admits include its successors and assigns of the one part and the hirer named herein (hereinafter called the "the Hirer") of the other part.

WHEREBY IT IS AGREED AS FOLLOWS:-

1. The Owner hereby lets and the hirer hereby takes on hire from the Owner Upon the terms and conditions hereinafter mentioned the goods described herein.
2. The Hirer hereby acknowledges that it is a mere bailee of the goods and that title and property to the goods remain in the Owner, and do not at any time, whatsoever pass to the Hirer. The Hirer hereby covenants with the Owner as follows:-
 - (a) during the period of hire to pay to the Owner the hire payment and other charges as specified in the schedule or which may be incurred from time to time during the continuance of this Agreement. Punctual payment shall be of the essence and the Hirer shall be deemed to have repudiated this Agreement if any hire payment, charge or part thereof remains unpaid for more than seven (7) days after becoming due and payable. All hire payment and other charges hereunder shall be made to the Owner at the address specified herein or at such other address as the Owner may from time to time specify. All such payments made by post shall be at the risk of the Hirer.
 - (b) that the security deposit shall be returned (without interest) within 3 months of expiration or termination of this Agreement and shall not at any time be credited for use as hire payment. Provided always that if that Hirer is in default or breach of any term of this Agreement, the Owner may in its sole discretion forfeit the said security deposit.
 - (c) not to transfer, sell, assign, sublet, mortgage, encumber by way of lien or otherwise or in any way dispose or deal with the goods in any manner whatsoever which may affect the Owner's title/property/right to the goods except with prior written consent to the Owner.
 - (d) not to alter, deface, modify or in any way vary the insignia markings on or appearance of the goods in any manner whatsoever which may induce, cause or in any way represent to any other person that the Hirer has title and/or property in the goods.
 - (i) To ensure that the goods be operated in a skilful and proper manner by persons who are competent to operate the same in accordance to the purposes for which the goods were designed for use.
 - (ii) If the goods consist of in part or whole of rubber tyred goods, to be responsible wholly for the costs replacements and damages arising from the sudden death of the said rubber tyred portions of the goods.
 - (iii) To maintain the goods by daily checking the water, fuel and oil levels and tyre pressure if applicable.
 - (e) that the Owner shall not be responsible for all costs, replacements, destruction, repairs and damages to the goods whatsoever and/or injury or death to any person whatsoever arising from or resulting from any abuse, mishandling, neglect, recklessness or deliberate act or omission of the Hirer, his servants, agents of any other third party whatsoever.
 - (g) Immediately after the signing of the Agreement, at its own expense, to effect a policy of insurance against all public liability including damage or destruction to property and/or bodily injury or death to any person whatsoever, with a reputable insurance company.
 - (h) to keep the goods at all times in its possession and control and not to remove or cause to be removed or in any way permit to be removed the same from the location as specified in the Schedule hereto except with the prior written consent of the owner.
 - (i) at all times, to maintain the goods in the condition as when hired (fair wear and tear excepted).
 - (j) to hold the Owner harmless, and/or indemnify the Owner in full from any claims demand, losses, damages, expenses, penalties whatsoever resulting from any injury, death or damage to any person or property whatsoever in cases or incidents involving the goods.
 - (k) During the continuance of the hiring the Hirer shall indemnify the Owner against all loss or damage direct (including and not limited to the amount in the excess clause of the policy or policies of insurance) and consequential to the vehicle/goods/equipment or any part thereof from whatever cause arising and whether or not such loss or damage results from the negligence, recklessness or blameless inadvertence or any breakdown arising whether or not from wear and tear for example punctured tyres, mechanical faults or inherent faults caused by the Hirer, his servants or agents or authorised or unauthorised persons.
 - (l) Any liability the Owner might otherwise incur and any right or immunity the Hirer might otherwise possess in respect of any conditions, warranties or representations relating to the condition of the said Vehicle or to its merchantable quality or suitability or fitness for the particular or any purpose for which it is or may be required whether such conditions, warranties or representations are express or implied, and whether arising under this agreement or under any prior agreement or in oral or written statements made by or on behalf of any person in the course of negotiations in which the Hirer or his/its representative may have been concerned prior to this agreement are hereby excluded.
 - (m) The Owner shall not incur any liability to the Hirer nor shall the Hirer be entitled to rescind this agreement if the Vehicle delivered to the Hirer do not correspond to its description as contained in this agreement.
 - (n) No liability shall attach to the Owner either in contract or in tort for loss, injury or damage sustained by reason of any defect in the Vehicle whether such defect be latent or apparent on examination and the Owner shall not be liable to indemnify the Hirer in respect of any claims made against the hirer by a third party for any such loss, injury or damage.
 - (o) No dealer or supplier through whom this agreement was negotiated or by whom the vehicle was supplied or any person in the employ of any such dealer or supplier is or is to be deemed the agent of acting on behalf of the Owner for any purpose and no liability is to be attached to the Owner for any conditions, warranties or representations made by such dealer or supplier or person in the employ of such dealer or supplier.
 - (p) without delay to notify the Owner of any malfunctions, defect, failures or breakdowns, actual or threatened of the goods.
 - (q) to permit the Owner or any person authorised by the Owner at all reasonable times to enter upon the premises in which the goods are for the time being placed or kept, for the purpose of inspecting and examining the condition of the goods.
 - (r) not to make any alterations, additions or improvements to the goods without prior written consent of the Owner.
3. Where the goods or any part thereof are stolen, destroyed or damaged, the Hirer shall immediately notify the Owner on discovery thereof.
4. If the Hirer shall default on any hire payment under this Agreement, the Hirer shall without

prejudice to the other rights of the Owner under any other terms and conditions herein and/or under common law pay to the Owner interest at the rate of no less than five per centum [5%] above the prevailing prime rates [per annum] of the Development Bank of Singapore Limited.] and until payment such interest shall run from day of day and accrue as well before as after any judgement.

5. The Owner shall be entitled to determine the Agreement and/or repossess the said goods if the Hirer:-
 - (a) defaults in the hire payment or other charges specified herein; OR
 - (b) fail to observe or perform any of the terms and conditions in this Agreement; OR
 - (c) in the opinion of the Owner in sin' any way jeopardising the Owner's right and title to the goods; OR
 - (d) in the opinion of the Owner abandons or neglects or in any way abuses the goods; OR
 - (e) in the sole discretion of the Owner, should no longer be entitled to use of the goods.
6. Upon the expiration or sooner determination of this Agreement, the Hirer shall peacefully deliver up to the owner or permit the Owner, its servants or agents to enter upon any land or premises which the goods are situated and take possession of the same thereof. PROVIDED ALWAYS that the goods shall be returned in their original condition as at the date of hire, fair wear and tear excepted.
7. Insurance.
 - (1) During the continuance of the hiring the hirer shall:
 - (a) Immediately after the signing of this Agreement insure the vehicle/goods/equipment and keep the same insured during the continuance of the hitting against loss or damage by accident, fire, third party liability in respect of death or bodily injury to any person public liability and theft to the full replacement value thereof with an insurance company to be approved by the Owner under a comprehensive policy of insurance free from restriction in the joint names of the Owner and the Hirer or in the name of the Hirer bearing an endorsement recording the Owner's interest in the vehicle/goods/equipment and stating that no payment is to be made to Hirer under the policy until the Owner's interest has been discharged and in default of the Hirer so doing the Owner may insure as aforesaid and recover the cost thereof from the hirer forthwith. The Hirer hereby irrevocably appoints the Owner his agent for the purpose of receiving all monies payable under the policy (which monies shall be applied as provided in clause [b] hereby) and giving a discharge therefor;
 - (b) without prejudice to clause 7(1)(a), indemnify the Owner against loss of or damage to the vehicle/goods/equipment or any part thereof (including and not limited to the amount in the excess clause in the policy or policies of insurance) from whatever cause arising and whether or not such loss or damage results from the negligence of the Hirer.
 - (c) punctually pay all premiums payable under the said insurance policy and produce the receipts for such payments to the owner on demand and do everything necessary to maintain the said policy in full effect and not do anything whereby the said policy may be vitiated;
 - (d) where the vehicle/goods/equipment are lost, stolen, destroyed or damaged by the negligence or wrongful act of a third party the Hirer shall immediately notify the Owner thereof and shall not compromise any claim without the consent of the Owner and shall allow the Owner to take over the conduct of any negotiations and shall take such proceedings (in the Hirer's sole name or jointly with the owner as the owner shall direct, holding all sums recovered by the Hirer under any policy of insurance taken out by the hirer pursuant to the provisions of this Agreement) on trust for the Owner and paying or applying as the owner directs such part thereof as is necessary to discharge the hirer's liability to the Owner at the date of such payment and to compensate the Owner for the loss, theft or destruction of or damage to the vehicle/goods/equipment any surplus being retainable by the Hirer for his own benefit.
 - (e) If any of the vehicle/goods/equipment shall be damaged during the currency of the hiring and the opinion of the insurers it is economic that such damage be made good all insurance monies payable under the said policy shall be applied in making good the said damage.
 - (f) If any of the goods shall be lost, stolen, destroyed or damaged to such an extent as to be in the opinion of the insurers incapable of economic repair the insurance monies payable under the said policy shall be applied in the order following, that is to say:
 - (i) in paying to the Owner the unpaid balance of the rentals/charges/hire payments together with any interest on late payment and any other sums payable by the Hirer; and
 - (ii) in paying any surplus to the Hirer.
 - (g) if after payment of the said insurance monies to the Owner under the said policy any part of the rentals/charges/hire payments remains unpaid the same shall forthwith become payable by the Hirer. Subject to the rights of the insurers the title to the vehicle/goods/equipment shall remain with the Owner. Subject as aforesaid the loss theft or destruction of or damage to the vehicle/goods/equipment shall not discharge this Agreement or affect the Hirer's liability for payment of rentals/charges/hire payments.
 - (2) The hirer may at his own expense take up a separate personal accident cover.
8. Replacement of vehicle/goods/equipment
 - (1) At the request of the Hirer and in the event the Owner deems it impracticable to repair any damage caused to the vehicle/goods/equipment (that does not amount to a total loss) or the vehicle/goods/equipment is being repaired for mechanical faults due to fair wear and tear or for purposes of inspection by the Land Transport Authority, the Owner may at its best endeavours (but is not under any obligation) replace the vehicle/goods/equipment with an alternative similar vehicle/goods/equipment. In the event such a comparable or compatible replacement cannot be located, the owner may grant an ex gratia rebate to the hirer.
 - (2) No replacement vehicle/goods/equipment shall be made in cases of damage due to accidents or mechanical repairs owing to the Hirer's negligence in the use of or use for purposes other than for which the vehicle/goods/equipment is designed not shall there be any refund of any rentals/charges/hire payments already made.
9. Premature termination

upon the premature termination of this Agreement by the Hirer and whether or not Hirer shall have duly returned the vehicle/goods/equipment, the Hirer shall continue immediately to pay the Owner all outstanding arrears of rental/charges/hire payments and the balance of total contractual rentals/charges/hire payments as agreed compensation for loss of profit of the further rentals/charges/hire payments that would have become payable by the Hirer if this Agreement had not been so terminated but had continued for the full period of hire specified. In the event the Hirer shall have duly returned the vehicle/goods/equipment to the Owner, it shall be at the sole and absolute discretion of the Owner who shall not be under any obligation to furnish any reason whatsoever and solely on an ex gratia basis, as to whether it shall grant a rebate to the Hirer for early payment or should it re-hire or lease or sell the vehicle/goods/equipment.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	08/10/2018 14:30
Date Of Accident	05/10/2018 14:55
Exact Location Of Accident	BENOI CRESCENT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBD8688T
Insured/Policyholder	
Name Of Registered Owner	EPM SERVICES PTE LTD
Co Reg No	199705288H
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90020535
Alternative Phone No	OFFICE-68211353

Vehicle Particulars

Manufacturer	TOYOTA
Model	DYNA
Exact Purpose for which vehicle was being used at time of accident	WORK
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company	GREAT EASTERN GENERAL INSURANCE LIMITED
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	2018-V0098131-VCV-R002
Cover Note Number	06/04/2018 TO 05/04/2019

Driver

Name of Driver	STEPHEN BIN MONGUDAL
Passport No/FIN	G7498160M
Date Of Birth	20/10/1973
Occupation	OUTDOOR
Date Of Driving Pass	24/03/2005
Driving Experience	13 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90020535
Fax Number	
Contact Number	OFFICE-68211353
EMail Address	NOEMAIL

Address	10 BUKIT BATOK CRESCENT #07-08 THE SPIRE.
Postcode	658079
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - MAJOR/MINOR RD
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	YP4272A
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	THIRUPATHY CHANDRAN
NRIC/Passport Number	G7428982M
Contact Number	86534915
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

Great Eastern

Vehicle:- G80
8688T

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



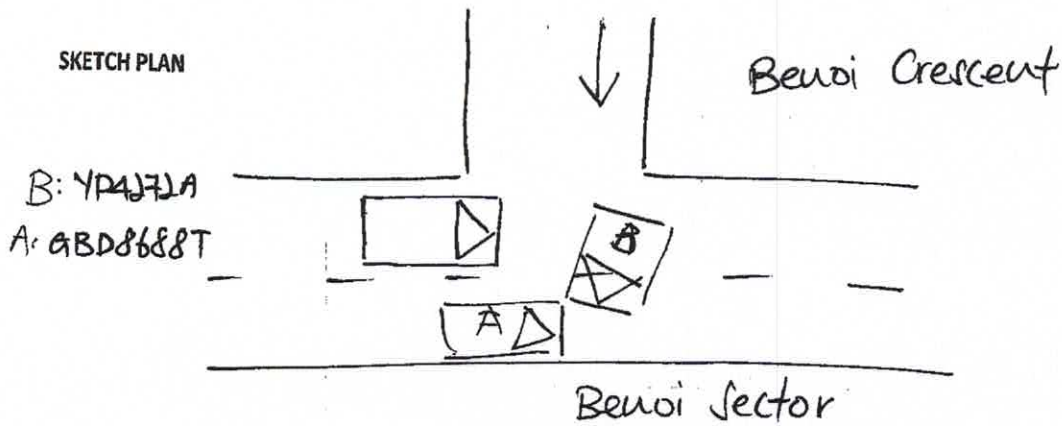
Policyholder's Signature
Date & Time:

[Signature]

Driver's Signature
(If driver is not the policyholder)
Date & Time:



Reporting Centre Person's Signature
Name: *Hadi*
NRIC/FIN No.: *810118*



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving along Benui Sector. Suddenly, there was a lorry coming out from Benui Crescent and collided onto the side of my lorry with a hard impact. I lost control and my lorry hit and mount onto the kerb due to the hard impact.

Email to:

My workshop: Supreme Auto Service Pte Ltd
E-mail: admin@supreme.sg

DECLARATION

We declare the foregoing particulars are true in every respect.

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Vehicle:-
GBD
868T

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

8/10/18

For Customer Service please visit
1 Pickering Street
#01-01 Great Eastern Centre
Tel: +65 6248 2888 Fax: +65 6327 3080



Certificate of Insurance

ORIGINAL

Road Transport Act 1987 (Federation of Malaysia)
The Motor Vehicles (Third-Party Risks) Rules, 1959 (Federation of Malaysia)
The Motor Vehicles (Third-Party Risks and Compensation) Act, (Cap.189 of the Revised Edition) (Republic of Singapore).
The Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960. (Republic of Singapore)

FORM M2300

Policy No. : 2018-V0098131-VCV-R002
Policy Type : Commercial Vehicle

Risk# : 0001
Cover : Third Party Only

DESCRIPTION OF VEHICLES:

Vehicle Registration : GBD8688T
Vehicle Make & Model : TOYOTA DYNA 150 D

Name of Insured : EPM SERVICES PTE LTD

Period of Insurance : 06-04-2018 (0000HRS) to 05-04-2019

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE *

Any person who is driving on the Policyholder's order or with their permission.

- * Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

LIMITATIONS AS TO USE

- (1) Use in Connection with the Policyholder's business.
 - (2) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
 - (3) Use for social, domestic and pleasure purposes.
- The policy does not cover :-
- (1) Use for racing, pace-making, reliability trial or speed-testing.
 - (2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
 - (3) Use for the carriage of passengers for hire or reward.

Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia) are not to be included under these headings.

WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Signed for and on behalf of the Company

Authorised Signature

07-03-2018

GPSPGML

Driver's Particulars Pg. 2

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: **G7498160M**

Name: **STEPHEN BIN MONGUDAL**

Birth Date: **20 Oct 1973**

Issue Date: **19 Mar 2015**

Valid Till: **23 Mar 2020**

Barcode: **002407458A**

SG 50

WORK PERMIT
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer: **EPM SERVICES PTE LTD**

Name: **STEPHEN BIN MONGUDAL**

Work Permit No.: **6 09423884** Sector: **SERVICE**

Barcode: **K0627079**

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

EFFECTIVE DATE

Class 3 Motor Cars=< 3000kg with =<7 passengers, exclusive of the driver; and other motor vehicles =< 2500kg 24 Mar 2005

NP 428A



VISIT PASS Immigration Regulations

25-07-2016

Name: **STEPHEN BIN MONGUDAL**

FN: **G7498160M**

Date of Birth: **20-10-1973**

Sex: **M**

Nationality: **MALAYSIAN**

Download SGWorkPass App to check status



YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.



To: AUTOWORX HOWE
SINGAPORE

Letter of Authorisation

RE: ACCIDENT INVOLVING G8D8688T & YP4271A
ALONG/AT BENDI CRECENT
ON 05/10/2018.

1. I/We, EPM SERVICES PTE LTD (NRIC No. 199705288H),
owner/driver of motor vehicle no. G8D8688T, & residing at _____,
respectively in consideration of your workshop AUTOWORX HOWE
repairing my/our vehicle, I/we hereby authorise you to claim on my/our behalf for the costs of
repair and loss of use. I/We further confirm and authorise you to use my/our name/s to engage the
said service of a solicitor to proceed with negotiation with the defaulting party's insurance
company for payment of the same and in the event negotiation fails, to instruct the solicitor to issue
Summons on my/our behalf and in my/our name/s to claim for the same. Irrespective whether the
claim is successful or not, all legal costs incurred shall be borne by you, provided we rendered our
assistance as per second paragraph stated herein below.
2. I/We understand that by signing this Letter of Authorisation, I/we has/have to render whatever
reasonable assistance to you including signing all relevant Court's document and attendance in
Court to give evidence to enable the claim to succeed. If I/we failed or neglected to do so despite
request from you, you shall be entitled to claim from me/us the repair costs together with legal
costs, other incidental costs and expenses pertaining the issuance of Summons in order to obtain
payment from defaulting 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/our 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/our claim, on my/our behalf. You also have my/our
full authority to collect all compensation monies pertaining to the above-mentioned accident from
insurance company or any other party, directly to your workshop M/s
AUTOWORX HOWE.
4. In the event the claim is settled or judgment is obtained against the defaulting party, payment after
deducing all costs and disbursements incurred should be drawn in your name or my/our name/s (at
your discretion) and will be forwarded to you.
5. This letter of Authorisation is irrevocable.

Signature: _____

Name: _____

NRIC NO: 199705288H

Date this 06 day of OCTOBER 20 18.