

NATIONAL Assessment Centre Services.

(wef 1 Jan 05)

MNAW006053

Date In: 18/7/12-13:40	Job description	Date & Time Completed	Done by
Ref No: NA 170723007431/24	SAS e-filing		
Veh No: SKV942T	E-mail (within 8hrs, AIC 2hrs)		
D.O.A: 11/7/12-11:25	i-Motor Claim Form		
OD / TP / Reporting Only	i-Motor W/O (Within: OD 2hrs, TP 4hrs)		
	i-Photo Uploaded		
TP Insurer:	Assessment/Survey Report		
	Ass't Report by Fax / Hand to Owner/Wksp		

Preferred Wksp / INC Assign Wksp / QW: (

Tel:

Fax:

TP Particulars:

Veh No: 56N 9218P

INC () / Non-INC ()

Owner / Driver: (

Tel:

Policy No: (

Period: (

Cover Type: (

Confirmed by: (

Date:

Time:

Insured/Driver Liability: () % [Note-Est. Status (WO): N: 0-20%; P: 21-79%; F: 80-100%]

Year of Registration: () Warranty: YES () / NO ()

Excess: (\$) Loading: \$1,000 () / \$2,000 ()

General Remarks:-

() Walk-In Customer: Customer's information strictly Confidential & Strictly NO refer of repairer.

() Total Loss Case : to e-mail Insurer URGENTLY.

Drive-In () / Towed-In (); Invoice: YES () / NO (); Towing Co: ()

Remarks:- (INC hotline: 6788 6616)

Date & Time Completed

Done by

1) Apply for Transport Allowance () / Courtesy Car ()

2) QC Check / Post Repair Inspection ()

3) Upload Resurvey Photo [Repair Cost > \$3000] ()

Injury:

Date/Time

Actions

Invoice Preparation Checklist

Am't (\$)
1st Bill

Am't (\$)
Add Bill

Claimant's Particulars:-

1) AR: Accident Reporting (\$30);

2) DA: Damage Assessment (\$100); INC (\$80)

3) TF: Towing Fee \$40/\$45

4) FT: Follow-Through Survey \$120

5) FT: Follow-Through Survey (Resurvey) \$30

For claiming against INC Only (wef 10 Jan 2005)

6) TR: Re-inspection \$75

7) N1: Idac DA + SMRT Survey \$160

8) NTUC Additional Services:-

ON:

*N5: Courtesy Car / Tpt Allowance \$5

*N6: Repair Co-ordination \$10

*N7: Post Repair Inspection \$25

*N8: DV / Collect Excess Coordination \$5

TP (N11): TP (N-in INC) against INC \$20

9) N12: Idac Mobile \$30

QC Checked by (Engr-In-Charge):

Auditors' Comments:-

Ref. 1:

Ref. 2 / 3:

Invoice dated

Fee Charged

Invoice dated

Fee Charged

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 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. This 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.

ACCIDENT STATEMENT

Date Of Report	18/07/2020 13:40
Date Of Accident	11/07/2020 11:25
Exact Location Of Accident	BALLOTA PARK CONDOMINIUM CARPARK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKV9292T
Insured/Policyholder	
Name Of Registered Owner	PRIME CARS LEASING PTE LTD
Co Reg No	2XXXXX241D
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-89999999
Vehicle Particulars	
Manufacturer	TOYOTA
Model	ESTIMA AERAS PREMIUM EDITION A
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	TOKIO MARINE INSURANCE SINGAPORE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	19-MK000862-R00
Cover Note Number	

Driver

Name of Driver	JOHN SELVAN S/O JEYAPERAGASAM
NRIC No	SXXXXX292J
Date Of Birth	31/05/1970
Occupation	INDOOR
Date Of Driving Pass	12/12/1997
Driving Experience	22 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81869292
Fax Number	
Contact Number	OFFICE-81869292
Email Address	NOEMAIL

Address	57C FLORENCE ROAD
Postcode	549519
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - HIRER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLIDED INTO PARKED VEHICLE
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
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

REFER TO STATEMENT.

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLN9218P
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	PAULOSE JOHN
NRIC/Passport Number	SXXXX025A
Contact Number	91112237
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

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 lodgment 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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

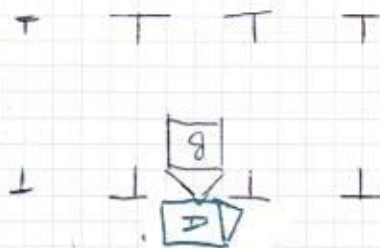


Policyholder's Signature
Date & Time:

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

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

SKETCH PLAN



A: SKV9292T
B: SLN9218P



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the 11th of July 2020, Saturday, I drove the car out of the carpark lot located at 162 Mariam way, Ballota Park Condominium, Singapore 507855. I misjudged the turning out radius and hit the parked vehicle SLN 9218P. I took photos and reported the matter to the management office. The condominium manager contacted the owner.



Note: Please note that your insurer may have 14 days time frame for you to submit an Own Damage Claim under your own comprehensive policy. Please check your policy for more information.

DECLARATION

I/We declare the foregoing particulars are true in every respect.



Policyholder's Signature
Date & Time:

[Signature]

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

[Signature]

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

pls email to

my3solution@gmail.com

SINGAPORE ACCIDENT STATEMENT

Accident Date:	11/7/2010	Time:	11.25 hrs.	(hh:mm) 24 hr format
Location	162 Mariam Way, Ballota Park Condominium Singapore 507085			
Vehicle Number	SKV 9292T			
Insured Name	Prime car leasing Pte Ltd			
NRIC / FIN	2015082410	Contact Number		
Make	Toyota	Model	Estima	
Are you claiming under your own insurance policy for repair to your vehicle?				
() Yes If No, Pls select: () Third Party (/) Reporting				
Insurance Company	Tokio Marine			
Type of Policy (/) Comprehensive () Third Party Fire & Theft () TP Only				
Policy Number	19-MK000862 - ROU			
Name of Driver	JOHN SELVAN S/O JEYAPERAGASAM Same as Insured			
NRIC / FIN	ST0292923	Contact Number	81869292	
Date of Birth	31.05.70			
Driving Pass Date	12-DEC-1997			
Occupation (/) Indoor (/) Outdoor				
Gender (/) Male () Female				
Email Address	profzori9292@gmail.com		() NO EMAIL	
Address of Driver	57C Florence Road Singapore 549519			
Was driver an employee of the Insured's Company? () Yes (/) No				
If No, Relationship of the Driver with the Insured Hiker				
() Owner () Spouse () Friend () Relative () Children () Sibling				
Does the Driver Own Any Other Vehicle? () Yes (/) No				
If Yes, Vehicle Registration Number of Driver's Own Vehicle				
Insurance Company of Driver's Own Vehicle				
Weather Conditions (/) Clear () Raining () Others				
Road Surface (/) Dry () Wet () Others				
Was any foreign vehicle involved in this accident? () Yes (/) No				
Was anybody injured in the accident? () Yes (/) No				
If yes, injured detail				
Was there any video captured by Car Camera? () Yes (/) No				
Was the Accident reported to the Police? () Yes (/) No If yes attach police report				
DETAILS OF 3 rd party Name / Nric Contact				
Veh B	SLN 9218P - Paulose John / S2167025A		9111 2237	
Veh C				
Veh D				
Veh E				
Veh F				

Includer driver 1 person only.

Agnes
Prime Car Traders
63666000

SKV 9292 T

~~67770666~~ (Lease &
Buyback Scheme)

Leasing Contract Reference: PCL/LBB/0011/15/BB dated 17 day of August 2015

Vehicle Leasing Contract

Between

Prime Cars Leasing Pte Ltd

And

Straits Security & Integrated Services Pte Ltd
(name of lessee)

Registration No. : 198300338W



Leasing Contract Reference: PCL/LBB/0011/15/BB dated 17 day of August 2015

This LEASE CONTRACT is entered into on the 17th day of August 2015.

Between

PRIME CARS LEASING PTE LTD , a company incorporated in the Republic of Singapore and having its registered address at 61 Ubi Avenue 2 #01-03 Automobile Megamart Singapore 408898 (hereinafter called "Lessor") of the one part;

And

Straits Security & Integrated Services Pte Ltd (Registration Number: 198300338W)
Address: 120 Lower Delta Road #09-10/11 Cendex Centre Singapore 169208

(Hereinafter called "Hirer") of the other part.

WHEREAS

Straits Security & Integrated Services Pte Ltd ("Hirer"), with (Registration Number: 198300338W) has agreed to rent a Toyota Estima Premium 7 seater (make/model), Color: Pearl White with Black interior leather upholstery, with Single disc Pioneer 8750 DVD player , Bluetooth, Reverse Camera, Surround sensors, Surround view Camera and Solar Film Vehicle Number: _____; Engine and Chassis Numbers: _____ and _____ respectively; for a period of 05 years commencing _____ 2015 to _____ 2020.

AND IT IS AGREED as follows:-

- I. The Lessor shall let and the Hirer shall take on rental of the vehicle described in this Contract (hereinafter called the "Vehicle" which expression shall include each item of equipment and all renewals and replacements of parts in or of the Vehicle and additions to them whether before or after the date of this Contract) upon the terms and conditions in this Contract, including the Rental Agreement annexed herein for the period of rental and at the monthly payments specified therein.
- II. The signing of this Contract by the Hirer shall constitute (i) an agreement to take on rental of the Vehicle upon the terms and conditions in this Contract and (ii) an option for the Hirer to purchase the Vehicle from the Lessor.
- III. On signing of this Contract, the Hirer shall pay the Lessor the agreed sum of Singapore Dollars Two Thousand Six Hundred and Ten dollars Only (S\$ 2,610.00) being one (1) month's advance rental charges and a security deposit of Singapore Dollars Seventeen Thousand Only (S\$17,000.00) to be held by the Lessor as a security for the due performance and observance of the terms and conditions hereinafter contained, such sum to be repayable without interest at the expiration or



Initial: AM

Leasing Contract Reference: PCL/LBB/0011/15/BB dated 17 day of August 2015

earlier determination of the rental period subject to any deduction or forfeiture by the Lessor under the terms and conditions of this contract.

- IV. The Hirer shall pay the monthly rental due on the _____ of every calendar month commencing on _____ and payable by bank transfer or Giro till the expiry of the contract. The Hirer shall punctually pay the monthly rental charges to the Lessor before the stipulated date as set out in this Contract.
- V. In the event of any late payment, the Hirer shall pay to the Lessor interest at the rate of two per cent (2%) per month on such outstanding sum or sums from the date on which such sum or sums fall due for payment to the date of payment.
- VI. The monthly rental rate and all invoiced payments indicated in this Contract are subject to the prevailing Goods & Services Tax (GST) in Singapore.
- VII. The Lessor shall provide a motor insurance cover for unlimited third party bodily injury and up to S\$500,000 property damage in respect of any one claim or series of claims arising out of one event subject to an upfront payment by the Hirer of the indicated non-waiverable excess in (VIII).
- VIII. Vehicle insurance is subject to a non-waiverable excess of S\$1,800.00 (within Singapore) and S\$2,800.00 (within Malaysia) in the event of each and every accident. In the event of theft, total loss of the Vehicle or if the Vehicle shall be damaged to such extent as to be in the opinion of the Lessor incapable of economic repair, the non-waiverable excess of S\$10,000.00 will apply. This non-waiverable excess shall be payable by the Hirer.
- IX. The rental rate includes:-
1. Unlimited Mileage
 2. Road Tax
 3. Insurance Coverage (Collision Damage Waiver) subject to payment of excess per incident
 4. Warranty of Mechanical Parts (engine and gearbox only) for the first five (5) years or 100,000km* (whichever comes first) include normal wear and tear and collision damages exclude Tyres and brake pads
 5. Maintenance and Servicing of Vehicle till 100,000km exclude Tyres & Brake Pads .

- X. The above rate excludes:-

*The Vehicle shall be serviced by the Lessor's appointed workshop only and at the required maintenance intervals, otherwise the warranty will automatically become void with any notice to the Hirer whatsoever

- a) Mechanical and Body Repair
- b) Replacement of Equivalent Capacity in the event of breakdown/accident/servicing
- c) 24-Hours Roadside Assistance



Initial: _____

[Handwritten Signature]

Leasing Contract Reference: PCL/LBB/0011/15/BB dated 17 day of August 2015

- e) Petrol
- f) ERP Cash Card
- g) Personal Accident Insurance (PAI)
- h) Parking offences and traffic summons

XI. Obligations of the Hirer

- a) To ensure that the Vehicle is returned to the Lessor whenever it is required for annual inspection by the Registrar of Vehicles;
- b) The Hirer agrees that at his own expense to keep the Vehicle in good and serviceable repair and condition and to ensure that the Vehicle is scheduled for proper maintenance at every 10,000 km interval, or once every 6 months whichever is earlier; if, in the sole opinion of the Lessor, the Vehicle is not properly maintained and repaired, the Hirer shall permit the Lessor to take possession of the Vehicle for the purpose of carrying out maintenance and repairs thereto and to repay to the Lessor the full costs and expenses incurred in effecting the same;
- c) The Hirer further agrees to permit the Lessor and any of its authorized personnel at all reasonable times to inspect the Vehicle and for the purposes of carrying out the same, to have access to any premises where the Vehicle may be situated;
- d) To notify the Lessor immediately of any accident or damage involving the Vehicle or injury to any person within 24 hours, failing which, the insurer shall have the right to repudiate their liability and the Hirer shall be fully responsible for all claims, including the damage to the Vehicle. In the event of any bodily injury, the Hirer will be required to report the accident to the police within 24 hours;
- e) The Hirer agrees that the Lessor may in its absolute discretion conduct any negotiations and effect any settlement with regard to any accident involving the Vehicle and the Hirer agrees to abide by such settlements;
- f) In the event of any accident involving the Vehicle caused by the negligence and/or contravention of regulations by the Hirer of the vehicle which results in the insurers for the Vehicle repudiating liability or in the Vehicle being seized by a government authority as a result of the Hirer's actions, the Hirer shall be liable for all damages to the Vehicle and all consequential loss suffered by the Lessor and shall further indemnify the Lessor against all action, proceedings, liability, claims, damages, costs and expense arising out of the said accident;
- g) To notify the Lessor forthwith of any change in the Hirer's address and upon the request of the Lessor, to notify the Lessor of the location of the Vehicle;
- h) To pay to the Lessor on demand any cost, expense, charges, liabilities to which the Lessor may incur in ascertaining the whereabouts of the Vehicle or the recovery of possession thereof from the Hirer or any person(s) or in connection



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with loss, damage, repair or preservation of the Vehicle or enforcement of this Contract including legal costs on a full indemnity basis;

- i) Not to sell, assign, let, pledge, mortgage, charge, encumber, part with possession of or otherwise deal with the Vehicle or any interest therein nor to create or to permit the creation of any lien on the Vehicle;
- j) To keep the Vehicle free of any distress, execution or other legal process;
- k) Not to do anything which may prejudice at any time any insurance cover over the Vehicle;
- l) To keep the Lessor indemnified at all times against destruction, theft or loss (including seizure, confiscation, forfeiture whether lawful or otherwise) of or damage to the Vehicle or any part thereof;
- m) Not to carry out any alterations or modifications to the Vehicle nor alter, except by way of suitable replacement, any part or parts, mechanical or otherwise, or any of its accessories, without the prior written consent of the Lessor;
- n) Not to do any act which will cause the loss of any refund by the Land Transport Authority of the Preferential Additional Registration Fee;
- o) Not to assign this Contract or any part thereof without the prior written consent of the Lessor;
- p) To inform the Lessor whenever the Vehicle is required to travel into West Malaysia. In no circumstances that the Vehicle is allowed to be taken into any other country including but not limited to East Malaysia and Thailand;
- q) The Vehicle can only be driven by the Hirer or by one (1) other person who has been expressly designated and authorized in this contract herein ("authorized driver/s"). It is mandatory to submit a valid copy of NRIC and driver's license to the Lessor in order for any authorized driver other than the Hirer himself, to be allowed to drive the Vehicle. All drivers must be more than 25 and less than 65 years of age with more than 3 years of driving experience and not more than 3 time per year claim records Should the authorized driver falls out of the experience and age requirement, he is till permitted to drive the car. However, he/she will be liable for an additional excess of S\$2,000.00 per time per accident. No other person may drive the Vehicle unless with the Lessor's prior written permission. Any driver(s) who drives the Vehicle without prior written consent of the Lessor shall be considered as unauthorized driver(s) and in the event the Insurer repudiates liability for any claim/accident caused by the unauthorized driver, the Hirer would be liable for such claim and shall keep the Lessor indemnified at all times;
- r) The Hirer shall not use or permit the usage of the Vehicle for any purpose for which it is not designed or reasonably suitable, nor permit it to be used in



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contravention of any Act, Statue or Regulations, nor do or allow to be done anything which will prejudice the ownership of the Lessor;

- s) Undertakes to indemnify the Lessor and keep the Lessor indemnified at all times against any liability, loss, claim, expense or damage which the Lessor may incur, or sustain, or for which it may become legally liable in respect of any statutory breach of duty arising under any Act, or any Regulation, rule or order made thereunder;
 - t) The Hirer shall at all times drive the Vehicle carefully and skillfully and in accordance with all legal requirements and shall at all times comply with the terms of the Lessor's standard policy of insurance. The Hirer and his authorized driver shall use the Vehicle for domestic and social purposes only and are not permitted to use the same for racing or speed trials, towing of other vehicles, giving driving lessons, engaging in any illegal or immoral activities, carrying goods or passengers for hire or reward. Under no circumstances shall the Vehicle be used, operated or driven while the Hirer and/or his authorized driver are under the influence of liquor or drugs. The Hirer and this authorized driver are to ensure that at any time the passengers and driver in the Vehicle fasten their respective seat belts and that the number of people in the Vehicle at all time, complies with the applicable laws and regulations in Singapore. In the event that the Hirer and/or his authorized driver fail to abide by the terms of this clause, their usage and operation of the Vehicle shall deemed to be without the Lessor's permission. At all times the Hirer or his authorized driver shall not be deemed to be the servant or agent of the Lessor.
 - u) The authorized driver/s for the Vehicle shall be bound by the terms and conditions of this contract.
- XII. For periods due to accident/breakdown/servicing, no downtime rebate is applicable. Rental charges are payable at all times.
- XIII. The Lessor reserves the right to vary the rental charges of the Vehicle at the company's sole discretion subject to but not limited to the following instances:
- a) If the competent authority imposes changes to the existing road tax structure or any other relevant policies related to the motor industry.
 - b) In the event of any accident or accidents which result in an increase in insurance premium.
- XIV. Upon delivery of the Vehicle, the Hirer shall forthwith indicate any defects of the Vehicle in the Vehicle Check List and immediately bring the same to the notice of the Lessor and its authorized personnel. Any omission to indicate the defects and bring them to the notice of the Lessor and its authorized personnel, at that material time, will result in the Vehicle having been deemed to have been delivered to the Hirer in good condition complete and with all the usual fittings and accessories and that the Hirer has examined the Vehicle and the Vehicle is to the Hirer's satisfaction in every respect.



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- XV. The Hirer consents and irrevocably authorizes the Lessor at any time and from time to time to disclose, divulge or furnish any information or document within his/her knowledge or possession relating to the Hirer or the Vehicle or this Contract, to any guarantor of the Hirer or to any person at the request of any governmental, regulatory or similar agency or authority pursuant to a subpoena or other court process to the extent required in connection with any litigation between the Lessor or its related corporations and the Hirer, when required to do so in accordance with the applicable law or where required to do so for purposes of any audit carried out on the Lessor or its related corporations or at the request of any credit reference agency, bank or financial institutions.
- XVI. Undertake to indemnify the Lessor and keep the Lessor indemnified at all times against all fees, expenses and costs (including legal fees and other expenses incurred in the re-taking or possession of the Vehicle, the storage, repair, maintenance and sale of the Vehicle) which the Lessor may incur or sustain as a result of any breach by the Hirer or any of its covenants and undertakings to be performed and observed by it under this Contract.
- XVII. At the expiry of the rental period, the Vehicle shall be returned by the Hirer, in the same condition that it was first rented out by the Lessor, save for acceptable fair wear and tear, together with all the usual fittings and accessories. Failing which, the market cost of replacement and repair of any fittings, accessories and any additional damages to the Vehicle shall be imposed on the Hirer.
- XVIII. The Lessor reserves the right to terminate the contract without notice and in such event the Lessor would be entitled to claim for damages for breach of contract, if the Hirer :
- a) Fails to pay rent or any other sums payable under this Agreement within 3 days from the date of written notice being provided to the Hirer;
 - b) Commits a breach of any term and/or condition under this Agreement;
 - c) Has his driving license suspended/revoked by the Competent Authority;
 - d) Conducts himself in a manner prejudicial to the Lessor's reputation or interest;
 - e) The Hirer does or suffers to be done any act or thing which may cause prejudice against or jeopardize the Lessor's property in or rights to the Vehicle;
 - f) Receives any distress, execution or other legal process levied on or against the Vehicle or any part thereof or on any premises where the Vehicle is parked or at the address where the Hirer resides or on any of the Hirer's goods or other property or legal process is commenced against the Hirer, whether in bankruptcy or otherwise; or;
 - g) Any insurance company with whom the Vehicle is insured cancels such insurance or refuses to renew the same;



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- h) The Hirer abandons the Vehicle, damages the Vehicle beyond economical repair or when the Vehicle is lost/stolen during the period of rental;
 - i) Dies or becomes incapacitated
- XIX. Upon the occurrence of any one of the events specified in Clauses XVIII (a) to (i), without prejudice to the rights and claims which the Lessor may have against the Hirer or any guarantor, the Lessor may either by separate written notice served personally or sent by ordinary prepaid post or left at the Hirer's last known address, determine this Contract and upon such notice being served, sent or left, this Contract and the hiring agreement thereby constituted shall for all purposes determine and thereafter the Hirer shall no longer be in possession of the Vehicle with the Lessor's consent.
- XX. Without prejudice to Clause X(g), for the purpose of taking possession of the Vehicle in accordance with the provisions of this Contract, the Lessor, its authorized personnel or agents shall be entitled to enter upon the premises or place occupied by or in the possession of the Hirer, in which the Vehicle may be found at the time of taking possession.
- XXI. Upon termination pursuant to the provisions of Clause XVII hereof, the Lessor shall be entitled to recover:
- a) All outstanding rental payments or other sums owing to the Lessor under this Contract, including interest on these payments due;
 - b) All storage, repair, maintenance, legal and other expenses and charges incurred by the Lessor in connection with the repossession and/or re-hire/sale/de-registration of the Vehicle;
 - c) Any costs and expenses incurred by the Lessor (on a full indemnity basis) in enforcing or attempting to enforce its rights and remedies under this Contract and administrative costs incurred by the Lessor in the event of termination of the Contract;
- XXII. The rental of the Vehicle is for a fixed period of 60 months from the commencement date of this contract and in the event of premature termination or termination by breach of contract, the Hirer agrees to pay a penalty amount equivalent to 20% of the total rental for the remaining unfulfilled period of the contract; the security deposit of the Contract shall be forfeited and the Hirer shall also be liable for damages for early termination.
- XXIII. Option to Purchase**
- a) If the Hirer has paid all sums due or payable under this Contract and has strictly performed and observed all the conditions of this Contract and on the last day of the period of hire, the Hirer shall have the option to purchase the Vehicle from the Lessor by paying the purchase price set out in this Contract. Upon the Hirer's exercise of the option and the payment of the purchase price, the Vehicle shall



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become the property of the Hirer and the Lessor will assign and make over all the Owner's right, title and interest in the Vehicle to the Hirer. This Contract shall not be construed to be a purchase or any agreement for the purchase of the Vehicle by the Hirer.

b) The Hirer shall have the option to purchase the Vehicle at the pre-determined price of Singapore Dollars Eighty Thousand Only (S\$80,000.00), referred as "the purchase price" upon maturity of this contract. All relevant costs pertaining to the purchase and transfer of ownership shall be borne by the Hirer and subject to the prevailing regulations imposed by the Authorities with regard to any loans for the purchase of the Vehicle at the time of such exercise.

c) The Hirer may exercise the option to purchase the Vehicle before the completion of the period of Contract but only after completion of 3 years rental from the date of commencement by giving written notice to the Lessor of his intention to do so, and shall pay to the Lessor:

1. The revised purchase price based on the prevailing selling price of the Vehicle, computed at time of exercise of the option as determined solely by the Lessor.
2. Any outstanding rental payments and other monies payable under this Contract

XXIV. The rights of the Hirer under this Contract shall not be assigned without the prior consent in writing of the Lessor. This Contract shall bind the Hirer's trustee in bankruptcy or liquidator, receiver or manager, the execution administrator, personal, representative, successor in title or permitted assigns of the Hirer.

XXV. Exclusion of Liability

a) The Lessor shall not be liable to the Hirer for any loss, liability, claim or proceedings in respect of any injury of driver/s and passengers of the Vehicle of whatever nature and however caused arising out of or in connection with the Vehicle or the use thereof and the Hirer hereby indemnifies the Lessor against claims made or proceedings brought against the Lessor in respect of any injury to persons.

b) The Lessor shall not be responsible for any property or article alleged by the Hirer to have been left in the repossessed or returned Vehicle and in the event of any such property or article being found in such repossessed or returned Vehicle unless it is collected by the Hirer within 14 days of the Lessor notifying the Hirer, the Lessor reserves the right to dispose such property or article as deemed fit.

XXVI. Forbearance

No relaxation, forbearance, delay or indulgence by the Lessor in enforcing any of the terms of this Contract or the granting of time by the Lessor to the Hirer shall prejudice, affect or restrict the rights and powers of the Lessor hereunder nor



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shall any waiver by the Lessor of any breach hereof operate as a waiver of any subsequent or any continuing breach hereof.

XXVII. Notice

Any notice required or permitted to be given to the Hirer under this Contract shall be deemed to have been validly given if served on the Hirer personally or sent to him by prepaid post or left at the address of the Hirer stated in this Contract or at the Hirer's last known address. Any such notice sent by post shall be conclusively deemed to have been received by the Hirer within forty-eight hours after date of posting. The Hirer shall be under a duty to inform the Lessor of any change in address.

XXVIII. Hirer's Declaration

The Hirer acknowledges and declares:

- a) That the terms and conditions contained in this Contract in favor of the Lessor shall be in addition to and not in substitution of the terms and conditions implied in favor of the Lessor under common law except insofar as such implied terms and conditions are inconsistent with the terms and conditions of this Contract.
- b) Without prejudice to any other rights of the Lessor hereunder the Hirer shall promptly pay the Lessor on written demand all costs, charges and expenses incurred by the Lessor in collecting any rental or other payments not paid on the due dates and in remedying any other failure of the Hirer to observe the terms and conditions of this Contract by it to be observed and performed.
- c) If any sum paid or recovered in respect of the liabilities of the Hirer under this Contract or any other contract/agreement or in respect of any guarantee, is less than all the amounts then due hereunder or there-under the Lessor may apply that sums towards those amounts in such proportions, order or manner as it thinks fit subject to the rights of the Hirer.
- d) The Hirer shall deliver to the Lessor such financial and other information about the condition and affairs of the Hirer and any guarantor of its obligations hereunder and in respect of the Vehicle as the Lessor may from time to time on request.

XXIX. Miscellaneous

- a) A certificate signed by any officer employed by the Lessor as to the amount due from the Hirer under this Contract at the date of such certificate shall be conclusive evidence that the amount so certified was in fact due from the Hirer at the date of such certificate.



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- b) This Contract and the rights and obligations of the parties hereunder shall be governed in all respects by and be construed and interpreted in accordance with the laws of Singapore.
- c) The Hirer agrees that any legal action or proceedings with respect to this Contract may (at the option of the Lessor) be brought in the Courts of Singapore or any other courts which have jurisdiction over the Hirer or any of his assets as the Lessor may elect, and by the Hirer's execution and delivery of the request and offer herein, the Hirer accepts for himself and in respect of property generally and unconditionally, the jurisdiction of the aforesaid Courts.
- d) Any term, condition, stipulation, provision, covenant, declaration or undertaking in this Contract which is illegal, prohibited or unenforceable in any jurisdiction, shall, as to such jurisdiction, be ineffective to the extent of such illegality, prohibition or enforceability.
- e) Unless expressly provided to the contrary in this Contract, a person who is not a party to this Contract may not enforce any of its terms under The Contracts (Rights of Third Parties) Act 2001. Notwithstanding any term of this Contract, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of this Contract.

ACKNOWLEDGMENT

FOR THE AVOIDANCE OF DOUBT, the Hirer hereby acknowledges and confirms that the Hirer has read, understood and agrees with all Clauses of this Contract.

SIGNED & AGREED BY: _____

Name/Authorized Signatory/Company Stamp

[Signature]

John Selvan



Straits Security & Integrated Services Pte Ltd (Registration Number: 198300338W)

Address 120 Lower Delta Road #09-10/11 Cendex Centre Singapore 169208

SIGNED & AGREED BY: _____

Name/Authorized Signatory/

Mr John Selvan S/O Jeyaperagasam (Guarantor)

NRIC: S7029292J

Address: 57C Florence Road Singapore 549519

[Signature]

John Selvan

C/o Straits Security & Integrated Services Pte Ltd (employer's name)

Address: 120 Lower Delta Road #09-10/11 Cendex Centre Singapore 169208

Initial: _____



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SIGNED & AGREED BY:
Name/Authorized Signatory/Company Stamp

PRIME CARS LEASING PTE LTD
61 Ubi Ave 2 #01-03
Automobile Megamart
Singapore 408898

Sales Personnel : Mr Sam Gay





1 / 2



Company Reg. No: 192300014M (GST Reg No: M2-000023-0)
McCollum Street #09-01 Tokio Marine Centre Singapore 058048
(65) 6221 8111 F: (65) 6221 4355 / (65) 6224 0885 E: tuas@tokiomarine.com.sg WE: www.tokiomarine.com

Member of the
Tokio Marine Group

TOKIO
INSURANCE
FORM

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

Policy No.: 19-MK000862-R00 (Private Motor Car)

1. Index Mark and Registration Number of Vehicle SKV9292T Chassis No.: ACR50018878
2. Name of Policyholder PRIME CARS LEASING PTE LTD
3. Effective date of the Commencement of Insurance for the purposes of the Act 15/10/2019
4. Date of Expiry of Insurance 14/10/2020

5. Persons or Class of Persons entitled to drive*
Any person who is driving on the Policyholder's order or with their permission.
The hirer.
Any other person who is driving on the hirer's order or with his/ their permission.

* Provided that the Person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or is 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 Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

6. Limitations as to use*

Use for the carriage of passengers or goods in connection with the Policyholder's business or the hirer's business.
Use for social domestic and pleasure purpose and business purposes of the Policyholder or of any person to whom the vehicle is hired.

The Policy does not cover:-

- 1) Use for racing, pace-making, reliability trial or speed-testing.
- 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- 3) Use for the carriage of passengers for hire or reward by any person whom the vehicle is hired.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (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.

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

Please refer to the Policy Schedule for full details, terms and conditions of the insurance.

IMPORTANT NOTICE

This Certificate is not transferable. During its currency, if the insurance is cancelled for whatsoever reason, you must return the Certificate to Tokio Marine Insurance Singapore Ltd, within 7 days thereof or, if the Certificate has been lost destroyed, you must make a statutory declaration to effect. Failure to comply with this duty is an offence under Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189).

ADDITIONAL INFORMATION

Insurance Plan: Comprehensive Approved Workshop Plan
Limit for total loss or theft: Prevailing Market Value
Policy Excess: Excess - All Claims
Financial Interest: MAYBANK SINGAPORE LIMITED

Account: 2500DDA

Tokio Marine Insurance Singapore Ltd