

EXPRESS SETTLEMENT

DISCHARGE VOUCHER **III- Direct Settlement (PODS)**

India Ref: TP / MCT19070455

Claimant Ref : PA5442E

We/I, FOCUS AUTO PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 3,852.00 (repair cost), S\$ 1,050.00 (loss of use/rental), S\$ 29.00 (search fee), vehicle no. PA5442E that was damaged pursuant to the accident which occurred on 18/07/2019 (date) at SENTOSA GATEWAY NEAR VIVO CITY (location) involving vehicle no. SHB4081J (insured vehicle). This is pursuant to the inspection conducted on 22/07/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner THAN CONSTRUCTION & ENGINEERING P/L ("the third party claimant") of vehicle no. PA5442E to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to PA5442E (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

We/I authorize you to pay the total amount of S\$ 4,931.00 to FOCUS AUTO PTE LTD

Dated this 25 day of November 2019.

CLAIMANT:

Signature:

Signed by "the workshop" (with chop)

Name:

NRIC: **Focus Auto Pte Ltd**
No 1 Kaki Bukit Ave 6 Auto Bay
Address: **#02-50 Singapore 417883**
Tel: **66343335**

Nationality:

Occupation:

WITNESS:

Signature:

Signed by appointed Surveyor

Name:

NRIC: **199607198R**

Address:

51 Ubi Avenue 1
#01-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:

LETTER OF AUTHORIZATION

DATE : 18/07/2019

To : _____

RE: ACCIDENT INVOLVING VEHICLE NO. PA 5442 Z & SUB 4081 J

ALONG SUNTOGA GATEWAY NEAR UIVO CITY ON 18/07/2019

I / WE THAN CONSTRUCTION & ENGINEERING P/L of (NRIC / ROC NO.) 201305215M

OF 18 BOON KAY WAY #10-138C TOWER 21 SINGAPORE 609966.

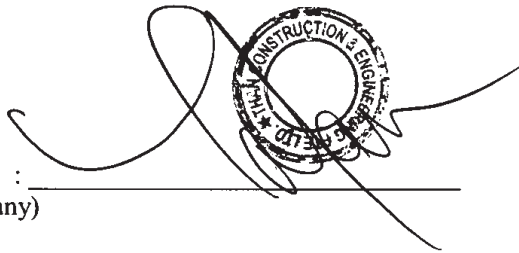
Owner of vehicle no. PA 5442 Z in consideration of M/S **FOCUS AUTO PTE LTD** repairing my / our

vehicle PA 5442 Z at my / our instruction and hereby authorize **FOCUS AUTO PTE LTD** to demand

claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim cost which may arisen therewith.

Signature of Owner : _____
(Company's chop – if any)



Name of Owner : THAN CONSTRUCTION & ENGINEERING PTE LTD

NRIC No : 201305215M

Focus Auto Pte Ltd
Business Reg. No. 201004495R
GST Reg. No. 201004495R
Tel: 6886 9097 Fax: 6481 9095
Email: claims@focusauto.com.sg

Date : 02/10/2019

BY E-MAIL / MAIL

Your ref: SHB4081J

Our ref: PA5442E

WITHOUT PREJUDICE

M/S India International Insurance Pte Ltd
64 Cecil Street, #04/60-00, IOB Building
Singapore 049711

Dear Sir/Madam,

ACCIDENT INVOLVING : (PA5442E & SHB4081J) ALONG SENTOSA GATEWAY NEAR VIVO CITY

DOA: 18/07/2019

TIME: 0710 HOURS

We refer to the above matter and write on behalf of **THAN CONSTRUCTION & ENGINEERING P/L**, the registered owner of **PA5442E** in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SHB4081J collided onto the rear portion of our client vehicle PA5442E. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows : -

1. Cost of Repair	(\$3600 + 7% GS	\$	3,852.00
2. Loss of Used	(7 days × \$150)	\$	1,050.00
3. Buy 3rd party's GIA report		\$	29.00

Total Amount:	\$	<u>4,931.00</u>
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Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) GIA Search
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,


Jenny Koh

FOCUS AUTO PTE LTD

NO. 1 KAKI BUKIT AVE 6, #02-48 AUTOBAY@KAKI BUKIT

SINGAPORE 417883

Co..RegNo.: 201004495R

GST Reg No.: 201004495R

Tel No. : 6886 9097 Fax No. : 6844 4625

Bill To

INDIA INTERNATIONAL INSURANCE PTE LTD

64 CECIL STREET #04/#05/#06-02

IOB BUILDING SINGAPORE 049711

Tel : 63496100 Fax : 62244174

(GST ID No. : M2-0078806-X)

TAX INVOICE

No. : FA-INV000276

Date : 20/11/2019

P/O Ref. : PA5442E

Terms : C.O.D.

Page : 1

PA5442E TOYOTA HIACE 2.5 DOA : 18/07/2019

No.	Code	Description	Qty	Price	Disc.	Tax Code	Amount S\$
1	COR	COST OF REPAIR	1	3,600.00		SR	3,600.00
2	LOU	LOSS OF USE	7	150.00		ZR	1,050.00
3	GIAS	GIA SEARCH	1	29.00		SR	27.10

SINGAPORE FOUR THOUSAND NINE HUNDRED THIRTY
ONE ONLY

FOCUS I63/2019

GST summary	Amount (S\$)	GST (S\$)
SR @ 7%	3,627.10	253.90
ZR @ 0%	1,050.00	0.00



Subtotal (Excluding GST)	4,677.10
Discount	0.00
GST 7% on 3,627.10	253.90
Total	4,931.00
Rounding Adj.	0.00
Grand Total	4,931.00

FOR FOCUS AUTO PTE LTD

CUSTOMER SIGNATURE & STAMP

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	18/07/2019 14:45
Date Of Accident	18/07/2019 07:10
Exact Location Of Accident	SENTOSA GATEWAY NEAR VIVO CITY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	PA5442E
Insured/Policyholder	
Name Of Registered Owner	THAN CONSTRUCTION & ENGINEERING P/L
Co Reg No	201305215M
Email Address	THANCONSTRUCTION13@GMAIL.COM
Mobile Phone No	
Alternative Phone No	OFFICE-68634186
Vehicle Particulars	
Manufacturer	TOYOTA
Model	HIACE-2.5 (M)
Exact Purpose for which vehicle was being used at time of accident	WORK PURPOSE
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	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	P0347583
Cover Note Number	

Driver

Name of Driver	SOKKIAH ASHOK
Passport No/FIN	G7902157T
Date Of Birth	10/07/1986
Occupation	OUTDOOR
Date Of Driving Pass	03/09/2018
Driving Experience	0 YEAR AND 10 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-91348647
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address N/A

Postcode

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 - CROSS JUNCTION

Weather Conditions CLEAR

Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle) involved in the accident 2

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) 3

Passenger 1
NAME: : RAMASAMY GOVINDHARAJ
GENDER: : MALE

Passenger 2
NAME: : SHENEEVASAN ARIVAZHGAN
GENDER: : MALE

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 SHB4081J

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category TAXI

Name of Driver PARAMPAL SINGH S/O JASWANI SINGH

NRIC/Passport Number S0175874H

Contact Number 96194670

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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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:

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

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

I AM AWARE THAT MY INSURER MAY HAVE A 14 DAYS TIMEFRAME FOR ME TO SUBMIT AN OWN DAMAGE CLAIM UNDER MY OWN POLICY. I WILL CHECK MY POLICY FOR MORE DETAILS.



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

date
 23/01/2019

policy number
 CB3 / GA324426

Certificate of Insurance

Commercial Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Commercial Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia) - Commercial Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	THAN CONSTRUCTION & ENGINEERING PTE LTD	Certificate number	GA324426 / 1
Cover	Third Party, Fire & Theft	NCD	10%
Engine number	2KD1270387	Chassis number	KDH2000016938
Vehicle Registration number	PA5442E		
Period of Insurance	from 15/02/2019 to 14/02/2020 (both dates inclusive)		
Sum Insured	Market Value at The Time of Loss		
Finance Loan Company	Nil		

Persons entitled to drive

Any person provided he is in the Policyholder's employ and/or is driving on their 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.

Limitations as to use

- (a) Use only for the carriage of passengers or goods in connection with the Policyholder's business as specified in the Policy.
- (b) Use only in the Republic of Singapore.

The Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed testing
- (b) Use whilst drawing a trailer except the towing (other than for reward) of anyone disabled mechanically propelled vehicle

* Limitations rendered inoperative by Section 8 of the Commercial 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.

Excess

Sg\$ 500.00

An additional excess is applicable as follows:

Additional All Claims Excess of S\$2,000 is applicable for any named/unnamed drivers who:

- a) is 18 years old to 26 years old and/or
- b) is 66 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

Additional clauses & endorsements to your policy

Nil



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

date
 23/01/2019

policy number
 CB3 / GA324426

Certificate of Insurance

Commercial Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Commercial Vehicles (Third-Party Risks and Compensation) Rules, 1980 (Road Transport Act, 1987) (Malaysia) - Commercial Vehicles (Third-Party Risks and Compensation) Rules, 1989 (Malaysia)

Policy details

Policyholder name	THAN CONSTRUCTION & ENGINEERING PTE LTD	Certificate number	GA324426 / 1
Cover	Third Party, Fire & Theft	NCD	10%
Engine number	2KD1270387	Chassis number	KDH2000016938
Vehicle Registration number	PA5442E		
Period of Insurance	from 15/02/2019 to 14/02/2020 (both dates inclusive)		
Sum Insured	Market Value at The Time of Loss		
Finance Loan Company	Nil		

Persons or class of persons entitled to drive

Any person provided he is in the Policyholder's employ and/or is driving on their 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.

Limitations as to use*

- (a) Use only for the carriage of passengers or goods in connection with the Policyholder's business as specified in the Policy.
- (b) Use only in the Republic of Singapore.

The Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed testing
- (b) Use whilst drawing a trailer except the towing (other than for reward) of anyone disabled mechanically propelled vehicle

* Limitations rendered inoperative by Section 2 of the Commercial Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 25 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

Excess

Section II SGD1,500.00

The above excess is payable in full for the first claim made under this policy in any one calendar year. Subsequent claims will be subject to the normal provisions of the policy. The excess shall be paid in full for the first claim made under this policy in any one calendar year. Subsequent claims will be subject to the normal provisions of the policy. The excess shall be paid in full for the first claim made under this policy in any one calendar year. Subsequent claims will be subject to the normal provisions of the policy.

Additional clauses & endorsements to your policy

Nil



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-19-117928

Date of Request: 22/07/2019

Your Ref No: MSAT19094098

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 18/07/2019

Place of Accident: SENTOSA GATEAWAY

Client Vehicle No: PA5442E

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:

☒ 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-19-117969
Date of Request: 22/07/2019

Your Ref No: MSAT19094098

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Date of Accident: 18/07/2019
Vehicle No: PA5442E
Place of Accident: SENTOSA GATEWAY NEAR VIVO CITY
Involving Vehicle No: SHB4081J

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\$)
SHB4081J	SENTOSA GATEWAY NEAR VIVO CITY	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.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque