

Letter of Demand

Your Ref : SMP 3374M
Our Ref : OCR/31082021/TP-10857 - GBJ 3726T
Date : 21/12/2021

INDIA INTERNATIONAL INSURANCE PTE LTD

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

Attn : Motor Claim Department

Subject : ACCIDENT INVOLVING VEHICLE NUM : GBJ-3726-T, SMP3374M ON
31/08/2021 AT ALONG BEDOK RESERVOIR RD (NEAR BEDOK NORTH RD)

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	1,658.50
2. Loss Of Use (3 days)	360.00
3. Miscellaneous - GIA Search Fee	29.00

TOTAL 2,047.50

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 

CLAIM DEPARTMENT

DID : 66547920

FAX :

EMAIL : ailee.lim@ethozgroup.com

Date : 02/09/2021
To : **ETHOZ GROUP LTD**
() 30, Bukit Batok Crescent, Singapore 658075
() 50, Gul Crescent, Singapore 629543
() 22, Tampines Street 92, Singapore 528876
From : **ETHOZ AUTO LEASING LTD**
(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO. : GBJ3726T

ACCIDENT DATE : 31/08/2021 09:47

LOCATION : Along Bedok Reservoir Rd (Near Bedok North Rd)

OTHER VEHICLE (S) : SMP3374M
(IF ANY)

1. I 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)**].
- * b. 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;

¹ Where authorising party is not vehicle owner and poliryholder.

*

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.

 

Page 1 of 3
*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 | - | NO REFUND |
| b. | 100% | - | FULL REFUND |
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 withany 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 AUTO LEASING LTD
NRIC No.: 201613943G
Designation:
Address: 30 BUKIT BATOK CRESCENT, SINGAPORE (658075)



Witness' Signature
Name: Rakeswaran. Anand.
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: MFL2021D0003802
Claimant Ref: GBJ3726T

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\$ 1,900.00 (Global Sum) (~~repair cost~~), ~~CC~~ (~~loss of use/rental~~), ~~CC~~ (~~search fee~~), vehicle no. GBJ3726T that was damaged pursuant to the accident which occurred on 31/08/2021 (date) at 531 Bedok Reservoir Rd (Near Bedok North Rd) (location) involving vehicle no. SMP3374M (insured vehicle). This is pursuant to the inspection conducted on 01/12/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ETHOZ AUTO LEASING LTD ("the third party claimant") of vehicle no. GBJ3726T 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 GBJ3726T (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\$ 1,900.00 to Ethoz Group Ltd.

Dated this 02 day of March 20 22

CLAIMANT:

Signature:



Signed by "the workshop" (with chop)

Name:

ETHOZ GROUP LTD

NRIC:

1981045214

Address:

30 Bukit Botok 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:

TAX INVOICE

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

Tax Invoice : WS 2203/OFM0002
Invoice Date : 02-Mar-2022
Ref. No. : 21090117
GST No. : M2-0057587-3

Page 1

VEHICLE NO. : GBJ-3726-T

MAKE & MODEL : NISSAN NV350 PANEL VAN 2.5 DIESEL G (A) EURO 6

ACCIDENT DATE : 31/08/2021

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING GLOBAL SETTLEMENT FOR VEH NO. GBJ-3726-T ACCIDENT ON 31/08/2021 AS FOLLOWS :- GLOBAL SUM (ALL IN)			1,775.70
7 % GST			124.30

Total (S\$)

1,900.00

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. : 21090117
Tax Invoice : WS 2203/OFM0002
Invoice Date : 02-Mar-2022
Invoice Amount : S\$ 1,900.00
Payment Due Date : 02-Mar-2022
Cheque No. : _____

ETHOZ GROUP LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075





RECORD MANAGEMENT CENTRE

**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: 02/09/2021

Your Ref No: 123456

Dear Sir/Madam,

Date of Accident: 31/08/2021 00:00 (SGT)

Vehicle No: GBJ3726T

Place of Accident: Singapore

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

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$\$)	QTY	AMOUNT (\$\$)
SMP3374M	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 whatsoever 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.

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	30 Nov 2021 17:05	Clm Dtl Modified	Claimant's Name: -> ETHOZ AUTO LEASING LTD.	[A] HOW MEI KWAN
2	30 Nov 2021 17:05	Clm Veh Model Changed	(206785) NISSAN NV350 2.5 PANEL VAN 5AT 5DR (A).	[A] HOW MEI KWAN
3	30 Nov 2021 17:05	Clm Created	Reg No: GBJ3726T. Acct Date: 2021/08/31. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: Somp Insurance Singapore Pte. Ltd. (HQ). Workshop: Ethoz Group Ltd - Tampines (HQ)	[A] HOW MEI KWAN
4	30 Nov 2021 17:05	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	30 Nov 2021 17:05	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/09	[A] HOW MEI KWAN
6	30 Nov 2021 17:05	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	30 Nov 2021 17:07	Label Added	(30651):Vehicle Not In,(30653):Direct Settlement.	[A] HOW MEI KWAN
8	30 Nov 2021 17:07	Adj Adjuster Assigned	[None] -> XING GUO QIANG	[A] HOW MEI KWAN
9	01 Dec 2021 16:58	Adj Mandate Request	Cur Req:0.00:PODS Liability: 100% Remark: Insured driver hit onto 3rd party rear left portion	[A] CHEW HSIAO TONG
10	02 Dec 2021 16:07	Label Removed	(30651):Vehicle Not In.	[A] HOW MEI KWAN
11	02 Dec 2021 17:34	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/12/09	[I] Bhargavi Purushothaman Dhanya
12	02 Dec 2021 17:34	Adj Mandate Set	Approved:0.00.	[I] Bhargavi Purushothaman Dhanya
13	25 Feb 2022 13:54	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
14	25 Feb 2022 13:54	Clm Dtl Modified	Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	25 Feb 2022 13:54	Clm Dtl Modified	JPJ Reg. Date: -> 2019/04/08.	[A] JOANNE LEE KHANG MIN
16	25 Feb 2022 13:54	Clm Details Notified		[A] JOANNE LEE KHANG MIN
17	25 Feb 2022 14:17	Adj Mandate Request	Cur Req:1987.50:PODS Liability: 100% *Quantum: (a)CORw/GST: \$1,658.50 + (b)LOU(3days x \$100.00): \$300.00 + (c)Search fee: \$29.00= Total: \$1,978.50 *Vehicle Model: Nissan NV350(2488cc) *3 recommendation repair days *For your approval please.	[A] CHEW HSIAO TONG
18	28 Feb 2022 10:06	Adj Mandate Set	Approved:1987.50.	[I] Bhargavi Purushothaman Dhanya

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
2745622	01 Dec 2021 09:42:13	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	GBJ3726T	SMP3374M	11.00
2769047	25 Feb 2022 13:54:56	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	GBJ3726T	SMP3374M	11.00

