

PKS AUTOMOTIVE PTE LTD

7 Toh Guan Road East, Alpha Industrial Building #04-11 Singapore 608599

Tel: 8614 6767 / 9182 6686

| Email: admin@pksautomotive.com

UEN No:

24th August 2021

Our reference: PKS-202102-16

Your reference: SLR 4458A

India International Insurance Private Limited

64 Cecil Street

Singapore 049711

Attn: Motor Claims Department

BY MAIL

Dear Sir / Madam,

Claimant : LU YI YI

Address : 11 FERNVALE CLOSE #12-04 SINGAPORE 797475

We are instructed by the above named to claim damages against your company/company's worker in connection with an accident between 13/02/2021 along UPPER CHANGI ROAD involving our client's vehicle registration number SLU5643J and vehicle registration number SLR4458A 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	:	\$16,000
Loss of Rental	:	\$2100
LTA Search Fee	:	\$7.45
Total	:	<u>\$18,107.45</u>

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

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

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,



Sharon Ong

PKS AUTOMOTIVE PTE LTD

LETTER OF AUTHORIZATION

To : India International Insurance Pte Ltd
Claimant : Lu Yi Yi

Dear Sirs,

I/We, Lu Yi Yi
owner of vehicle no. SLU56437 hereby authorize my/our repairer, **PKS AUTO PTE LTD**,
to 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. SLU56437 that was damage
pursuant to the accident which occurred at/along 13/02/2021 10:25 along
Upper Changi Road, Singapore
involving vehicle nos. SLR4458A


I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining the above-mentioned accident due to me/us to my/our repairer **PKS AUTO PTE LTD**. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer **PKS AUTO 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 13th day of February (month) 20 21 (year)

Signature of owner vehicle (claimant) : 
Name of owner of vehicle (claimant) : Lu Yi Yi
NRIC Number (claimant) : S8681261D

EXPRESS SETTLEMENT

DISCHARGE VOUCHER

III- Direct Settlement (PODS)

India Ref: MFL2021D0000712
Claimant Ref: SLU 5643J

We/I, PKS AUTOMOTIVE 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\$ 16,000.00 (repair cost), S\$ 1,200.00 (loss of ~~use~~ rental), S\$ 7.45 (search fee), vehicle no. SLU 5643J that was damaged pursuant to the accident which occurred on 13/02/2021 (date) at UPPER CHANGI RD, SINGAPORE (location) involving vehicle no. SLR 4458A (insured vehicle). This is pursuant to the inspection conducted on 19/02/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LU YI YI ("the third party claimant") of vehicle no. SLU 5643J 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 SLU 5643J (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\$ 17,207.45 to PKS AUTOMOTIVE PTE LTD

Dated this 24th day of September 20 21

CLAIMANT:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:

[Signature]



Signed by "the workshop" (with chop)

PKS Automotive Pte Ltd

202105109G

770h Guan Road East

#04-11 Singapore 608599

WITNESS:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:



[Signature]

Signed by appointed Surveyor

LKK AUTO CONSULTANTS PTE LTD

199607198R

51 UBI AVE 1 #01-25 PAYA LEBAR IND'L PARK

SINGAPORE 408933

PKS AUTOMOTIVE PTE LTD

INVOICE

7 Toh Guan Road East
Alpha Industrial Building #04-11
Singapore 608599
Roc: 202105109G
Tel: 8614 6767 / 9182 6686
Email: admin@pksautomotive.com

DATE: August 10, 2021
INVOICE # PKS-00051
TERMS: COD

Bill To:

INDIA INTERNATIONAL INSURANCE PTE LTD
64 CECIL STREET
#04/#05-02 IOB BUILDING
SINGAPORE 049711

Vehicle No.: SLU5643J

Make & Model: MERCEDES BENZ GLA 200

DESCRIPTION	AMOUNT
ACCIDENT INVOLVING SLU5643J & SLR4458A ON 13/02/2021 ALONG UPPER CHANGI ROAD	
SUPPLY SPARE PARTS, PANEL BEATING, REPAIR AND SPRAY PAINTING TO PRE-ACCIDENT CONDITION	
LUMP SUM REPAIR	\$ 16,000.00
TOTAL	\$ 16,000.00

E. & O. E

Please make all cheques payable to **PKS Automotive Ptd Ltd**
OCBC Current **601-441694001**

THANK YOU FOR YOUR BUSINESS!



1st Auto Pro Pte Ltd

We Believe In Service

8 KAKI BUKIT AVENUE 4
PREMIER @ KAKI BUKIT
OFFICE @ #01-49 | WS @ #01-51&52
SINGAPORE 415875

Contact:
86146767 (Sean Lian)
91883197 (Christina Tan)

Email:
CLAIMS@1AP.COM.SG
UEN:
201702200K

Bill To:

LU YI YI
TAN CHEE LIN
11 FERVALE CLOSE #12-04 SINGAPORE 797475

Invoice

Inv No :	R100131
Date :	30-05-21

Attn:	Contact	Veh Number	Make Model	Terms
	90019793	SLU5643J	MERC GLA 200	C.O.D.

Description	Amount (S\$)
RENTAL OF SJP2594L AUDI A4 LEASING FROM 13 FEB 2021 - 27 FEB 2021 \$150 x 14 DAYS	\$2,100.00
Reference:	Total
	\$2,100.00
	Less: Deposit / Payment
	\$0.00
	Balance Due
	\$2,100.00

E. & O. E

Payment method: Please make all cheque payable to 1st Auto Pro Pte Ltd
OCBC Current 712-058379-001
Paynow UEN 201702200K
Paylah number 91883197

THANK YOU FOR YOUR BUSINESS!



8 Kaki Bukit Avenue 4 Premier @ Kaki Bukit
Office @ #01-49 | WS @ #01-51/52
Singapore 415875

Veh. No <i>SLU5643J</i>	Rental Veh. No <i>SJP 2594L</i>
Veh. M / M <i>Mercedes GLA 200</i>	Rental Veh. M / M <i>Audi A4</i>

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER	DRIVER'S PARTICULAR	
Name:	<i>Lu Yi Yi</i>		Name:	<i>Tan Chee Lin</i>
Address:			Address:	<i>11 Pervale Close #12-04 Singapore 797475</i>
I/C:	<i>2610</i>		I/C:	<i>188J</i>
Pass Date:			Pass Date:	<i>30 Aug 1988</i>
Contact:			Contact:	<i>9001 9793</i>

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	

RENTAL DETAILS			
Mileage Out		Mileage In	
Date Out	<i>13 Feb 2021</i>	Date In	<i>27 Feb 2021</i>
Time Out		Time In	
ASSIGNED BY	REMARKS	CHECKED BY	REMARKS

RENTAL CHARGES					PETROL / DIESEL LEVEL					
Daily	@ \$	<i>150</i>	<i>14</i> Days @	\$ <i>2100</i>	OUT	E	$\frac{1}{4}$	$\frac{1}{2}$	$\frac{3}{4}$	F
Weekly	@ \$		Wks @	\$	IN	E	$\frac{1}{4}$	$\frac{1}{2}$	$\frac{3}{4}$	F
Monthly	@ \$		Mth @	\$						
Hours	@ \$		Hrs @	\$						
Inclusive of additional charges (if any)				Amt payable	\$ <i>2100</i>	Petrol Charges	YES	NO	AMT:	
						CDW	YES	NO	AMT:	
Payment	CASH	NETS	CHQ	VISA	MAST	Security Deposit	YES	NO	AMT:	
Bank / Cheque No						Advance 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 tendered 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 1st Auto Pro Pte Ltd in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personal of 1st Auto Pro Pte Ltd to the hirer and/or driver upon leasing of vehicle)

- ❖ Only persons above 26 and below 65 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 1st Auto Pro Pte Ltd.
- ❖ 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 1st Auto Pro Pte Ltd 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\$3000/- excess payable to 1st Auto Pro Pte Ltd and also the first SGD\$3000/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of 1AP (authorised signature only)

1ST AUTO PRO PTE LTD
201702200K
8 KAKI BUKIT AVE 4
#01-49 SINGAPORE 415875

TERMS AND CONDITIONS
1st Auto Pro Pte Ltd

An agreement is made as per the day in the schedule hereto between 1st Auto Pro Pte Ltd (hereinafter called 'the owner') of the one part and the hirer named in the schedule hereto whose particulars and signature appear overleaf (hereinafter called 'the hirer') of the other part whereby it is agreed as follows:-

1. The owner will let and the hirer will take on hire, subject to terms and conditions hereinafter the motor vehicle described in the schedule here to (hereinafter call 'the vehicle'). Upon signing the agreement overleaf, the hirer shall agree to all terms and conditions stated on both sides of the agreement.
2. The hiring shall commence and expire on the date and time specified in the schedule.
3. The hirer acknowledges that the vehicle is the property of the owner and that the vehicle is without any visible defects and in perfect running condition. The hirer is under obligation to return the vehicle with all tyres, tools, accessories and equipment in as good order and condition as of what the vehicle was when collected by the hirer from the owner
4. The hirer shall also pay rent in advance and the deposit specified in the agreement. The owner shall (without prejudice) be at liberty to retain out of such deposit:-
 - a) The portion of any damage or loss which the hirer undertakes to be responsible regardless of the negligence as set out in this agreement.
 - b) The amount of any loss or damage for which the hirer is responsible under the provisions of the clause of the front page hereof.
 - c) Any other additional charges payable under clauses 7 and 8 hereof.
 - d) All cost and expenses.
5. During the period of leasing, customer shall not drive vehicle into Malaysia, Thailand without prior notification and payment of additional charges to the company.
6. The use of the vehicle is strictly restricted to the Republic of Singapore only, otherwise with the prior consent of the owner. Additional surcharge shall be paid before the hirer is allowed to drive the vehicle into West Malaysia. The hirer hereby indemnifies and keeps indemnifies the owner against all loss suffered by the owner including all loss resulting from inability to use the vehicle in consequence of the vehicle passing out of the Republic of Singapore without prior consent of the owner.
7. During the hiring period, petrol is at the hirer's expense. If the vehicle is delivered with a full tank of petrol, it must be returned likewise. In the event if the hirer is unable to fill up the vehicle, the owner will be authorised to do so in his name and at the hirer's account.
8. If there is any breach of terms and conditions herein by the hirer, including the payment of rentals charges and others, the hirer shall pay for the full owner's legal cost, loss, damage, claims and expenses arising out of any damage to the said vehicle. In the event if the hirer fail to return the vehicle at the expiration of the period of rent then without prejudice to the other rights of the owner and the hirer shall pay to the owner to every hour elapsing between the time of such expiration and the time the vehicle is returned to the owner such further charge in accordance with the owner's current rate of rental charges or at such other rate as the owner mat in its absolute discretion deem fit.
9. Should you decided to direct our bill charges to some other person, firm or organisation who fail to make any payment promptly when due, you will have to undertake the payment and pay accordingly to the company upon demand. All charges and amounts due hereunder which are not paid when due shall bear interest at 2% per month until they are paid.
10. As mentioned overleaf, hirer will have to pay all fines, penalties, forfeitures and court costs imposed for any parking or traffic offences with respect to the vehicle during the period of leasing under this agreement. You will immediately report such violations to the company and will hold company harmless from all claims arising out of such violations.
11. If the vehicle is confiscated by the Government, the hirer shall compensate the company on all cost incurred including the value of the vehicle at the material time of confiscation.
12. The hirer shall agree to take proper car of the vehicle and drive the same in a careful and skilful manner observing the traffic regulations and laws. In the event of any breach thereof, the hirer shall pay all Police and Traffic Court Summonses, Notices and Inquires in connection therewith. Particular attention is to be accorded to the following factor:-
 - a) The hirer shall not carry load or passengers in excess of the motor vehicle's license carrying capacity of that particular make and model the hirer is leasing.
 - b) The hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs.
 - c) The hirer shall not leave the vehicle unattended while it is unlocked or while the keys are inside the vehicle.
 - d) The hirer shall not deface the paintwork or bodywork of the vehicle nor add or erect any painting sign-writing.
 - e) The hirer shall not use or permit the vehicle to be used for transportation of animals, creature, plant or fruit which is or which contains properties which are unfit for carriage or which are improperly packed, inflammable, harmful, illegal, verminous, infested, contaminated, condemned or offensive smelling.
 - f) The hirer must inform the owner of any serious faults, failures, mechanical issues or whatsoever so that the owner can rectify the problem. Otherwise should any losses, damaged and/or charges arise, the hirer will be held liable.
 - g) In case of any breakdowns, failures, accidents or whatsoever occurs in Singapore or West Malaysia, the hirer must inform the owner immediately and/or its agent and the hirer is not allowed to engage any towing agents or motor workshops without the owner's written consent. Should the hirer engage any unauthorised workshop and/or agents, the hirer shall be liable to pay for losses
13. An authorised driver will immediately report any accident within 24 hours to the company at the location where vehicle was rented and will also deliver to company at that location, every summons, and complaint of paper of any kind received by authorised driver in any relating to any accident involving the vehicle while rented under this agreement. An authorised driver will not aid or encourages the filling of any claims as a result of any accident and will cooperate fully with the company and its insurer in the investigation and defence of any claim or lawsuit. The hirer or driver must not admit to or compound any claim either partially or in full. It is important that they secure the names and address of all witnesses as well as the license number of any and all vehicles involved in the accident. In any case if the local police authorities have to be informed of any injuries with relates to the accident happened in Malaysia, hirer are required to lodge a police report both in Malaysia and Singapore within 24 hours. All repairs must only be carried out by 1st Auto Pro Pte Ltd and/or appointed workshop.
14. In the event that the vehicle or any part thereof is damaged or missing which includes all accessories and items, the hirer shall forthwith pay to the owner the excess amount payable in respect of each and every incident regardless of negligence. Arrangement may however be made at the request of the hirer to cover the vehicle with such a policy during the period of the hire, upon the hire having the current rate of premium as evidenced by his initials in 'accept' space provided on the overleaf.
15. The hirer and the registered additional driver are not insured under a policy of insurance against personal injury or death to themselves.
16. The owner is not obligated to provide any replacement vehicle if any accidents or breakdowns occur in Malaysia, whether or not the accident or breakdown is due to the negligence of the hirer but however if owner chooses to provide any replacement vehicle for accident occurred in Singapore it will be at the hirer's expenses.
17. The person signing the agreement assumes the full personal responsibility along with the firm, person or organisation in whose name he/she might sign.
18. In the event of any disputes arising out of or in connection with this agreement, the parties here to, hereby and submit to the jurisdiction of the Courts of the Republic of Singapore.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. M4-0006529-2

Print Date/Time : 16 Feb 2021 / 12:37:19

Receipt Date/Time : 16 Feb 2021 / 12:37:12

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210216-001600

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLR4458A				
As at 13 Feb 2021/11:50:00				
Insurance Co: INDIA INT'L INS PTE LTD				
Insurance Co: MSIG INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SLR4458A Enquiry Fee 20210216123559582387	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
462845XXXXXX9639		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.

Print Received Message

This mail is associated with :

***SLU5643J (MFL2021D0000712)**

[SLR4458A]

TP

LU YI YI

Feb 13 2021 12:00AM

[GRAB RENTALS PTE LTD]

PKS Automotive Pte Ltd

From India International Insurance Pte Ltd (HQ) (III_SG), sent on 01/09/2021 08:34 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$17207.45) - SLU5643J - Claim Handler: Derrick Tan Ming Chye

Approved:17207.45.

DIRECT CREDIT AUTHORISATION FORM

This form is to be completed by the Supplier of India International Insurance Pte Ltd. Payment will be credited directly into the Supplier's bank account stated below through Interbank Giro. The Supplier has to complete Part I of the form, obtain his banker's certification in Part II and return the duly completed form to India International Insurance Pte Ltd.

(Name of Paying Organisation)

Part I (To Be Completed By Supplier)

(A) To: India International Insurance Pte Ltd
(Name of Paying Organisation)

Supplier's Particulars:

Name : PKS Automotive Pte Ltd
Address : 7 Toh Guan Road East #04-11 Singapore 608599
Telephone Number: 9182 6686 Fax Number: -
Name of Bank : OCBC Name of Branch: Toa Payoh Central
Account Number To Be Credited : 601441694001

I/We hereby authorise India International Insurance Pte Ltd to credit payments due to me/us to the above account.
(Name of Paying Organisation)

This authorisation shall continue to be in force until I/we have expressly revoked it by notice in writing delivered to you. You may in your absolute discretion terminate this arrangement by written notice delivered to my/our address last known to you.

In the event of a change of bank account, I/we shall inform you in writing 2 weeks in advance before the change.

(B) To: OCBC
(Name of Supplier's Bank)

I/We hereby consent to the Bank's disclosure of customer information relating to me/us as requested for in this document.

Signatures and Company's stamp As In Bank Account



14/10/21
Date

Part II (To Be Completed By Supplier's Bank)

To: OCBC
(Name of Paying Organisation)

Without responsibility on the part of the Bank or the signing officer, we confirm that the signature/other particulars agree with that in our files. The account number to be presented in the Interbank Giro format is as follows:

Bank Branch Account Number

7339 601 441694001

Signature of Authorised Bank Officer



Jayne Lim Jia Yu
9095
OCBC Bank

14/10/2021
Date