

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

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. SK365813		Replace Veh. No.	
Name	Vincent Koh Yam Hwee	Make / Model	Mit Lancer		Auto/Manual
Address	Blk 806 Bedok Reservoir Road #16-03 Singapore	Date/Time Out	4/1/17	959 AM	KM Out
NRIC/Passport	578179832	Date/Time In	3/1/17	1210 PM	KM In
Employer		Estimated Date/Time Return			
Occupation		Rental Charges -		S\$	S\$
		Hours	@	Per Hour	
		Days	@	Per Day	360.00
		Weeks	@	Per Week	
		Months	@	Per Month	
Authorised Driver's Particulars -		Optional Charges -			
Name	Vincent Koh Yam Hwee	Delivery	@	Per Trip	
Address	Blk 806 Bedok Reservoir Road #16-03 Singapore 179243	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			
LEFT		Add 7% GST			
RIGHT		(A) Estimated Total Rental			
REAR		Extension -			
		Extension Rental	x		
		M'sia Surcharge	x		
		Others -	x		
		Sub-Total			
		Add 7% GST			
		(B) Extension/others Total			
		(A) + (B) Grand Total Rental Charges			
		Less Prepayment			
		Balance Due			
		Mode of Payment : Cash / Nets / Cheque / VISA / MC			
		Card No/Cheque No.			
		Invoice No.			
		Deposit Amount			
		DN No.			
		Remarks:			
		Deposit Refunded & Received By			
		The hirer hereby read and understood all terms and conditions stated on this page and overleaf :			
		for Fulco Leasing Pte Ltd			
		Hirer Signature/Co's Stamp/Date			
		Authorised Signature/Date			

Physical Damage Excess

Singapore - Own Damage	S\$2,000.00
Singapore - 3rd Party Claim	S\$2,000.00
Malaysia (if applicable)	S\$8,000.00
For Driver aged below 24 or above 65 or Less than 2 yrs driving experience regardless of age or Work Permit Holder:	S\$3,000.00 (Additional)

ACCESSORIES CHECK

<input type="checkbox"/> Jack	<input type="checkbox"/> STD Tools
<input type="checkbox"/> S / Tyre	<input type="checkbox"/> Hub Caps
<input type="checkbox"/> S / RIM	<input type="checkbox"/> Radio / CD

OUT

IN

IMPORTANT NOTE:

- 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 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.

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, upon the Hirer having paid the current rate of premium as evidenced on the front page hereof. A copy of such policy is available for the inspection at Owner's place of 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.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-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:

☒ GIRO ☐ Cash ☐ Cheque

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 ability.
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 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	03/01/2017 18:37
Date Of Accident	25/12/2016 20:20
Exact Location Of Accident	BEDOK RESERVIOR RD JUNCTION KAKI BUKIT
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJU102K
Insured/Policyholder	
Name Of Registered Owner	VINCENT KOH YAM HWEE
NRIC No	S7817983Z
Email Address	AVIATOR.130@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-96963765
Alternative Phone No	Office-96963765

Vehicle Particulars

Manufacturer	CITROEN
Model	GRAND C4 PICASSO-1.6 D e-HDi ETG6 Intensive (A)
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Private Car

Insurance Company

Name of Insurance Company	Direct Asia Insurance (Singapore) Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	MT/00338042
Cover Note Number	27/11/2016 - 26/11/2017

Driver

Name of Driver	VINCENT KOH YAM HWEE
NRIC No	S7817983Z
Date Of Birth	26/06/1978
Occupation	Indoor
Date Of Driving Pass	23/10/1996
Driving Experience	20 Years And 2 Months
Gender	Male
Mobile Number	(Local) +65-96963765
Fax Number	
Contact Number	Office-96963765
EMail Address	AVIATOR.130@HOTMAIL.COM

Address
 Postcode
 Was driver an employee of the Insured's Company No
 If No, Relationship of the Driver with the Insured Owner
 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- Same Direction
 Weather Conditions Clear
 Road Surface Wet

Other Information

Was any foreign vehicle involved in this accident? No
 Was any body injured in the Accident? 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) 1

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 FIND ATTACHED

Attachment(s)

Are accident photos available for attachment? Yes
 Was there any video captured by Car Camera? No
 Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SJM6492L
 Vehicle Make/Model/Colour
 Details Of Properties
 Name of Driver TAN LENG KONG MATTHEW
 NRIC/Passport Number
 Contact Number 96162218
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Details of Witness

Name
 Phone Number
 Email Address

SKETCH PLAN

IMPORTANT NOTICE

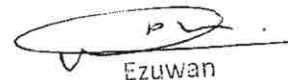
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may 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 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.
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.



Policyholder's Signature / Date & Time

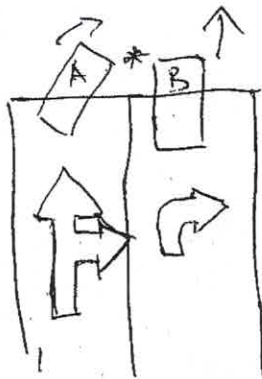
Sketch Plan

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



Ezuwan

Witnessed by Reporting Centre Personnel



Describe Circumstances of the Accident

I was driving on Bette Ross Rd on a right hand turn and ~~and~~ another car hit my right hand side.

My lane is regulated for left, right and straight. The lane on the right is meant for right turn only.

I ~~have~~ had signalled my intentions to make a right turn before approaching the cross-junction.

As I travelled mid-way on the right turn, the other car on the right lane knocked on my right hand mirror and panel on the right hand side of the car. This car intended to drive straight ahead despite travelling on a right turn lane only.

The damages sustained on my car is the right hand mirror, panels and wheel hubs.

You had been advised by the workshop that in the event that you wish to claim against your own policy (OD claim), there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.

Reporting Only

Claim OD

Claim TP



Claim OD/TP at other workshop

Declaration

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

Witnessed by Reporting Centre Personnel

Sorry I am in hospital for a problem on my right ear. Was in AE and couldn't do anything.

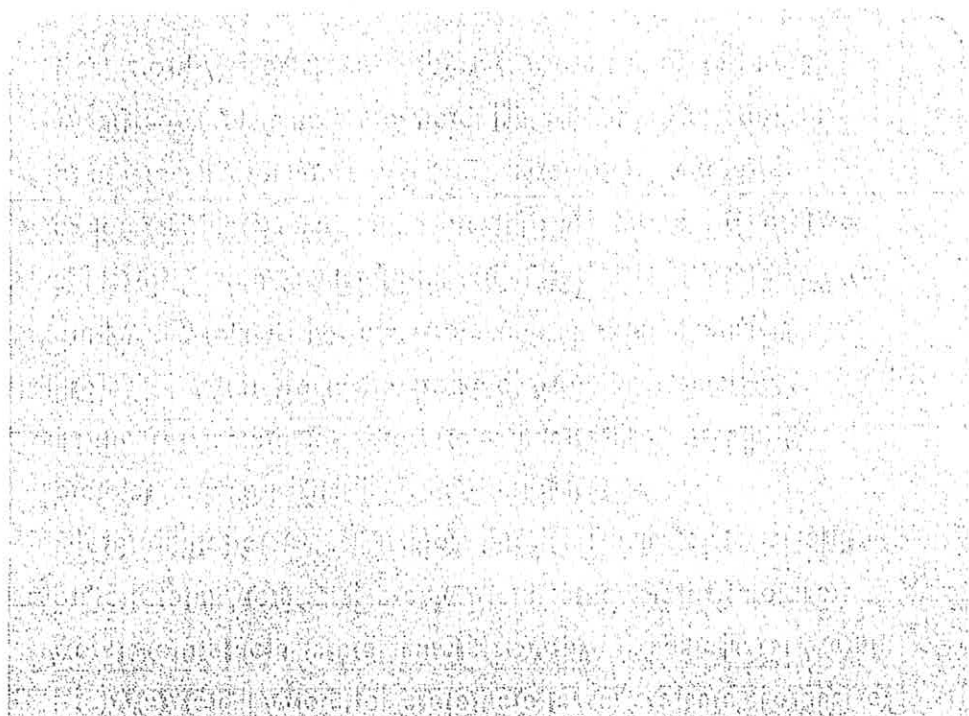
Believe me if I have no intention to find a solution to work it out I would not have given you my card. If you want to report it is entirely up to you.

You have to understand that in situations like this the sole blame is not on just one. Even if you have right of way you still have to exercise caution before you turn not just simply turn without due care for others.

I am sorry this happened but am willing to accept that I am partly at fault. So perhaps I can pay part of the cost of the side mirror.

Let me know the cost please. Thanks

Wednesday 22:42



To: AUTOWORK HOUSE
SINGAPORE

Letter of Authorisation

RE: ACCIDENT INVOLVING SJU 102 K & SJH 6492 L
ALONG/AT BEDOK RESERVOIR ROAD JUNCTION KAKI 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 SUPREME AUTO 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 AUTOWORK HOUSE.
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: VINCENT KOH

NRIC NO: S78179832

Date this 3 day of JAN 20 17.