

Letter of Demand

Your Ref : *SHA4015G*
Our Ref : **OPR/07122019/TP-10470** — *SLR23562*
Date : 17/04/2020

INDIA INTERNATIONAL INSURANCE PTE LTD
64 CECIL STREET, #04 / #05
IOB BUILDING
Singapore - 049711

Attn : Motor Claim Department
Subject : ACCIDENT INVOLVING VEHICLE NUM : SLR-2356-Z, SHA4015G ON
07/12/2019 AT HDB HUB TOA PAYOH

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	2,431.81
2. Loss Of Rental (3 days)	385.20
3. Miscellaneous <i>GIA Fees</i>	29.00

TOTAL **2,846.01**

Enclosed : Copies of Repair Cost Invoice, Hiring Agreement, GIA Search Invoice & GIA Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Yee Jing Yeu *[Signature]*

CLAIM DEPARTMENT

DID : 6654 *7562*

FAX : *6654 7540*

EMAIL : jingyeu.yee@ethozgroup.com

Date : 07/12/2019

To : ~~ETHOZ GROUP LTD~~ ETHOZ PROTECT PTE LTD.
(☒) 30, Bukit Batok Crescent, Singapore 658075
() 50, Gul Crescent, Singapore 629543
() 22, Tampines Street 92, Singapore 528876

From : TAN GIM KUAY
(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO. : SLR2356Z

ACCIDENT DATE : 07/12/2019

LOCATION : HDB HUB Toa Payoh

OTHER VEHICLE (S) : SHA4015G
(IF ANY)

ETHOZ PROTECT PTE. LTD.

1. I hereby authorise ~~ETHOZ GROUP LTD~~ ("ETHOZ") to : -

a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and

* ☐

b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].

* ☒

b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or ** bodily injury sustained as a result of the Accident (collectively known hereinafter as the " Damage ") from the Third Party and/or Third Party Insurer in question (collectively known as the " Third Party ") until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].

2. I confirm that ETHOZ's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the Insurer/Third Party** and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the Claim and any or all such other tasks concerning the settlement, resolution and/or completion of the Claim;



¹ Where authorising party is not vehicle owner and polirholder.

* ☐

I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with ETHOZ on his behalf. Unless the context otherwise requires, any references to "me", "my", "I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.

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*Tick where applicable.

** Delete as appropriate.

EXCEPT : -

- a. such matters or tasks that the Insurer/Third Party** and/or the law requires me to personally attend to; and
 - b. the due submission of the Claim to the Insurer (where applicable)
3. I understand if I submit a claim of whatever nature to my own insurer(s) FOURTEEN (14) days after the Accident (or such other time stipulated by my own insurer(s) and/or the law), such claim will not or may not be accepted by my own insurer.
4. I further confirm and accept that : -
- a. To the extent permitted by law : -
 - i. I will indemnify and keep ETHOZ indemnified in connection with or arising from the Claim; and
 - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold ETHOZ liable for losses/damages of whatever nature arising from or in connection with the Claim.
 - b. ETHOZ does not guarantee and never represented that the Insurer/Third Party** will fully indemnify me for the Damage and/or the Repair's costs AND, that I shall be and continue to be liable to ETHOZ for the whole of the Repair's costs.
6. I agree and accept "ETHOZ's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party** in respect of the Repair's costs to me is: -
- | | | | |
|----|---------------|---|--------------------|
| a. | 50% and below | - | NO REFUND |
| b. | 100% | - | FULL REFUND |
7. I shall inform and forward to ETHOZ all correspondence and letters received by me from the Insurer/Third Party**, any other insurer, solicitors, governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by ETHOZ, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to ETHOZ for the full repair costs and the expenses incurred (directly or indirectly) by ETHOZ in connection with the Claim.
9. I shall not: -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any offer from the Insurer/Third Party** or any other relevant party; without consultation of and expressed approval from ETHOZ



10. In consideration hereof (including without limitation ETHOZ's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to ETHOZ all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim;

which ETHOZ shall be further entitled to apportion in its absolute with any excess being paid by ETHOZ to me as it deems fit in its absolute discretion.

11. I further confirm that payment to ETHOZ or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and effective discharge of the payment obligations by any party of the aforesaid proceeds of my Claim And that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature/Company Stamp (if applicable); or **

Authorising Party's Signature/Company Stamp (if applicable)

Name: TAN GIM KUAY

NRIC No.: S7609998G

Designation:

Address:



Witness' Signature

Name: Rakeswaran. Arind

NRIC No.:

Designation: MOTOR CLAIMS SALES EXECUTIVE

Address: C/O 30 BT BATOK CRESCENT SINGAPORE 658075

EXPRESS SETTLEMENT

DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MCT19120152

Claimant Ref: OPR/07122019/TP-10470-SLR2356Z

We/I, ETHOZ PROTECT PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of Surveyor) with respect to the amount claimed for S\$ 2,780.00 ^(GLOBAL SUM) ~~(Repair Cost)~~ ~~(Loss of Accidental)~~ ~~(Search Fee)~~ vehicle no. SLR2356Z that was damaged pursuant to the accident which occurred on 07/12/2019 (date) at HDB HUB SERVICE ROAD (location) involving vehicle no. SHA4015G (insured vehicle). This is pursuant to the inspection conducted on 18/12/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TAN GIM KUAY ("the third party claimant") of vehicle no. SLR2356Z to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to SLR2356Z (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

We/I authorize you to pay the total amount of S\$ 2,780.00 to ETHOZ PROTECT PTE LTD.

Dated this 01 day of June, 20 20

CLAIMANT:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:

Signed by "the workshop" with chop

Ethoz Protect Pte Ltd

30 Bukit Batok Crescent
Singapore 65075

WITNESS:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:

Signed by appointed Surveyor

LKK AUTO CONSULTANTS PTE LTD

199807198R

51 UBI AVENUE 1

#02-25 PAYA UBI INDUSTRIAL PARK S(408933)

*** This Discharge Voucher applies only to be the claimant's Claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

TAX INVOICE

INDIA INTERNATIONAL INSURANCE PTE LTD
64 CECIL STREET, #04 / #05
IOB BUILDING
SINGAPORE - 049711

Tax Invoice : WS 2006/OPR0045
Invoice Date : 01-Jun-2020
Ref. No. : 19120373
GST No. : M2-0057587-3

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VEHICLE NO. : SLR-2356-Z

MAKE & MODEL : HYUNDAI ELANTRA AD 1.6 GLS AT

ACCIDENT DATE : 07/12/2019

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING GLOBAL SETTLEMENT FOR VEH NO. SLR-2356-Z ACCIDENT ON 07/12/2019 AS FOLLOWS :- GLOBAL SUM (ALL IN)			2,598.13
7 % GST			181.87

Total (S\$)	2,780.00
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E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ PROTECT PTE LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : YEE JING YEU
DID : 6654_7622
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : INDIA INTERNATIONAL INSURANCE PTE LTD
Reference. No. : 19120373
Tax Invoice : WS 2006/OPR0045
Invoice Date : 01-Jun-2020
Invoice Amount : S\$ 2,780.00
Payment Due Date : 01-Jun-2020
Cheque No. : _____

ETHOZ PROTECT PTE LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



TAX INVOICE

INDIA INTERNATIONAL INSURANCE PTE LTD
64 CECIL STREET, #04 / #05
IOB BUILDING
SINGAPORE - 049711

Tax Invoice : WS 2004/OPR0170
Invoice Date : 17-Apr-2020
Ref. No. : 19120373
GST No. : M2-0057587-3

Page 1

VEHICLE NO. : SLR-2356-Z

MAKE & MODEL : HYUNDAI ELANTRA AD 1.6 GLS AT

ACCIDENT DATE : 07/12/2019

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING REPAIR COST FOR THE ABOVE VEHICLE			2,272.72
7 % GST			159.09

Total (S\$)	2,431.81
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E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ PROTECT PTE LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : YEE JING YEU
DID : 6654_7622
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your invoice No. on the back of your cheque.

Customer Name : INDIA INTERNATIONAL INSURANCE PTE LTD
Reference. No. : 19120373
Tax Invoice : WS 2004/OPR0170
Invoice Date : 17-Apr-2020
Invoice Amount : S\$ 2,431.81
Payment Due Date : 17-Apr-2020
Cheque No. : _____

ETHOZ PROTECT PTE LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



ETHOZ Group Ltd GST NUM : M2-0057587-3 UEN : 198104531H	 ETHOZ HA NUM : HA-179153
HIRING AGREEMENT	
Vehicle No. : SKX-8390-P Make & Model : NISSAN SYLPHY 1.6 L PREMIUM (A)	

Hirer : TAN GIM KUAY
 NRIC : ****998G
 DOB : 17/07/1976
 Address : - 49 HINDHEDE WALK #03-11
 SINGAPORE - 587976
 Email :

ERP Num : 1126369255
 Nationality : SG
 Home :
 Office :
 HP : 97809548
 Fax :

RENTAL RATE	No of days : 4 Start : 02/01/2020 Return : 06/01/2020	CHARGES
Daily : S\$133.00 / Day	DEPOSIT	Rental Payable : S\$532.00
CDW : NIL	Amount : S\$1,000.00 Payment Mode :	
EXCESS SINGAPORE : S\$2,000.00	RENTAL PAYMENT	
FUEL Full tank premium grade fuel upon return. Otherwise, ETHOZ rates apply.	Mode :	GST @7% : S\$37.24
Signature:	Delivery : DRIVE OUT @ HQ ON 02/01/2020	Amount Due : S\$569.24
PAI : NIL	Collection : SELF RETURN @ HQ ON 06/01/2020	
	Remarks : Accident Vehicle No.: SLR-2356-Z STRICTLY SINGAPORE USE. An additional Excess of S\$1,000 on top of the stipulated excess for drivers with less than 2 years driving experience or above 60 years of age	

DRIVER DETAILS			
Name : TAN GIM KUAY	NRIC : ****998G	DOB : 17/07/1976	
Address : - 49 HINDHEDE WALK #03-11	Nationality : SG	587976 (S)	
Contact No : 97809548(HP)			

HIRER'S DECLARATION

I/We agree to the terms and conditions above and as set out overleaf.

If I/We opt to pay by credit/charge card, my/our signature here is

deemed to have been made on the applicable credit card charge slip.

Upon notification that your vehicle is ready for collection, you are to return SKX-8390-P NISSAN SYLPHY 1.6 L PREMIUM (A) within the day. Failing which, daily rental rate of \$133 will apply from the day of notification.

Authorised Signatory & Company Stamp

Tan Gim Kuay
 Name, Designation

Date : 2/1/2020

For ETHOZ Group Ltd
 RAKESWARAN ANAND
 Prepared By : Toh Yi Xin
 TEL : 66547892
 FAX : 66547545



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-19-202313

Date of Request: 09/12/2019

Your Ref No: RAKESWARAN ANAND (BUKIT BATOK)

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 07/12/2019

Place of Accident: HDB HUB TOA PAYOH

Client Vehicle No: SLR2356Z

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:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque

**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-19-202936

Date of Request: 09/12/2019

Your Ref No: RAKESWARAN ANAND (BUKIT BATOK)

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Date of Accident: 07/12/2019
Vehicle No: SLR2356Z
Place of Accident: HDB HUB TOA PAYOH
Involving Vehicle No: SHA4015G

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\$)
SHA4015G	HDB HUB TOA PAYOH	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