

AUTOWORX HOUSE

176 Sin Ming Drive, #02-01 Sin Ming Autocare Singapore 575721

Email: autoworxhouse@hotmail.com

•TEL: 6452 8211 •FAX: 6451 7420

Direct Settlement THIRD PARTY CLAIM

Your ref:

Our ref: SJU 102 K

AXA INSURANCE PTE LTD

Attn: Officer In Charge

(Motor Claim Department)

15/02/2019

Dear Sir,

RE : ACCIDENT INVOLVING SJU102K AND SJM6492L AT BEDOK RESERVOIR ROAD JUNCTION KAKI BUKIT ON 25/12/2016.

We have been authorized by VINCENT KOH YAM HWEE, the registered owner of vehicle number SJU102K, which was involved in the above accident and at the material time to make a 3rd party claims against vehicle number SJM6492L.

The accident was clearly caused by your insured's negligence. We, therefore seeking compensation from you for our client financial losses as itemized below: -

Repair cost	S\$	3,300.00
Rental Fee (3 days x \$120 + 7% GST)	S\$	385.20
Search Fee	S\$	2.00
Total	S\$	3,687.20

We have enclosed copies of relevant documents to support our claims.

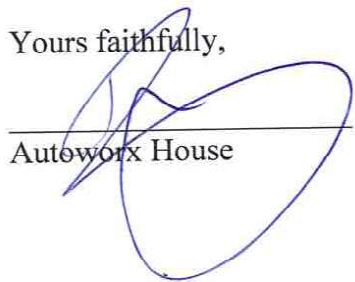
Please settle this matter within 7 days.

Your prompt settlement of our claim would be much appreciated.

Do contact us at 64528211 for any clarification.

Thank you.

Yours faithfully,


Autoworx House

To: AUTOWORX HOWE
SINGAPORE

Letter of Authorisation

RE: ACCIDENT INVOLVING SJU 102 K & SJM 6492 L
ALONG/AT BEDOK RESERVOIR ROAD JUNCTION KAEI BUKIT
ON 25 / 12 / 2016.

1. I/We, VINCENT KOH YAM HUEE (NRIC No. S78179832), owner/driver of motor vehicle no. SJU 102 K, & residing at 806 BEDOK RESERVOIR RD #16-03 S(479243), respectively in consideration of your workshop AUTOWORX HOWE repairing my/our vehicle, I/we hereby authorise you to claim on my/our behalf for the costs of repair and loss of use. I/We further confirm and authorise you to use my/our name/s to engage the said service of a solicitor to proceed with negotiation with the defaulting party's insurance company for payment of the same and in the event negotiation fails, to instruct the solicitor to issue Summons on my/our behalf and in my/our name/s to claim for the same. Irrespective whether the claim is successful or not, all legal costs incurred shall be borne by you, provided we rendered our assistance as per second paragraph stated herein below.
2. I/We understand that by signing this Letter of Authorisation, I/we has/have to render whatever reasonable assistance to you including signing all relevant Court's document and attendance in Court to give evidence to enable the claim to succeed. If I/we failed or neglected to do so despite request from you, you shall be entitled to claim from me/us the repair costs together with legal costs, other incidental costs and expenses pertaining the issuance of Summons in order to obtain payment from defaulting party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my/our claim, you are authorised to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my/our claim, on my/our behalf. You also have my/our full authority to collect all compensation monies pertaining to the above-mentioned accident from insurance company or any other party, directly to your workshop M/s AUTOWORX HOWE.
4. In the event the claim is settled or judgment is obtained against the defaulting party, payment after deducting all costs and disbursements incurred should be drawn in your name or my/our name/s (at your discretion) and will be forwarded to you.
5. This letter of Authorisation is irrevocable.

Signature: _____

Name: _____

NRIC NO: _____

Date this 3 day of JAN 2017.



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJM 6492L (Insd veh)	Model: CITROEN GRAND C4 PICASSO (1598cc)
	SJU 102K (TP veh)	
Date of Accident/ Time:	25/12/2016	

Repair Estimate	: \$	10,530.00	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	3,300.00	

Payee Name : Autoworx House

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: ____
	BOLA Liability: ____ (%)	Assessed Liability (*): ____ (%)

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks:

NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp
Name of Representative: Dylan Chew
Date: 24/8/2020



Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 26/08/2020

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Take wee
Date: 24/8/20





AUTOWORX HOUSE

C/O.176 SIN MING DRIVE #02-01 SINGAPORE 575721

TEL: 64528211 FAX: 64517423

Registration No. 5296929B


INVOICE

5351

AXA INSURANCE PTE LTD

15/2/2019

QUANTITY	PARTICULARS	AMOUNT (\$)
	<u>RE : SJU 102 K / CITROEN GRAND C4</u>	
	Lump sum repair for the above mentioned vehicle.	3,300.00
	Total	3,300.00





Reg No: 201021308G GST No: 201021308G

22 Ubi Road 4, Fulco Building S'pore 408617
Tel: (65) 6743 6266 Fax: (65) 6420 6328

RENTAL AGREEMENT No.ST/ 20875

Supreme

Hirer Particulars -		Veh. No. SKB6581J		Replace Veh. No.	
Name	Vincent Koh Yam Hwee	Make / Model	mit Lanier	Auto/Manual	
Address	BK 806 Bedok Reservoir Road #16-03 Singapore	Date/Time Out	4/1/17 959 AM	KM Out	
NRIC/Passport	578179832	Mobile	96963765	Date/Time In	7/1/17 1210 PM
Employer		Tel (Office)		KM In	
Occupation		Estimated Date/Time Return			
		Rental Charges -		S\$ S\$	
		Hours	@	Per Hour	
		3	@	120	360.00
		Days	@	Per Day	
		Weeks	@	Per Week	
		Months	@	Per Month	
Authorised Driver's Particulars -		Optional Charges -			
Name	Vincent Koh Yam Hwee	Delivery	@	Per Trip	
Address	BK 806 Bedok Reservoir Road #16-03 Singapore 179543	Collection	@	Per Trip	
NRIC/Passport	578179832	M'sia Surcharge	@	Per Day	
Date of Birth	26/06/1978	PAI	@	Per Day	
D/Licence No.					
Expiry Date					
Tel (Res)					
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Others			
FRONT		Sub-Total		360.00	
LEFT		Add 7% GST		25.20	
RIGHT		(A) Estimated Total Rental		385.20	
REAR		Extension -			
ACCESSORIES CHECK		Extension Rental		x	
Jack		M'sia Surcharge		x	
S / Tyre		Others -			
S / RIM		Sub-Total			
STD Tools		Add 7% GST			
Hub Caps		(B) Extension/others Total			
Radio / CD		(A) + (B) Grand Total Rental Charges			
Hirer's Acknowledgement		Less Prepayment			
Physical Damage Excess		Balance Due			
Singapore - Own Damage		Mode of Payment : Cash / Nets / Cheque / VISA / MC			
Singapore - 3rd Party Claim		Card No/Cheque No.			
Malaysia (if applicable)		Invoice No.			
For Driver aged below 24 or above 65 or Less than 2 yrs driving experience regardless of age or Work Permit Holder.		Deposit Amount			
S\$3,000.00 (Additional)		DN No.			
IMPORTANT NOTE:		Remarks:		Deposit Refunded & Received By	
1. Only drivers registered with FULCO Leasing Pte Ltd (the Owner) are authorised to drive the Vehicle. Should the Vehicle is damaged or stolen while being driven by unauthorised drivers, the Hirer is liable for the full cost of repair or the value of the Vehicle if the Vehicle is being stolen & other losses suffered by the Owner.		The hirer hereby read and understood all terms and conditions stated on this page and overleaf :		for Fulco Leasing Pte Ltd	
2. The Hirer shall not permit the Vehicle to be used for purposes which conflict with the Law in connection with theft, drug pedaling or trafficking, smuggling or any other criminal action. Should the Vehicle is confiscated by the Government under such circumstances, the Hirer shall indemnify the Owner the value of the Vehicle plus all cost and expenses incurred.		Hirer Signature/Co's Stamp/Date		Authorised Signature/Date	

FULCO LEASING PTE LTD
TERMS AND CONDITIONS

AN AGREEMENT is made as per the day in the schedule hereto **BETWEEN**

Fulco Leasing Pte Ltd (hereinafter called "the Owner" which expression shall where the context so admits include its successors and assigns) of 22 Ubi Road 4, Fulco Building, Singapore 408617, 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 called "the Vehicle").
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 together with all tyres, tools, accessories and equipment in as good order and condition as 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 this Agreement. The owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:-
 - a. The first 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 at the front page hereof;
 - c. Any additional charges payable under Clauses 6 and 7 hereof;
 - d. Cost and expenses
5. **The use of the Vehicle is restricted to the Republic of Singapore except, with prior consent of the Owner, wherein additional surcharge shall be paid before the Hirer is allowed to drive the Vehicle into West Malaysia. The Hirer hereby indemnifies and keeps indemnified the Owner against all loss suffered by the owner (including loss resulting from inability to use the Vehicle or let the same on hire) in consequence of the Vehicle passing out of the Republic of Singapore without prior consent of the Owner and the surcharge paid for the purpose.**
6. Fuel is at the Hirer's expense. The Hirer is expected to return the vehicle with the same level of fuel when he first collected the Vehicle, failing which the Hirer will have to bear for the shortfall.
7. In the event of any breach of terms and conditions herein by the Hirer, including payment of rental charges and others, the Hirer shall pay for the entire Owner's legal costs, loss, damage, claims and expenses arising out of any damage to the said Vehicle. If the Hirer shall fail to return the Vehicle at the expiration of the period or rent then without prejudice to the other rights of the Owner 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 rental 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 think fit.
8. If the Hirer fails to return the Vehicle upon demand by the Owner, the Hirer shall, without prejudice to the Owner, be deemed to be in possession of the Vehicle without the Owner's consent and be deemed to have an intention to cheat the Owner unless the Hirer proves to the contrary beyond reasonable doubt. The Owner shall be entitled to take such steps as it may think fit including make a police report, take steps to locate and repossess the Vehicle. For the purpose of repossession of the Vehicle, the Hirer irrevocably authorizes the Owner, his servants or agents without further notice to enter into and upon any premises in which the Vehicle may be in order to repossess the same without being liable to any actions or proceedings at the suit of the Hirer or any person claiming under or through him.
9. The Owner shall not, as far as permissible by law, be liable in any manner to any person for any loss or damage howsoever caused by reason of the Owner demanding for and / or repossessing the Vehicle. The Hirer acknowledges that the Owner shall be entitled to freely deal with any item located or contained in the Vehicle on repossession. All costs and expenses incurred in the demand, tracing and repossession of the Vehicle (including the change of locks in the Vehicle) shall be borne by the Hirer.
10. **On the confiscation of the Vehicle by any Government, the Hirer shall indemnify the Owner for all losses incurred, including the value of the Vehicle.**
11. The Hirer released and holds harmless the Owner (and its agents and employees) from all claims for loss or damage to his or her personal property, or other person, or which is received, handles or stored by the Owner, at any time before, during or after this rental whether or not due to Owner's negligence or fault.
12. The Hirer agrees to take proper care of the Vehicle and to drive the same in a careful and skillful manner observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following factor:-
 - a. **The Hirer or any registered authorized driver who wished to operate the Vehicle must be at least aged 24 and above or below 65 and holder of a valid local or foreign driving license for two (2) years and above.**
 - b. **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 hiring.**
 - c. **The Hirer shall not drive the Vehicle whilst under the influence of intoxicating liquor or drugs;**
 - d. **It is expressly forbidden to rent the Vehicle out to third persons or to let unregistered persons or Learners to use the Vehicle or to permit the Vehicle to be used for purposes which conflict with the Law (for instance: in connection with theft, drug peddling or trafficking, smuggling or any other criminal action) or for the purposes of speed testing, towing, pace making, reliability trials or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle being seized, confiscated or forfeited under this Clause the Hirer shall indemnify the Owner to the value of the Vehicle or replace the same at his own expense with a similar Vehicle of equal value and shall bear all cost and expenses to which the Owner may incur or be out or exposed.**
 - e. Any serious faults, failures or whatsoever, mechanical or otherwise must be made known to the Owner as early as possible so that the Owner can rectify the same. Otherwise should any losses, damages and/or charges arise, the Hirer will be held liable.
 - f. If any breakdowns, failures, accidents or whatsoever occurs in Singapore or West Malaysia, the Hirer must immediately inform the Owner and/or its agents 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 unauthorized workshop and/or agents, the Hirer shall be liable to pay for losses
13. The Hirer will immediately report any accident within 24 hours to the Owner at the location where Vehicle was rented and will also deliver to the Owner at that location every summons, complaint of paper of any kind received by the Hirer in any relating to any accident involving the vehicle while rented under this Agreement. The Hirer will not aid or encourages the filing of any claims as a result of any accident and will cooperate fully with the Owner and its insurer in the investigation and defense of any claim or lawsuit. All repairs must be carried out by Fulco Leasing authorized workshop.
14. **In the event that the Vehicle or any part thereof is damaged or missing (including all accessories and items), The Hirer shall forthwith pay to the owner the excess amount payable (referred to as the "Physical Damage Excess" on the front page) in respect of each and every incident regardless of negligence. The Hirer shall also compensate the Owner for the loss of use/ revenue to the Vehicle during the period of repair in addition to the payment of the "Physical Damage Excess".**
15. The Hirer participates as an insured under an automobile insurance policy a copy of which is available for inspection by the Hirer at the Owner's office. The policy contains coverage in respect of third party bodily injury or death liability and property damage liability. The Hirer is bound by and agrees to the terms and conditions hereof.
16. The Hirer and the registered additional driver are not insured under a policy of insurance against personal injury or death to themselves. Agreement may however be made at the request of the Hirer to cover the Vehicle with such a policy during the period of the hire up to maximum coverage S\$20,000.00 for permanent disability and death only, business for the time being. If the Hirer does not arrange for this insurance cover the Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or use of the Vehicle or as a result of any defect therein and in taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
17. The Hirer or driver is obliged to report to the Owner any and every accident in writing, by wire or telephone immediately, in no case later than 24 hours after the accident. 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 addresses of all witnesses as well as the license number of any and all Vehicle involved in the accident. In any case, the local police authorities have to inform if injury is involved; if accident occurs in Malaysia. Hirer required to lodge a police report both in Malaysia and Singapore within 24 hours.
18. 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 expense.
19. If for any reason the Vehicle described in this Agreement or any other Vehicle ordered by the Hirer prior to the commencement of the period of rent is not available at the time of such commencement, the Owner shall have the right to replace the Vehicle with an alternative Vehicle of similar seating capacity and performance. Notwithstanding the above, if no such alternative Vehicle is available or if the Owner shall decline to provide an alternative Vehicle for whatever reason(s), then the Hirer shall refunded any rental charge and deposit (if any) paid by him but shall have no claim of any kind whatsoever against the Owner.
20. **The person signing the Agreement assumes full personal responsibility along with the firm, person or organization in whose name he/she might sign.**
21. No relaxation or forbearance of indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver of any breach operate as a waiver of any subsequent or continuing breach.
22. 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

**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

Third Party Insurer Enquiry

Our Ref No: GR-17-000801

Date of Request: 04/01/2017

Your Ref No: Online Purchase

Supreme Auto Service Pte Ltd
176 Sin Ming Drive
#02-01
Singapore 786548

Dear Sir/Madam,

Enquiry Date 04/01/2017

Enquiry By MEMESAN

TP Vehicle No. SJM6492L

Accident Date 25/12/2016

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJM6492L	AXA Insurance Pte Ltd	13/07/2016-12/07/2017	6338 7288

Thank You.

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.

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**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-17-000801

Date of Request: 04/01/2017

Your Ref No: Online Purchase

Supreme Auto Service Pte Ltd
176 Sin Ming Drive
#02-01
Singapore 786548

Dear Sir/Madam,

Enquiry Date 04/01/2017
Enquiry By MEMESAN
TP Vehicle No. SJM6492L
Accident Date 25/12/2016

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque