

**Letter of Demand**

Your Ref : GH1118M  
Our Ref : OCR/01032021/TP-10710 - GBD 5979Z  
Date : 07/04/2021

**INDIA INTERNATIONAL INSURANCE PTE LTD**

64 CECIL STREET, #04 / #05  
IOB BUILDING  
Singapore - 049711

Attn : Motor Claim Department

Subject : ACCIDENT INVOLVING VEHICLE NUM : GBD-5979-Z, GH1118M ON  
01/03/2021 AT SCIENCE CENTRE

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	1,051.28
2. Loss Of Use ( 4 days ) - 1 weekend	480.00
3. Miscellaneous - GIA Search Fee	2.00

**TOTAL** 1,533.28

**Enclosed :** Copies of Repair Cost Invoice, GIA Search Invoice & GIA Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Lim Ai Lee *Yuki*

CLAIM DEPARTMENT

DID : 66547920

FAX : 6654 7540

EMAIL : ailee.lim@ethozgroup.com



Date : 02/03/2021

To : **ETHOZ GROUP LTD**  
( ☒ ) 30, Bukit Batok Crescent, Singapore 658075  
( ) 50, Gul Crescent, Singapore 629543  
( ) 22, Tampines Street 92, Singapore 528876

From : **ETHOZ GROUP LTD**  
(Name of Owner & Policyholder/Authorising Party\*\*)

CLAIM VEHICLE NO. : GBD5979Z

ACCIDENT DATE : 01/03/2021

LOCATION : SCIENCE CENTRE

OTHER VEHICLE (S) : GH1118M  
(IF ANY)

1. I<sup>1</sup> hereby authorise **ETHOZ GROUP LTD** ("ETHOZ") to :-
- a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and
- b. ☐ act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].
- c. ☒ act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or \*\* bodily injury sustained as a result of the Accident (collectively known hereinafter as the " Damage " ) from the Third Party and/or Third Party Insurer in question ( collectively known as the " Third Party " ) until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].

2. I confirm that ETHOZ's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the Insurer/Third Party\*\* and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the Claim and, any or all such other tasks concerning the settlement, resolution and/or completion of the Claim:

<sup>1</sup> Where authorising party is not vehicle owner and polirholder.

☐ I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with ETHOZ on his behalf. Unless the context otherwise requires, any references to "me", "my", "I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.



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\*Tick where applicable.  
\*\* Delete as appropriate.



**EXCEPT : -**

- a. such matters or tasks that the Insurer/Third Party\*\* and/or the law requires me to personally attend to; and
  - b. the due submission of the Claim to the Insurer (where applicable)
3. I understand if I submit a claim of whatever nature to my own insurer(s) FOURTEEN (14) days after the Accident (or such other time stipulated by my own insurer(s) and/or the law), such claim will not or may not be accepted by my own insurer.
4. I further confirm and accept that : -
- a. To the extent permitted by law : -
    - i. I will indemnify and keep ETHOZ indemnified in connection with or arising from the Claim; and
    - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold ETHOZ liable for losses/damages of whatever nature arising from or in connection with the Claim.
  - b. ETHOZ does not guarantee and never represented that the Insurer/Third Party\*\* will fully indemnify me for the Damage and/or the Repair's costs AND, that I shall be and continue to be liable to ETHOZ for the whole of the Repair's costs.
6. I agree and accept "ETHOZ's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party\*\* in respect of the Repair's costs to me is: -
- |    |               |   |                    |
|----|---------------|---|--------------------|
| a. | 50% and below | - | <b>NO REFUND</b>   |
| b. | 100%          | - | <b>FULL REFUND</b> |
7. I shall inform and forward to ETHOZ all correspondence and letters received by me from the Insurer/Third Party\*\*, any other insurer, solicitors, governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by ETHOZ, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to ETHOZ for the full repair costs and the expenses incurred (directly or indirectly) by ETHOZ in connection with the Claim.
9. I shall not: -
- a. respond to correspondence and letters; and
  - b. negotiate agree or accept any offer from the Insurer/Third Party\*\* or any other relevant party; without consultation of and expressed approval from ETHOZ





10. In consideration hereof (including without limitation ETHOZ's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to ETHOZ all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim;

which ETHOZ shall be further entitled to apportion in its absolute with any excess being paid by ETHOZ to me as it deems fit in its absolute discretion.

11. I further confirm that payment to ETHOZ or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and effective discharge of the payment obligations by any party of the aforesaid proceeds of my Claim And that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature/Company Stamp (if applicable); **or** \*\*  
Authorising Party's Signature/Company Stamp (if applicable)  
Name: ETHOZ GROUP LTD  
NRIC No.: 198104531H  
Designation:  
Address: 30 BUKIT BATOK CRESCENT S(658075)

Witness' Signature **JACKSON TEO**  
Name:  
NRIC No.:  
Designation: MOTOR CLAIMS SALES EXECUTIVE  
Address: C/O 30 BT BATOK CRESCENT SINGAPORE 658075

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MCV2021D0001296

Claimant Ref: GBD5979Z

We/I, Ethoz Group Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 1,400.00 (Global Sum) ~~(repair cost), S\$ 1,400.00 (loss of use/rental), S\$ 1,400.00 (cessor fee)~~, vehicle no. GBD5979Z, that was damaged pursuant to the accident which occurred on 01/03/2021 (date) at 15 Science Centre Rd (location) involving vehicle no. GH1118M (insured vehicle). This is pursuant to the inspection conducted on 25/03/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Ethoz Group Ltd ("the third party claimant") of vehicle no. GBD5979Z to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify India International Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to cost of repairs and/or rental and/or loss of use pursuant to the damage to GBD5979Z (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 1,400.00 to Ethoz Group Ltd

Dated this 31 day of May, 20 21

**CLAIMANT:**

Signature:

Signed by "the workshop" (with chop)

Name:

ETHOZ GROUP LTD

NRIC:

198104531H

Address:

30 Bukit Batok Crescent  
Singapore 658075

Nationality:

Occupation:

**WITNESS:**

Signature:

Signed by appointed Surveyor

Name:

LKK Auto Consultants Pte Ltd

NRIC:

199607198R

Address:

51 Ubi Avenue 1

#01-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:

\*\*\* This Discharge Voucher applies only to be the claimant's Claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

## TAX INVOICE

INDIA INTERNATIONAL INSURANCE PTE LTD  
64 CECIL STREET, #04 / #05  
IOB BUILDING  
SINGAPORE - 049711

Tax Invoice : WS 2105/OFM0063  
Invoice Date : 31-May-2021  
Ref. No. : 21030097  
GST No. : M2-0057587-3

VEHICLE NO. : GBD-5979-Z  
ACCIDENT DATE : 01/03/2021

MAKE & MODEL : TOYOTA HIACE 3.0 TURBO VAN G (M) EURO 5 5DR

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Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING 100 % SUCCESSFUL CLAIM FOR VEH NO. GBD-5979-Z			
ACCIDENT ON 01/03/2021 AS FOLLOWS :-			
REPAIR COSTS			982.50
LOSS OF USE			346.72
GIA FEE			1.87
7 % GST			68.91

Total (S\$)	1,400.00
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E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ GROUP LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : LIM AI LEE  
DID : 66547920  
Main : 63198000  
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : INDIA INTERNATIONAL INSURANCE PTE LTD  
Reference. No. : 21030097  
Tax Invoice : WS 2105/OFM0063  
Invoice Date : 31-May-2021  
Invoice Amount : S\$ 1,400.00  
Payment Due Date : 31-May-2021  
Cheque No. : \_\_\_\_\_

ETHOZ GROUP LTD  
30 BUKIT BATOK CRESCENT  
SINGAPORE 658075




## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

GH1118M

Date of Accident

01/03/2021 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **India International Insurance ...**Period of Insurance ..... **31/03/2020 - 30/03/2021**Requested By ..... **Jackson Teo (ETHOZ PROTECT...**Requested Date ..... **24/03/2021 18:45****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	25 Mar 2021 16:41	<b>Clim Dtl Modified</b>	Claimant's Name: -> ETHOZ GROUP LTD.	[A] HOW MEI KWAN
2	25 Mar 2021 16:41	<b>Clim Veh Model Changed</b>	(204531) TOYOTA HIACE 3.0 D TURBO 5 DR (M).	[A] HOW MEI KWAN
3	25 Mar 2021 16:41	<b>Clim Created</b>	Reg No: GBD5979Z. Acct Date: 2021/03/01. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: Sompoo Insurance Singapore Pte. Ltd. (HQ). Workshop: Ethoz Group Ltd (HQ)	[A] HOW MEI KWAN
4	25 Mar 2021 16:41	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	25 Mar 2021 16:41	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/06	[A] HOW MEI KWAN
6	25 Mar 2021 16:41	<b>Adj Mandate Set</b>	Approved:0.00.Reinspr:Adj decides.	[A] HOW MEI KWAN
7	25 Mar 2021 16:42	<b>Label Added</b>	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	25 Mar 2021 16:42	<b>Adj Adjuster Assigned</b>	[None] -> MOHD RASUL	[A] HOW MEI KWAN
9	06 Apr 2021 12:41	<b>Adj Mandate Request</b>	Cur.Req:0.00:PODS Liability: 100%(B23) Remarks: Insured driver collided onto3rd party parked vehicle w hile reversing into the parking lot.	[A] CHEW HSIAO TONG
10	06 Apr 2021 20:48	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/04/06. Mandate Remarks: Dear Sir, liability is not in our favour. we are keen on direct settlement. Thank you.	[I] Derrick Tan Ming Chye
11	06 Apr 2021 20:48	<b>Adj Mandate Set</b>	Approved:0.00:Dear Sir, liability is not in our favour. we are keen on direct settlement. Thank you.	[I] Derrick Tan Ming Chye
12	04 May 2021 17:13	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	04 May 2021 17:13	<b>Clim Dtl Modified</b>	Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	04 May 2021 17:13	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2015/01/02.	[A] JOANNE LEE KHANG MIN
15	04 May 2021 17:13	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	07 May 2021 17:41	<b>Adj Mandate Request</b>	Cur.Req:1413.28:Liability: 100%(B23) *Quantum: (a)CORw/GST: \$1,051.28 + (b)LOU(4days x \$90.00): \$360.00 + (c)LTA/GIA search fee: \$2.00 = Total: \$1,413.28 *3 recommendation repair days + 1PRS = 4d ays *For your approval please.	[A] CHEW HSIAO TONG
17	07 May 2021 18:22	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/04/06. Mandate Remarks: Dear Sir, please confirm spray painting is required. Thank you.	[I] Derrick Tan Ming Chye
18	07 May 2021 18:22	<b>Adj Mandate Set</b>	Approved:1413.28:Dear Sir, please confirm spray painting is required. Thank you.	[I] Derrick Tan Ming Chye
19	25 May 2021 17:42	<b>Adj Mandate Request</b>	Cur.Req:1413.28:Hi, According to our surveyor: yes spray painting is required for rear fender and tail lamp lower panel. For your approval.	[A] CHEW HSIAO TONG
20	27 May 2021 09:23	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/04/06. Mandate Remarks: Dear Sir, please proceed with direct settl ement. Thank you.	[I] Derrick Tan Ming Chye
21	27 May 2021 09:23	<b>Adj Mandate Set</b>	Approved:1413.28:Dear Sir, please proceed with direct settlement. Thank you.	[I] Derrick Tan Ming Chye

Date From    Date To    Audit Type  

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2680654	25 Mar 2021 18:01:25	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	GBD5979Z	GH1118M	11.00
2692098	04 May 2021	OD/TP Case	Motor	LKK Auto	LKK Auto	GBD5979Z	GH1118M	11.00



6/1/2021		Merimen e-Claims					
	17:13:22	(Adjuster)		Consultants Pte Ltd	Consultants Pte Ltd (HQ)		