

**ESTEEM PERFORMANCE PTE LTD**

Blk 6033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536,
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteemperf.com.sg

Your Ref : SBW 8288 P

Our Ref : CIV1303252 / SMK 5203 L

Date : 19-05-20

AIG ASIA PACIFIC INSURANCE PTE LTD

AIG Building

78 Shenton Way

#07-16 Singapore 079120

RE : ACCIDENT INVOLVING **SMK 5203 L & SBW 8288 P**
ACCIDENT DATE **12.01.2020**
ACCIDENT ALONG **TURNING LEFT TO 102 GULEMARD RD**

We are the workshop for the owner of motor vehicle no : SMK 5203 L which was involved in the captioned accident. The vehicle was surveyed by an independent appraiser and the claims below are based on its recommendation sum being for the repair cost and the period of repair (Strictly on a Without Prejudice Basis)

As the accident was caused by the negligent act of your insured SBW 8288 P we are submitting these claims for your consideration.

1	Cost of repair	S \$	2,445.81
2	Loss of rental <u>4</u> days @ \$ <u>78</u> / day	S \$	312.00
<div style="border: 1px solid black; padding: 5px;"><p>DOA : 12.01.2020 PRI Request : 29.01.2020 @ 12:50 Survey Date : 02.03.2020 to arrange PRI Recommend : 4 days Weekend : Total : 4 days</p></div>			
5	LTA Fee	S \$	7.45
		S \$	2,765.26

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

- a) Authorization letter
- b) Final repair bill(s)
- c) LTA search
- d) GIA report(s) / result
- e) Insurance certificate, etc.....

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

Yours faithfully

Carmen Lim

Claims Executive

Email : carmen@esteemperf.com.sg

LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SMK 5203 L & SBW 8288 P ALONG TURNING LEFT TO 102
GUILLEMARD RD ON 12.01.2020 @ 20:35

I, Goldbell Car Rental Pte Ltd Nric No. 200710651D
of 10 RAEBURN PARK # 02-01 SINGAPORE 088702
Owner of motor vehicle no. SMK 5203 L do hereby appoint M/S
ESTEEM PERFORMANCE PTE LTD as my authorized representation and
_____ as my solicitors to write, to negotiate and settle my claim against
the other party/parties involved in the above mentioned accident. M/S ESTEEM
PERFORMANCE PTE LTD shall have absolute discretion to settle the matter at the best
terms.

I also confirm and instruct that any agreed settlement sum in respect of my claim be paid to
M/S ESTEEM PERFORMANCE PTE LTD and such payment will constitute a full and final
discharge of my claims.

I further authorize M/S ESTEEM PERFORMANCE PTE LTD to execute the discharge
voucher on my behalf.

Signature of Owner



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

"We/I, ESTEEM PERFORMANCE 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\$1,380.00 (Global Sum) for vehicle no. SMK 5203L that was damaged pursuant to the accident which occurred on 12/01/2020 (date) along TURNING LEFT TO 102 GUILLEMARD ROAD involving vehicle no/s SBW 8288P.

This is pursuant to the inspection conducted on 02/03/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner GOLDBELL CAR RENTAL PTE LTD ("the third party claimant") of vehicle no. SMK 5203L 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 SMK 5203L (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 15 (day) of Oct (month) 2020 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio Industrial Park 2, #01-259/01-251, Singapore 569536.

Tel : 6484 1221 Fax : 6484 7829

385 Sin Ming Drive (Inside V/Com) Singapore 575718.

Tel : 6753 2112 Fax : 6451 0394

Co. Reg No. : 200005485N GST Reg No. : 20-0005485-N

M/S : AIG ASIA PACIFIC INSURANCE PTE.LTD
AIG BUILDING
78 SHENTON WAY
#07-16 SINGAPORE 079120

ATTN: Motor Claim Department

Your Ref No: SBW8288P
Claim Type: Third Party
Accident Date: 12/01/2020
TP Veh Reg No: SBW8288P

Claim No: CER1302480
Final No: CIV1303252
Date: 12 May 2020
Policy No: 999994189/100875104-
Veh Reg No: SMK5203L
Make/Model: HONDA SHUTTLE
HYBRID 1.5 AUTO
Chassis No: GP72003397
Engine No: LEB7104444
Reg. Date: 12/04/2019

Tax Invoice to Vehicle No :SMK5203L



Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
Others			
1 COST OF REPAIR	1 PCS	2,285.80	
		2,285.80	2,285.80
Total			S\$ 2,285.80
Add GST @ 7%			160.01
Total Amount Payable			<u>S\$ 2,445.81</u>

TOTAL: SINGAPORE DOLLAR TWO THOUSAND FOUR HUNDRED FORTY FIVE AND CENTS EIGHTY ONE ONLY

The above vehicle was surveyed by KENNETH on 02/03/2020

For Esteem Performance Pte Ltd

E. & O. E.



AUTHORISED SIGNATURE



GOLDBELL CAR RENTAL

10,000 Leasing Clients Served,
And Counting.

GOLDBELL CAR RENTAL PTE LTD
Main Office: 10 Raeburn Park #02-01 Singapore 098702 Tel: +65 6836 6300 Fax: +65 6225 1029
Finance: 8 Tuas Ave 18 Singapore 638892 Tel: +65 6861 007 Fax: +65 6862 3500
Website: www.gbtr.com.sg
Co Reg No: 200710051D

Sales Order No : O-1904-00115
Date : 10 Apr 2019

Passenger Vehicle

AN AGREEMENT made on 10-Apr-2019 Between GOLDBELL CAR RENTAL PTE LTD ("the Owner") a company incorporated in Singapore and having its registered office at 10 RAEBURN PARK #02-01 BLK B SINGAPORE 098702 of the one part and ESTEEM PERFORMANCE PTE LTD ("the Hirer") carrying business at 5033, ANG MO KIO INDUSTRIAL PARK 2 #01-259 SINGAPORE 569536 of the other part.

No.	Description	Transaction
1	<p><u>Description of Vehicle(s) / Equipment(s)</u></p> <p>Description: Brand New HONDA SHUTTLE HYBRID (A) 1.5 Model: SHUTTLE HYBRID (A) 1.5</p> <p>Services:</p> <p>Accessories:</p> <p>Value Add:</p> <p>Vehicle Register No.: SMK5203L Engine No.: LEB7104444 Chassis No.: GP72003397</p> <p><u>Remarks:</u> Z11 INSURANCE Excess in Singapore: \$2,500 Excess in Malaysia: \$5,000</p>	<p><u>Agreement No</u> Agreement No.: CPVL1904084</p> <p><u>Contract Period</u> Lease Period: 24 Months Start Date: 13-Apr-2019 End Date: 12-Apr-2021</p> <p><u>Payment</u> Monthly Rental: \$2,250.00</p> <p><u>Insurance</u> Third Party Property Damage (Limited To): \$500,000.00 Windscreen Excess: \$100.00</p>

Interest On Overdue Payments

Interest on Overdue Payments: 1.5% Per Month
All payments are subjected to 7% GST (Excludes Deposit)

Remarks:

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This Lease Agreement is agreed by the following signatories. Unless expressly agreed in writing, all terms and conditions shall be as stipulated in the Standard Terms and Conditions (TLC1406002) to our Agreement dated 10-Apr-2019


AGREEMENT



GOLDBELL CAR RENTAL

10,000 Leasing Clients Served,
And Counting.

SIGNED for and on behalf of the
Owner by




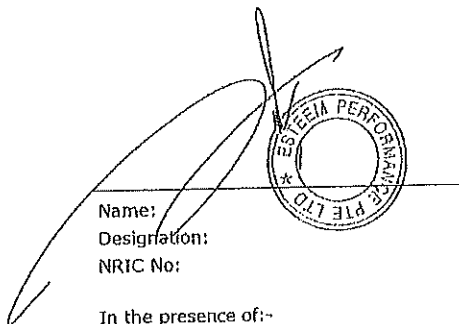
Name: NG LEE KWANG
Designation: GENERAL MANAGER
NRIC No: S1660200J

In the presence of:-
Witness: NOOR HAYATI BINTE KASMAN
NRIC No: S7004441B

GOLDBELL CAR RENTAL PTE LTD

Main Office: 10 Raffles Park #02-01 Singapore 038702 Tel: +65 6938 6300 Fax: +65 6225 1029
Finance: 8 Tuas Ave 18 Singapore 638892 Tel: +65 6861 007 Fax: +65 6962 3500
Website: www.gbcr.com.sg
On Reg No: 20071014-01

SIGNED for and on behalf of the
Hirer by



Name:
Designation:
NRIC No:

In the presence of:-
Witness:
NRIC No:



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ELPL2018/00000

VEHICLE RENTAL CONTRACT

NO: ELPL2018/00000

CONTRACT IS MADE ON THE 8, Jun, 2018

Between

Name: Ivan Yap Xuan Hui
(NRIC/ Registration No. S9011518I)
Contact No.: 9786 5534

Having a Correspondence address at:

Blk 853 Yishun Ring Road
#08-3531

IN CASE OF EMERGENCY:

Name: Fly Kim Choon

Contact No: 9420 3763

Hereinafter known as the "HIRER" of one part

And

ESTEEM PERFORMANCE PTE. LTD.
(Registration No. 200005485N)

Having an address at:
385 Sin Ming Drive
Singapore 575718

Hereinafter known as the "OWNER" of one part

Vehicle

Make & Model: Honda Shuttle

Registration Number: SMK 5203 L



Hereinafter known as the "VEHICLE" of one part

Downtime: 10 days + 5 days Medical Leave

Signature: _____

Deposit: \$500/- (cash)

Name: _____

Ivan Yap Xuan Hui

S9011518I

Served by: Alizia

NRIC: _____

9786 5534



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ELPL2018/00000

Company's Stamp: _____

1. TERMS OF RENTAL

- 1.1 The OWNER will let and the HIRER will take on hire upon the terms and conditions the VEHICLE.
- 1.2 The contract is for a fixed period of 12 mths commencing from this date 10/6/19.
- 1.3 For extension of lease/rental term, confirmation for the extension shall be endorsed by HIRER on the annex A subjected to the OWNER's approval and asset availability.

2. PAYMENT OF RENTAL

- 2.1 The rental rate is \$ 78 /- per day, with interest-free security deposit of S\$500 /- refundable upon completion of the contract period and return of vehicle in fit and proper condition.
- 2.2 The HIRER shall pay the OWNER the full rental rate and the interest-free security deposit upon the collection of the VEHICLE.
- 2.3 The HIRER shall pay the OWNER all charges relating to the rental of the VEHICLE, together with any additional amount that may be due at the end of the rental. Where the HIRER is a company, the HIRER shall be jointly and severally liable with the owners of the business/company.
- 2.4 First reminder will be sent on the 3rd day after due date with no penalty incurred.
OWNER will charge a late payment penalty of a daily increment of 5% interest on weekly principal amount in lapse until the full payment of all overdue amounts is collected or letter of demand will be issue
- 2.5 The HIRER will pay the OWNER on demand; expenses for collection or repossession, including court fees and reasonable attorney's fees, incurred by OWNER in pursuing claims against HIRER.

3. TERMINATION OF RENTAL

- 3.1 This Contract shall terminate if the HIRER is in breach of any of his or her obligations under this Contract.
- 3.2 This Contract shall terminate if the HIRER is facing or awaiting bankruptcy proceedings.
- 3.3 Should the HIRER terminate the Contract prematurely, the HIRER will be liable to pay the OWNER the balance of the unused period during the fixed term, including all rentals due and unpaid (including interest) at the date of termination. The interest-free security deposit will be forfeited. Section 2.5 will apply when applicable.
- 3.4 The OWNER reserves the right to terminate the Contract at any time for breach of Clause 5.4 or default under Clause 2. In which case, Clause 2.5 shall apply and the interest-free security deposit will be forfeited.
- 3.5 Upon termination of the Contract, the HIRER shall return the VEHICLE and all its accessories, tools and documents as stated in Section 4.

4. VEHICLE CONDITION AND RETURN

- 4.1 VEHICLE is delivered to the HIRER in good condition. The HIRER agrees to return the VEHICLE in the same working condition with no unauthorized repair (except ordinary wear and tear) to the OWNER and on the date specified (or sooner, if demanded by OWNER) with the fuel level as per commencement date of rental.
- 4.2 OWNER shall be responsible for reasonable maintenance and repair only, as per recommended by the manufacture or appointed workshop. OWNER shall also change worn or bald tyres when necessary. HIRER shall be responsible for punctured or cracked tyres due to negligence. HIRER shall also be responsible for suitable tyre pressure and similar, basic maintenance like radiator water/oil level. HIRER will inform OWNER immediately when vehicle due for servicing/maintenance.
- 4.3 HIRER shall not fix any accessories to or modify the VEHICLE in any way without prior written consent of the OWNER and prior to the expiry or termination hereof to remove any approved accessories and to reinstate the VEHICLE to its former conditions at all costs of the HIRER. HIRER shall not remove or deface any label marks or indicia affixed to the VEHICLE.



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- 4.4 In the event of accidental damage to the VEHICLE or if the VEHICLE is returned in an unsatisfactory condition, all charges for repair, damage cost, servicing and/or restoration works to its original condition will be imposed to the HIRER.
- 4.5 If the VEHICLE is lost/theft due to negligence, accidental total loss or confiscated for illegal acts by government authority during the rental period and while in the possession of the HIRER/Driver, the HIRER shall pay OWNER the full cost of the VEHICLE or the cost of obtaining a replacement vehicle as well as compensation to OWNER for the loss of use of such vehicle for the period required to obtain the replacement vehicle.
- 4.6 The "loss of use" shall be the charges of rental rate as agreed by the HIRER in this agreement. Section 2.5 will apply when applicable.
5. **AUTHORIZED AND PROHIBITED USE**
- 5.1 The VEHICLE can only be driven by the HIRER or by the person whom have been expressly authorized. HIRER shall also inform OWNER of any changes of Driver/s and/or authorized person without delay. Failure to do so, OWNER shall not be responsible: (a) for the incorrect furnishment of particulars for traffic offences; (b) declined coverage of motor insurance.
- 5.2 The HIRER (and authorized Driver/s) will be liable for the policy excess for all damage/s and claims incurred during the rental contractual period.
- 5.3 For Passenger vehicles, HIRER (and authorized Driver/s) must be more than 22 years of age and below 69 years of age, the first ~~S\$1,500 (Section I) & S\$1,500 (Section II)~~ *S\$535/- (One Section)* will be charged for Singapore use only. HIRER has to inform OWNER should the VEHICLE require to be used in Malaysia, an additional excess of **S\$3,000 (Section I) & S\$3,000 (Section II)** will be charged for Malaysia use. Towing in Malaysia shall be at the hirer's own expense. **Take Note that our policy does not cover any driver who is below 22 years old or with less than 2 years driving experience.**
- 5.4 The VEHICLE must NOT be used;
- (a) for testing or racing or for illegal purposes whether in connection with theft, drug peddling or trafficking, smuggling of goods or any other criminal activities.
- (b) in abusive, careless reckless or negligent manner;
- (c) by anyone under the influence of alcohol, intoxicants, medication or drugs which will affect the ability to drive or operate the VEHICLE;
- (d) to carry chemicals and goods that are improperly packed or contain offensive smelling or contaminated or hazardous or flammable products;
- (e) by anyone whom OWNER has been given a false name, age, address or other information.
6. **LIABILITY INSURANCE**
- 6.1 The Hirer or authorized driver(s) shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident and will also deliver to OWNER every summon, complaint or paper of any kind received by HIRER and authorized Driver in any way relating to any accident involving the VEHICLE while rented under this Agreement.
- 6.2 The HIRER (and authorized Driver/s) will not aid or encourage the filing of any claim by any third party claimant or admit liability as a result of any accident and will cooperate fully with OWNER and its insurer in the investigation and defense of any claim or lawsuit. All repairs must be carried out by OWNER or its insurer's authorized workshop unless with prior approval by OWNER.
- 6.3 Coverage does NOT apply to:
- (a) injury to or destruction of property owned by, rented to, in charge of or transported by the HIRER;
- (b) any liability of any nature whatsoever of a driver who is not an Authorized Driver; an accident which occurs while Vehicle is violation of Section 5;
- (c) any Authorized Driver who has been rejected insurance coverage by any insurance company.
- (d) Failure to comply point 5 and 6 shall result in hirer / driver bearing full responsibility of any claims or lawsuits.



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ELPL2018/00000

7. CHANGE OF VEHICLE

- 7.1 If for any reason, the VEHICLE or any vehicle ordered by the HIRER prior to the commencement of the period of rental is not available at the time of commencement, OWNER shall have the right to replace the vehicle with an alternative vehicle of the similar type, seating capacity and performance but not necessarily with the same make and model.
- 7.2 For the purposes of servicing or repair to be carried out by OWNER, OWNER will substitute the VEHICLE with another vehicle but not necessarily with one of the same make and model. This replacement is variable at OWNER'S discretion.

8. HIRER'S COVENANT

The HIRER agrees with OWNER as follows:

- (a) To operate or cause the VEHICLE to be operated at all times during the terms hereof by qualified drivers having valid and current license;
- (b) NOT make or permit to be made any repairs or adjustments to the VEHICLE but shall promptly notify the OWNER of all cases of breakdown or damage.
- (c) To pay for all fines and penalties in respect of arising out of the use of the VEHICLE that may be imposed by any authority in relation to traffic offences.
- (d) To inform OWNER when VEHICLE is due for servicing and servicing shall only be done at OWNER appointed workshop.
- (e) To constantly check and maintain VEHICLE engine oil and radiator level and to inform OWNER immediately of any malfunction of VEHICLE.
- (e) The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and security the same time.
- (f) Failure to comply with any term(s) or condition(s) of this vehicle rental contract will render the Hirer liable for all costs, third party claims or lawsuit. The Owner shall not be liable for any cost, claims or lawsuit.

9. ACCEPTANCE OF RENTAL

IN WITNESS WHERE OF the parties hereto having set their respective hands and seals and of the day and year first above written.

10. PAYMENT

DBS CURRENT ACCOUNT : 015-030206-2

Signed by the OWNER)
ESTEEM PERFORMANCE PTE. LTD.)
385 SIN MING DRIVE)
SINGAPORE 575718)
(Registration No. 200005485N))

Signed by the HIRER)
Name : Ivan Yap Xuan Hui)
(NRIC/Registration No. S90115187))
Company's Stamp)
(if applicable))

Signature of personal guarantor)
Name of guarantor)





Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 13 Jan 2020 / 17:15:57

Receipt Date/Time : 13 Jan 2020 / 17:15:56

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200113-003094

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SBW8288P				
As at 12 Jan 2020/20:35:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SBW8288P Enquiry Fee 20200113171459894087	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxx5823	Credit Card: Visa /MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Tuesday, 24 March 2020 9:55 AM
To: NGHOEPENG@GMAIL.COM
Subject: ACCIDENT INVOLVING SBW 8288P AND SMK 5203L ON 12/01/2020

Our Ref: CC4/AIG20001799/Kes3

24 MAR 2020

NG HOE PENG

Dear Sir/Madam,

ACCIDENT INVOLVING SBW 8288P AND SMK 5203L ON 12/01/2020

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: ashersng@lkkauto.com

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

Print Received Message

This mail is associated with :

***SMK5203L (5303717956SG)**
[SBW8288P]

TP

GOLDBELL CAR RENTAL PTE LTD

Jan 12 2020 8:00PM

[NG HOE PENG]

Esteem Performance Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 02/10/2020 01:04 AM.

To LKK_HQ

Subject Alert - Adj Mandate Approved (\$1380.00) - SMK5203L - Claim Handler: Tan, Bennie-WZ

Approved:1380.00:Subj to all docs in order.