

LETTER OF DEMAND

Date : 28-Aug-19

EQ Insurance Company Limited
5 Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110

Attn : Person In-Charge

Claim REF. No. : NEW
CHENG AUTO ref. no. : GBC9773H / DOTSTECH-NOLOGY & TRADING
Insured Name : DOTSTECH-NOLOGY & TRADING
Policy Number : DM04SN170891700
Insurer/Policy Type : CHINA TAIPING INSURANCE / COMPREHENSIVE
Date of Loss : 30/11/2018
Our Vehicle No. : GBC9773H
TP's Vehicle No. : YP4204Y

Dear Sirs,

ACCIDENT INVOLVING VEHICLE NO. GBC9773H & YP4204Y ALONG
ALONG 150 SILAT AVENUE CARPARK ON 30/11/2018,

We are the authorised repair workshop for DOTSTECH-NOLOGY & TRADING, the owner of
motor vehicle no. GBC9773H which was involved in the above captioned road traffic accident.

As the accident was caused by your insured driver's negligence in the driving and/or management of your insured vehicle, we are submitting this claim for your consideration:

1.	COST OF REPAIR	\$	3,798.50
2.	RENTAL CHARGES (\$120 x 8 DAYS) WITH GST*	\$	1,027.20
4.	GIA REPORT FEE	\$	29.00
TOTAL		\$	4,854.70

*Refer to Loss of Rental tabulation

A copy of each of the following supporting documents is enclosed.

- * CHENG AUTO ORIGINAL INVOICE;
- * RENTAL AGREEMENT & INVOICE;
- * GIA REPORT LODGED BY OUR CLIENT;
- * LETTER OF AUTHORIZATION;
- * COPY OF GIA SEARCH & REPORT FEE

Loss of Rental Tabulation:*		
Day/Date	No. of Days	Remarks
Monday, 3 December, 2018	Day 1	CLAIM SUBMITTED
Tuesday, 4 December, 2018	Day 2	NOT YET SURVEYED
Wednesday, 5 December, 2018	Day 3	NOT YET SURVEYED
Thursday, 6 December, 2018	Day 4	SURVEYING OF VEHICLE @ 1600 HRS, START REPAIR
Friday, 7 December, 2018	Day 5	REPAIR OF VEHICLE
Saturday, 8 December, 2018	Day 6	REPAIR OF VEHICLE
Sunday, 9 December, 2018	Day 7	CLOSED
Monday, 10 December, 2018	Day 8	REPAIR OF VEHICLE, AFTER SURVEY, RELEASE OF VEHICLE
Total No. of Days	08 DAYS	

If agreeable to the above, kindly forward discharge voucher for our client's signature. Payment to be made **'CHENG AUTO BODYWORKS'** directly.

We look forward to your prompt reply in this matter.

Thank you.

Yours faithfully,
CHENG AUTO BODYWORKS
Claims Department



Our Ref: CC6/EQI18022048/T1pb3

15 March 2019

DASHMESH SINGAPORE PTE LTD

19 Loyang Way
#03-23 Changi Logistic Centre
Singapore 508724

Dear Sir/Madam,

ACCIDENT INVOLVING YP 4204Y AND GBG 9773H ON 30/11/2018

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.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

Please call us if you have further queries.

Yours faithfully,



CECILIA CHONG

Case Handler

DID: 6749 4274

FAX: 6741 4108

EMAIL: ceciliachong@lkkauto.com

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

LETTER OF AUTHORIZATION

IN RESPECT OF ACCIDENT INVOLVING MY MOTOR VEHICLE NO. GBG9773H
AND YP4204Y
AT ALONG 150 SILAT AVENUE CARPARK
ON 30/11/2018 1715 HRS

I/we the registered owner of vehicle no. GBG9773H hereby appoint **CHENG AUTO BODYWORKS** to be my/our agent and I/We authorize my/our said agent to give all instructions pertaining to the conduct of my/our claim including instructions to commence legal proceedings in court in my/our name against the third party driver and/or his employers, if applicable.

1. I/We authorize **CHENG AUTO BODYWORKS** to proceed with the repairs to my/our vehicle once 3rd party insurer had inspected my/our vehicle's damages or after the 2 days' grace period given to them had lapsed.
2. My/Our said agent also has my/our authority to decide on my/our behalf whether to accept any offer of settlement from the third party and/or his insurer.
3. I/We undertake to sign the Discharge Voucher issued by third party insurer. Otherwise, I/We shall be liable for all cost incurred by my/our agent.
4. I/We also authorize **CHENG AUTO BODYWORKS** to sign all discharge voucher /indemnity forms and all necessary documents on my/our behalf in connection with the abovementioned claim.
5. I/We also undertake not to accept any offer, settlement or monies from third party's insurer and/or third party's driver without first communicating with **CHENG AUTO BODYWORKS** in writing and also to inform **CHENG AUTO BODYWORKS** and/or the solicitor appointed by **CHENG AUTO BODYWORKS** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
6. In the event that third party insurer issued the Agreed Settlement Cheque to me/us, I/We undertake to either give the said cheque to **CHENG AUTO BODYWORKS** or bank into my/our account and re-issue the cheque amount to **CHENG AUTO BODYWORKS**.
7. I/We understand and accept that until I/We revoke my/our said agent's authority in writing to you, I/We am bound by all instructions given by my/our said agent.
8. I/We accept in the event that my/our liability for the incident has been concluded to be more than 0%, I/we will pay, within 30 days of notice, the proportion of the repair costs and car rental fees (if applicable) that is not borne by the Insurer.
9. In cases where events relating to the accident were not made known to the agent, either with malicious intention or otherwise and cost have been incurred by the agent, these costs are recoverable from me/us.
10. I/We will bear the car rental fees for the number of days exceeding the days of repair.
11. In case where lawyer's action is initiated due to my/our non-compliance to any of our terms and conditions, all cost incurred by the agent are recoverable from me/us.

Dated this 03 day of Dec Year 2018

Signature  (Company Stamp, where applicable) 

Name: DOTS TECHNOLOGY & TRADING
NRIC No.: _____
Email: NOEMAIL



Witness by: _____

Handphone No.: 90023551
Home/Office No.: _____

EQ INSURANCE COMPANY LIMITED

5 MAXWELL ROAD
#17-00 TOWER BLOCK, MND COMPLEX
SINGAPORE 059110
Tel: 62253321 Fax: 62233903

Attn: PERSON IN-CHARGE (62239433)

Inv No.
Invoice Date
Ref
Terms
Veh. No.

Tax Invoice

: INV18120049
: 06 Dec 2018
: WJ1812028
: 10 Days
: GBG9773H

#	Description	Qty	UOM	U/P	Disc	Amt
1	Package: THIRD PARTY CLAIM ---	1.00		0.00	0.00	0.00
2	LUMP SUM REPAIR	1.00		3,550.00	0.00	3,550.00

Cheque should be crossed and made payable to
"CHENG AUTO BODYWORKS".



I agree to the price as listed above and affirm
that the goods are received in good condition.

Subtotal : S\$ 3,550.00
GST 7.0% : S\$ 248.50
Total S\$ 3,798.50

For Cheng Auto Bodyworks
CLAIMS

(Customer's Signature and Company Stamp)

(Authorised Signature)

Date Out	Time Out	Mileage	Checked By	Remarks	Hired Driver's Signature
03/12/2018	10:00:00 AM		YONGQUAN		
Date In	Time In	Mileage	Checked By	Remarks	Hired Driver's Signature
10/12/2018	12:15:00 PM		YONGQUAN		



Terri Links Pte Ltd

Co./GST Reg. No. 200609841E

No. 5 Soon Lee Street #01-60 Pioneer Point, Singapore 627607

Tel: 6476 6374 Fax: 6476 6372 Email: terrilinks@tlsgroup.com.sg

Website: www.tlsgroup.com.sg

ADDITIONAL DRIVER'S PARTICULARS (1)		ADDITIONAL DRIVER'S SIGNATURE (1)
Name	CHUA HIAN WEE (CAI XIANWEI)	
NRIC/Passport No.	S76377521	
Date of Birth	27/11/1976	
Passed Date		
Tel No.		
ADDITIONAL DRIVER'S PARTICULARS (2)		ADDITIONAL DRIVER'S SIGNATURE (2)
Name		
NRIC/Passport No.		
Date of Birth		
Passed Date		
Tel No.		

TERMS AND CONDITIONS FOR LEASE

Terri Links Pte. Ltd. (hereinafter called "The Owner") which expression shall where the context so admits include the Owner's successors-in-title hereby agrees to let and the hirer named herein (hereinafter called the "Hirer") agrees to take on to hire the motor vehicle described herein (hereinafter called "the Vehicle") subject to the following terms & conditions.

- The Vehicle may only be driven by the Hirer or persons who have been expressly designated and authorized therein (hereinafter called "the Authorized Driver"). The Hirer and the Authorized Driver must be in possession of a valid licence and shall at all times drive the Vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs & penalties which may be incurred and shall also answer all Police & Traffic Summons, Notices and enquires in connection therewith. Particular attention is to be accorded to the following:
 - The Hirer shall not carry load or passengers in excess of the Vehicle's Licensed carrying capacity, i.e. one driver and four passengers;
 - The Hirer shall not drive the Vehicle whilst under the influence of intoxication liquor or drugs;
 - It is expressly forbidden to hire the Vehicle out to third person or let unauthorized person and/or learner to use the said Vehicle or to permit the said Vehicle to be used for illegal purposes (for instance in connection with theft, drug, peddling, trafficking, smuggling or any other criminal activity) and/or for the purpose of test and/or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle being seized, confiscated or forfeited as a result thereof. The Hirer shall indemnify the Owner for all losses incurred including the value of the vehicle;
 - The Hirer and the authorized Driver must be over 22 years of age and not more than 65 years of age with at least 2 years regular and qualified driving experience. Failure to observe such stipulation may return all damage costs to be borne by the Hirer.
- The Hirer agrees that loss of vehicle's key or lock keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the Owner's 24-Hour Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such respond at \$50 per trip.
- The Hirer or authorized Driver shall report all accidents involving the Vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Hirer or authorized Driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and address of all witness as well as the registration number of all vehicles involved in the accident. All communications or letter received from the police or third parties are to be referred to the Owner immediately. The Hirer shall not abandon the Vehicle without adequate provisions for safeguarding and security. Failure to comply will render Hirer liable for all cost and third party claims irrespective of CDW fee being paid.
- The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as result of the use of the Vehicle or as result of any defect therein and in taking delivery of the Vehicle. The Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in proper and safe condition.
- The Hirer agrees that should they require Terri Links Pte Ltd or its insurer to handle any third party claims due to an accident involving the rented vehicle, the Hirer must pay the accident excess to Terri Links Pte Ltd immediately. Should the Hirer fail to pay the accident excess to Terri Links Pte Ltd, the Hirer is assumed to handle all third party claims personally and hereby agree to fully discharge Terri Links Pte Ltd and its insurer of any liabilities.
- The Hirer shall pay the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the Vehicle with a full tank of petrol shall return it likewise filling which the Owner shall be entitled to refill the tank and the refilling cost including a \$20.00 service charge thereof shall be recoverable from the Hirer.
- The Vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the Hirer, his passenger or authorized Driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accidental death or the losses arising from the use of the Vehicle. The Owner may at the request of the Hirer and upon payment of the requisite charges arrange for separate personal accident coverage for bodily injury or Death.
- The Hirer is responsible for obtaining the required cash card with sufficient balance prior entry into roads within ERP system.
- In the event of the breach of any of clauses or sub-clauses mentioned above, the Hirer shall indemnify Terri Links Pte Ltd against all proceedings, claims, demand, damages, penalties, costs, charges and expenses made against, suffered, or incurred by Terri Links Pte Ltd as a consequence of the breach. Notwithstanding the expiration of the rental period or this agreement, this clause shall remain in force and effective.
- The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the Vehicle nor shall the Owner be liable to any person for monies, good articles or things not belonging to the Owner which are in or alleged to be in the Vehicle at the time the Owner resumes possession of the Vehicle.
- The Owner shall not take the Vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the Vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the Vehicle.
- This agreement is constructed in full accordance with the Laws of the Republic of Singapore.
- The Hirer expressly agrees to be bound by the Terms & Conditions stated in this agreement and these Terms & Conditions applies to all extensions of rental period and replacement of vehicle during the rental period.

All Terms & Conditions are subjected to changes. Terri Links Pte Ltd reserves the rights to amend any of the terms stated herein without prior notice.

**Terri Links Pte Ltd**

Co./GST Reg. No. 200609841E

No. 5 Soon Lee Street #01-60 Pioneer Point, Singapore 627607

Tel: 6476 6374 Fax: 6476 6372 Email: terrilinks@tisgroup.com.sg

Website: www.tisgroup.com.sg

INVOICE

CHENG AUTO BODYWORKS
5 SOON LEE STREET
#01-62, PIONEER POINT
SINGAPORE 627607

TAX INVOICE

GST REG. NO. 200609841E

DATE	INVOICE NO
7-Jan-19	RA00099

		VHA NO.	DUE DATE	VEH. NO.
		RA00099	7-Jan-19	SJP8582G
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT	
RENTAL FROM 03/12/2018 TO 10/12/2018 YOUR REFERENCE: GBG9773H	8	120.00	1027.20	
GST 7%				S\$ 67.20
TOTAL				S\$ 1027.20

All cheques must be made payable to **Terri Links Pte Ltd**.
Please write the vehicle and invoice number on the reverse.

This is a computer-generated document. No Signature is required.

SEARCH RESULTS

Our Ref No: GR-18-186761

Date of Request: 03/12/2018

Your Ref No: Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 30/11/2018

Place of Accident: 150 SILAT AVE CARPARK

Client Vehicle No: GBG9773H

With reference to your search criteria for the accident report, the following documents were found to closely match your search criteria.

REQ. VEHICLE	ACCIDENT LOCATION	ACCIDENT DATE
YP4204Y	SILAT AVE CAR PARK	30/11/2018 17:15

Thank You.

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

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RECORDS MANAGEMENT CENTRE

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

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

TAX INVOICE

Our Ref No: GR-18-186761

Date of Request: 03/12/2018

Your Ref No: Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 30/11/2018

Place of Accident: 150 SILAT AVE CARPARK

Client Vehicle No: GBG9773H

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque



RECORDS MANAGEMENT CENTRE

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

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

TAX INVOICE

Our Ref No: GR-18-191056
Date of Request: 11/12/2018

Your Ref No: Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Date of Accident: 30/11/2018
Vehicle No: GBG9773H
Place of Accident: 150 SILAT AVE CARPARK
Involving Vehicle No: YP4204Y

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
YP4204Y	150 SILAT AVE CARPARK	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST inclusive)				14.00

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

Thank You.

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For GIARMC Official use:

Date

☒ GIRO ☐ Cash ☐ Cheque