

Teamwork Garage Pte Ltd

53 Ubi Avenue 1 #01-23/24 Singapore 408934

Paya Ubi Industrial Park

Tel: 6844 2475 Fax: 6844 2474 Email: claims@teamworkgarage.com

GST Register No: 201015366H

21ST Apr 2021

Our reference: 2102-18 Your reference: SLF3903B

AIG Asia Pacific Insurance Pte Ltd

BY HAND

78 Shenton Way

#08-16

Singapore 079120

Attn: Motor Claims Department

Dear Sir/ Madam,

Claimant: ROSET LIMOUSINE SERVICES PTE LTD

Address : BLK 53 UBI AVENUE 1 #03-47 PAYA UBI INDUSTRIAL PARK S(408934)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on <u>06/02/2021</u> along <u>BRADDELL</u> ROAD involving our client's vehicle registration number <u>SLF3903B</u> and vehicle registrations number <u>SJS2255A</u> driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair : \$ 8,346.00

Loss of Rental : \$ 2,160.00

LTA Search : \$ 7.45

Total : \$10,513.45

A copy of each of the following supporting documents is enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Tax Invoice;
- f) LTA Search Invoice;
- g) Certificate Insurance;
- h) Satisfaction Form;
- i) Rental Agreement & Official Receipt;

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

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,

Teamwork Garage Pte Ltd

Encl.



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 witholding of material facts may allow insurance companies to repudiate
- 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 Submission

Date of Accident

Exact Location of Accident

Additional Location Information

Country/State of Loss

06/02/2021 16:25 (SGT)

06/02/2021 13:45 (SGT)

Braddell Rd, Singapore

Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SLF3903B

INSURED/POLICYHOLDER

Is company?

Name Of Registered Owner

Company Reg No

Email Address

Mobile Phone No

Alternative Phone No

Yes

ROSET LIMOUSINE SERVICES PTE LTD

2XXXXX722Z

LIMGEKKEOW81@GMAIL.COM

(Phone) +65-68445225

+65-68445225

VEHICLE PARTICULARS

Manufacturer

Model

Variant

Toyota Wish

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

Private use

No - Claiming third party

Private hire

INSURANCE COMPANY

Name of Insurance Company

Type of Coverage

Fleet Policy

Policy Number Cover Note Number Liberty Insurance Comprehensive

No

SD20V13100/VPZ/R02

DRIVER

Name of Driver

NRIC No

Date Of Birth

Occupation

LIM GEK KEOW SXXXX747G

24/10/1964

Outdoor



Date Of Driving Pass
Driving experience
Gender

05/02/1993 28 YEARS Male

Mobile Number

(Phone) +65-97539489

Alt. Phone Number

(i none) ic

Email Address
Address

LIMGEKKEOW81@GMAIL.COM BLK 316A YISHUN AVE 9 #02-250

Address complement

761216

Postcode ls the driver the policyholder?

761316 No

If No, Relationship of the Driver with the Insured

Hirer

Does Driver Own Other Vehicles?

No

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

Chain Collision

Weather Conditions Road Surface

Clear Dry

OTHER INFORMATION

No

Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident

3

Was anybody injured in the Accident?

Yes No

Was any injured conveyed to hospital by ambulance?

Yes

Was any other material or property damaged? Number of Passengers (Including Driver)

res 2

Has the driver been approached by unknown person(s)

...

soliciting/offering accident claims assistance?

No

PASSENGER 1

Name Gender COOPER MORGAN

Male

DETAILS OF POLICE ACTION

Was the accident reported to the police?

Nο

Was notice of intended Prosecution given?

No

If yes, against whom?

-

CIRCUMSTANCES OF ACCIDENT

REFER TO STATEMENT.

ATTACHMENT(S)

Yes

Are accident photos available for attachment? Was there any video captured by Car Camera?

No

Was there any audio recorded?

No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SJS2255A

Vehicle Manufacturer

-

Vehicle Model Vehicle Variant -

Vehicle Colour

-

Vehicle Category Name of Driver Private car JEBSEN KO

Contact Number

(Phone) +65-90027030

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 **SLQ8423D** Vehicle Manufacturer Vehicle Model Vehicle Variant Vehicle Colour Vehicle Category Private car Name of Driver LAWRENCE LEE Contact Number (Phone) +65-92779940 Address Address complement Postcode Insurance Company Name Nature Of Damage Details of property damaged in accident No. Of Passenger (Including Driver)

INJURED PERSONS DETAILS

INJURED 1

Name of injured person

Address
Address Complement
Post Code
Approximate Age Years Old
Injuries Sustained
Injured person in which vehicle?
Were seat belts worn?
Was this injured conveyed to hospital by ambulance?

LIM GEK KEOW
BODY
SLF3903B
Yes
No

SKETCH PLAN

IMPORTANT NOTICE

- 1. Rease report correctly the details of the accident to speed up the claims process.
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- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy tability 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 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.
- S. Consent under the Personal Data Protection Act (PDPA)

TUNGETS LAND, LOAD OF THE LAND OF THE CONTROL FIRST

- (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 noticed volumerary an ower at this accident (all historetts) who have insured vehicle, 5, ... oned in this accident and be collectively referred to as the "Insurers"), the insurers law yers/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
- (iii investigating the accident and/or my claims.
- (w) 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 mil, 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 tow yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes

Policyholder's Signature FOnte & Time

Driver's Signature (If driver is not the policyholder) / Date

Witnessed by Reporting Centre Personnel

Sketch Plan

Braddell Rel

B: 535 2255A

C: (LO84230

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> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Company	
Owner ID: Vehicle Details	722 Z	
Vehicle No.:	SLF3903B	
Vehicle to be Exported:	No	
Intended Deregistration Date:	08 Feb 2021	
Vehicle Make:	TOYOTA	
Vehicle Model:	WISH 1.8 CVT	
Primary Colour:	Blue	
Manufacturing Year:	2016	
Engine No.:	2ZR1823973	
Chassis No.:	JTDGG20W30J004936	**
Maximum Power Output:	105.0 kW (140 bhp)	
Open Market Value:	\$19,955.00	
Original Registration Date:	25 Aug 2016	
First Registration Date:	25 Aug 2016	
Transfer Count:	1	
Actual ARF Paid: Intended PARF Rebate Details	\$19,955.00	,
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	24 Aug 2026	
PARF Rebate Amount: Intended COE Rebate Details	\$14,966.00	
COE Expiry Date:	24 Aug 2026	
COE Category:	B - Car above 1600cc or 97kW (130bhp)	:
COE Period(Years):	10	
QP Paid:	\$56,089.00	
COE Rebate Amount:	\$31,090.00	
Total Rebate Amount:	\$46,056.00	

The information contained herein is correct as at 08 Feb 2021



REPUBLIC OF SINGAPORE IDENTITY CARD NO. S1656747G



LIM GEK KEOW

Race CHINESE Date of birth 24-10-1964 Country/Place of birth SINGAPORE

Con Tre

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 3 Motor Cers=< 3000kg with =<7 pessengers, exclusive of the driver; and other motor vehicles =< 2500kg
*Motor vehicles which are constructed to carry load or passengers and the unladen weight > 2500kg
*Motor vehicles which are not constructed to carry load and the unladen weight < 7250kg

NP 428A

Licence No. S1656747G

5186572



Date of issue

27-06-2013

APT BLK 316A YISHUN AVENUE 9 #02-250 SINGAPORE 761316

NRIC No: \$16567476

Date: 26/11/2019

LETTER OF AUTHORIZATION

To AIG & Teamwork Garage Pte Ltd (Third party insurance & Workshop)
Claimant Roset Limousine Services Pte Ltd
Dear Sirs, I/We, Roset Limousine Services Pteldowner of vehicle no. SLF 3903B
hereby authorize my/our repairer, Teamwork Garage Pte Ltd
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or
loss of use ("claim") for my/our vehicle no. SLF3903B that was damage pursuant to the
accident which occurred at/along Bradell Road at/along
involving vehicle nos. SJS 2255A
I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies
reamwork Guruge Pte Ltd
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors Team work Grange Pte Ltd pertaining to above said accident whom I/we
authorized and assigned to collect the said compensation monies.
I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.
I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured
losses claim arising of the subject matter in the action.
Thank you.
Dated this day of (month) 20 (year)
Signature of owner vehicle (claimant):
Name of owner of vehicle (claimant): Roset Limousine Services Pte Ltd
NRIC Number (claimant): 200406722 Z



TEAMWORK GARAGE PTE LTD

BLK 53 UBI AVE 1 #01-24/34 PAYA UBI INDUSTRIAL PARK SINGAPORE 408934

TEL: 90119989 / 83389989

(TEL)(65) 6844 2475(FAX) (65) 6844 2474 (E-MAIL) claims@teamworkgarage.com

UEN

201015366H

GST Reg

201015366H

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD AIG BUILDING 78 SHENTON WAY #08-16 SINGAPORE 079120

Tax Invoice

Invoice number:

TI-8406

Date:

21/4/2021

Terms:

C.O.D.

Vehicle number:

SLF3903B

Make / Model:

TOYOTA WISH

Description		Amount (S\$)
ACCIDENT INVOLVING SLF3903B / SJS2255A ON 06/02/2021 @ BRADDELL ROAD		
INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	i	
LUMP SUM REPAIR		\$7,800.00
SINGDOLLARS : EIGHT THOUSAND THREE HUNDRED AND FORTY SIX DOLLARS ONL	Y	
Thank you for your business and have a nice day !		
Reference: 2102-18	Subtotal	\$7,800.00
* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD	Add: GST 7%	\$546.00
PAYNOW UEN: 201015366H ** Please ensure that your vehicle is of good condition upon the point of collection.	Total inc GST 7%	\$8,346.00
	Less: Deposit	\$0.00
E. & O. E	Balance Due	\$8,346.00





CUSTOMER'S SIGNATURE

> Back to OneMotoring

Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 08 Feb 2021 / 09:10:31

Receipt Date/Time: 08 Feb 2021 / 09:10:31

Tax Invoice/Receipt

Receipt No.: ITNET-00000-210208-000332

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	t of Insurance Enquiry - SJS2255A				
	06 Feb 2021/13:45:00				
	ance Co: AIG ASIA PACIFIC INSURAN	ICE PTE. LTD.			
	Insurance Enquiry - SJS2255A		7.00	0.40	7.49
	Enquiry Fee 20210208090943990633		7.00	0.49	7.49
	20210200090943990033	Sub-Total	7.00	0.49	7.49
			7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		512972XXXXXX5903	eNETS (Credit Card	7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.





Liberty Insurance Pte Ltd Registration no.199002791D

51 Club Street #03-00 Liberty House Singapore 069428 Tel: (65) 6221 8611 Fax: (65) 6225 6890 Website: http://www.libertyinsurance.com.sg

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)

Certificate No	SD20V13100 /VPZ /R02
Form	MZ406C
Date Of Issue	20-OCT-2020
1.Index Mark and Registration No. of Vehicle:	SLA4730C
2.Chassis number of Vehicle:	JTDGG20W20J003759
3.Name of Policyholder:	ROSET LIMOUSINE SERVICES PTE LTD
4.Effective date of Commencement of Insurance for the purpose of the Act:	01-NOV-2020 00:00 AM
5.Date of Expiry of Insurance:	31-OCT-2021 23:59 PM

6.Persons or Classes of Persons

entitled to drive*:

Any person who is driving on the Policyholder's order or with their permission or to whom the vehicle is hired.

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.

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.

7.Limitations as to use*:

A) Use for carriage of passengers or goods in connection with the Policyholder's business.

B) Use for social, domestic, pleasure and business purposes of any person to whom the vehicle is hired.

C) Use for the carriage of passengers for hire or reward under Private Hire Vehicle (PHV) by the person to whom the vehicle is hired.

8. Policy does not cover:

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

B) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

*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 are not to be included under these headings.

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.

For and on behalf of LIBERTY INSURANCE PTE LTD Approved Insurers

Authorised Signature

For Information only:

COVERAGE:

Comprehensive, Unlimited Windscreen, Geographical Area - refer memorandum

SUM INSURED:

MARKET VALUE AT THE TIME OF LOSS

EXCESS:

Refer Memorandum - Section I S\$2000,Refer Memorandum - Section II S\$2000,Windscreen

Excess S\$100

FINANCE COMPANY:

DBS BANK LTD

PRODUCER NAME:

NEWSTATE STENHOUSE (S) PTE LTD

PLSI /-/20-OCT-20

S1_CI_T1_T3_OE_Template2-Ver1.

20-OCT-20

SATISFACTION OF REPAIRED VEHICLE

I/We,
I/We agree that I/we hereby irrevocable absolutely accept the settlement amount and the liability from the third party on the repair costs and/or rental and/or loss of use which are final and that the sum of amount are to be released and payment to the workshop for such repairs in respect of the damages caused in the accident.
I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.
I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.
Dated this17 day of oz (month) 20 11 (year) @11 hrs50 mins
Name and Signature

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934 Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com

OFFICIAL RECEIPT

Date: 21/04/2021

Received from Roset Limousing Services Pte Ltd

The Sum of Dollars Two Thousand One Hundred and Sixty dollars

Being payment of SLA4730C (06/02/2021 to 17/02/2021)

\$ 2160

K & t Cars

Cheque No.:

Authorised signature

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934

Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com

VEHICLE RENTAL AGREEMENT

SLA4730 C

Veh. No.:

Replace Veh. No.: 51 F 3963B

NO.: KT-05181

Veh. M/M: Toyota wish Replace Veh. M/M: Toyota wish

Biz Reg. No.: 53208965X						
HIRER'S PA	ARTICULAR	SAME AS HIRER DRIVER'S PARTICULAR				
Name: Roset Limousi	ne services PTE LTP	Name: Lim Gek Ke	20W			
Address: Blk 53 Payo	a US. Industrial Park	Address: Blc 316 A	rishun Ave 9			
ubi Ave 1 #03 -	47 5(408934)	#02 - 250 5(76:316)				
1/C: 200406722Z	D.O.B:	1/C: 51656747G	D.O.B: 24/10/1964			
Contact: (8445225	Pass Date:	Contact: 97539489	Pass Date: 05/02/1993			

	A – ACCIDENT	Hirer's acceptance
	C – CRACKED	
Rear J G	Front D – DENTS	Driver's acceptance
	S – SCRATCHES	

RENTAL DETAILS							
Mileage Out		REMARKS	Mileage In		REMARKS		
Date Out	06/02/2021		Date In	17/02/2021			
Time Out	1520		Time In	1150			
ASSIGNED BY			CHECKED BY				

		RENTAL (CHARGES			PE	TROL / DI	ESEL LEV	/EL	
Daily	@\$	180	12 Days @	\$ 2160	OUT	E	1/4	1/2	3/4	F
Weekly	@\$		Wks @	\$						
Monthly	@\$		Mth @	\$	IN	E	1/4	1/2	3/4	F
Hours	@\$		Hrs @	\$						
*Inclusive of	*Inclusive of additional charges (if any)		Petrol Cha	arges	YES	NO	AMT:			
Amt payable*		Amt payable*	\$ 2160	CDW		YES	NO	AMT:		
Payment	: 🗆 C	ASH INETS	CHQ UVI	SA MAST	Security D	Deposit	YES	NO	AMT:	
Bank / Ch	eque l	No.:			Advance F	Payment	YES	NO	AMT:	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500-/ excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

