

**Xin Hua Workshop Pte Ltd**  
**Letter of Demand**

Our Ref: SFG 825 D

23-Sep-2021

**India International Ins Pte Ltd**  
64 Cecil Street  
#04, #05, IOB Building  
Singapore 049711

Dear Sir/Mdm:


**ACCIDENT INVOLVING SFG 825 D AND YQ1363K ON 4-JUN-2021 AT ALONG 111B DEPOT  
ROAD CARPARK**

**We are acting on behalf of the owner/driver to recover his vehicle damages and losses  
sustainer in the above accident from the third party driver/ or insurers.**

Description					Amount
Repair Costs					\$ 8,980.30
Loss of Rental	\$120.00	X	4	days	\$ 480.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ -
Amount					\$ 9,467.75

Please look into our client claims and let us hear from you shortly.

Thank you

  
Kerry Tan

Xin Hua Workshop Pte Ltd  
Tel : 8399 6267  
email : xinhuaworkshop@gmail.com

## LETTER OF AUTHORITY & INDEMNITY

In the matter of an accident involving motor vehicles SFG 825D and  
YQ 1363K on 4/6/2021 at along 111B Depot Rd Carpark

I/We, Yam Sze Koon (NRIC) S17 377 18 C  
of 458 Segar Rd #05-141 S (670458)  
am/are the registered owner of vehicle no. SFG 825D at the material  
time of accident.

I/We hereby authorize Xin Hua Workshop Pte Ltd to  
proceed with the repairs to the damages caused to my/our vehicle in the above  
accident in accordance with the recommendations and advice of the licensed  
motor adjuster appointed by the insurers or by us on my/our behalf.

I/We further authorize you to appoint solicitors to demand, claim and if necessary,  
to use my/our name to commence legal proceedings for the above purpose.

I/We further agreed to fully co-operate and to undertake without hesitation and  
reservation all assistance that you or my/our solicitors may require from me/us  
for the purpose of making the claim, including attending all meetings and court  
hearings in connection with my/our claim.

I/We hereby declare that I/we will always remain and be liable to you for the cost  
or repairs to my/our said vehicle and other incidental expenses. In the event that  
my/our claims are unsuccessful or partially successful or are dismissed due to  
any wilful misrepresentation or withholding of material facts as well as failure to  
execute the discharge vouchers on request, I/we hereby undertake to reimburse  
you the full repair costs or any portion of the same that cannot be recovered  
including loss of use, surveyor fees, legal fees and disbursements if necessary.

I/We irrevocably authorize Mr Xin Hua Workshop Pte Ltd of the  
repairers to sign all discharge voucher/indemnity forms and all necessary  
documents in connection with and arising out of the above claim.

Dated the 14 day of June 2021

Yam Sze Koon / [Signature]

Name/Signature



## EXPRESS SETTLEMENT

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

India Ref: MFL2021D0002547  
Claimant Ref: SFG825D

We/I, XIN HUA WORKSHOP PTE 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\$ 9,280.00 (Global Sum) (Open Sum), 00 (loss of sentimental), 00 (search fee), vehicle no. SFG825D that was damaged pursuant to the accident which occurred on 04/06/2021 (date) at 111B Depot Road Blk 111B Carpark (location) involving vehicle no. YQ1363K (insured vehicle). This is pursuant to the inspection conducted on 14/06/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Yam Sze Koon ("the third party claimant") of vehicle no. SFG825D 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 SFG825D (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\$ 9,280.00 to Xin Hua Workshop Pte Ltd.

Dated this 18 day of May 20 22

**CLAIMANT:**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

NRIC: \_\_\_\_\_

Address: \_\_\_\_\_

Nationality: \_\_\_\_\_

Occupation: \_\_\_\_\_

Signed by "the workshop" (with chop)

Xin Hua Workshop Pte Ltd

201838521G

23 Kaki Bukit Ave 4,  
#04-01, S(415433)

**WITNESS:**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

NRIC: \_\_\_\_\_

Address: \_\_\_\_\_

Nationality: \_\_\_\_\_

Occupation: \_\_\_\_\_



Signed by appointed Surveyor

LKK Auto Consultants Pte Ltd

199607198R

51 Ubi Avenue 1

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

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"



**Invoice**

**ADDRESS**


India International Insurance Pte  
Ltd  
64 Cecil Street #04, #05  
IOB Building  
049711

**INVOICE 084**  
**NO.**  
**DATE 23/09/2021**

DATE	DESCRIPTION	AMOUNT
	SFG 825 D - Opel Astra Date of Accident: 4/6/2021 Repair as per surveyor recommend repair cost.	8,392.80
SUBTOTAL		8,392.80
GST TOTAL		587.50
TOTAL		<b>S\$8,980.30</b>

Accepted By

Accepted Date

  
Kerry Tan





Auto Star Automotive Pte Ltd  
23 Kaki Bukit Ave 4  
# 04-01  
Singapore 415933  
autostar.automotive@yahoo.com  
Company Registration No. 202029008Z



**ADDRESS**

Yam Sze Koon  
458 Segar Road,  
#05-141,  
Singapore 670458.

Invoice 1042

DATE 17/06/2021

**DESCRIPTION**

**AMOUNT**

SMT 9600 A - Opel Crossland  
Rental Period: 14/6/2021 - 17/6/2021  
\$120 x 4 days  
(Replacement Vehicle: SFG 825 D)

480.00

Cheque should be crossed and made to Auto Star Automotive  
Pte Ltd or E-transfer A/C: 601-304835-001 OCBC Bank.

**TOTAL**

**S\$480.00**

Accepted By

Accepted Date

We appreciate your business and look forward to serve you again soon.



## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULAR

Name: (as in I/C) Yam See Koon  
 NRIC / Passport No.: S1737781C  
 Address (Res): 458 Sagar Road #05-141  
SC 6704581  
 Name & Address of Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
 D/L No: \_\_\_\_\_ D/L Type: Local / International  
 Pass Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Tel / HP: \_\_\_\_\_

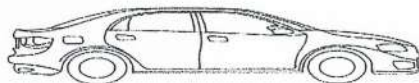
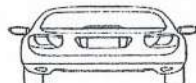
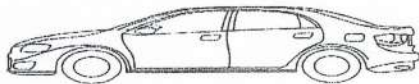
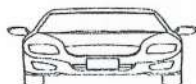
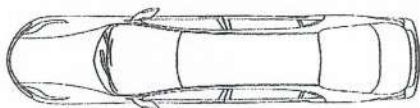
### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_  
 NRIC / Passport No.: \_\_\_\_\_  
 D/L No: \_\_\_\_\_ D/L Type: Local / International  
 Address (Res): \_\_\_\_\_  
 Tel / HP: \_\_\_\_\_

Refundable Deposit: \_\_\_\_\_

Cash/Nets/Cheque/Visa/MC Card No: \_\_\_\_\_

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



### ACCESSORIES CHECK

\_\_\_ Ashtray \_\_\_ Cig Lighter \_\_\_ S / Tyre  
 \_\_\_ STD Tools \_\_\_ Jack \_\_\_ Hub Caps  
 \_\_\_ Radio / Cass \_\_\_ CD / Cartridges \_\_\_ S / RIM

Veh No: SM79600A Replace Veh No: SFG 825D  
 Mileage Out: \_\_\_\_\_ Mileage In: \_\_\_\_\_  
 Make & Model Opel Make & Model \_\_\_\_\_  
 Auto / Manual Crossland Auto / Manual \_\_\_\_\_  
 OUT: Date 14/6/2021 OUT: Date \_\_\_\_\_  
 OUT: TIME 10 am OUT: TIME \_\_\_\_\_

### RENTAL CHARGES

Daily	@ \$		
Weekly	@ \$		
Monthly	@ \$		
Hours	@ \$		
Others	@ \$		
CDW	@ \$		
PAI	@ \$		
Delivery Service			

### SUB - TOTAL \$

OUT IN  
 E F E F

### EXTENSION

Collection Service \_\_\_\_\_

Misc. \_\_\_\_\_

### ESTIMATED TOTAL RENTAL \$

Hirer is responsible for the first \$ \_\_\_\_\_ excess for collision/damage to first party. (i.e.) Auto Stat Automotive Pte Ltd Vehicle (including windscreen) and also first \$ \_\_\_\_\_ excess for collision/damage to third party's vehicle for each and every accident/damage.

Hirer's Signature: \_\_\_\_\_

Addition Driver's Signature: \_\_\_\_\_

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

### \*IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 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 **AUTO STAR AUTOMOTIVE PTE LTD.**
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
  - shall report all accidents involving the said vehicle to the owner immediately;
  - shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCHEME' (the form will be made available when the accident is report to the owner);
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - injury case
    - non-injury case involving a Government vehicle, or damage to Government property.
    - non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
    - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE. The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE PTE LTD and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
17/6/2021	12pm					



HIRER:

**TERMS & CONDITIONS**

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

**Windscreen Excess:** S\$ 100.00  
**Own Damage Excess (Section 1):** S\$ 2,000.00  
**Third Party Excess (Section 2):** S\$ 2,000.00  
**Young and Inexperienced Driver:** Additional S\$ 3,000.00  
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on 14/6/2021 (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer

Name:

Auto Star Automotive Pte Ltd (the Owner)

Name:

Designation:







Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Jun 2021 / 17:41:30

Receipt Date/Time : 07 Jun 2021 / 17:41:30

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210607-003609

Previous Receipt No. :

**S/N Item Description/  
Business Transaction Reference  
No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - YQ1363K

SFG 825D

As at 04 Jun 2021/11:00:00

Insurance Co: INDIA INT'L INS PTE LTD

1 Insurance Enquiry - YQ1363K  
Enquiry Fee  
20210607174040569337

	7.00	0.49	7.49
<b>Sub-Total</b>	7.00	0.49	7.49
<b>Total Before Rounding</b>	7.00	0.49	7.49
<b>Rounding Difference</b>			0.04
<b>Total Amount Payable</b>			7.45

Paid By

20210607174051234

Direct Debit: eNETS Debit  
(Internet Banking)

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.

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	15 Jun 2021 11:55	<b>Clim Dtl Modified</b>	Claimant's Name: -> YAM SZE KOON.	[A] HOW MEI KWAN
2	15 Jun 2021 11:55	<b>Clim Veh Model Changed</b>	(205890) OPEL ASTRA ST 999cc (A).	[A] HOW MEI KWAN
3	15 Jun 2021 11:55	<b>Clim Created</b>	Reg No: SFG825D. Acct Date: 2021/06/04. Claim Type: TP. Insurer: India International Insurance Pte Ltd (H Q). TP Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Xin Hua Workshop Pte Ltd (HQ)	[A] HOW MEI KWAN
4	15 Jun 2021 11:55	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	15 Jun 2021 11:55	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/24	[A] HOW MEI KWAN
6	15 Jun 2021 11:55	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	15 Jun 2021 11:55	<b>Label Added</b>	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	15 Jun 2021 11:55	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] HOW MEI KWAN
9	17 Aug 2021 08:44	<b>Adj Mandate Request</b>	Cur.Req:0.00:PODS Liability: 100%(B23) Remark: Insured driver reversed and hit 3rd party parked vehicle.	[A] CHEW HSIAO TONG
10	17 Aug 2021 10:22	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/06/24. Mandate Remarks: Agree to do direct settlement. Please revert with your quantum advice	[I] Sundari Nagarajan
11	17 Aug 2021 10:22	<b>Adj Mandate Set</b>	Approved:0.00:Agree to do direct settlement. Please revert with your quantum advice	[I] Sundari Nagarajan
12	19 Oct 2021 16:46	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	19 Oct 2021 16:46	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	19 Oct 2021 16:46	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2018/03/14.	[A] JOANNE LEE KHANG MIN
15	19 Oct 2021 16:46	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	23 Oct 2021 21:30	<b>Adj Mandate Request</b>	Cur.Req:9387.75:PODS Liability: 100% *Quantum: (a)CORw/GST: \$8,980.30 + (b)LOR(4days x \$100.00): \$400.00 + (c)Search fee: \$7.45 = Total: \$9,387.75 *Vehicle Model: Opel Astra(999cc) *3 recommendation r epair days +1PRS = 4days *For your approval p	[A] CHEW HSIAO TONG
17	25 Oct 2021 14:04	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/06/24. Mandate Remarks: Low beam and High beam control unit, damages not visible. Why lumpsum COR was not negotiated	[I] Sundari Nagarajan
18	25 Oct 2021 14:04	<b>Adj Mandate Set</b>	Approved:0.00:Low beam and High beam control unit, damages not visible. Why lumpsum COR was not negotiated	[I] Sundari Nagarajan
19	25 Mar 2022 15:57	<b>Adj Mandate Request</b>	Cur.Req:9387.75:Hi, Pls refer to diagnostic report to show malfunction of the low & high beam control unit. No 2nd hand parts for 3rd party vehicle as the model is not common in market. For your review and mandate please.	[A] CHEW HSIAO TONG
20	28 Mar 2022 10:35	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/06/24. Mandate Remarks: Please upload the photos of replaced low & high beam control unit.	[I] Sundari Nagarajan
21	28 Mar 2022 10:35	<b>Adj Mandate Set</b>	Approved:9387.75:Please upload the photos of replaced low & high beam control unit.	[I] Sundari Nagarajan
22	12 May 2022 11:17	<b>Adj Mandate Request</b>	Cur.Req:9387.75:Pls refer to photo 19-20 to show damage headlamp & beam were put on the floor. The new headlamp and beam has been installed in the car. Hope the above clarify. Thanks.	[A] CHEW HSIAO TONG
23	13 May 2022 08:51	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/06/24. Mandate Remarks: Please upload the photos of replaced low & high beam control unit.	[I] Sundari Nagarajan
24	13 May 2022 08:51	<b>Adj Mandate Set</b>	Approved:9387.75:Please upload the photos of replaced low & high beam control unit.	[I] Sundari Nagarajan

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
2701926	16 Jun 2021 09:27:42	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SFG825D	YQ1363K	11.00
2734292	19 Oct 2021 16:46:15	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SFG825D	YQ1363K	11.00