

ACCORD AUTO SERVICES PTE LTD

BLOCK 1009 BUKIT MERAH LANE 3
#01-80 SINGAPORE 159723
TEL: 6271 5133/6271 7433 FAX: 6274 5715
GST Regn No: 201113141K

20 May 2019

AIG Asia Pacific Insurance Pte Ltd
AIG Building
78 Shenton Way #07-16
Singapore 079120

Attn: Motor Claims Department

Dear Sirs,

ACCIDENT INVOLVING VEHICLE: SKA553K, SMA7858L and GBF5162C on 21.2.2019 Along Rochor Ro:

We are the authorized repair workshop for the owner of motor vehicle no: **SKA553K** which was involved in the captioned accident with your insured vehicle: **SMA7858L**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

01) Cost Of Repair	\$	6,450.00
02) 7% GST	\$	451.50
03) Loss Of Rental 12 days @ \$120.00 (*Including 2 non working days on 24.2.2019 & 23.2.2019 and 2 days Pre-Repair)	\$	1,440.00
04) GIA/LTA Search Fee	\$	7.45
		<hr/>
		8,348.95

We enclosed herewith the following documents to support the claims:-

- | | |
|----------------------------------|------------------------|
| a) GIA Report | d) Letter Of Authority |
| b) Repair Statement AMK540 | e) GIA/LTA Search Fee |
| c) Driver NRIC & Driving Licence | f) Rental Agreement |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you
Yours faithfully


Celia Lai
Accord Auto Services Pte Ltd
Tel: 6271 7433 / 9274 0999
email: avclaims@mycarworkshop.com.sg



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG19003596/Kpb3

29 MARCH 2019

KINETIC ALLIANCE PTE LTD

9 Tagore Lane
#03-21 9@Tagore
SINGAPORE 787472

Dear Sir/Madam,

**ACCIDENT INVOLVING SMA 7858L-(AIG) / SKA 553K / OTHERS ALONG/ AT
ROCHOR ROAD ON 21/02/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SKA 553K against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

FAX: 6741 4108

Email: chewht@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*

LETTER OF AUTHORITY

To Whom It May Concern,

Accident Involving Vehicle: SKA 553 K and SWA 7858 L and GBF 5162 C on 21. 2. 2019
Along Rochor Rd.

I/We, Accord Car Leasing Pte Ltd NRIC no. 201803722K
of _____

owner of motor vehicle no. SKA 553 K do hereby appoint **Accord Auto Services Pte Ltd**
as my/ours authorised representation and _____

as my/ours solicitors to write, to negotiate and settle my/our claims against the other party/parties
involved in the above mentioned accident. I/We, Accord Car Leasing Pte Ltd
shall have absolute discretion to settle the matter at the best term.

I/We also confirm and instruct that any agreed settlement sum in respect my/our claims be paid
Accord Auto Services Pte Ltd and such payment will be constitute a full and final discharge of my
claims.



Signature of Owner

ACCORD CAR LEASING PTE LTD

REG NO. 2018032301

17, KILANG ROAD, KILANG, SINGAPORE 629511

TEL: 6733 8888 FAX: 6733 8889

**Without Prejudice
on Injury Claims**

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, ACCORD AUTO SERVICES PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$ 7,900.00 (Global Sum) for vehicle no. SKA553K that was damaged pursuant to the accident which occurred on 21/02/2019 (date) along ROCHOR ROAD (location) involving vehicle no/s SMA7858L.

This is pursuant to the inspection conducted on 26/02/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ACCORD CAR LEASING PTE. LTD. ("the third party claimant") of vehicle no. SKA553K make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SKA553K (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 24 (day) of Nov (month) 20 19 (year)



LSC

Signed by appointed surveyor

ACCORD
AUTO SERVICES PTE LTD

Signed by "the workshop" (with chop)

ACCORD AUTO SERVICES PTE LTD

BLOCK 1009 BUKIT MERAH LANE 3
#01-80 SINGAPORE 159723
TEL: 6271 5133/6271 7433 FAX: 6274 5715
Co/GST Regn No: 201113141K

15/05/2019

Date : 20 May 2019

AIG Asia Pacific Insurance Pte Ltd
AIG Building
78 Shenton Way #07-16
Singapore 079120

Our Ref No : AMK540
Insured : Accord Car Leasing Pte Ltd
Insured NRIC : 201803722K
Make & Model : Volkswagen Golf 1.4 TSI AT 5K14Q5
DOA : 21.2.2019
Claim Type : Third Party

REPAIR STATEMENT

Re: Vehicle Registration No:

SKA553K

Cost Of Repair	\$	6,450.00
7% GST	\$	451.50

\$	6,901.50
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Accord Auto Services Pte Ltd

ACCORD
AUTO SERVICES PTE LTD

Accord Car Leasing Pte. Ltd.

Blk 1009 Bukit Merah Lane 3
#01-80
Singapore 159723

Invoice No. 311201902-095
Date: 28.02.2019

Client Name: Atika Binte Sa'at
Client NRIC No: S9332039E
Vehicle No. SLT2352Z
Make & Model: Honda Jazz 1.4
IU No: 1124354365

Rental Information

	Start	End	Actual Duration/ Charged
Date / Time	21.02.2019 1530 HRS	4.03.2019 1700 HRS	12 Days

Rental Costs

Daily	12	Days	@ S\$	\$ 120.00	Per day	\$ 1,440.00
Weekly		Weekly	@ S\$	\$ -	Per week	\$ -
Monthly		Month	@ S\$	\$ -	Per month	\$ -
Others						

Payment Details Cash / Nets / Master / Visa / Cheque / Others

Deposit:

Amount:

Malaysia Usage:

Pro-Rated (Less):

Grand Total: \$ 1,440.00

Important Information and Declaration

Before signing this agreement you should carefully read and understand the terms and conditions provided with this documents and confirm below whether you consent to receiving information as set out.

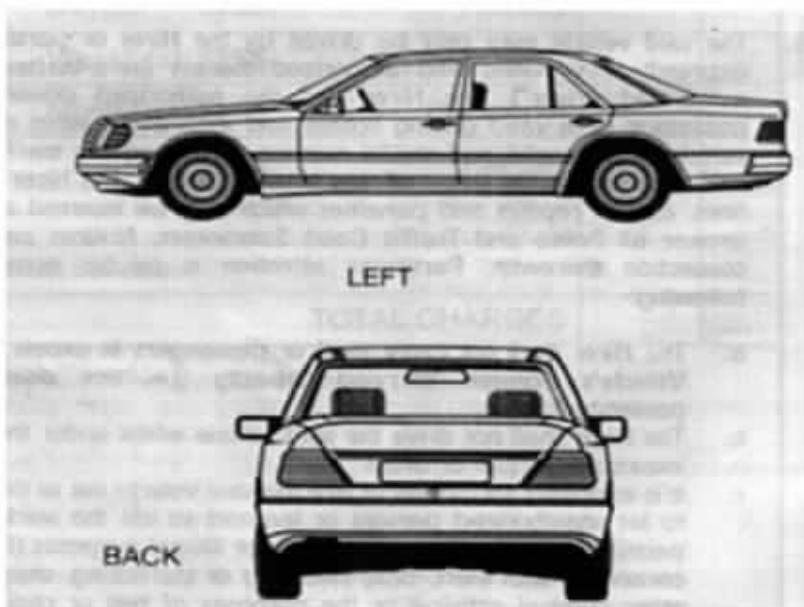
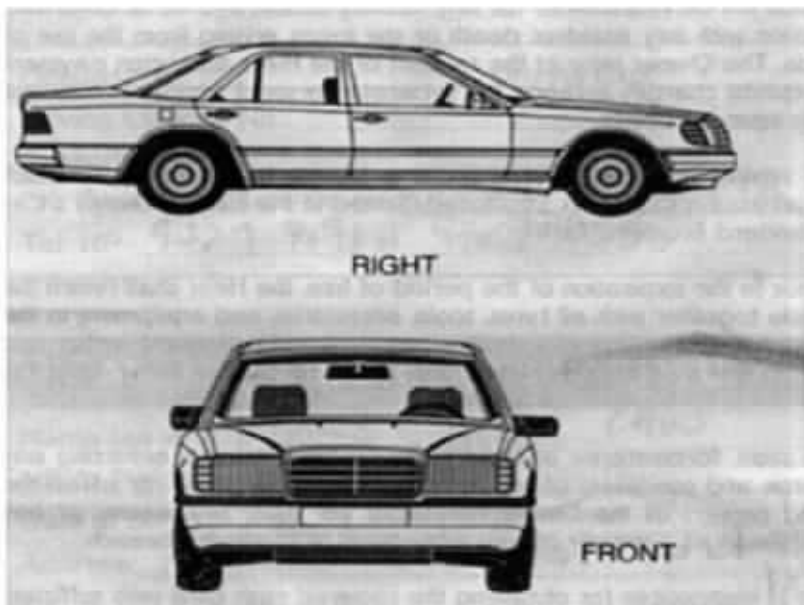
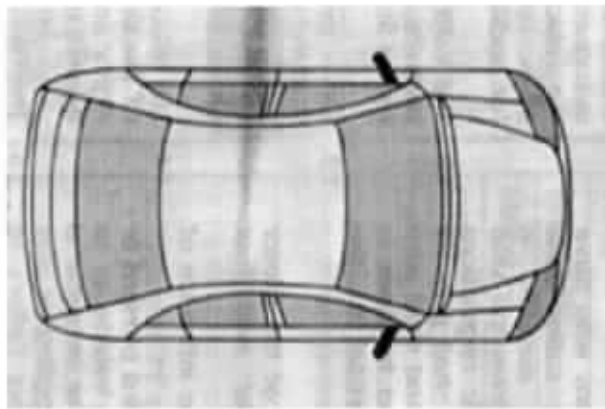
Declaration

I agree to the condition of the vehicle as indicated. I consent to pay the final cost of rental and I understand that the cost of rental set out above is an estimate only. I may be liable to further charges as set out in Clauses 6 and which include, but are not limited to, my liability as owner of the vehicle for charges for traffic or parking violations, during the currency of this agreement.

Customer name : Atika Binte Sa'at

Date : 28.02.2019

Thank you for choosing **ACCORD CAR LEASING PTE LTD**



<p>ACCORD CARS LEASING PTE LTD Rm 10, 601803722K 100, Telok Merah Lane 3 Singapore 159723</p>	<p>Date: 21/02/2019</p>	
	<p>Owner's Signature</p>	<p>Hirer's Signature</p>

Agreement Date : 21 Jan 2019

Referrer/ NRIC :

Car Plate/ Mobile : 81279595

THE OWNER

Company Name : Accord Car Leasing Pte Ltd (UEN: 201803722K)

Registered Address : **West Office/ Workshop**

1009 Bukit Merah Lane 3
Alexandra Industrial Estate #01-80
Singapore 159723
Telephone: 6271-5133

North Office/ Workshop

10 Ang Mo Kio Industrial Park 2A
AMK Autopoint #03-11
Singapore 568047
Telephone: 6481-9518

Contact Person : Wai Ping

Mobile : 97679518/92299191

THE HIRER

*1st Driver Name : Atikah Binte Sa'at

*Mobile No: 81279595

NRIC/ Passport No : S9332039E

PDVL/ TDVL : Yes/ No

Nationality : Singapore

Gender : Male/ Female

*Mailing Address : Blk 708 Clementi West Street 2
#09-313, Singapore 120708

2nd Driver Name : Mohamad Farhan Bin Mohd Affendi Abdullah

*Mobile No: 94579955

NRIC/ Passport No : S9200384A

PDVL/ TDVL : Yes/ No

Nationality : Singapore

Gender : Male/ Female

Mailing Address : Blk 522 Jelapang Road #02-295
Singapore 670522

(* Photocopy front and back of NRIC, Driving License / Private Hire Driver Vocational License)

VEHICLE & RENTAL DETAILS

Make & Model : Honda Jazz 1.3

Car Plate : SLT2352Z

Start Date : 21 Feb 2019

End Date :

Rental Rate : (Day/ Week/ Month)

Deposit :

Duration/ Remarks : Temp replacement car to replace SKA553K

COLLECTION & RETURN OF VEHICLE

Collection Date : 21.02.2019

Return Date :

Vehicle is collected in good conditions, please refer to attached appendix

Vehicle is collected in good conditions, please refer to attached appendix

NRIC :

NRIC :

Hirer's Signature :

Company's Signature :

<p>ACCORD CAR LEASING PTE LTD ROC NO: 201803722K 1009 Bukit Merah Lane 3 #01-80 Singapore 159723</p>	Date: 21/2/2019
	<p><i>[Signature]</i></p>
Owner's Signature	Hirer's Signature

5. In the event that the Hirer failed to turn up for the collection of the assigned vehicle within three (3) days from the date of this Agreement, the Deposit will be forfeited and the Owner reserves the right to claim for any contractual losses or damages from the Hirer accordingly.
6. Refund of the Deposit shall be suspended pending the conclusion of any investigation and processing of any accident case involving the Vehicle.

MAINTENANCE, BREAKDOWN & EMERGENCY SERVICES

1. The Owner shall at its own costs provide service and maintenance to the Vehicle at regular intervals of every 10,000km. Any servicing done below 10,000km shall be at the Hirer's cost.
2. The Hirer shall at its own costs arrange to deliver the Vehicle at the Owner's appointed date/ time to the appointed workshop when the Vehicle requires service and maintenance. Delivery service can be arranged at a nominal fee.
3. Failure to turn up for the scheduled service and maintenance work may result in damaged to the Vehicle. The Owner reserves the right to demand for the appropriate compensation from the Hirer for any repair costs resulting from the Hirer's failure to deliver the Vehicle to the appointed workshop for service and maintenance works.
4. The Hirer must ensure that the vehicle has reasonable fuel, engine oil, auto-transmission oil, and radiator water at all times. Failure to ensure the same may result in damage to the Vehicle and the Owner reserves its rights to demand resulting damages from the Hirer.
5. Upon return of vehicle, the Hirer must ensure that the vehicle is clean in both exterior and interior. A \$50 charge will be imposed if fail to do so.
6. The 24-Hour Breakdown & Emergency Service is applicable within SINGAPORE only. All costs associated with any 24-Hour Breakdown & Emergency Service arising from the use of the Vehicle outside Singapore will be borne by the Hirer.
7. The Hirer agrees that incidents of key locked inside the Vehicle, steering wheel locked, changing of punctured tyres and stalling caused by empty petrol tank do not constitute a breakdown. All charges shall be bear by the Hirer if the 24-Hour Breakdown & Emergency Service is deployed for such instances.
8. The Hirer sends vehicle to workshop for service maintenance or repair within four (4) hours, there will not be any pro-rate of rental fee. Pro-rate of rental fee applies only when vehicle sent in to workshop for more than eight (8) hours.
9. The Vehicle is only to be sent to the Owner's appointed workshop stated above, for ALL repairs and accident claims. Otherwise, all incurred repair expenses will be fully bear by Hirer.

REPLACEMENT VEHICLE

1. A replacement vehicle, not necessary of the same make-and-model, may be provided by the Owner in the event that vehicle breakdown.
2. The Hirer shall be responsible for the petrol used in the replacement vehicle.
3. Applicable Excess applies to the replacement vehicle.

Date: 21/12/19	
ACCORD CAR LEASING PTE LTD ROC NO. 20180322K 1009 Bukit Merah Lane 3 #01-80 Singapore	
Owner's Signature	Hirer's Signature

RENTAL FEE

1. Rental Fee includes the following items:
 - 1.1 Unlimited mileage;
 - 1.2 Service and maintenance;
 - 1.3 Road Tax and Radio License;
 - 1.4 Motor Insurance Coverage (excess applicable);
 - 1.5 24-hours breakdown and emergency service (in Singapore only); and
2. Rental Fee is at a nett price.
3. Agreement is based on daily/ weekly/ monthly payment. All payment must be received on every Wednesday before 6:00pm (Singapore time). Failure to do so, without prejudice to the Owner's other rights, the Hirer shall be liable to a late fee of S\$10.00 per day (in addition to outstanding rental fee) if the Rental Fee or other payment remained unpaid after becoming due. In the event that the Rental Fee remained unpaid for more than THREE (03) calendar days, the Owner may lodge a police report of loss of the Vehicle and activate the vehicle repossession team to retrieve the Vehicle. The cost of repossession will be charged to the Hirer.
4. All payment due hereunder shall be made to the Owner at its address stated herein or at such other address as the Owner may from time to time communicate to the Hirer. Any payment sent by post shall be at the risk of the Hirer. Payment mode can be in CASH at our office or via ONLINE TRANSFER to the following bank account:-

Payee Name	: Accord Car Leasing Pte Ltd
Name Of Bank	: OCBC (Current)
Account No	: 712-606631-001

Note:

Please take a photo of the payment transfer transaction slip/ receipt and send to
Email: Accordcarleasing@gmail.com

DEPOSIT

1. The Hirer shall upon signing this Agreement pay to the Owner a deposit (hereinafter known as "the Deposit") as stated above as security. The Deposit shall be maintained at the same amount during the Rental Period.
2. Without prejudice to the Owner's other rights, the Owner shall be entitled to forfeit and/ or retain any part of the Deposit in the event that the Hirer breaches this Agreement, or fails or neglects to pay any sums or charges due to or owing to the Owner.
3. The Deposit will be fully refunded, interest-free only when the Hirer has fully discharged its obligations stated in this Agreement and after fourteen (14) days of the expiry of the Rental Period. Owner shall reserve the rights to forfeit the deposit at all-time which include rental fee unpaid and access charges unpaid etc.
4. The Deposit cannot be set off as part of the daily/ weekly/ monthly Rental Fee.

ACCORD CAR LEASING PTE LTD ROC NO. 21803722K 1009 Bukit Merah Lane 3 #01-80 Singapore 159723	Date: 21/2/2019
	
Owner's Signature	Hirer's Signature

Country	Third Parties (TP)	Comprehensive
Singapore	S\$2,000.00	S\$2,500.00
Malaysia	S\$4,000.00	S\$5,000.00

2. The Hirer shall not:-

- 2.1 make or permit to be made any repairs or modifications to the Vehicle and shall promptly notify the Owner of any damage to the Vehicle;
- 2.2 remove or deface any identification marks or plates affixed to the Vehicle;
- 2.3 fit any accessories to or to modify the Vehicle in any way including fitting any roof rack of other accessories for use on the Vehicle without the written consent of the Owner; and
- 2.4 use or permit the vehicle to be used or operated in a manner contrary to the laws and regulations of Singapore.

3. The Hirer assumes full responsibility for the Vehicle during the rental period and if there is any breach of the terms of this Agreement or any warranties hereunder or if the Vehicle is lost, damaged, seized, confiscated or forfeited, the Hirer shall indemnify the Owner for all losses and expenses incurred or suffered by the Owner including costs of repairs/ replacement value of the Vehicle and loss of rental income. The Hirer shall also pay all fines, cost of repairs, damages and penalties which may be incurred. The Hirer shall also answer to all Police and Traffic Court Summonses, Notices and Inquiries. Owner reserves the right to pay such penalties/charges to the authorities on behalf of the Hirer subject to right of full reimbursement from the Hirer together with an administrative fee to be charged at such rate to be determined solely by the Owner.

INSURANCE

1. The Owner shall insure the Vehicle against:

- 1.1 All third party risk and liabilities;
- 1.2 Loss or theft to the Vehicle; and
- 1.3 Damage to the Vehicle, subject to the below stated Non-Waiverable Excess.

2. Non-Waiverable Excess:-

The Hirers will be responsible for the full amount of the excess, upon per report of the incident;

- 2.1 The excess amount should be paid to the Owner, without demand, within forty-eight (48) hours from the accident date/ time. Failure to comply may lead to termination of this contract, forfeit of the refundable deposit and/or any amount withhold by the Owner. The Owner will reserve its rights to pursue and appropriate actions to recover excess amount if the refundable deposit and/or the monies withheld by the Owner is insufficient to cover the excess.
- 2.2 Excess will only be refunded to the Hirers upon confirmation from the insurer on the percentage of liability on the Hirers.
- 2.3 Windscreen excess of S\$100.00 exclude 7% GST.

3. In the event of an accident, the Hirer shall:-

- 3.1 Obtain vehicle registration numbers, names and addresses of the parties involved and of witnesses;
- 3.2 Not admit fault or liability;
- 3.3 Not abandon the Vehicle without adequate provision for safeguarding and securing the same;
- 3.4 Notify the Owner immediately; and
- 3.5 Make a police report if any party suffers injury.

ACCORD CAR LEASING PTE LTD ROC NO. 20183722K 1009 Bukit Merah Lane 3 #01-80 Singapore 159723	Date: 21/12/2019	
	Owner's Signature	Hirer's Signature

4. In the event, the replacement vehicle is not available during the vehicle breakdown, the Owner may pro-rate the Daily/ Weekly/ Monthly Rental Fee accordingly.
5. The Owner shall not be responsible for any incident costs, e.g. reimbursement of taxi fares etc, due to vehicle breakdown/ accident.

USE OF VEHICLE

1. The Hirer may use the vehicle for business, social, domestic and pleasure purposes. The vehicle is not to be used, and the Hirer agrees not to permit it to be used, for any purpose for which 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.
2. The Hirer 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 Owner during the course of the Rental Period.
3. The Hirer will bear the cost of engaging professional services for removing the cigarette fume stains in the Vehicle interior.
4. The Hirer accepts that the use of the Vehicle in Malaysia is subject to the laws and regulations of Malaysia.
5. The Hirer accepts all costs and liabilities incurred arising from the use of the Vehicle outside Singapore.
6. The Owner shall not be held responsible for any damages, not covered by insurance, to the Hirer and any third party in connection with the operation of the rented Vehicle as well as any loss or damage to articles stored or left in the Vehicle during the rental period. The Hirer agrees that the Owner shall not be liable for any loss or damage or inconvenience caused by the belated delivery of the Vehicle to the Hirer, from possible motor troubles or any other causes.
7. The person(s) signing this Agreement assumes full personal responsibility, jointly and severally with the firm, person or organization, and the driver including any substitute drivers in whose name he/they signs this Agreement.
8. The Owner may provide the GPS Navigation system in conjunction with its vehicle rental services. However, the quality and coverage of the service is dependent on various factors and may be impaired by geographic, atmospheric and other conditions or circumstances beyond the Owner's control. As such, the Owner shall not be liable and/or responsible to compensate Hirer arising from the non-performance of the GPS Navigation system.
9. The Vehicle may be equipped with Global Positioning System - Tracking Hardware to locate the whereabouts of the Vehicle. The Hirer shall not demand removal of nor remove the GPS device from the Vehicle and shall indemnify the Owner and keep the Owner free from all claims including but not limited to any claims for breach of privacy and allow the Owner to monitor the whereabouts of the Vehicle at all times.

HIRER'S COVENANTS

1. The Hirer and authorised drivers whose names are provided to the Owner (hereinafter known as the "Named Drivers") must be above the age of 22 and possess a valid Singapore or international driving licence with at least 2 years driving experience for the non-negotiable excess shown below:

<p>ACCORD CAR LEASING PTE LTD REG NO: ED1803722K 1009 Bldg Merah Lane 3 #01-80 Singapore 159723</p>	<p>Date: 21/8/2019</p>
<p>Owner's Signature</p>	<p>Hirer's Signature</p>

2. An early termination administrative fee of S\$150.00 will apply in addition to the balance outstanding rental fees of the remaining contractual lease period. Upon the termination of this Agreement, not limiting to reference to sub-clause above, the Hirer shall return the Vehicle together with all tyres, tools, accessories and equipment to Owner in as good order and condition as when the Vehicle was collected by Hirer from the Owner (fair wear and tear resulting from the proper use thereof excepted).
3. The Owner reserve the rights to re-possess the Vehicle without the Hirer's consent when there is outstanding payments due to the Owner without prejudice to any other rights of the Owner. In such event:-
 - 3.1 The Hirer **SHALL NOT HOLD THE OWNER RESPONSIBLE FOR ANY BELONGINGS OR VALUABLE ITEMS IN THE CAR.**
 - 3.2 Hirer shall clear the outstanding balance on the **NEXT WORKING DAY BEFORE 2:00PM. In THE EVENT OF FAILURE TO DO SO, THE OWNER RESERVES THE RIGHT TO LEASE OUT THE VEHICLE TO OTHER PARTIES**
 - 3.3 **REPOSSESSION CHARGES (including towing fees) IS CHARGEABLE AT (S\$300-S\$500).**
 - 3.4 **Upon termination of the Agreement, not limiting to referral to sub-clause a above the Hirer shall inform the owner two (2) weeks in advance before returning the vehicle.**

FORCE MAJEURE

1. Although the Owner will use all reasonable endeavours 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.

FORBEARANCE

1. No forbearance indulgence or relaxation on the part of the Owner shown or granted to the Hirer 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 Owner under this agreement or operation as or be deemed to be waiver of any breach by the Hirer of the terms and conditions of this Agreement

WAIVER OR SET OFF

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

GOVERNING LAW

1. 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.

LEGAL COSTS

1. The Hirer shall be liable for any cost or expenses (including legal costs on a full indemnity basis) incurred by the Owner in enforcing this Agreement including any solicitor's letter of demand, debt collection agencies fees, costs to ascertain the whereabouts of Vehicle, parts or accessories, or for repossession. The Owner may also report the Hirer's non-payment to the Credit Bureau Singapore.

ACCORD CAR LEASING PTE LTD ROC NO. 803722K 1009 Bukit Merah Lane 3 #01-80 Singapore 159723	Date: 21/11/19
	
Owner's Signature	Hirer's Signature

4. A replacement vehicle may be arranged if a claim for damage to the Vehicle during the accident is made against a third party. Otherwise, there will be NOT be any replacement vehicle for claims for own damage and the Hirer must continue to fulfil their obligation to pay the contractual period Rental Fee.
5. Any accident may result in an increase in the insurance premium for subsequent years. The Owner reserves the rights to adjust the daily/ weekly/ monthly Rental Fee accordingly with the insurer's documentary proof.
6. The Hirer will be fully liable for all damages for any unreported accident.
7. The Hirer may sign up for the Collision Damage Waiver (CDW) at his/ her own cost to reduce the insurance excess in the event of an accident.
8. Insurance coverage in Malaysia is up to the whole of Johor Bahru only. Additional fees will apply for usage beyond Johor Bahru.

PREVIOUS INSURANCE POLICIES

1. The Hirer warrants to the Owner that no insurance company in connection with motor insurance for either the Hirer or the Named driver has at any time:-
 - 1.1 declined any proposals;
 - 1.2 required increased premium or special conditions; or
 - 1.3 refused to renew any policy;
 - 1.4 cancelled any policy.

EXCLUSION OF LIABILITY

1. The Owner shall not be liable to Hirer/Named Driver in respect of or to indemnify Hirer/Named Driver against any loss, injury or damage sustained by Hirer/Named Driver, any passenger or any third party as a result of the use of the Vehicle or as a result of any defect or breakdown 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 a proper and safe condition. The Owner shall not be liable to any person for any loss of or damage to any property left, stored or transported by any person, in or upon Vehicle before or after the Rental Period when the Vehicle is returned to the Owner and the Hirer releases the Owner from any such liability and agrees to hold the Owner harmless from and to defend and indemnify Owner against all claims and cost (on a solicitor and client as well as a part and party basis) based upon or arising out of such loss or damage. **NO WARRANTY OR REPRESENTATION OF ANY KIND, EXPRESS OR IMPLIED IS GIVEN BY OWNER IN RESPECT OF VEHICLE INCLUDING ITS QUALITY OR FITNESS FOR ANY PURPOSE WHATSOEVER.**

TERMINATION

1. The Owner reserves the right to terminate this Agreement if the Hirer:-
 - 1.1 Hirer fail to pay the Rental Payment or other payment for more than two (2) days after becoming due, a late fee of S\$10.00 per day (in addition to outstanding rental fee) will be imposed;
 - 1.2 Commit a breach of any part of this Agreement; or
 - 1.3 Do or allow to be done any act or thing which in the opinion of the Owner may jeopardise the Owner's rights in the Vehicle.

ACCORD CAR LEASING PTE LTD ROC NO. 201803722K 100/1 Bukit Merah Lane 3 #01-80 Singapore 159723	Date: 21/2/2017 
Owner's Signature	Hirer's Signature