



Teamwork Garage Pte Ltd
53 Ubi Avenue 1 #01-23/24 Singapore 408934
Paya Ubi Industrial Park
Tel: 6844 2475 Fax: 6844 2474
Email: claims@teamworkgarage.com
GST Register No: 201015366H



20th February 2020

Our reference: 1911-39

Your reference: SKJ5260A

AXA Insurance Singapore Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811
Attn: Motor Claims Department



BY HAND

Dear Sir/ Madam,

Claimant : KOH AIK SING

Address : BLK 258C COMPASSVALE ROAD #09-579 S(543258)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **29/11/2019** along **SINARAN DRIVE TOWARDS IRRAWADDY ROAD** involving our client's vehicle registration number **SLV2484R** and vehicle registrations number **SKJ5260A** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$ 2,568.00
Loss of Rental	:	\$ 720.00
LTA Search	:	\$7.49
Purchase 3P Report	:	\$29.00
Total	:	\$ 3,324.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Tax Invoice;
- e) LTA Search Receipt;
- f) Purchase 3P Report Tax Invoice;
- g) Letter of Authorization;
- h) Satisfaction of Repaired Vehicle;
- i) Rental Agreement & Official Receipt;

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

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



A stylized, handwritten signature in blue ink, consisting of several loops and a long horizontal stroke.

Teamwork Garage Pte Ltd

Encl



TEAMWORK GARAGE PTE LTD

BLK 53 UBI AVE 1 #01-23/24

PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

(TEL) (65) 6844 2475 (FAX) (65) 6844 2474

(E-MAIL) claims@teamworkgarage.com

UEN 201015366H

GST Reg 201015366H

Bill To:

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY #27-01 AXA TOWER
SINGAPORE 068811

Tax Invoice

Invoice number : TI-7422

Date : 19/2/2020

Terms : C.O.D.

Vehicle number : SLV2484R

Make / Model : TOYOTA CHR

Description	Amount (S\$)
ACCIDENT INVOLVING SLV2484R / SKJ5260A ON 29/11/2019 @ SINARAN DRIVE TOWARDS IRRAWADDY ROAD	
INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	
LUMP SUM REPAIR	\$2,400.00
SINGDOLLARS : TWO THOUSAND FIVE HUNDRED AND SIXTY EIGHT DOLLARS	
Thank you for your business and have a nice day !	

Reference : 1911-39

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal	\$2,400.00
Add: GST 7%	\$168.00
Total Inc GST 7%	\$2,568.00
Less: Deposit	\$0.00
Balance Due	\$2,568.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 30 Nov 2019 / 12:54:13

Receipt Date/Time : 30 Nov 2019 / 12:54:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191130-000920

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - FBD394T				
As at 28 Nov 2019/22:03:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - FBD394T Enquiry Fee 20191130125145578292	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SKJ5260A				
As at 29 Nov 2019/14:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
2	Insurance Enquiry - SKJ5260A Enquiry Fee 20191130125145621957	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLM1378T				
As at 29 Nov 2019/18:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
3	Insurance Enquiry - SLM1378T Enquiry Fee 20191130125145672599	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLU2795Z				
As at 29 Nov 2019/20:07:00				
Insurance Co: MSIG INSURANCE (SINGAPORE) PTE LTD				
4	Insurance Enquiry - SLU2795Z Enquiry Fee 20191130125145702205	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		28.00	1.96	29.96
Rounding Difference				0.01
Total Amount Payable				29.95
Paid By				
		xxxxxxxxxxxx5880	Credit Card: Visa/MasterCard	29.95
Total				29.95
Cash Change				0.00
Tendered Amount				29.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

1911-39 SLV2484R

TAX INVOICE

3P

Our Ref No: GR-19-198519
Date of Request: 02/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No: SLV2484R
Date of Accident: 29/11/2019
Place of Accident: SMARAN DR
Involved Vehicle No: SKJ5260A

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

TAX INVOICE

Our Ref No: GR-19-198521
Date of Request: 02/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Date of Accident: 29/11/2019
Vehicle No: SLV2484R
Place of Accident: SINARAN DR TWDS IRRAWADDY RD
Involving Vehicle No: SKJ5260A

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\$)
SKJ5260A	SINARAN DR TWDS IRRAWADDY RD	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

LETTER OF AUTHORIZATION

To AXA & TEAMWORK GARAGE PTE LTD (Third party insurance & Workshop)

Claimant Koh Ark Seng

Dear Sirs,

I/We, Koh Ark Seng owner of vehicle no. SLV 2484R

hereby authorize my/our repairer, TEAMWORK GARAGE PTE LTD

act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. SLV 2484R that was damage pursuant

to the accident which occurred at/along Sinaran Drive towards Irrawaddy Road

involving vehicle nos. SKJ 5260A

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining the above mentioned accident due to me/us to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD pertaining to above said accident whom I/we authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Thank you.

Dated this _____ day of _____ (month) 20____ (year)

Signature of owner vehicle (claimant): _____

Name of owner of vehicle (claimant): _____

NRIC Number (claimant): _____

Any amendments made in this form will not be valid unless approved and endorsed by the management of the workshop

1911-39

SATISFACTION OF REPAIRED VEHICLE

I/We, _____, owner/driver of vehicle No. SLV2484R declare that the repairs of my/our vehicle has been completed and to my/our satisfaction.

I/We agree that I/we hereby irrevocable absolutely accept the settlement amount and the liability from the third party on the repair costs and/or rental and/or loss of use which are final and that the sum of amount are to be released and payment to the workshop for such repairs in respect of the damages caused in the accident.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Dated this 05 day of 12 (month) 20 19 (year)

@ 03 hrs 30 mins



Name and Signature

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com
Biz Reg. No.: 53208965X

No.: 3396

OFFICIAL RECEIPT

Date: 20 FEB 2020

Received from Koh Ark Sing

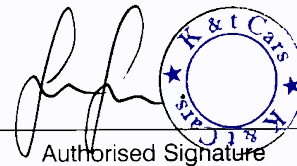
The Sum of Dollars Seven Hundred and Twenty Dollars only

Being payment of SLA 4730 C (02/12/2019 to 05/12/2019)

\$ 720/-

Cheque No.: _____

K & t Cars

The image shows a handwritten signature in blue ink over a circular blue stamp. The stamp contains the text 'K & t Cars' and 'SIN 53208965X' around a central star.

Authorised Signature

K & t Cars

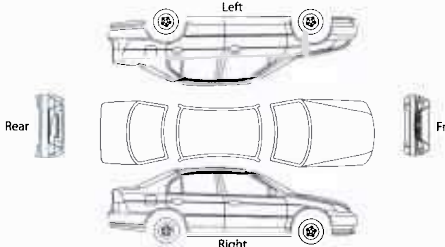
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-04915

Veh. No.: SLA4730C	Replace Veh. No.: SLV2484R
Veh. M / M: Toyota Wish	Replace Veh. M / M: Toyota CHR

HIRER'S PARTICULAR		<input checked="" type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: ROH ARI SING		Name:	
Address: BIK 258C Compassvale Road #09-579 S(543258)		Address:	
I/C: S1698515E	D.O.B: 24/01/1965	I/C:	D.O.B:
Contact: 9766 0933	Pass Date: 07/06/1983	Contact:	Pass Date:

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	

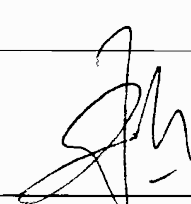
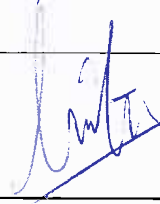
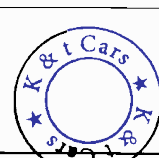
RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	02/12/2019		Date In	05/12/2019	
Time Out	1144		Time In	1530	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	180	4 Days @ \$ 720	OUT	E	1/4	1/2	3/4	F
Weekly	@ \$		Wks @ \$						
Monthly	@ \$		Mth @ \$	IN	E	1/4	1/2	3/4	F
Hours	@ \$		Hrs @ \$						
Inclusive of additional charges (if any)		Amt payable \$ 720		Petrol Charges		YES	NO	AMT: _____	
				CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST				Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:				Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	  For and on behalf of K & t CARS (authorised signature only)

TERMS AND CONDITIONS

K & t CARS

An agreement is made as per the day in the schedule hereto between K & t CARS (hereinafter called 'the owner') of the one part and the hirer named in the schedule hereto whose particulars and signature appear overleaf (hereinafter called 'the hirer') of the other part whereby it is agreed as follows:-

1. The owner will let and the hirer will take on hire, subject to terms and conditions hereinafter the motor vehicle described in the schedule here to (hereinafter call 'the vehicle'). Upon signing the agreement overleaf, the hirer shall agree to all terms and conditions stated on both sides of the agreement.
2. The hiring shall commence and expire on the date and time specified in the schedule.
3. The hirer acknowledges that the vehicle is the property of the owner and that the vehicle is without any visible defects and in perfect running condition. The hirer is under obligation to return the vehicle with all tyres, tools, accessories and equipment in as good order and condition as of what the vehicle was when collected by the hirer from the owner
4. The hirer shall also pay rent in advance and the deposit specified in the agreement. The owner shall (without prejudice) be at liberty to retain out of such deposit:-
 - a) The portion of any damage or loss which the hirer undertakes to be responsible regardless of the negligence as set out in this agreement.
 - b) The amount of any loss or damage for which the hirer is responsible under the provisions of the clause of the front page hereof
 - c) Any other additional charges payable under clauses 7 and 8 hereof.
 - d) All cost and expenses.
5. During the period of leasing, customer shall not drive vehicle into Malaysia, Thailand without prior notification and payment of additional charges to the company.
6. The use of the vehicle is strictly restricted to the Republic of Singapore only, otherwise with the prior consent of the owner. Additional surcharge shall be paid before the hirer is allowed to drive the vehicle into West Malaysia. The hirer hereby indemnifies and keeps indemnifies the owner against all loss suffered by the owner including all loss resulting from inability to use the vehicle in consequence of the vehicle passing out of the Republic of Singapore without prior consent of the owner.
7. During the hiring period, petrol is at the hirer's expense. If the vehicle is delivered with a full tank of petrol, it must be returned likewise. In the event if the hirer is unable to fill up the vehicle, the owner will be authorised to do so in his name and at the hirer's account.
8. If there is any breach of terms and conditions herein by the hirer, including the payment of rentals charges and others, the hirer shall pay for the full owner's legal cost, loss, damage, claims and expenses arising out of any damage to the said vehicle. In the event if the hirer fail to return the vehicle at the expiration of the period of rent then without prejudice to the other rights of the owner and the hirer shall pay to the owner to every hour elapsing between the time of such expiration and the time the vehicle is returned to the owner such further charge in accordance with the owner's current rate of rental charges or at such other rate as the owner may in its absolute discretion deem fit.
9. Should you decided to direct our bill charges to some other person, firm or organisation who fail to make any payment promptly when due, you will have to undertake the payment and pay accordingly to the company upon demand. All charges and amounts due hereunder which are not paid when due shall bear interest at 2% per month until they are paid.
10. As mentioned overleaf, hirer will have to pay all fines, penalties, forfeitures and court costs imposed for any parking or traffic offences with respect to the vehicle during the period of leasing under this agreement. You will immediately report such violations to the company and will hold company harmless from all claims arising out of such violations.
11. If the vehicle is confiscated by the Government, the hirer shall compensate the company on all cost incurred including the value of the vehicle at the material time of confiscation.
12. The hirer shall agree to take proper care of the vehicle and drive the same in a careful and skilful manner observing the traffic regulations and laws. In the event of any breach thereof, the hirer shall pay all Police and Traffic Court Summonses, Notices and Inquires in connection therewith. Particular attention is to be accorded to the following factor:-
 - a) The hirer shall not carry load or passengers in excess of the motor vehicle's license carrying capacity of that particular make and model the hirer is leasing.
 - b) The hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs.
 - c) The hirer shall not leave the vehicle unattended while it is unlocked or while the keys are inside the vehicle.
 - d) The hirer shall not deface the paintwork or bodywork of the vehicle nor add or erect any painting sign-writing.
 - e) The hirer shall not use or permit the vehicle to be used for transportation of animals, creature, plant or fruit which is or which contains properties which are unfit for carriage or which are improperly packed, inflammable, harmful, illegal, verminous, infested, contaminated, condemned or offensive smelling.
 - f) The hirer must inform the owner of any serious faults, failures, mechanical issues or whatsoever so that the owner can rectify the problem. Otherwise should any losses, damaged and/or charges arise, the hirer will be held liable.
 - g) In case of any breakdowns, failures, accidents or whatsoever occurs in Singapore or West Malaysia, the hirer must inform the owner immediately and/or its agent and the hirer is not allowed to engage any towing agents or motor workshops without the owner's written consent. Should the hirer engage any unauthorised workshop and/or agents, the hirer shall be liable to pay for losses
13. An authorised driver will immediately report any accident within 24 hours to the company at the location where vehicle was rented and will also deliver to company at that location, every summons, and complaint of paper of any kind received by authorised driver in any relating to any accident involving the vehicle while rented under this agreement. An authorised driver will not aid or encourages the filing of any claims as a result of any accident and will cooperate fully with the company and its insurer in the investigation and defence of any claim or lawsuit. The hirer or driver must not admit to or compound any claim either partially or in full. It is important that they secure the names and address of all witnesses as well as the license number of any and all vehicle involved in the accident. In any case if the local police authorities have to be informed of any injuries with relates to the accident happened in Malaysia, hirer are required to lodge a police report both in Malaysia and Singapore within 24 hours. All repairs must only be carried out by K&t CARS authorised workshop.
14. In the event that the vehicle or any part thereof is damaged or missing which includes all accessories and items, the hirer shall forthwith pay to the owner the excess amount payable in respect of each and every incident regardless of negligence. Arrangement may however be made at the request of the hirer to cover the vehicle with such a policy during the period of the hire, upon the hire having the current rate of premium as evidenced by his initials in 'accept' space provided on the overleaf.
15. The hirer and the registered additional driver are not insured under a policy of insurance against personal injury or death to themselves.
16. The owner is not obligated to provide any replacement vehicle if any accidents or breakdowns occur in Malaysia, whether or not the accident or breakdown is due to the negligence of the hirer but however if owner chooses to provide any replacement vehicle for accident occurred in Singapore it will be at the hirer's expenses.
17. The person signing the agreement assumes the full personal responsibility along with the firm, person or organisation in whose name he/she might sign.
18. In the event of any disputes arising out of or in connection with this agreement, the parties here to, hereby and submit to the jurisdiction of the Courts of the Republic of Singapore.