

NATIONAL Assessment Centre Services. (ver 1 Jan'06)

Date In: 07/11/2019 12:39	Job description	Date & Time Completed	Done by
Ref No: NBA/MC/90/9721/1	SAS e-filing		
Veh No: SMP 7500P	E-mail (4 jobs 3hrs, AIC 2hrs)		
DOA: 06/11/2019 21:46	I-Motor Claim Form	07/11/2019 12:36	
OD: TP / Reporting Only	I-Motor W/O (Within: OD 2hrs, TP 4hrs)		
TP Insurer:	I-Photo Uploaded		
	Assessment/Survey Report		
	Ass't Report by Fax / Hand to Owner/Whse		

Preferred Wksp / INC Assign Wksp / QW: (Tel:	Fax:
TP Particulars:	Veh No: SFY 2668 H	INC () / Non-INC ()
Owner / Driver: (Tel:	
Policy No: (Period: (Cover Type: (
Confirmed by: (Date:	Time:
Insured/Driver Liability: (%) [Note-Est Status (WO): N: 0-20%; P: 21-79%; P: 80-100%]	
Year of Registration: (Warranty: YES () / NO ()	
Excess: (\$	Loading: \$1,000 () / \$2,000 ()	

General Remarks:

() Walk-In Customer: Customer's Information strictly Confidential & Strictly NO refer of repairer.

() Total Loss Case: to e-mail Insurer URGENTLY.

Drive-In () / Towed-In (); Invoice: YES () / NO (); Towing Co: ()

Repairable / Use of Vehicle / Action:

1) Apply for Transport Allowance () / Courtesy Car ()		
2) QC Check / Post Repair Inspection ()		
3) Upload Resurvey Photo [Repair Cost > \$3000] ()		

Injury: _____

Date/Time:	Location:

Client's Name: X141908437	1) AR: Accident Reporting (\$30)	
Driver/Owner:	2) DA: Damage Assessment (\$100) INC (\$40)	
Contact No:	3) TP: Towing Fee \$40/\$45	
Damaged Portion:	4) FT: Follow-Through Survey \$120	
QC Checked by (Engr-In-Charge):	5) FT: Follow-Through Survey (Resurvey) \$30	
Auditor's Comments:	6) TR: Re-inspection For claiming against INC Only (ver 10 Jan 2007) \$75	
Ref 1:	7) NI: Idea DA + EMRT Survey \$160	
2 / 3:	8) NTUC Additional Services:	
	ON:	
	*NS: Courtesy Car / Tpt Allowance \$35	
	*NG: Repairs Co-ordination \$10	
	*N7: Post Repair Inspection \$25	
	*N8: DV / Collect Excess Coordination \$35	
	TP (NI) / TP (Non INC) against INC \$20	
	9) NI2: Idea Mobile \$30	
	Invoice dated	Fee Charged
	Invoice dated	Fee Charged

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	07/11/2019 12:30
Date Of Accident	06/11/2019 21:40
Exact Location Of Accident	ALONG SOUTH NORTH AVENUE 1
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMP7500P
Insured/Policyholder	
Name Of Registered Owner	1NSPIRED EMPIRE AUTO LEASING PTE LTD
Co Reg No	201927323H
Email Address	WINNIEINSIRED@GMAIL.COM
Mobile Phone No	(LOCAL) +65-93666621
Alternative Phone No	OFFICE-64811522

Vehicle Particulars

Manufacturer	TOYOTA
Model	C-HR
Exact Purpose for which vehicle was being used at time of accident	WORKING PURPOSES
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	YES
Policy Number	5112288879
Cover Note Number	

Driver

Name of Driver	HO KWOK PENG (HE GUOBIN)
NRIC No	S8415167Z
Date Of Birth	31/05/1984
Occupation	OUTDOOR
Date Of Driving Pass	30/03/2006
Driving Experience	13 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81829881
Fax Number	
Contact Number	OTHERS-93666621
Email Address	JOHNHO0531@GMAIL.COM

Address	BLK 108 ALJUNIED CRESCENT #06-32
Postcode	380108
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - HIRER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	SIDE SWIPE
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)	4
Passenger 1	NAME: : PASSENGER GENDER: : FEMALE
Passenger 2	NAME: : PASSENGER GENDER: : FEMALE
Passenger 3	NAME: : PASSENGER GENDER: : FEMALE

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

PLEASE 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	SFY2668H
Vehicle Make/Model/Colour	MERCEDES BENZ
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	LEE WEE LEONG
NRIC/Passport Number	

Contact Number	91380234
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	2
Passenger 1	NAME: : GENDER: :

SKETCH PLAN

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.

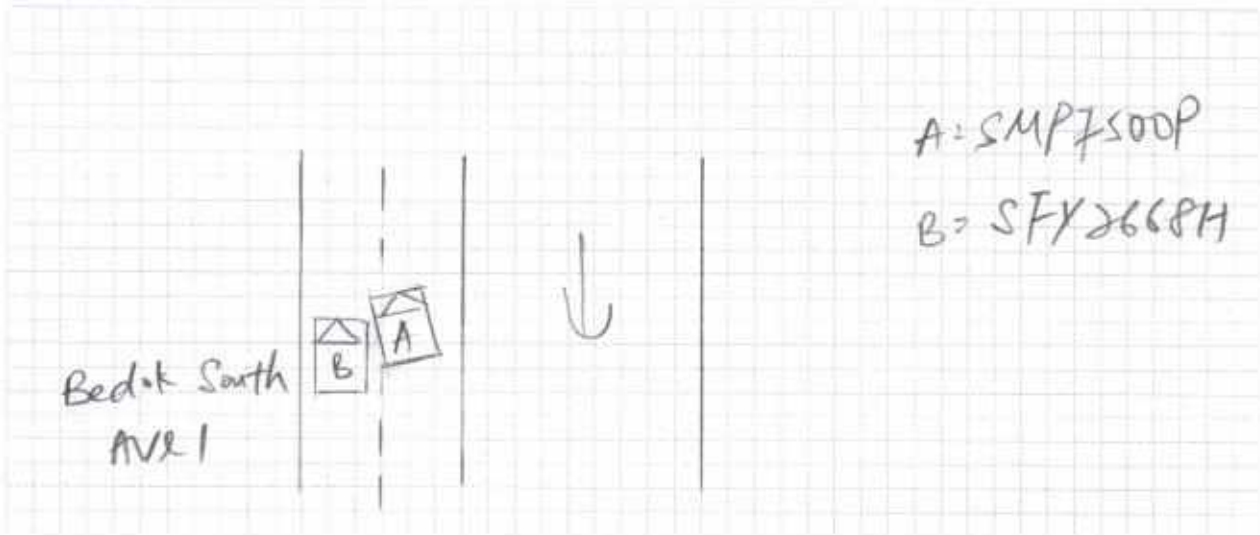


Policyholder's Signature
Date & Time:

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

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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 06/11/2019 at about 2:40 hrs, I was travelling along Bedok South Ave 1 and would like to make a lane change to the left. While in the midst of changing lane, I sudden felt an impact from left side and realized a vehicle (B: SFY 2668H) right portion had hit onto my vehicle (A: SMP 7500P) left front portion.

DECLARATION

I/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:

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

Particulars of Insured / Driver & Details of this Accident

(Pls circle where applicable)

Location Of Accident: Bedok South Ave 1Date & Time Of Accident: 06/11/19 @ 2140hrsPurpose when vehicle was used at the time of accident: Grab
(e.g Going home)

Details of Own Vehicle

Vehicle Registration number: SMP7500PMake / Model: Toyota C-HRVehicle Category: Private HireClaim Own Insurance: YES / NO

If No. Reporting only / Third Party Claim

Name of Preferred Workshop: Optima Wertz Pte LtdContact: 6481-1522

Insured / Policy Holder

Name of Registered Owner: Inspired Empire Auto Leasing P/LC Re NRIC No.: 20914227KAddress: 24 Leng Kee Road, #03-01 Leng Kee Apartment. S (159096)Mobile No: 9366-6681Other Contact: Home / Office no: 1Email: winnie1inspired@gmail.com

Driver

Name of Driver: Ho Kwok PengNRIC / Fin No.: S84151672Driving Licence Pass Date: 30/03/2006D.O.B: 31/05/1984Address: 61/08 Aljunied Crescent, #06-32, Singapore 380108Occupation: INDOOR / OUTDOORMobile No: 8182 8881Gender: MALE / FEMALEOther Contact: Home / Office no: 1Email: Johnho0531@gmail.comDriver an employee: YES / NO If no, what is the relationship with the policyholder: Hirer

If Driver is a policyholder, please ignore this question

Insurance Company

Fleet Policy: YES / NOPolicy number: 511288879-000027Type Of Coverage: drive classic

General Information of Accident

Type of Accident: HEAD-REAR / SIDE SWIPE / OTHERS:Weather Conditions: CLEAR / RAINING / DRIZZLING / OTHERS:Road Surface: DRY / WETAny video captured by car camera? YES / NO*Any witness?: YES / NOAny police report made: YES / NO*Injured party: YES / NO (if yes, pls provide name & Tel)No. of Passenger (including Driver: 04

Details of Passenger 1

Name: unknownGender: female

Details of Passenger 2

Name: unknownGender: female

Details of Passenger 3

Name: unknownGender: female

Details of Passenger 4

Name: Gender:

Details of Other Vehicle Property 1

Vehicle Registration No: SFY 2668HVehicle Make/Model/Color: MERCName Of Driver: Lee Wee LeongNo. of Passenger (including Driver) 2NRIC: S8331465JContact Number: 65 9138 0234Nature of Damage: Vehicle Category:

Details of Other Vehicle Property 2

Vehicle Registration No: Vehicle Make/Model/Color: Name Of Driver: No. of Passenger (including Driver) NRIC: Contact Number: Nature of Damage: Vehicle Category:

Claim Handling

Accident MT/1070359

Policy No.	5112288879	Vehicle No.	SMP7500P	GST Registrati
Certificate No.	5112288879-000027			
Policyholder Name	INSPIRED EMPIRE AUTO LEASING PTE LTD			Policyholder NI
Product Code	FLEET MASTER INSURANCE	Cover Type	drive CLASSIC	Loading
Contact No.(Mobile)	93666621	Contact No.(Office)	64811522	Contact No.(Hi
Email Address		Special Remark		eCode
KPK	<input checked="" type="radio"/> No <input type="radio"/> Yes	TCA	<input checked="" type="radio"/> No <input type="radio"/> Yes	eCode Reason
NCD Protection	No	NCD Entitlement(%)	0	Private Hire

▼ Accident Details

Report Date	07/11/2019 12:51	Accident Report Within 24 hrs	Yes	Accident Type
Date of Accident	06/11/2019	Time of Accident hh:mm	21:40	Country of Acc
Reporting Centre		Orange Force		ICM No.
Accident Location	ALONG SOUTH NORTH AVENUE 1			

▼ Total Excess Applicable

Excess Type	Per Accident	Windscreen Excess	100.00	
OD Standard Excess	2,000.00	TP Standard Excess	1,500.00	
YIED OD Excess	0.00	YIED TP Excess	0.00	Driver is Cover
Additional Excess				
Total OD Excess Applicable	2000.00	Total TP Excess Applicable	1,500.00	

▼ Benefits

▼ GST Registered Information

GST Registered	No	GST Registration Date	
GST Registration No.		GST Status Verified	Yes
Modification History			

▼ Policyholder Mailing Address

Address 1	24 LENG KEE ROAD	Address 2	#03-01 LENG KEE AUTOPOINT	Address 3
Address 4		Address Type	Singapore address	Post Code
Unit No.	03-01	Related Policy Number	5112288879	

▼ O1 Driver Info

Driver Name	Unnamed Driver	Driver Type	Unnamed Driver	
Unnamed driver Name	HO KWOK PENG (HE GUOBIN)	Driver NRIC	S84151672	Driver DOB
Register Date of Driver License	31/05/1984	Driver Age	13	Driving Experie
Contact No.(Mobile)	81829881	Contact No.(Office)	64811522	Contact No.(Hi
Address 1	BLK 108 #06-32	Address 2	ALJUNITED CRESCENT	Address 3
Address 4		Address Type	Foreign address	Post Code
Unit No.	06-32			
Does he own a Singapore Registered car?	<input checked="" type="radio"/> Yes <input type="radio"/> No	Driver Vehicle No.	SMP7500P	Driver Insurer

Declaration

Breathalyser or Blood Test Reading?	0 mg	Any injury?	<input type="radio"/> Yes <input checked="" type="radio"/> No
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Modification History

Claim 001

New

Claim Type *	GD-MX	Insured Name	IN
Contact No.(Mobile)		Contact No. (Home)	
Email Address		O1 Vehicle Number	SM
Claim Description	SMP7500P / SFY2668H ON 6 Nov 2019		
Preferred Workshop		Insured Liability	Partially at Fault
Contact No. Finalisation	Yes	Preferred Repair Option	Preferred Workshop, Name unknown
Date Registered		GIA report	Received
Report Taken By		Claim Close Date	07/11/2019 12:56
			ROSLI WAHAB

☒ Print AX letter

Save Submit

Attachment

Accident No. HT/1070359 Claim No. 001
 Last Doc. Received ☒ Yes ☐ No Upload Date 07/11/2019 12:56

Path *

Choose File No file chosen
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Attachment List

Attachment	Uploaded By/Date	Category	Urgency	
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 07 Nov 2019 12:56	Photos	Normal	Ph
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 07 Nov 2019 12:56	Photos	Normal	Ph
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Video List

Uploaded By/Date

Folder Date

File Name



Display in New Window

Scan and uploading

INSPIRED EMPIRE AUTO LEASING PTE LTD

Agreement Date: 15-10-19

AUTOMOBILE LEASE AGREEMENT

THE SCHEDULE

(Lessor)	Name: <u>INSPIRED EMPIRE AUTO LEASING PTE LTD</u> ROC No: <u>201927323H</u> Address: <u>24 LENG KEE ROAD, LENG KEE AUTOPOINT, #03-01 SINGAPORE 159096</u>
(Lessee)	Name: <u>HO KWOK PENG (HE GUOBIN)</u> NRIC/PP/UED No: <u>S8415167Z</u> Address: <u>BLK 108 ALJUNIED CRESCENT #06-32 SINGAPORE 380108</u>
(Guarantor)	Name: _____ NRIC/PP/UED No: _____ Address: _____
(Guarantor)	Name: _____ NRIC/PP/UED No: _____ Address: _____

DESCRIPTION OF VEHICLE ("Vehicle")

MAKE/MODEL & DISTRIBUTOR OF VEHICLE	COLOUR	REGISTRATION NO.
1. Make/Model: <u>Toyota CHR 1.8S Hybrid</u>	<u>Grey</u>	<u>SMP7500P</u>
2. Chassis No: <u>ZYX102148511</u>		
3. Engine No: <u>07WA18J01603</u>		
4. Distributor: <u>INSPIRED EMPIRE AUTO LEASING PTE LTD</u>		

TERMS OF RENTAL PAYMENT

- Commencement Date: 15-10-2019
- Period of Lease: From 16-10-2019 to 15-10-2024 (60 months) ("Lease Period").
- Initial Payment of SGD\$ _____ ("Initial Payment") and thereafter **DAILY** Lease of SGD\$ 95 each ("Rental"), due on the every last Friday of the week (payable in advance) ("Due Date").
- Security Deposit: SGD\$ 1000



Upon 3 rd Year Completion	Choose one from the option : 1. Continue the Lease with no Rebate <input type="checkbox"/> 2. Take back \$10 per day Rebate & end the contract* <input type="checkbox"/>
Complete Full 5 Years	Fully Own the Vehicle with 'ZERO' Loan without taking any \$10 per day rebate

*(eg. 365 Days x 3 years x \$10 = \$10,950)



FULL PARTICULARS OF MAIN NAMED DRIVER


Name : HO KWOK PENG (HE GUOBIN)	
Date of Birth : 31-05-1984	
Company :	
Nationality:	
Address : BLK 108 ALJUNIED CRESCENT #06-32 SINGAPORE 380108	Contact No: 8182 9881
NRIC/FIN/PP No: S8415167Z	Driving Licence No: S8415167Z

SIGNED by OR for and on behalf of LESSEE:	WITNESS to Lessee Signature:
	
.....
Lessee Signature/Name	Witness Signature/Name
	NRIC/PP No:

SIGNED by GUARANTOR:	WITNESS to Guarantor Signature
.....
Lessee Signature/Name	Witness Signature/Name
	NRIC/PP No:


SIGNED by GUARANTOR:	WITNESS to Guarantor Signature
.....
Lessee Signature/Name	Witness Signature/Name
	NRIC/PP No:

SIGNED by for and on behalf of



.....

Authorised Signatory





- 4.3 In the event of an accident, the Lessee shall follow strictly to the procedures prescribed in the insurance policy for such an event and in any event the Lessee shall:
- 4.3.1 obtain vehicle registration number, names, contact numbers and addresses of parties involved including any witness to the accident;
- 4.3.2 not admit fault or liability for the accident;
- 4.3.3 immediately (within 24 hours) notify the Lessor of the accident;
- 4.3.4 supply a copy of the Police Report (where applicable) and such information and assistance in connection with the accident as the Lessor or its insurers may require.
- 4.4 In the event that the Lessor is unable, for any reason whatsoever, to claim on the insurance policy for any loss or damage to the Vehicle, the Lessee shall indemnify and keep the Lessor indemnified against such loss or damage and shall remain fully liable for entire balance of the Rentals payable by Lessee under the Agreement.
- 4.5 The road-tax on the Vehicle shall at all times be taken by the Lessor. Provide That where the road-tax is not included in the Rental, the Lessee shall make payment of the road-tax (plus a processing/administration fee charged by Lessor) in advance on yearly basis to the Lessor with the first year road-tax be paid on or before the signing of this Agreement and thereafter not less than 14 days before each expiry date or upon demand by Lessor.
- 5. Ownership of Vehicle**
- 5.1 The Vehicle is the property of the Lessor and the Lessee shall have no right to the Vehicle other than as Lessee and shall not do or permit or cause to be done anything whereby the right of the Lessor are or may be prejudiced or affected.
- 5.2 If the Lessor's rights or title in the Vehicle are infringed, jeopardised or prejudiced as a consequence of any act of the Lessee or the named driver(s), the Lessee shall indemnify the Lessor against all costs, damages, expenses, or loss in connection with removing or remedying such infringement, jeopardy or prejudice.
- 5.3 Notwithstanding anything herein stated, the Lessee shall allow the Lessor to inspect the Vehicle upon reasonable request by the Lessor, the inspection shall be at any of the Lessor's office as determined by the Lessee or such other place as determined by the Lessor.
- 6. Use and Custody of Vehicle**
- 6.1 The Lessor or the Distributor will give delivery of the Vehicle to the Lessee within ten (10) days, or such other extended time as the Lessor and Lessee may agree in writing, from the due registration of the Vehicle, and the Lessee shall at its own expense arrange and take delivery of the Vehicle upon notice from the Lessor or its agent/representatives.
- 6.2 The Lessee shall at all times use the Vehicle in a lawful manner and lawful purposes only. The Lessee shall not use the Vehicle in any manner that contravenes the terms of the insurance policy on the Vehicle or in a manner prejudicing any claim under the said insurance policy or invalidate the said insurance policy.
- 6.3 The Lessee shall at all times observe all traffic regulation and laws. In the event of breach thereof, the Lessee shall forthwith inform the Lessor and, unless otherwise directed by the Lessor, pay all fines and penalties that may be incurred and shall also answer to all Police and Traffic Summonses, Notice and Inquiries in connection therewith. Should the Lessee fail to pay for such fines or penalties, the Lessor reserves the right to pay the same on behalf of the Lessee and the Lessee shall reimburse the Lessor for the payment and further pay the Lessor an administrative fee of SGD\$50.00 for each instance.
- 6.4 The Lessee shall ordinarily keep the Vehicle at the address as set out in the Schedule or such other address as the Lessor may, upon the Lessee's request, approve in writing and shall further keep the vehicle free from distress, execution or any other enforcement or legal proceedings.
- 6.5 In the event that the Vehicle is driven in excess of the mileage limit (if any) prescribed in the Schedule, the Lessor may impose on the Lessee a charges for SGD\$0.49 or such other amounts as the Lessor deems fit for each kilometre in excess of the mileage limit and further charge the Lessee for any additional servicing required in respect of the excess mileage, such charges are payable in accordance to the terms of Lessor's invoice.
- 7. Service / Maintenance of Vehicle**
- 7.1 The Lessee agrees covenants and undertakes, at his own cost and expense, to:-
- 7.1.1 comply at all times with the instructions contained in the Vehicle manufacturer's manual and not do anything which render the Vehicle manufacturer's warranty for the Vehicle void and/or inapplicable;
- 7.1.2 use for the Vehicle premium grade petrol (or such other fuel as is recommended by the manufacturer), and ensure that the Vehicle has at all times sufficient oil and water and that the type pressure is at the prescribed level;
- 7.1.3 keep and maintain the Vehicle in good mechanical, operational and roadworthy condition and maintain the same in a clean state and to report promptly to the Lessor if there is any missing, damaged or defective part;
- 7.1.4 maintain and service the Vehicle (i) at such intervals and in such manner as prescribed in the package (where it is applicable); or (ii) where there is no Package, every 6 months (beginning from the Commencement Date) or every 15,000 kilometres, whichever the earlier, or at such times, frequencies or intervals and in such manner as recommended by the Distributor and/or manufacturer of the Vehicle and/or requested by the Lessor.



10. Termination by the Lessor:

- 10.1 The Lessor shall be entitled to terminate this Agreement and hiring hereby constituted and retake possession (where possible) of the Vehicle if
- 10.1.1 the Vehicle is damaged beyond repair amounting to a total loss; or
- 10.1.2 the Vehicle is reported or confirmed missing or stolen by the Lessee or any authorities; or
- 10.1.3 any representation, warranty, statement, covenant or undertaking by the Lessee in this Agreement or any document or information provided by the Lessee is false or misleading or which the Lessor has reasons to believe that it is false or misleading; or
- 10.1.4 the Lessee shall be in breach of any term or condition of this Agreement PROVIDED ALWAYS THAT Lessor shall not exercise any power of retaking possession of the Vehicle—
- (i) arising out any breach relating to the non-payment of Rental or any sums agreed to be paid by the Lessee under this Agreement until the Lessor has served on the Lessee a notice in any form of communication requiring the payment of arrears of Rental or any sums to be made within 3 days after the service of the said notice on the Lessee and such payment has not been made within 3 days; and
- (ii) in respect of any breach that is remediable, other than that aforesaid, if the Lessee makes full remedy of the said breach to the satisfaction of Lessor within [7] days of the same together with payment to the Lessor of any costs and damage suffered by the Lessor by reason of the said breach.
- 10.1.5 there occurs, in the reasonable opinion of the Lessor, material adverse change in the financial position of the Lessee or there occurs, in the reasonable opinion of the Lessor, any situation which has materially adversely affected or may materially adversely affect ability of the Lessee to perform any of its obligations under this Agreement.
- 10.2 Notwithstanding the preceding sub-clause, the Lessee shall be deemed to be in breach of this Agreement and the hiring constituted shall ipso facto terminate without requirement of notice:
- 10.2.1 if the Lessee shall abandon or attempt to sell transfer or part with possession (except as hereinbefore specifically authorised) of the Vehicle; or
- 10.2.2 if the Lessee shall die; or
- 10.2.3 if the Lessee shall have a judgment entered against him, bankruptcy or winding up or Judicial management petition or notice presented against him; or
- 10.2.4 if a Writ of Distress is issued against the Lessee or execution proceedings levied against Lessee or the Vehicle, or
- 10.2.5 if the Lessee has a receiver appointed.
- 10.3 For the purpose of the repossession of the Vehicle, the Lessee hereby authorizes the Lessor or its employees, servants or agents to enter into any premises in which the Vehicle may be effect the repossession without being liable to any actions or suits of the Lessee or any person claiming under or through him. The Lessee shall indemnify and keep the Lessor indemnified against all actions, claims, loss or damage arising from the repossession.

11. Expiry of Lease Period

The Lessee shall no later than the close of the Lessor's normal business hour on the last day of the Lease Period (if the last day falls on a public holidays, a Saturday or a Sunday then it shall be the next working day thereafter) or upon the termination of this Agreement return the Vehicle to the Lessor.

12. The Lessee's Liability on Termination and Expiry

- 12.1 Upon the termination or expiry of this Agreement pursuant to clause 10 or 11 or upon the earlier determination of this Agreement at the request of the Lessee:-
- 12.1.1 The Lessee shall return to the Lessor the Vehicle (unless repossessed by the Lessor) and all titled document, registration book or certificates, policies and certificates of insurance, licences and other documents (if any) relating to the Vehicle at such address as requested by the Lessor in good, proper, road worthy and safe condition (fair wear) and tear from resonant use excepted) and the same colour as when the Lessee collected the Vehicle, failing which the Lessee shall indemnify the Lessor for all costs of restoring the Vehicle to the like condition. In this connection, Lessee hereby agrees and acknowledges the appointment of the Contractor shown in the Schedule (in absence of the Contractor, any other assessor authorized by Lessor) to assess the general conditions of the Vehicle upon the return of the same to Lessor pursuant to an early termination and expiry of the Agreement and then to ascertain the costs needed to restore and reinstate the Vehicle to a satisfactory and merchantable state. Lessee further agrees that the findings and report by Contractor or any other assessor authorized by Lessor shall be conclusive and binding on the Lessee, and Lessee shall then indemnify Lessor for all costs or expenses incurred in repairing the Vehicle in accordance to the said report or findings presented by the Contractor.
- 12.1.2 The Lessee shall pay all outstanding charges payable by the Lessee under this Agreement;
- 12.1.3 The Lessee shall pay the Lessor the balance of the Rental payable for the remainder of the Lease Period;
- 12.1.4 Pursuant to Clause 12.1.2 & 12.1.3 and upon Lessee's request, the Lessor may grant Lessee at Lessor's sole discretion and determination, settlement rebate and discount on the total amount payable by Lessee upon early termination of this Agreement provided always that Lessee has not breached or is not found to be in breach of the terms and condition of this Agreement. Such settlement rebate or discount (if any at all) may relate to any unutilized or unexpired interest, road taxes, vehicle insurance, maintenance expenses, or other costs in connection to this Agreement; and
- 12.2 In the event the Vehicle is not repossessed by or returned to the Lessor or the Vehicle is damaged beyond repair

- 19 Assignment**
19.1 The Lessee shall absolutely not assign, charge, encumber, sub-lease, mortgage, pledge, sell, transfer or otherwise dispose of or part with possession of the Vehicle or create any lien on the Vehicle whether for repairs or otherwise.
19.2 The Lessee shall further not assign his rights under this Agreement without the prior consent of the Lessor, and which consent the Lessor may without giving reason whatsoever and if given the Lessor may impose such time as the Lessor deems fit in its discretion.
- 20 Non-waiver of Rights**
No forbearance or indulgence on the part of the Lessor to the Lessee in the enforcing the terms of this Agreement shall in any way diminish, restrict or prejudice the right of the Lessor under this Agreement or shall operate as or be deemed a waiver of any breach of the terms and conditions herein on the part of the Lessee.
- 21 Indemnity**
The Lessee shall indemnify the Lessor against all actions, claims, loss, liabilities or damages arising out of any of the Lessee's breach of this Agreement or in respect of the use of the Vehicle and all costs and expenses (including legal costs on a full indemnity basis) incurred by the Lessor in exercising the Lessor's right or remedies under this Agreement and/or enforcing the terms and conditions of this Agreement.
- 22 Amendments**
It is hereby agreed that the Lessor shall be at liberty to vary, whether by addition or modification or removal of any of the provisions herein at the absolute discretion of the Lessor.
- 23 Implied Terms and Conditions**
23.1 It is hereby agreed and declared that the terms and condition of this Agreement in favour of the Lessor are in addition to and not in substitution for the terms and conditions implied in law in favour of the Lessor except in so far as such implied terms and conditions are inconsistent with this Agreement.
23.2 Any of the Lessor's rights or remedies may be enforced separately or concurrently with any other right or remedy now or in the future accruing to the Lessor to the effect that such right are cumulative and exclusive of each other.
23.3 A person who is not party to this Agreement shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of its terms.
- 24 Set-Off or Transfer**
Without prejudice to the right which the Lessor may be entitled at law, the Lessee fully Lessor may at any time (but shall not be obliged) without prior notice to Lessee, combine all or any of Lessee's other agreement, account or liabilities with or to the Lessor (whether in Singapore or elsewhere) and set-off or transfer any credit balances, overpayment and any sum standing in credit or favour of Lessee towards the satisfaction of Lessee's obligations or liabilities with or to the Lessor on any other agreement and account, be it such obligations or liabilities are present or future, actual or contingent. If such commination, consolidation, set-off or transfer requires the conversion of one currency into another, the Lessor is hereby authorized to effect any such or necessary conversions at Lessor's sole discretion and at any currency exchange rate which Lessor deems fit or reasonable without prior notice to Lessee.
- 25 Governing Law**
This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and the Lessee hereby submits to the non-exclusive jurisdiction of the Singapore Courts.
- 26 Severance**
If any provision in this Agreement is void or unenforceable in whole or in part, this Agreement shall continue to be valid as to the other provisions thereof and the reminder of the affected provision.
- 27 Notice/Demand**
Any notice demand required to be given to the Lessee pursuant to this Agreement shall be sufficiently served if sent by post or delivered to the address stated on The Schedule or to the last known address of the Lessee and shall be deemed to be made or given on the day it was so left or the day following that on which it was posted as the case may be notwithstanding that the letter may be returned by or lost through the post.

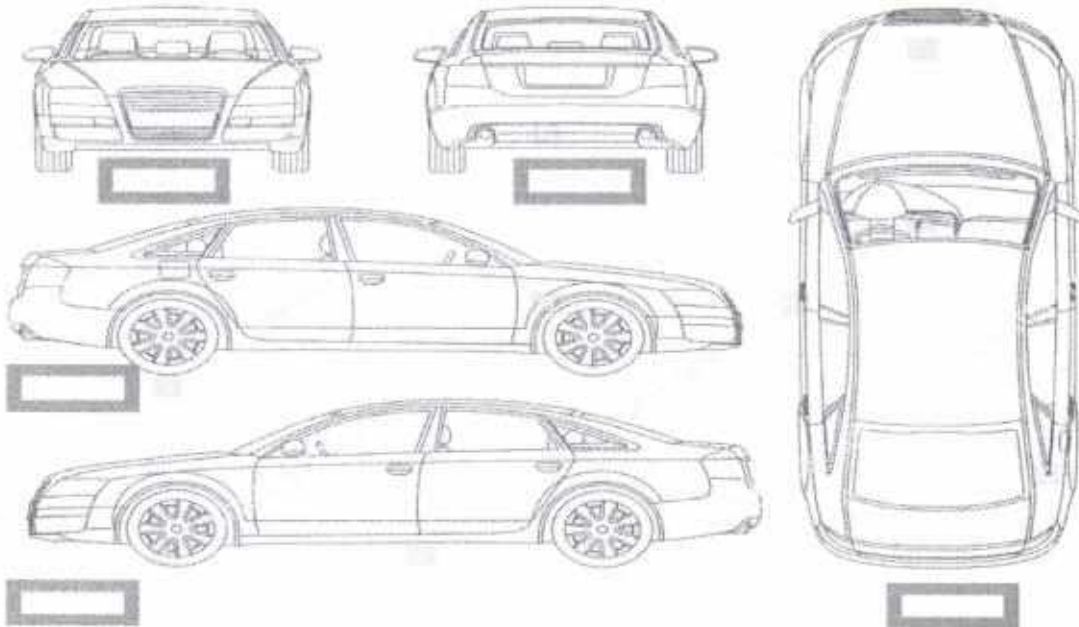
1NPIRED EMPIRE AUTO LEASING PTE LTD

Co. Reg. No. 201927323H

24 LENG KEE ROAD #03-01 LENG KEE AUTOPOINT SINGAPORE 159096

Handover Vehicle Checklist

Vehicle Scratch / Dent Checklist



Paint Work Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:	Lights Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:	Seatbelt's & Upholstery Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:
Windscreen Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:	Tyres Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:	Aerials & Radio Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:
Mirrors Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:	Racking Ok <input checked="" type="radio"/> Damaged <input type="radio"/> remark:	General Condition Ok <input checked="" type="radio"/> Damage <input type="radio"/> remark:

I, HO KWOK PENG
(HE GUOBIN) NRIC S8415167Z acknowledge that I have read and
understood the terms of the checklist and all visual checks above were conducted on
15 (Date) 10 (Month) 19 (Year)



Lessee signature



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960

ROAD TRANSPORT ACT, 1987 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5112288879-000027

Cover: 1 drive CLASSIC

- | | |
|---|--------------------------------------|
| 1. Index mark and Registration Number of Vehicle | SMP7500P |
| Chassis Number | ZYX102148511 |
| 2. Name of Policyholder | INSPIRED EMPIRE AUTO LEASING PTE LTD |
| 3. Effective Date of Insurance | 14 Oct 2019 |
| 4. Expiry Date of Insurance | 13 Oct 2020 |
| 5. Persons or Classes of Persons entitled to drive# | |
| (a) The Policyholder | |
| (b) Any other person who is driving on the Policyholder's order or with his/her 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. | |

6. Limitations as to Use#

- (a) Use for social, domestic, and pleasure purposes and in connection with the Policyholder's or Hirer's business.

This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
 (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
 (c) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (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 (SECTION 1)	SS2,000
EXCESS (SECTION 2)	SS1,500
WINDSCREEN EXCESS	SS100
ADDITIONAL EXCESS	N/A
UNNAMED DRIVER EXCESS	PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	NO
INSURE WITH COE	YES
NCD PROTECTION	NO
TRANSPORT ALLOWANCE	NO
EXCESS WAIVER	NO
PRIMARY DRIVER	N/A
NAMED DRIVER (1)	N/A
NAMED DRIVER (2)	N/A
HIRE PURCHASE COMPANY	SPEEDO CAPITAL PTE. LTD.
SUM INSURED	MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/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)

Agency : VV INSURANCE AGENCY PTE. LTD. (00000614878)

Date of Issue : 29 Aug 2019 18:01 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive