Focus Auto Pte Ltd UEN No. 201004495R GST Reg. No. 201004495R Tel: 6886 9097 Fax: 6481 9095 Email: claims@focusauto.com.sg

Date : 13/01/2021

BY E-MAIL / MAIL

Your ref : SHA8408E Our ref : SMM 81174 G

WITHOUT PREJUDICE

M/S First Capital Insurance Limited 36 Robinson Road, #16-01 City House

Singapore 068877

Dear Sir/Madam,

ACCIDENT INVOLVING: ( SMM8174G & SHA8408E ) ALONG CTE TOWARDS ANG MO KIO

DOA: 23/12/2020 TIME: 2130 HOURS

We refer to the above matter and write on behalf of <u>HIPPO LEASING PTE LTD</u>, the registered owner of <u>SMM8174G</u> in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SHA8408E collided onto the rear portion of our client vehicle SMM8174G. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows:

1.	Cost of Repair	(\$6800 + 7% GST)	\$ 7,276.00
2.	Loss of Rental	(13 days × \$120)	\$ 1,560.00
3.	Buy 3rd Party's	GIA Report	\$ 29.00

Total Amount : \$ 8,865.00

Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report 4) GIA Search
- (SHA9408E)
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

Jenny Koh Claims Executive HP: 8139 9800

Jenny Koh

# Focus Auto Pte Ltd

Business Reg. No: 201004495R GST Reg. No: 201004495R No 1 Kaki Bukit Ave 6 Autobay #02-50 Singapore 417883

Date: 13/01/2021

HIPPO LEASING PTE LTD

C/O NO 1 KAKI BUKIT AVENUE 6 AUTOBAY #02-48/50 SINGAPORE 417883

MOTOR VEHICLE NO: SMM8174G

TOYOTA SIENTA 1.5X HYBRID AT ABS D/AIRBAG 2WD

REPAIR CLAIM \$ 6,800.00

LUMP SUM Sub-total: S 6,800.00

7% GST: \$ 476.00

Total: \$ 7,276.00

SINGAPORE DOLLARS: SEVEN THOUSAND TWO HUNDRED AND SEVENTY-SIX ONLY.

SV0L20C00007 / VICOM LTD (VAC) - Kaki Bulii (41593)] ENTRY DATE & TIME: 24/12/2020 14/44 (SGT) SUBMITTED BY, Somanathan ThangaveSon VERSION: 1 (24/12/2020 14:44 (SGT))



# SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

- Please report <u>connects</u> the details of the accident to speed up the claims process.
  2 this Form must be <u>completed by the Polichholder and to the Authoritied Direct</u>.
  3 informations provided easts be a strebull and accurate a possible. Any valual inserpresentation or witholding of material facts may allow insurence comparies to repudiate and provided and accurate a possible. Any valual inserpresentation or witholding of material facts may allow insurence comparies 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.

- Any falsa recording may be perfected to the Company of the Company of the Control of the Company of the Control of the Company of the Control of the Control
- and that copies of this report wal, for a fee, be made available upon application by interested parties.

  7 By the ladgement of this report to the insurers, you hereby consent to the prohibing of this report at the centre and to copies of the report being made available affressed.

#### ACCIDENT STATEMENT

Date of Submission Date of Accident Exact Location of Accident Additional Location Information Country/State of Loss

24/12/2020 14:44 (SGT) 23/12/2020 21:30 (SGT) Near CTE, Singapore CTE TOWARDS AND MO KIO Sindapore

#### DETAILS OF OWN VEHICLE

Yes

Vehicle Registration Number

SMMB174G

INSURED/POLICYHOLDER

is company? Name Of Registered Owner Company Reg No Email Address

Mobile Phone No Afternative Phone No.

VEHICLE PARTICLE ARS

Manufacturer Model

Variant Exact purpose for which vehicle was being used at time of

accident Are you claiming under your own insurance policy for repair to

your vehicle? Vehicle Category

INSURANCE COMPANY

Name of Insurance Company Type of Coverage Fleet Policy Policy Number Cover Note Number

DRIVER

Name of Driver NRIC No Date Of Birth Occupation

HIPPO LEASING PTE LTD 2XXXXX075G LEASING@TECKWELCOM.SG (Phone) +65-64650020 (Office) +65-64650020

Toyota Sienta

Private hire

No - Claiming third party

Private hire

NTUC Comprehensive Yes

5111039014-01 (DRIVO CLASSIC)

FONG CHONG WEI SXXXX059G 28/09/1974 Outdoor

Date Of Driving Pass 13/03/1993

Driving experience 27 YEARS AND 9 MONTHS Gender Maio

(Phone) +65-91377050

643664

Chain Collision

Clear

Drv

No

You

No

No

ANNA LOPEZ

Ang Mg Kio Division Headquarters

51 Ang Mo Kio Avenue 9 Singapore 569784

(Phone) +65-18002180000

(Fax) +65-64814246

Female

Yes

No

A

No

No

Hira

JENNYK766@GMAIL.COM

APT BLK 664C JURONG WEST STREET 64 #12-220

Mobile Number

Alt. Phone Number F.mail Address

Address Address complement

Postcode

Is the driver the policyholder? If No. Relationship of the Driver with the Insured

Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver

Insurance Company of Other Vehicle Owned by Driver

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident Weather Conditions Road Surface

OTHER INFORMATION

Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident Was anybody injured in the Accident? Was any injured conveyed to hospital by ambulance? Was any other material or property damaged?

Yas Number of Passengers (Including Driver) Has the driver been approached by unknown person(s)

soliciting/offering accident claims assistance?

PASSENGER 1

Name Gender

DETAILS OF POLICE ACTION

Was the accident reported to the police?

Police Station Name Police Station Phone No Alt. Police Station Phone No.

Police Station Address Was notice of intended Prosecution given?

If yes, against whom?

C:RCUMSTANCES OF ACCIDENT

REFER TO POLICE REPORT

ATTACHMENT(S)

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

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SHARADRE

Vehicle Manufacturer Vehicle Model Vehicle Variant

Accident report SV0L20CO0007

Page 2 of 20

Vehicle Colour Vehicle Category Taxi

Name of Driver

Contact Number (Phone) +65-92961523 Address

Address complement

Postcode Insurance Company Name

Nature Of Damage Details of property damaged in accident

No. Of Passenger (Including Driver)

# DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number SNG2870B Vehicle Manufacturer

Vehicle Model Vehicle Variant

Vehicle Colour Vehicle Category Private car

Name of Driver

Contact Number (Phone) +65-92334133

Address Address complement

Postcode Insurance Company Name

Nature Of Damage

Details of property damaged in accident No. Of Passenger (Including Driver)

#### DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number SHB7105U

Vehicle Manufacturer Vahicla Model Vehicle Variant

Vehicle Colour

Vehicle Category Private car Name of Driver

Contact Number (Phone) +65-97336988

Address Address complement

Postcode Insurance Company Name Nature Of Damage

Details of property damaged in accident

No. Of Passenger (Including Driver)

#### INJURED PERSONS DETAILS

#### NUURED 1

Name of injured person FONG CHONG WEI

Address Address Complement

Post Code Approximate Age Years Old

Injunes Sustained

Injured person in which vehicle? SMM8174G Were seat belts worn? Was this injured conveyed to hospital by ambulance? No

INJURED 2 Address

Name of injured person ANNA LOPEZ

Accident report SV0L20C00007

Address Complement - Post Code - Approximate Age Years Old - Injuries Sustained - Injuries Sustained - Injuries Sustained - Injuries Sustained - Injuries Person in Which vehicle? SMM8174G - Were seat belts worn? - Was this injuried conveyed to hospital by ambulance? No

#### 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.
- Information provided must be as trushful and accurate as possible. Any wilful misrepresentation or withholding of material
  facts may allow insurance companies to regulate policy liability.
- 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.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for artihiving and that copies of this report will for a fee be made available upon application by interested parties.
- 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 ("Sul') mayire permitted to collect, use, discions and/or process my personal adalysemson il finantian set cut in till from lend any other personal information provided by may or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurerly (who have insured whichtight) involved that accident plus insurers (who have insured whichtight) involved that accident plus insurers) who have insured whichtight involved in this accident will selected plus of the property of
  - 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 ne to bring about delivery of the same as well as on the external cover of envelopes/mail ploadseps; 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.
- 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:
  - 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.

Policyliolder 7 Dignature

Date & Time:

Oriver's Signature (If driver is not the policyholder) Date & Time: IDAC KAKI BUKIT (VAC)
25 Kaki Bukit Ave 4 #02-02
Singapore 415933
Tel: 67416697 Fax: 67492305

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

SKETCH PLAN	WARDS AND SUPPEN		17:3mm 8: 18:3mm 8:
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$\rightarrow$		$\rightarrow$	
2	< B	A. D	
DESCRIBE CIRCUMSTANCES	OF THE ACCIDENT		
Refer to F/2020	1224/7021		
	1		
		-	
		•	
		,	
DECLARATION Wiles declarate the participation of th	ulars are true in every respect.	IDAC KAKI BUI 23 Kaki Buhit Awa Gingapone 41 Tal 474 15097 Fa	4 #02-02 5933 : 67492305
	ulars are true in every respect.  Dower's Signature (If drive it not be polityhelder)	IDAC KAKI BUN 23 Kahi Bahir Ave	4 #02-02 5933 - 67492305 om.com.eg





Report No. F/20201224/7021

# POLICE REPORT (NP299)

Police Station Of Origin Ang Mo Kio Division HQ 51 Ang Mo Kio Avenue 9 SINGAPORE

Tel No:1800-2180000

Address						
Address	Address					
664C JU	JRONG WE	ST STREET 64#	12-220			
Contact	No.					
Home/O	Mobile:					
91377050						
Email Ad	ddress					
PHILLIP	FONG@LI	VE.COM				
Sex	Age	Date of Birth	Race			
Male	46	28/09/1974	Chinese			
Language						
Location Of Incident						
	SINGAF Contact Home/C Email At PHILLIP Sex Male Languag English Location	SINGAPORE 6436 Contact No. Home/Office:  Email Address PHILLIPFONG@LI Sex Age Male Language English Location Of Inciden	Home/Office:   Mobile:   91377050			

On the above mentioned date and time, I was driving my vehicle SMM8174G with 1 female passenger, namely Anna Lopez, on board.

I had gradually come to a stop due to traffic conditions when suddenly, I felt 2 impacts from the rear.

My vehicle surged forwards as a result. The impact was so huge that My spectacles flew off my face and cracked upon hitting against the inside of my vehicle.

Signature Of Officer Recording The Report:  Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 24/12/2020 12:52
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp





POLICE REPORT (NP299)

SMM8174G SHA8408E SMG2870B SHB7105U

Authentication Stamp

# CONTINUATION OF REPORT

I alighted to realise that I was involved in a 4 car chain collision involving:

Report No. F/20201224/7021

My passenger informed me that she was injured and w	vill be seeking her own treatment.
As my vehicle was quite badly damaged, I proceeded	home after sending her to her destination.
The next morning, I woke up with soreness over my ne	ck and back areas.
Hence, I proceeded to to Unihealth Clinic Bedok for tre caused by the accident.	atment and was given 5 days MC for my injuries
Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 24/12/2020 12:52
Officer In-Charge Of Case:	Classification Of Case:

#### FOR CLAIMS & GIA REPORTING ONLY







FOR CLAIMS & GIA REPORTING ONLY









#### 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 (AMENOMENT) ACT, 2019 (MALAYSIA)

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

Certificate Number: 5111039014-01-000008 Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : SMM8174G

Chassis Number : NHP1707124106 2. Name of Policyholder : HIPPO LEASING PTE LTD

3. Effective Date of Insurance - 27 Mar 2020 4. Expiry Date of Insurance : 26 Mar 2021

5. Persons or Classes of Persons entitled to drive#

(a) The Policyholder.

[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) 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

# Umitations 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 bearlines

: \$\$100

: PLEASE REFER OVERLEAF

· N/A

NO

· YES

· NO

. NO

120

: N/A

: N/A

· M/A

EXCESS (SECTION 1)

EXCESS (SECTION 2)

WINDSCREEN EXCESS ADDITIONAL EXCESS

UNNAMED DRIVER EXCESS

REPAIR AT OWNER'S PREFERRED WORKSHOP

INSURE WITH COE

NCO PROTECTION

TRANSPORT ALLOWANCE **EXCESS WAIVER** 

PRIMARY DRIVER NAMED DRIVER (1)

NAMED DRIVER (2)

HIRE PURCHASE COMPANY

: TECK WEI CREDIT PTE LTD 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)

TECK WEI CREDIT PTE. LTD. (00000572499)

Date of Issue 10 Mar 2020 15:39 hrs

FOR NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive



# NO. 210 TURF CLUB ROAD, THE GRANDSTAND CAR MALL, LOT AS, SINGAPORE 287995 Tel: 6465 0020 Fax: 6465 0017 Email: leasing@teckwel.com.sg

purpose; not have or be deemed to have any authority to pledge the Company's credit for the repair or replacement of the Vehicle or any parts thereof or otherwise or to create lieu upon the Vehicle for any other purpose whatsoever;

- (b) You shall ensure that the authorized drivers named in the Schedule above be duly licensed and hold valid drivers' licences as required under the law;
- (c) You shall use the Vehicle solely for such personal, social, domestic, and such other works related purposes as approved by the Company in writing;
- (d) You shall warrant and undertake that the Vehicle will be handled in a skillal and proper manner by you and the authorized drivers named in the Schedule. You have informed the Company in writing that you and the authorized drivers named in the Schedule are neminated person(s) stated in the insurance proposal (collectively, "Nominated Person"), who shall be competent to use the Vehicle (including being duly licensed and holding a valid driver's license as required under the law), and you and/or the Nominated Person shall not use the Vehicle beyond its specified capabilities or otherwise than for its original purpose or function;
- (e) You shall warrant and undertake that the Nominated Person shall not be less than 22 years of age and not more than 70 years of age, and shall have not less than 1 year of satisfactory driving experience in the same class of vehicles as the Vehicle and holds a valid Singapore driving licence of the same class as the Vehicle, and shall not be suffering from may physical infirmity or uncorrected defective vision or hearing or any state or condition which may adversely affect the driving ability.
- (f) You shall keep the Vehicle free from distress, execution or any form of legal or enforcement action;
- (g) You shall assume all responsibilities, liabilities and risks for the Vehicle and the custody and the use thereof and for all injuries to and/or deaths of persons, and loss and damage to properly however caused by or arising from the use of the Vehicle;
- (h) You shall bear the cost of the repair or rectification of any loss or damage to the Vehicle resulting from the use of the Vehicle;
- (i) You shall install, pay for and reimburse the Company all costs incurred in respect of the supply, fixing and use of any accessories, extras or additions which may be which are fitted to the Vehicle at your request or by you; and
- (i) You shall not without the Company's prior written concent, make any alternions, additions, or improvements to the Vehicle or any changes of or the working order or function thereof, and where such written consent is given, you shall at your own expense its entire the Vehicle with the vehicle or entire the Vehicle twith additions, replacements or improvements made to the Vehicle twith or without our conversit shall be deemed to form part of the Vehicle and be the Company's procent.

#### 8. Articles in the Vehicle

If the Vehicle is repossessed or returned, the Company shall not be responsible or labble for any property or article alleged to have been left in the Vehicle by you or any third party. Should any such property or article be found in the Vehicle by the Company, then unless the same is collected by you within seven 17) days after the date of the Vehicle's repossession or return, whether or not a written notice is sent or delivered to you, the Company shall be at liberty to sell the property or article, to any person and at any time and price as the Company and in the Company should discretion deems fit without further notice or liability to you.

# 9. Road Tax / Maintenance and Service / Access to the Vehicle

- (a) The Company will be responsible for the payment of licence duties taxes fees registration charges and all other similar payments (including without limitation road taxes) in relation to the use of the Vehicle.
- (b) The Company may from time to time arrange to have such periodic inspections, routine maintenance, servicing and testing performed on the Vehicle. In order to facilitate the same, you shall deliver up the Vehicle or allow the Vehicle to be collected by the Company for such numbers.
- (c) The Company shall pay for repairs and replacements of parts which may be recommended due to fair wear and tear. You shall pay for any maintenance, servicing, repairs, or replacement of parts caused by your negligence, failure to use the Vehicle for its proper purposes or breach of your obligations herein.
- (d) You shall permit the Company and any person(s) authorized by the Company to enter the car park or the premises at or in which the Vehicle is for the time being parked or kept to inspect, test, adjust, report or replace the Vehicle.
- (e) If the Vehicle breaks down fotherwise than by reason of any accident, theft, vandalism or any cause due to your act or neglect) during the Lease Period, recovery and replacement services will be provided to you without my charge up to once each year of the Lease Period, the first year commencing from the Commencement Date, and thereafter at such rates as determined by the Company from time to time. A replacement whiche of similar make and model e\*Replacement Vehicle\*) will be provided to you only if the Vehicle is not available for your use for more than 12 hours. The Replacement Vehicle is strictly subject to availability, and shall be solely for you cut going to and conditions berein as if the Replacement Vehicle is strictly subject to availability, and shall be solely for your obligation by the Common to you that the Vehicle is read for your collection.

#### 10. Indemnity

You shall hold the Company harmless and indemnify the Company against all fines, penalties and liabilities imposed on the Company or ansing in respect of any non-compliance or contravention of any transport, traffic or other law or regulation, claims, actions, sails, proceedings, coats, expenses, domages, loss and liabilities (including legal costs on an indemnity basis) arising out of, connected with or resulting from this Agreement and the Vehicle, including but not limited to the possession, presence, use, operation, repostassion or straim of the Vehicle and enforcement of the terms of this Agreement. In the even the Vehicles is lost, damaged or destroyed for any reason whateover regardless whether the same is due to your fault or neglect, the filter shall pay the Company the full cost of the Vehicle for the cost of obtaining an equivalent replacement vehicle ties any insurance proceeds, if applicable) as well as compensate the Company for sole of act returnly of the Vehicle for the period required to obtain the replacement vehicle plus all administrative and incidental costs and expenses including legal costs on an indemnity basis.



# NO. 210 TURF CLUB ROAD, THE GRANDSTAND CAR MALL, LOT AS, SINGAPORE 287995 Tel: 6465 0020 Fax: 6465 0017 Email: leasing@leckwol.com.sq

#### 11. Accidents/Breakdown

- (a) You shall give immediate notice in writing to the Company of any loss damage or destruction and to maintain on the Vehicle any insignia identification or maker's marks or plates as required by the Company and shall not remove or deface the same.
- the 1ft the Vehicle is involved in an accident recrubing in injury or drash to persons, or loss or damage to property or the Vehicle, you shall intuncliately notify the Company, the insurance company and the police and other relevant authorities in writing no later than 24 hours after the accident. You shall not make my compromise, offer, promise of payment, psyment of fine or indemnity without written instructions from the Company, the Company's solicitors or the Company's insurance company. You shall arriage for the Vehicle to be delivered to the Company's authorized workshop or such other designated place as the Company may inform you from time to time at your cost and expense and without prejudice to any other provisions in this Agreement, you shall only be entitled to the use of the Vehicle upon certification in writing that the Vehicle is ready for your collection. You brevy unconditionally and irrevocably assign absolutely all your rights, sites and interests in the claims, including insurance claims, and loss and drange claims arising from or in connection with the accident for Company.
- (c) For travel outside Singapore, you shall be responsible to ensure that there is appropriate insurance coverage for the Vehicle deceptable to the Company (acting in its sole discretion) and you shall be responsible for the return of the Vehicle back to Singapore at your own cost irrespective of any other conditions specified in this Agreement. You shall be fully hable for all costs, damages, losses, injuries and/or deaths arising from or incurred during the trip.

#### 12. Insurance

#### During the Lease Period:

- (a) The Company will arrange to insure the Vehicle against the risks described in the Schedule. The Hirer shall be fully responsible for any lors or damage not covered by the insurance. The Company will apply for the insurance coverage with an insurance company approved by the Company at its sole and absolute discretion. The Hirer undertakes to strictly comply with the terms and conditions of the insurance policy.
- (b) The insurance will only cover the Vehicle while in the possession of the Hiter or the authorized drivers arising in the course of use of the Vehicle. For the avoidance of doubt, the insurance cover is solely for the Company's benefit and any insurance proceeds or benefits received shall not reduce or release the Hiter from his liabilities to the Company. The Hiter shall be liable to the Company for the Excess Amount as stated in the Schedule on a per accident per claim basis in respect of the risks described in the insurance policy.
- (c) In the event the Vehicle is involved in an accident or a claim is made under the insurance for any reason whatsoever, the Hirer agrees that the Company reserves the right to increase the Excess Amount at its sole and absolute discretion for the Vehicle and any other vehiclets) leased by the Company to the Birer under any lease agreement. In addition, the Hirer shall further be liable to the Company for any increase in insurance premiums arising from any claims made to the insurers during the Lease Period.
- (d) The insurance policy does NOT cover and will be automatically cancelled for any one driving under the influence of alcohol, moxicants, neclication or drugs which will affect his or her ability to drive or operate the Vehicle and any other exceptions and restrictions as provided in the insurance policy. The Hirer will be fully responsible and liable for all loss, damages, costs, injury or death relating to the Vehicle and any third party claims.

#### 13. Termination by You

- (a) Subject to the provisions of Clauses 13(b) of this Agreement, you may at any time before the expiry of the Lease Period, terminate this Agreement by giving the Company not less than one month's notice in writing to that effect.
- (b) The notice given under Clause 13(a) shall be accompanied by payment in full (without deduction, set-off, counterclaim or withholding) of such sum as shall be equivalent to:-
- (i) All arrears of the Lease Charges, late payment charges and other sums accrued due and unpaid at the date of termination;
- (ii) Loss and damages for early termination calculated as liquidated damages based on the aggregate sum of the Lease Charges for the remainder of the Lease Period. You hereby agree that these damages are genuine estimates of our losses and damages suffered by the Company by reason of your early termination of this Agreement, and
- (iii) The costs of all repairs and reinstatement required to be done to the Vehicle to put it in a condition in which the Vehicle was first obtained by you under this Agreement.

### 14. Termination by the Company

The Company may on any beach by you of any of the provisions of the Agreement ferminate this Agreement with seven (7) days written notice to you and on such termination, this Agreement and the lease constituted by this Agreement shall determine and you shall no longer be in possession of the Vehicle with the Company's consent.

#### 15. Automatic Termination

Upon the occurrence or threatened occurrence of any of the following events: -

- (a) the Hirer shall default in payment of any of the Lease Charges or other monies payable hereunder,
- (b) the Hirer has made any representation or warranty to the Company in connection with this Agreement which is unfoir or untrue or incomplete or if any such representation or warranty shall be breached or proven to be incorrect or incomplete in any material respect;
- (c) the Hirer or Guarantor is or shall be convicted of any offence involving fraud or dishonesty;



# NO. 210 TURE CLUB ROAD, THE GRANDSTAND CAR MALL, LOT A8, SINGAPORE 287995 Tel: 6465 0020 Fax: 6465 0017 Email: leasing@teckwei.com.sg

- (d) in the case of the Hirer or Guarantor being a company or a corporation, if there is any change (which the Company considers as material in its sole and absolute discretion) in the composition of the shareholders of or control of the Hirer or Guarantor shall have taken place without the prior consent of the Company (e.g., it is a prior consent of the Company).
  (e) in the case of the Hirer or Guarantor being a partnership or an LLP, the desolution of the Hirer or Guarantor, or the bankruptcy, death.
- resignation, withdrawal or insolvency of any of the partners of the Hirer or Guarantor,
- (f) where any indebtedness of the Hirer or Guarantor under any other contract or agreement becomes due and payable before its stated maturity.
- (g) the Hirer or Guarantor shall do or threaten to do any act, which in the opinion of the Company may prejudice or jeopardise the Company's property or right in the Vehicle;
- (h) if the Hiere or Guarantoe takes any action or step for bankruptcy or voluntary arrangement in ony jurisdiction, or any proceedings for bankruptcy is cummenced or threatened against the Hiere or Guarantoe;
  (i) if the Hiere or Guarantoe steps, suspends, threatens to stop or suspend their undebtedness, proposes to make a general assignment or
- arrangement or composition with or for the benefit of their creditors or a moratorium is agreed or declared in respect of or affected their indebtedness; (j) If the flater or Guarantor shall be unable or presumed unable to pay debts as they fall due under the Bankruptey Act (Cap. 20) or Companies
- Or the first of container stant to under or presumed understeep to good as they fall due under the Bankruight yet (Cap. 20) or Companies. Act (Cap. 50) tas the case may be), or if the Hiter or Guarantot being a company, proceedings for judicial insertion, receivership or winding up (whether voluntant) or otherwise) are commenced or threatened against it or resolutions for the same are passed;
- (k) if the Hier or Guarantor shall permit any court judgment or order in any jurisdiction or any arbitral award against the Hirer to remain unsatisfied for more than 7 days;
- (f) any execution is levted or threatened upon or against any of the Hirer's or Guarantor's property or if any application is made under the Distress Act (Cap. 84) or any statutory modification thereof or any other statutory provision for the issue of a writ of distress against the Hirer with respect to the Vehicle or any part thereof or with respect to any other property of the Hirer or Guarantor or if any distress shall be levied or threatened against the Vehicle or against any property of the Hirer or Guarantor.
- (m) if the Hirer shall abandon the Vehicle or do or suffer to be done any act or thing whereby the Company's rights hereunder or rights or property to the Vehicle shall or may be prejudiced or jeogrardized;
- (n) if the Hirer shall use or permit the Vehicle to be used in breach of the terms of the motor insurance policy;
- (o) If the Vehicle is removed or concealed, or caused or permitted to be removed or concealed by the Hirer;
- (p) if the Hirer or Guarantor commits any breach or default under any other agreement between the Company and the Hiter or Guarantor (as the case may be);
- (q) if the Vehicle is lost or damaged beyond repair;
- if the Hirer or the Guarantor dies or is declared by a Court of competent jurisdiction to be mentally unsound or otherwise incapable of handling his and/or their affairs;
- (s) if the Hirer or any other person authorised by the Hirer to drive the vehicle is or become subject to a disqualification from holding or obtaining a driving licence under the Road Traffic Act (Cap. 276) or any other relevant statutory provision;
- (t) if the Vehicle is used in the commission of any offence or contrary to any law;
- (u) if the Vehicle is seized, confiscated, or forfeited by the Court or any government body;
- (v) if any sun, proceedings or action of any kind whatsoever including but not limited to latgation, enforcement, arbitration, administrative, criminal, bankruptcy and/or winding up proceedings shall be commenced, threatened or continued against the Hirer or the Guarantor.
- (w) any event occurs which, under the law of any relevant jurisdiction, has an analogous or similar effect to any of the events hereinabove:
- (x) any of the foregoing events or analogous events or proceedings occur in relation to any Guarantor; or
- (y) any of the foregoing events or analogous events or proceedings occur in any other jurisdiction;
- then this Agreement shall automatically and without notice determine and thereupon you shall cease to be in possession of the Vehicle with the Company's content

# 16. Your Liability on Termination by Us/Automatic Termination

- Upon the termination of this Agreement under Clauses 14 or 15 above, the Company shall be entitled to forfeit the Deposit without notice to you as compensation for your beach and you shall be liable to pay the Company (in addition to all other sums which shall be owing to the Company):
- (a) All arrears of the Lense Charges accrited due and unjoid up to the date of termination plus Default Interest and Late Payment Charges (both before and after judgment);
- (b) Loss and damages for breach of this Agreement calculated as liquidated damages based on the aggregate som of the Lease Charges for the remainder of the Lease Period. You hareby agree that these damages are genuine pro-estimates of our losses and damages suffered by the Company by reason of the early fremmation of this Agreement; and
- (c) The costs of all repairs and reinstatement required to be done to the Vehicle to put it in a condition in which the Vehicle was first obtained by you under this Agreement.

#### 17. The Cotupany's Right to Repossess

- (a) Upon termination of this Agreement, the Company may without notice regain possession of the Vehicle and may for that purpose, by the Company's servants or agent without previous notice, enter upon any land or premises on or in which the Vehicle is believed by the Company to be situated. If the Company is unable to repossess the Vehicle or recover the Vehicle, you shall in addition to and without prejudice to any other provisions herein, be liable for the costs and expenses incurred in procuring a replacement vehicle of similar make and year.
- (b) For the purpose of taking possession of the Vehicle in accordance with this Agreement, you agree that the Company, its servants and agents shall be entitled to enter upon the premises or place occupied by you or in your possession in which the Vehicle may be found at the time of



# NO. 210 TURF CLUB ROAD, THE GRANDSTAND CAR MALL, LOT AS, SINGAPORE 287995 Tel: 6465 0020 Fax: 6465 0017 Email: leasing@leckwel.com.sg

#### taking passession.

(c) All costs and expenses (including legal costs on a full indemnity basis) incurred by the Company in regaining possession of the Vehicle shall be borne by you on a full indemnity basis.

# 18. Delivery Up of the Vehicle

Without prejudice to Clause 17, upon the termination of this Agreement, you shall nt your own costs and expense, deliver up the Vehicle to the Company's address stated above or at such other address as the Company nous precify, or if required by the Company and hold the Vehicle available for the Company's collection at your costs and expense. The Vehicle shall, in any event, be returned to the Company boulder with the user manual(s), instruction booklets and other similar documents, all accessories and fittings tunding the stereo system), tools and any other tiens supplied with the Vehicle. You shall be hable for additional charges at the rate of one-eighth (1-3) the daily rate for each overdue hour for the late return of the Vehicle.

# 19. Goods and Services Tax

You shall also pay to the Company in addition to any amount payable by you to the Company under this Agreement, any GST payable in esspect of that amount fand references in this Agreement to that amount shall be deemed to include any such taxes payable in addition to it.

# 20. Payments and No Set-off

You agree that the Company may at any time withhold and retain any monies due or owing to you by the Company and apply these monies in reduction of monies due or on mig by you to the Company. All payments to be made by you to the Company shall be made in full without activity, and the company of the company shall be made in full without activity, and the company of the company to the company to the company to the company to easier that the amount actually received by the Company chall be equal to the amount the Company tought have received had no such deduction or withfolding been required.

# 21. Entire Agreement

This Agreement and the documents referred to herein embodies all the terms and conditions agreed upon as to the subject matter referred to herein and parties agree that no variations hereof shall be effective unless made in writing. This Agreement constitutes the final agreement between parties and superredee and ennecks intil respect all previous agreements, induspences and understaking among destructions are reported as the control of the parties agree that in emering into this Agreement, they have not relied on any previous representations, agreements, undiagences and outper outperfaces.

#### 22. Variation

No variation of this Agreement shall be effective unless made in writing and signed by or on behalf of the Parties. Unless expressly agreed, no variation shall constitute a general varier of any provisions of this Agreement, nor shall it offect any rights, obligations or liabilities under or pursuant to this Agreement which have already accrued up to the date of variation, and the rights and obligations of the Parties under or pursuant to this Agreement shall remain in full force and effect, except and only to the extent that they are so varied.

#### 23. Hiegality and Severability

In case any provision in this Agreement shall be, or at any time shall become invalid, illegal or unemforceable in any respect, such invaliday, illegally or unemforceabling shall not in any way affect or impair any other provision of this Agreement but this Agreement shall be construed as if such invalid or illegal or unemforceable movision had never been contained herein.

#### 24. Indulgence and Waiver

No forbearance or indulgance on the part of the Company to the Hirer in enforcing the terms of this Agreement shall in any way diminish, restrict or prejudice the rights of the Company under this Agreement or shall operate as or be decrued a waiver of any breach of the terms on the part of the little.

#### 25. Legal and Other Costs

You shall be liable to the Conquay and shall indemnify the Conquary for all costs and expenses including legal costs on a full indemnity basis) incurred or suffered by the Company in the exercise of any of the Company, it is the Company in the Company is the stories of the Positions of this Agreement including ascertaining the whereabouts of the Vehicle or regaining possession of the Vehicle and pressure and the Vehicle and pressure of the Vehicle of the Position of the Vehicle and Position of the Veh

#### 26. Notice

All notice or other communication to be given under this Agreement shall be in writing. Any notice required or permitted to be given to you under this Agreement shall be validly given if year they prepaid ordinary port to you at the oddress in the Schedule or to any business or your hast known address and shall, if sent by pear, he conclusively deemed to have been received by you on the next day after the date of posting.

### 27. Authorization and Consent

The Hier consents to and (where relevant) shall precure that all relevant undividuals whose personal data has been disclosed to the Company by or through the Hiere (collectively "Relevant Individuals") consent to agents and advisors collecting, using or disclosing such information relating to the individuals, including details of its accounts to its head office, other branches, regional offices, representative offices or affiliated



# NO. 210 TURF CLUB ROAD, THE GRANDSTAND CAR MALL, LOT A8, SINGAPORE 287995 Tel: 6465 0020 Fax: 6465 0017 Email: leasing@teckwei.com.sg

companies or any governmental agencies or authorities (whether within or outside Singapore) or any potential assignee or tran aftere or persons who have entered into or who are proposing to enter into contractual arrangements with the Company to the extent the information is personal data, in connection with the purposes set out in the Company's Data Protection Policy (available on request), or as is otherwise required or permitted in accordance with applicable law.

#### 28. Assignment by the Company

The Hirer may not assign its rights nor transfer its obligations or any part thereof under this Agreement. The Company shall be entitle d to assign or transfer any part or all of its rights and or obligations under this Agreement.

#### 29. Certificate

Any demand, notification or certificate given by any of the authorized officer of the Company specifying amounts due and payable under or in connection with any of the provisions of this Agreement shall, in the absence of manifest error, be final, conclusive and bin ding on the Hirer.

#### 30. Contracts (Rights of Third Parties) Act (Cap. 53B)

A person who is not a party to this Agreement shall have no rights to enforce any of its terms under the Contracts (Rights of Third Parties) Act (Cap. 53B).

# 31. Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of Singapore. The Hirer hereby irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore or any other Court as the Company may elect.

#### 32. Interpretation

- In this Agreement unless the context otherwise requires:
- (a) "The Vehicle" shall include all tyres, tools, additions, equipment and accessories thereto and all replacements and renewals made before or after the date of this Agreement;
- (b) The captions to the clauses of this Agreement are for reference only and not an aid in the interpretation of the provisions of this Agreement;
- (c) Words importing the singular number shall include the plural number and vice versa;
- (d) Words importing only one gender shall include the other gender;
- (e) "Person" and "Party" shall include any company, association, or body of persons, incorporated or unincorporated;
- (f) "Parties" means the parties to this Agreement and "Party" means any of them;
- (g) "Business Day" means any day other than a Saturday, Sunday or a gazetted public holiday;
   (h) The expression "the lease" shall mean the lease created or effected under this Agreement; and
- (i) If there is more than one hirer of the Vehicle named in this Agreement, all of such persons shall be jointly and severally li able for all obligations and undertakings of the Hirer of the Vehicle in this Agreement.

Signed by the Hirer

Name: FONG CHONG WEI (FENG ZONGWEI)

ZILV. #5 NA

Designation: Company Stamp: Signed for med on behalf of Hippy Leasing Re Ltd

Name: KOH YI QUAN Designation: SALES EXECUTIVE

Company Stamp:

NO. 210 TURF CLUB ROAD, THE GRANDSTAND CAR MALL, LOT A8, SINGAPORE 287995 Tel: 6465 0020 Fax: 6465 0017

HIRER PARTICULARS

ID/NRIC No/ROC : S7432059G

Name/Company : FONG CHONG WEI (FENG ZONGWEI)

Address : NO. 664C #12-220

JURONG WEST STREET 64

: PHILLIPFONG@LIVE.COM

Person in charge : FONG CHONG WEI (FENG ZONGWEI)

Email

Tel: 91377050 HP: 91377050

RENTAL AGREEMENT HA202010-0004

> Agreement Date: 10/10/2020 Rental Term: Weekly

> Rental Rate: 400.00 Weekly Agreed End Date: 08/01/2021 3 MONTHS

Agreed Period: Contract Ref:

Excess for vehicle damage S\$ 2000 / 2000

#### RENTAL VEHICLE/ACCESSORIES

S/N	Rental Item ID	Reg.No	Make	Model	Capacity	Rental Quantity
1	SMM8174G-001	SMM8174G	NEW TOYOTA	SIENTA HYBRID X	1496	1.00

### DRIVER PARTICULARS (IF NOT STATED)

No.	Name	NRIC No.	D.O.B	Nationality	Contact No.	Address	Lic. Pass Date
1	FONG CHONG WEI	S7432059G	28/09/1974 (	SINGAPORE		NO. 664C #12-220 JURONG WEST STREET 64	13/03/1993

#### DELIVERY OF VEHICLE

Check Out By:							
Date		T	Т	ime			Mileage Out
09102020		10	035				
Petrol Out: Empty	1/8	3 1/4	4 3/8 1	2 5/8	3/4	4 7/	8 Full
Estimated date of	retur	n:					
FRON'	Г	1	-	LEE	Т	/	
			-	€	0	T	
REAR		F	7	RIG	нт		
		L		5	1	1	
		-	-	5	(	5	
Check In By:							
Date		I	Т	ime			Mileage In
		$\perp$					
Petrol In: Empty	1/8	1/4	3/8 1/2	5/8	3/4	7/8	Full
Petrol used:							
(Note: Petrol Level	to be	Retu	m as it wa	s Ren	ted o	ut)	
Return Note:							
Campulation Cha	-1.0	_				_	

Mode Of Payment								
Credit card	[]	Cash	[]	Cheque	[]	Company bill	[]	
			Re	ntal Due		400.0	00	
		Del	ivery	Charge				
GST I					0.00			
Total Due						400.00		
			To	otal Paid				
		Dema	ge R	ecovery				
				Others				
				Deposit		0.0	00	
		Am	ount	Refund				

NO REFUND OF DEPOSIT ON - PUBLIC HOLIDAYS -SUNDAY AND AFTER 5.00 p.m DAILY

PAYMENTS FOR DEPOSIT WILL BE REFUNDED BY CHEQUE AFTER 7 DAYS

Remarks:



TRUTONG

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

# TAX INVOICE

Date of Request: 09/01/2021 Your Ref No: SMM8174G

Dear Sir/Madam

Date of Accident: 23/12/2020 00:00 (SGT) Vehicle No: SMM8174G

Place of Accident: CTE, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHA8408E	CTE, Singapore	(29.00)	1	(27.10)
GST Amount				(1.90
Total Amount Due	(GST Inclusive)			(29.00

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 whatsover 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.