Address: 1 Defu Lane 6 Singapore 539365

Tel: 6858 5151 Fax: 6858 0877

Our Ref: TP013042020-SMH6984A

Date: 19.06.2020

Dear Sir/Madam,

Your Ref: SJP2468T

M/s AIG Asia Pacific Insurance Pte Ltd

Without Prejudice Save As To Costs

Attn: Motor Claim Department

ACCIDENT INVOLVING SMH6984A & SJP2468T ON 28.04.2020

We refer to the above accident.

It appears that your insured is the proximate cause of the accident.

We herewith enclose the relevant supporting documents to substantiate our client's property damage claim as our client has authorized us to quantify, to act and to reach settlement on behalf.

√Original Tax-invoice number

√Original rental invoice number

O SAS / AS & IS / police report

O Police result

√Certificate Of Insurance

√Vehicle search result

√Authorisation To Act

The quantification of our client's property damage claim is as follows:-

LKK

a)	Cost of repair (inclusive GST)	\$ 12,994.73
b)	Vehicle Search fees / GIA fees / Police Report fees / Reporting fees	\$ 2.00
c)	Loss of hire / use / rental / earnings / rental fees	\$ 856.00
d)	Admin fee	\$ 200.00
	Total	\$ 14,052.73

^{*} Owner / Driver's injury and other losses exclude in this claim.

Please acknowledge receipt of this Letter of Demand within fourteen (14) days.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully,

Patricia Tan

Email: pt@tlmotor.com.sg

TAX-INVOICE NUMBER: TP0520/006



(Please quote our reference number TP013042020 for payment)

Kek Siew Sin

Date: 19/05/2020

Vehicle No:

SMH6984A

Model:

MERCEDES BENZ E200

Description

Amount

To parts by parts repair as recommended by surveyor.

\$12,144.61

 Sub Total
 \$12,144.61

 Add 7% GST
 \$850.12

 Total
 \$12,994.73

Tan Lim Motor Pte Ltd



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-20-060314

Date of Request:

28/04/2020

Your Ref No:

Online Purchase

Tan Lim Motor Pte Ltd 1 Defu Lane 6 Singapore 539365

Dear Sir/Madam,

Enquiry Date

28/04/2020

Enquiry By

Lam Wei Shong

TP Vehicle No.

SJP2468T

cident Date

28/04/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJP2468T	AIG Asia Pacific Insurance Pte. Ltd.	26/07/2019-25/07/2020	65-6419-3000

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.

4/28/2020 Invoice



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-20-060314

Date of Request: 28/04/2020 Your Ref No: Online Purchase

Tan Lim Motor Pte Ltd 1 Defu Lane 6 Singapore 539365

Dear Sir/Madam,

Enquiry Date 28/04/2020
Enquiry By Lam Wei Shong
TP Vehicle No. SJP2468T
28/04/2020

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

Citi-Lux Pte Ltd

1 Defu Lane 6 Singapore 539365 Tel: 6100 0328

finance@citilux.com.sg www.citilux.com.sg

GST Registration No. : 201026049G Company Registration No. : 201026049G



Invoice To

Tax Invoice

Mr Kek Siew Sin c/o M/s Tan Lim Motor Pte Ltd Block 870 Woodlands Street 81 #08-304 Singapore 730870 Invoice No:

INV20/174/TL

Invoice Date:

06/05/2020

Description		Am	ount
Rented Vehicle: SMP6368L - Hyundai Avante 1.6 4dr Auto Rental from 28/04/2020 to 06/05/2020			
8 days @ \$100.00 per day		\$	800.00
	Sub-total	\$	800.00
	7% GST	\$	56.00
	Total	\$	856.00
3 1 MAY 2020			-

No official receipt will be issued. This is a computer generated document. No signature is required.

BY: WB189743



(Hirer's Signature & Co Stamp)

Citi-Lux Pte Ltd c/o 1 Defu Lane 6 Singapore 539365

CITI-LUX	Citi-Lux Pte Lt	td c/o 1 Defu	Lane 6 Singapo	ore 539365	GST /UEN N	lo : 201026049G
RENTAL AGREEMEN	T REFERENCE:	CTL00 96/	20	Da	te: <u>28-04.30</u>	790
Vehicle Details Registration No.:	8mPG368L	M ake	/ Model / Capad	city: <u>Houndar</u>	Avante 31	-6 Adr Acho
Hirer Details	tero Str					
NRIC/Fin/UEN No.: Tel (H/O):	8170309	I C	Con	tact Name:		
Ter (Firo).	11/1	10) 0				
1st Driver Details Name: Kek S Address: Block 870	Jew Str	20-1-01	1105 2041	NRIC/Fin No.:	2170309	1 C
Address: Block 840	01162101	341064 81	#108-204	sir gapor	0 430840)
Driving License No: _ Tel (H/O):	81703019	(H/B).	_ Class: 3A/3	374/5		
Tel (H/O)		_ (П/Р)	1010 3104		_	
Additional Driver Deta	ails					
Name:				NRIC/Fin No.:		
Address:						
Driving License No: _				3/4/5		Λ
Tel (H/O):		_ (H/P):			- x	
The hirer/drivers ackr Rental Vehicle is stric owner with an additio In the event of breakd	ctly for Singapo nal excess of \$3	ore use only a 3000.00 collis	and may driver sion damage ex	out of Singar	oore with prior lent applies.	
*******	***********	******	******	0(105	******	******
Rental period from	28/04/203	15 W 15	00 m to	00/02	24 80 (S)	1450 hrs
Rental charges S\$	(00.00 p/	day for	g day	//s		
Deposit collect S\$						
Total rental charges S	\$ 856.	00i	nclude GST			
I/ WE HAVE READ 8 AGREEMENT & CERT						
			IN IN		CITI-LU	X PTE LT

(Driver's Signature)

(Representative of Citi-Lux)

Citi-Lux Pte Ltd (hereinafter called the Owner) will let and the hirer named in the schedule hereto (hereinafter called the Hirer) will take on hire upon the following terms and conditions the motor vehicle described in the schedule hereto (hereinafter called the Vehicle).

WHEREBY IT IS AGREED as follows:-

- 1. The Hirer shall be a mere bailee of the vehicle and no interest in it shall pass to the hirer. The Vehicle shall at all times remain the property of the Owner and the Hirer shall not do or permit or cause to be done any matter or thing whereby the rights of the Owner in respect of the Vehicle may be prejudicially affected.
- The Hiring shall commence on the date and at the time specified in the schedule and shall continue for the period and end on the date and at the same time therein stated unless extended as expressly requested by the Hirer.
- 3. The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the schedule no part of such charge shall under any circumstances be refundable. If the Hirer fail to return the vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the Vehicle is returned to the owner such further hire charge in accordance with the Owner's current rate of hire charges or at such other rate as the Owner may in its absolute discretion think fit.
- 4. The Hirer shall also pay in cash prior to the commencement of the period of hire the deposit specified in the schedule. The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:-
 - (i) the first portion of any damage or loss for which the Hirer undertakes to be responsible regardless of negligence as set out in the schedule;
 - (ii) the amount of any loss or damage for which the Hirer is responsible under the provisions of Clause 7 hereof;
 - (iii) any additional charge payable under Clauses 3 and 13 hereof.
- 5. The Vehicle may only be driven by the Hirer or by the person or persons who have been expressly designated and authorised in the schedule hereof. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the Vehicle in a careful and skillful manner, observing the traffic regulations and laws in the event of any breach thereof, the hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
 - (i) the Hirer shall ensure that the Vehicle do not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
 - (ii) the Hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs;
 - (iii) it is expressly forbidden to hire the Vehicle out to third persons or to let unauthorised persons or learners to use the Vehicle or permit the Vehicle to be used for purposes which conflict with the law (for instance: in connection with theft, drug trafficking, smuggling or any other criminal action) or for the purposes of test 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 costs and expenses to which the owner may incur or be put or exposed.
- 6. The Hirer shall not take the Vehicle outside Singapore, including without limitation, Malaysia without prior written consent of the owner and payment of additional charges to the Owner.

- 7. The Hirer acknowledges that he is familiar with the general conditions of the Owner's standard policy of insurance which is available for inspection at the Owner's office (during the normal office hours). The Hirer agrees to fulfill all the obligations of the insured and not to do anything which could endanger or minimized the protection afforded by the insurance. The Vehicle is under motor insurance policy containing an optional Excess Clause of any amount prescribed by the policy in force. The optional Excess Clause may be waived upon payment of a prescribed charge by the Hirer on the current premium rate.
- 8. The Vehicle is NOT covered by a motor insurance policy covering personal accident or death liability by the Hirer, his passengers or such additional driver of the Hirer and the Owner shall not be responsible for any liability, claims, injuries or otherwise for any accident, death or other losses arising from the use of the vehicle. However, agreements may be made at the request of the Hirer for such coverage during the period of the hire up to a maximum coverage of \$\$50,000/- upon the Hirer paying to the owner the current rate of premium as evidenced by his initial in the P.A.I. space provided in the Schedule hereto. A copy of such a policy is available for inspection at the owner's place of business for the time being.
- 9. The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately or no later than 24 hours after the accident. The Hirer or driver shall not acknowledge 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 Registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be unanswered and referred to the Owner or insurance company immediately.
- 10. 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 by any third party as a result of the presence 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.
- 11. The Hirer shall be solely responsible for and hold the Owner fully indemnified against all costs and expenses (including costs on a Solicitor and Client basis) which may be brought against or incurred by the Owner as a result of any accident involving the Vehicle or suffered or incurred by the Owner a result of any breach or default on the part of the Hirer in the discharge of its obligations under this Agreement.
- 12. If for any reason the Vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire 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 and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- 13. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the hirer having taken delivery of the vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
- 14. On or prior to the expiration of the period of hire, the Hirer shall return the Vehicle to the Owner in as good order and condition as the Vehicle was when collected by the Hirer from the Owner.
- 15. No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of the 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.
- 16. Any additions or alterations to the terms of this Agreement shall be in writing and mutually agreed to by the parties concerned.
- 17. This Agreement shall be governed by and is construed in accordance with the laws of the Republic of Singapore.





Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT, 1987 (MALAYSIA)

ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5114513535 Cover : drivo PREMIUM

1. Index mark and Registration Number of Vehicle : SMH6984A

Index mark and Registration Number of Vehicle : SMH6984A

Chassis Number : WDD2130422A578313

Name of Policyholder : KEK SIEW SIN
 Effective Date of Insurance : 30 Nov 2019

4. Expiry Date of Insurance : 29 Nov 2020

5. Persons or Classes of Persons entitled to drive#

(b) Any other person who is driving on the Policyholder's order or with his/her permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive

the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use#

(a) The Policyholder.

(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.

This Policy does not cover

(a) Use for racing, pace-making, reliability trial or speed-testing.

- (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (c) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation)
Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

 EXCESS (SECTION 1)
 : \$\$2,000

 EXCESS (SECTION 2)
 : \$\$1,500

 WINDSCREEN EXCESS
 : \$\$100

 ADDITIONAL EXCESS
 : N/A

UNNAMED DRIVER EXCESS : PLEASE REFER OVERLEAF

REPAIR AT OWNER'S PREFERRED WORKSHOP : YES
INSURE WITH COE : YES
NCD PROTECTION : NO
TRANSPORT ALLOWANCE : NO
EXCESS WAIVER : NO

PRIMARY DRIVER : KEK SIEW SIN

NAMED DRIVER (1) : N/A
NAMED DRIVER (2) : N/A

HIRE PURCHASE COMPANY : MAYBANK SINGAPORE LIMITED

SUM INSURED : MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : KWG INSURANCE AGENCY PTE. LTD. (00000573061)

Date of Issue : 29 Nov 2019 16:39 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive



<u>AUTHORIZATION TO ACT</u> (AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

of Block 870 Woodlands Street 81 \$108-304 singapore 730870 (address),
owner of SMH 6984A (vehicle no.) hereby authorize Tan Lim Mofor Pte Ltd.
("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no.
I further authorize the workshop to settle the above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment furtherto settlement of my claim with payment cheque/s being made in favour of the workshop.
I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.
Date this