# 趙 源 摩 哆 Chew Goon Motor

新加坡宏茂桥第 2A 工业园第五道大牌十号门牌十五,十六,十七(一楼)及门牌五(三楼) Blk 10, Ang Mo Kio Industrial Park 2A, Ave. 5, #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047

Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0 TEL: 6484 1626 (24Hrs) FAX: 6484 0465

●修理各种汽车敲焊打吗咭喷漆等▶

Date: 11.06.2020

Your Reference: SKM289K

THE MOTOR CLAIM DEPARTMENT AIG ASIA PACIFIC INSURANCE PTE. LTD 78 Shenton Way #07-16 AIG Building Singapore 079120

Dear Sir,

ACCIDENT ON: 24.05.2020 ALONG / AT: Maude Road

INVOLVING : SJG6134C & SKM289K

We wish to have a "Direct Settle" to the above matter.

We enclose herewith the following documents for your perusal and attention.

- 1. Final repair bill for \$1,765.50(Include GST)
- 2. Letter of Authority
- 3. Third Party Discharge Voucher
- 4. Motor Accident Report made by SJG6134C
- 5. Certificate of Insurance
- 6. Vehicle of Registration Log Card
- 7. Third Party Insure Enquiry Charges @\$2.00 (SKM289K)
- 8. Rental (9days X \$120/-) @\$1,155.60 (Surveyor Recommend 4D Working + Rental for 3D Pre-repair Inspec + 2D Weekend) (with gst) (In 01.06.2020 Out 09.06.2020)

Thank you. Yours faithfully

Chew yuen Goon

# 趙 源 摩 哆 Chew Goon Motor

TAX INVOICE NO. 24363

新加坡宏茂桥第2A工业园第五道大牌十号门牌十五,十六,十七,(一楼)及门牌五(三楼)

Blk 10, Ang Mo Kio Industrial Park 2A, Ave. 5, #01-15, 16, 17 & #03-05, AMK Autopoint

Singapore 568047 Email: chewgoon@singnet.com.sg
Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0

TEL: 6484 1626 (24Hrs) FAX: 6484 0465

◀ 修理各种汽车烧焊打吗咭喷漆等 ▶

AIG ASIA PACIFIC INSURANCE PTE. LTD

	ACCIDENT DATE : 24.05.2020 Date _	11.06.2020
Quantity	PARTICULARS	AMOUNT \$ Ct
	COST FOR REPAIR TO "TOYOTA VIOS" REG. NO. SJG6134C CLAIMING AGAINST YOUR INSURED VEH. NO. SKM289K	
	Lumpsum repair as recommended by LKK	1,650.00
	(Mr. Kenneth)	
	ADD 7% GST	115.50
	GRAND TOTAL :	1,765.50
	DOLLARS : ONE THOUSAND SEVEN HUNDRED SIXTY FIVE AND CENTS FIFTY ONLY	

趙 源 摩 哆 CHEW GOON MOTOR C/O BLK 10 ANG MO KIO IND. PARK 2A AVE 5, #01-15, 16 & 17 AMK AUTOPOINT SINGAPORE 568047

DATE:

## THE MOTOR CLAIMS DEPARTMENT

AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY
#07-16 AIG BUILDING
SINGAPORE 079120

DEAR SIRS,

ACCIDENT ON: 24 ALONG/AT : Ma

: 24.05.2020 : Maude Road

INVOLVING

SJG6134C & SKM289K

I/ We /am /are the registered owner of vehicle no.  $\_SJG6134C$  which was involved in the above mentioned accident with your insured vehicle no.  $\_SKM289K$ As the accident was caused due to the gross negligence on the part of your insured driver of vehicle no.  $\_SKM289K$  . I/we have no alternative but to look to you for compensation for the losses sustained as a result of the above accident.

Presently, my/ our vehicle is lying at M/S CHEW GOON MOTOR of Blk 10, Ang Mo Kio Industrial Park 2A, Ave 5, #01-15, 16 & 17 AMK Autopoint, Singapore 568047. Telephone 6484 1626. Kindly arrange to have it surveyed by your assessor, failing which I / we shall authorised my/ our repairer to proceed on with the repairs and the final bills will be forwarded to you for settlement.

Thank you.

Yours faithfulk

# THIRD PARTY'S DISCHARGE AGREEMENT

Claim ref. :	
To M/s : AIG ASIA PACIFIC	
In consideration of your paying at my request to M/S	CHEW GOON MOTOR of Blk 10
Ang Mo Kio Ind. Park 2A, #01-15, 16 &17, Ave 5, Sin	ngapore 568047 the sum of Dollars
: TWO THOUSAND NINE HUNDRED TWENTY THREE AND	CENTS TEN ONLY
( $$\underline{2,923.10}$ ) being cost of repair carried	out to my/our motor vehicle no :
SJG6134C All actions, claims and c	damages arising out of and, in
consequence of an accident occurring on24.5.2	2020
at Maude Road	
betweenSJG6134C & SKM289K	, and the same of
I/We furthermore agree that the foregoing sum is vo compromise and settlement of all claims, that the payr be construed as an admission of liability by the parties  Signature:  Witness	nent of the said amount shall never hereby reached.
Name : TEO CHYE WAH	:
NRIC No. : <u>8   6068338</u> Date	:
Address: Blk 138A Lorong 1A  Toa Payoh #24-08 \$311138	
Date :	without prejudice to:  (a) Insurers' Subrogated Claim and/or  (b) Any Personal Injury Claims  [Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

## TO WHOM IT MAY CONCERN LETTER OF AUTHORITY

ACCIDENT ON 24.05.2020 AT Maude Road  INVOLVING SJG6134C & SKM289K				
, TEO CHYE WAH NRIC No. S1606832B				
OFBLK 138A LORONG 1A TOA PAYOH #24-08 S 311138				
Owner of motor vehicle registration NoSJG6134C				
insured byNTUC INCOME INSURANCE				
under policy no. 5081820756-03 do hereby authorise M/S CHEW GOON MOTOR of				
Blk 10 Ang Mo Kio Ind. Park 2A, Ave 5, #01-15, 16 & 17 AMK Autopoint Singapore				
568047 as my authorised representative to write, negotiate & settle claim on my behalf in my				
claim against the owner and/or driver of motor vehicle registration noSKM289K				
in respect of the above mentioned accident.				
I also hereby authorise that the agreed settlement sum be made in favour of my representative M/S CHEW GOON MOTOR and that the said payment be forwarded to them as full and final discharge of my claim. I hereby exonerate the AIG ASIA PACIFIC and/or their insured and/or driver of vehicle no SKM289K from any liability after payment of any claim to my authorised representative M/S CHEW GOON MOTOR.				

Dated

# WITHOUT PREJUDICE to:

(a) Insurers' Subrogated Claim and/or

(b) Any Personal Injury Claims tote: This Notice supersedes any inconsistencies ound in this Discharge Voucher]



# 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

## RECORDS MANAGEMENT CENTRE

## Third Party Insurer Enquiry

Our Ref No:

GR-20-065688

Date of Request:

26/05/2020

Your Ref No:

Online Purchase

Chew Goon Motor Blk 10 Ang Mo Kio Industrial Park 2A #01-15/16 & 17, AMK Autopoint Singapore 568047

Dear Sir/Madam,

**Enquiry Date** 

26/05/2020

Enquiry By

Eric Chew Kim Tah

TP Vehicle No.

SKM289K

Accident Date

24/05/2020

**Enquiry Result** 

TP Vehicle No.	Insurer Period of Insurance Insurer				
SKM289K	AIG Asia Pacific Insurance Pte. Ltd.		Insurer Tel. No.		
	The Field Faeline Hiedranice Fite. Etc.	07/06/2019-11/09/2020	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.



# 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

## RECORDS MANAGEMENT CENTRE

## TAX INVOICE

Our Ref No:

GR-20-065688

Date of Request:

26/05/2020

Your Ref No:

Online Purchase

Chew Goon Motor Blk 10 Ang Mo Kio Industrial Park 2A #01-15/16 & 17, AMK Autopoint Singapore 568047

Dear Sir/Madam,

**Enquiry Date** 

26/05/2020

Enquiry By

Eric Chew Kim Tah

TP Vehicle No.

SKM289K

Accident Date

24/05/2020

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	
GST Amount	1.87
Total Amount Due (GST Inclusive)	0.13
rotal / thought bue (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

# SOON LEE CAR RENTAL

And Mo Kio Industrial Park 2A Avenue 5 #03-05 AMK AutoPoint Singapore 568047

ANS  I/We  of 3(   C   0	Chew	(00	Mo Mo			出租: 洋	气车、广告:
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of BILLO			001				
	, Ang M	ho kin	0 Indust	now Park	- 24, Ave	5, #01-15,	01-16 CMC
If Different From Section (1.)			t. s	\$68047	Tel: 6	484 162	6
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姓名 Teo Chye Wah				交車日期及 Date & Time	.時間 9 IN 9	6/20	
地址 Address: Blk 138A Lorong 1A Tog				Chargeable	56 84	Rates	Amount
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NOTE 注:			为责任	ADD 7% GST			
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租車者不準戴沙、石灰、榴槤與动物. HIRER MUST NOT CARRY SAND, CEMENT, DURIAN AND ANIMALS ON THE VEHICLE.

我/我們同意以上及後頁租車公司所列的條規與條件. I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

1/6/20 日期 Date:

租車者簽名 Signature of Hirer:

#### 1. AGREEMENT FOR HIRE

- The Owner will let and the Hirer will take on hire upon the following terms and conditions the motor vehicle described in the Schedule hereto (hereinafter called the "Vehicle") and the Hirer shall be a bailee of the Vehicle and no interest in it shall pass to the Hirer.
- 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 time therein as stated unless extended by the Owner as expressly requested by the Hirer.
- The decision to extend the hiring of the vehicle shall be at the sole discretion of the Owner. In the event that the Owner grants the extension as requested, the terms and conditions of this Agreement for Hire will apply during such period of extension.

  The Owner reserves the right to refuse any request for extension without giving any reasons for each refuse!
- for such refusal

#### 2. HIRE CHARGE

- 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 except at the discretion of the Owner.
- If the Hirer shall fall 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 at such a rate the Owner may in its discretion think fit.

#### 3. DEPOSIT

- 3.1 The Hirer shall also pay in cash prior to the commencement of this Agreement the deposit specified in the Schedule hereto as security for the due performance and observance by the Hirer of all singular the terms and conditions on the part of the Hirer to be performed and observed. Provided Always that if the Hirer shall perform and observe all the said terms and conditions herein during the whole term, the Owner shall on expiration of the said terms repay the deposit to the Hirer without interest thereon.

- the deposit to the Hirer without interest thereon.

  The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:

  (a) the amount of any loss or damage for which the Hirer is responsible hereunder;
  (b) any amount due or owing to the Owner by the Hirer;
  (c) any additional charge payable hereunder.

  The Hirer shall not be entitled to deduct or offset any outstanding hire charges or any other amount payable under this Agreement from the deposit during the said terms of such period of extension. of extension
- The deposit shall be forfeited immediately if the Hirer breaches any term or condition in this Agreement.

#### 4. VEHICLE REPAIRS

- 4.1 The Hirer shall not service or permit the servicing of the vehicle and shall not make or permit to be made any repairs replacements of adjustments to the vehicle or any part or accessory thereof without the Owner's prior approval.
- In the event that any servicing or repairs replacements or adjustments to the vehicle or any part thereof is done or permitted by the Hirer or Authorized Operator without the Owner's prior approval, the Owner shall not be responsible or liable for the costs or expenses and damages whatsoever incurred as a result of such unauthorized servicing repairs replacements or adjustments. The Hirer shall be responsible and liable for the costs and expenses of rectification works to the Vehicle. Any costs or expenses and damages are to be borne by the Hirer Hirer
- Any servicing repairs replacements or adjustments required to be done by reason of any damages or defect caused by the negligent use of the Vehicle by the Hirer or the Authorized Operator shall be borne by the Hirer.

#### 5. EXCLUSION OF LIABILITY

- NO WARRANTY OR REPRESENTATION OF ANY KIND EXPRESS OR IMPLIED IS GIVEN BY THE OWNER IN RESPECT OF THE VEHICLE AND THIS AGREEMENT CONTAINS NO CONDITION OR WARRANTY EXPRESS OR IMPLIED AS TO ITS QUALITY OR FITNESS FOR ANY PURPOSE
- THE OWNER SHALL NOT BE UNDER ANY CIRCUMSTANCES LIABLE TO MAKE ANY PAYMENT TO THE HIRER IN RESPECT OF OR TO IDEMNIFY THE HIRER AGAINST ANY LOSS OR INJURY OR DAMAGE SUSTAINED BY THE HIRER OR BY ANY THIRD PARTY INCLUDING BUT NOT LIMITED TO THE LOSS OF LIFE AS A RESULT OF THE PRESENCE OR USE OF THE VEHICLE OR AS A RESULT OF ANY DEFECT THEREIN OR BREAKDOWN THEREOF AND IN TAKING DELIVERY OF THE VEHICLE THE HIRER SHALL BE DEEMED TO HAVE SATISFIED HIMSELF THAT IT IS ALL RESPECTS ROADWORTHY AND IN A PROPER AND SAFE CONDITION.

### 6. RETURN OF VEHICLE / CONDITION ON RETURN

- Upon the expiration or termination of this Agreement the Hirer shall return the Vehicle to the Owner at the renting location or at such other address as specified on the reverse side or at such other address as the Owner specifies and on the due date stated on the reverse side in good order and condition (fair wear and tear resulting from proper use thereof excepted) failing which the Hirer shall be liable to reimburse the Owner for all costs of restoring the Vehicle to such good order and condition.
- The Vehicle will have a tankful of premium grade petrol or diesel, whichever is applicable, upon delivery to the Hirer and shall be returned by the Hirer at the end of the rental period with the same tankful of premium grade petrol or diesel, whichever is applicable, falling which the Hirer shall pay the Owner the cost of topping up the petrol or diesel, whichever is applicable.

#### 7. REPOSSESSION

- If the Vehicle is not returned in accordance with clause 6 or if the Hirer is in breach of any terms If the Venicle is not returned in accordance with clause 6 or if the Hirer is in breach of any terms of this Agreement, the Owner shall be entitled to repossess the Vehicle at the Hirer's expenses at any time without giving him prior notice and the Hirer irrevocably authorizes the Owner his servants or agents to enter into and unto any premises in which the Vehicle may be in order to view, repair, inspect or 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. In such event, the Hirer shall pay the Owner are repossession fee of \$100.00 without prejudice to any other claims which the Owner may have against the Hirer.
- Where the Owner has cause to repossess the Vehicle arising out of and in accordance with the terms and conditions of this Agreement and suffers loss and damage as a result, including but not limited to any breach of a third party's proprietary rights, the Hirer shall indemnify the Owner the full extent of such loss and damage.

#### 8. CARE USE AND CUSTODY OF VEHICLE

- The Hirer and the Authorized Operator shall at all times drive the Vehicle in a careful and skilful manner, observing the traffic regulations and laws and 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 therein. In the event that the Hirer fails to pay such fines or penalties the Owner reserves the right to pay such charges on behalf of the Hirer to the authorities but the Owner thereafter is entitled to be reimbursed in full in addition to imposing a surcharge not exceeding Fifty Dollars (\$\$50.00) for service and administration cost by the Owner against the Hirer.

  The Hirer shall ordinarily keep the Vehicle at the Hirer's address as set out in the Schedule hereto or such other address as the Owner may from time to time approved in writing and will keep the Vehicle free from distress, execution or other legal processes. If the Vehicle becomes subject to distress, execution or other legal processes in relation to the Hirer's affairs, the Hirer shall recover the Vehicle at his own cost and expense. In the event that the Hirer is unable to for any reason or refuses to recover the Vehicle, the Owners reserves the right to recover the Vehicle and the Hirer shall indemnify the Owner all costs and expenses incurred as a result thereof.

- incurred as a result thereof.

  The Hirer shall notify the Owner of any change in the Hirer's address and shall upon request by the Owner of the whereabouts of the Vehicle.

  The Hirer shall not take or allow the Vehicle to be taken outside the mainland of the Republic of Singapore or off a paved road without written consent of the Owner and shall keep the Vehicle at all times in his possession and custody and not part with the possession of custody to any other person or person except as herein provided.

  The Hirer shall use for the Vehicle premium gade of petrol or such fuel as specified by the manufacturers of the Vehicle.
- During the period of this Agreement, the Hirer or the Authorized Operator shall ensure that the Vehicle is provided with sufficient petrol, motor oil (provide free at Owner's premises only),

water, prescribed tyre pressure and repair of punctured tyres at their own expenses failing which the Hirer shall be liable for the full cost of repairs including loss of rental income arising from the Hirer's of Authorized Operators' negligence to keep the Vehicle in proper running condition resulting in any damage caused to the Vehicle or any inconvenience caused to the Owner.

#### 9. PROHIBITED USE

The Vehicle shall not be used:

The Vehicle shall not be used:

(a) to carry passengers or load in excess of the Motor Vehicle's Licensed carrying capacity;
(b) by the Hirer or the Authorized Operator or any other persons under the influence of any drug, alcohol or intoxicating liquid or substance;
(c) to carry persons or property for hire;
(d) to propel or tow any vehicle, trailer or other object;
(e) participate in any race test or contest or any purpose other than the stated purpose for hire;
(f) instruct an unlicensed person in the operation of the Vehicle;
(g) for any illegal or immoral purposes.

- The Vehicle shall not be driven by any other person other than the Hirer and the Authorized 9.2
- The Hirer and the Authorized Operator shall be between the ages of Twenty One (21) and Sixty (60) years old and holding a minimum of 2 years regular and qualified driving experience. The Hirer hereby declares that neither the Hirer nor the Authorized Operator will exceed the age of Sixty (60) years old during the rental period.

  The Hirer further declared that the information given by him to the Owner, his servants or agents whether oral or in writing including that contained herein is neither false nor misleading.

#### 10. NO LIABILITY FOR PROPERTY

10. NO LIABILITY FOR PROPERTY
10.1 The Owner is not responsible for loss or damage to any property left stored loaded or transport by the Hirer or the Authorized Operator or any other person in or upon the Vehicle or left with any agents or servants of the Owner at any time or place or at the Owner's premises prior to during or after the rental period including any property in any vehicle repossessed in accordance with the provisions of this agreement and the Hirer hereby agrees to indemnify the Owner its agents and servants and hold them harmless from any such claims. The Owner is free to dispose of any property left in the Vehicle at the expiration of the rental period at his own absolue discretion without being liable for costs, expenses or damage as a result thereof.

#### 11. INSURANCE

11. INSURANCE

11.1 The Hirer acknowledges that he is familiar with the general conditions of the Owner's standing policy of insurance which is available for inspection at the Owner's office (during normal office hours). The Hirer agrees to fulfill all the obligations of the insured and not to do anything which could endanger or minimize the protection afforded by the insurance. The Vehicle covered under either:

a) Third Party Only Motor Vehicle Coverage containing an Excess of \$1000/- on Section II or any amount prescribed by the Policy in force. In the event of a collision the Hirer shall pay to the Owner on demand the Excess which is the maximum amount of \$1000/- to cover for any third party damage or injury claims (insurance liability for third party damage claims limited to \$\$100,000) and also bear the full cost of damage caused to the hired Vehicle including loss of rental income. However, arrangements may be made at the request of the Hirer for waiver of collision damage to the hired Vehicle upon payment to the Owner the prescribed fees as evidenced by his initial in the Collision Damage Waiver (C.D.W.) Agreement subject to the terms and conditions indicated in the C.D.W. Agreement. C.D.W. DOES NOT WAIVE THE EXCESS SUM AND IS NOT ANY FORM OF INSURANCE POLICY. The Hirer is still liable for all losses or damages caused to the hired Vehicle other than collision with other vehicle.
b) Comprehensive Motor Vehicle Coverage containing an Excess of \$2000/- or any amount prescribed by the Agreement in force. In the event of a collision the Hirer will have to pay the Owner on demand the Excess which is the maximum amount of \$2000/- for any damage caused to the hired Vehicle or any third party damage or injury claims.

11.2 In the event that the Excess as well as the insurance cover levied by the insurers is increased, the rate for both Collision Damage Waiver and insurance premiums shall be correspondingly increased.

the rate for both Collision Damage waiver and insurance premiums shall be correspondingly increased.

11.3 The Vehicle is NOT cover by a motor insurance policy covering personal accident or death liability for the Hirer, or such Authorized Operator of the Hirer and the Owner shall not be responsible for any Itability claims, injuries or otherwise for any accident, death or losses arising from the use of the vehicle. However, arrangements may be made at the request of the hirer for such coverage of \$\$20,000.00 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.

11.4 The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately and the Police not later than Twenty Four (24) hours after the accident. The Hirer or driver shall not acknowledge or compound any claim partially or in full. It is important that they secured the names and addresses of all witnesses as well as the registration number of any and all Vehicle involving in the accident. All communications of letters received from the Police or third party are to be unanswered and referred to the Owner or the insurance company immediately. The Hirer acknowledges that in the event of accident, the Owner will only supply a replacement Vehicle on payment of additional rental. The Hirer will also bear the loss of earning while damaged Vehicle is under repair.

### 12. PREVIOUS INSURANCE POLICIES

The Hirer declares that no insurance company or underwriter in connection with motor insurance for the Hirer and / or the Authorized driver has at any time:

declined any proposals.

refused to renew any policy.
required an increased premium or imposed special conditions; or cancelled any policy.

13. CHANGE OF VEHICLE

## 13.1 If any vehicle reserved by the Hirer prior to the commencement of this Agreement is not available, the Owner shall have the right to replace the same with an alternative Vehicle of similar seating capacity and performance and if no such alternative Vehicle or if the Owner shall decline to provide an alternative Vehicle than 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. the Owner.

13.2 A free replacement Vehicle, if available, will be provided should the original Vehicle be grounded for mechanical repairs, servicing or inspection by the Registry of Vehicles. The Hirer shall be responsible for the petrol consumed of the replacement Vehicle. Petrol used on the original Vehicle during servicing, maintenance or inspection shall be the Hirer's responsibility.

#### 14. ROOF RACK / ADDITIONAL ACCESSORIES

The Hirer hires/affixes a roof rack of other accessories for used on the Vehicle at his own risk, and idemnifies and saves the Owner harmless against all or any liabilities damages or claims arising directly or indirectly from the used thereof.

#### 15. WAIVER

No forebearance, indulgence of relaxation on the part of the Owner shown or granted to the Hirer in enforcing any of the rights or powers of the Owner under this Agreement shall in any way diminish, restrict of prejudice the rights or powers of the Owners under this Agreement or operate as or deemed to be a waiver of any breach of the terms or conditions of this Agreement on the part of the Hirer

## 16. APPLICABLE LAW

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and the parties agree to submit to the jurisdiction of the courts of the Republic of Singapore.

### 17. NOTICE/DEMAND

Any notice or demand required to be given to the Hirer pursuant to this agreement shall be sufficiently served if sent by post or delivered to the address stated on the reverse page or to the last known address of the Hirer and shall be deemed to be made or given on the day it was so left or the day following that on which it was posted as the case may be notwithstanding that the letter may be returned or lost through the post.

#### 18. GENERAL

The person signing this agreement assumes full responsibility, along with the firm, organisation in whose name he might sign.