

趙 源 摩 哆

Chew Goon Motor

新加坡宏茂橋第 2A 工業區第五道大牌十號門牌十五,十六,十七(一樓)及門牌五(三樓)

Blk 10 Ang Mo Kio Industrial Park 2A, Ave 5

#01-15, 16 & 17 AMK Autopoint, Singapore 568047

Business Reg. No. : 221880/00C GST Reg. No. : MX-0486007-AO

Tel : 6484 1626 (24 Hrs) Fax : 6484 0465

E-mail : chewgoon@singnet.com.sg

◀ 修理各种汽车打吗咭喷漆等 ▶

Date: 08.08.2022

Your Reference: SLM1425R

THE MOTOR CLAIM DEPARTMENT
AIG ASIA PACIFIC INSURANCE PTE. LTD
78 Shenton Way
#07-16 AIG Building
Singapore 079120

Dear Sir,

ACCIDENT ON : 17.12.2021
ALONG / AT : DUNEAM RD BEFORE SHELFORD RD
INVOLVING : SMY7738Z & SLM1425R

We wish to have a "Direct Settle" to the above matter.

We enclose herewith the following documents for your perusal and attention.

1. Final repair bill for \$1,784.20 (Include GST)
2. Letter of Authority
3. Third Party Discharge Voucher
4. Motor Accident Report made by SMY7738Z
5. Certificate of Insurance
6. Vehicle of Registration Log Card
7. Third Party Insure Enquiry Charges @2.00 (SLM1425R)
8. Loss of Rental (11 Days X \$120/-) @\$1,412.40 (with gst)
(In 27.12.2021 Out 06.01.2022)

Thank you.

Yours faithfully

Chew
.....

TAX INVOICE NO. 25037

◀ 修理各种汽车烧焊打吗咭喷漆等 ▶

Date 08.08.2022

Chew

C/O BLK 10 ANG MO KIO IND. PARK 2A
AVE 5, #01-15, 16 & 17 AMK AUTOPOINT
SINGAPORE 568047

DATE :

THE MOTOR CLAIMS DEPARTMENT

AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY
#07-16 AIG BUILDING
SINGAPORE 079120

DEAR SIRs,

ACCIDENT ON : 17.12.2021
ALONG/AT : DUNEAM RD BEFORE SHELFORD RD
INVOLVING : SMY7738Z & SLM1425R

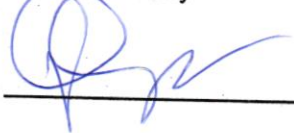
I/ We /am /are the registered owner of vehicle no. SMY7738Z which was involved
in the above mentioned accident with your insured vehicle no. SLM1425R.

As the accident was caused due to the gross negligence on the part of your insured driver of
vehicle no. SLM1425R . I/we have no alternative but to look to you for
compensation for the losses sustained as a result of the above accident.

Presently, my/ our vehicle is lying at **M/S CHEW GOON MOTOR** of Blk 10, Ang Mo Kio
Industrial Park 2A, Ave 5, #01-15, 16 & 17 AMK Autopoint, Singapore 568047. Telephone
6484 1626. Kindly arrange to have it surveyed by your assessor, failing which I / we shall
authorised my/ our repairer to proceed on with the repairs and the final bills will be
forwarded to you for settlement.

Thank you.

Yours faithfully





TO WHOM IT MAY CONCERN
LETTER OF AUTHORITY

ACCIDENT ON 17.12.2021 AT DUNEAM RD BEFORE SHELFORD RD
INVOLVING SMY7738Z & SLM1425R

I, GUM DARREN GENE NRIC No. SXXXX624A

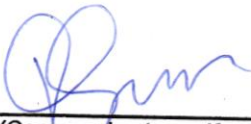
OF BLK 540 SERANGOON NORTH AVE 4 #06-101 S 550540

Owner of motor vehicle registration No. SMY7738Z

insured by NTUC INCOME INSURANCE

under policy no. 5121492550 do hereby authorise **M/S CHEW GOON MOTOR** of
Blk 10 Ang Mo Kio Ind. Park 2A, Ave 5, #01-15, 16 & 17 AMK Autopoint Singapore
568047 as my authorised representative to write, negotiate & settle claim on my behalf in my
claim against the owner and/or driver of motor vehicle registration no. SLM1425R
in respect of the above mentioned accident.

I also hereby authorise that the agreed settlement sum be made in favour of my
representative **M/S CHEW GOON MOTOR** and that the said payment be forwarded to them
as full and final discharge of my claim. I hereby exonerate the
AIG ASIA PACIFIC and/or their insured and/or driver of vehicle
no. SLM1425R from any liability after payment of any claim to my authorised
representative **M/S CHEW GOON MOTOR**.

Signature :  
(Company's stamp if necessary)

Dated : _____

WITHOUT PREJUDICE to:

(a) Insurers' Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]

THIRD PARTY'S DISCHARGE AGREEMENT

Claim ref. : _____

To M/s : AIG ASIA PACIFIC

In consideration of your paying at my request to M/S CHEW GOON MOTOR of Blk 10
Ang Mo Kio Ind. Park 2A, #01-15, 16 & 17, Ave 5, Singapore 568047 the sum of Dollars

: THREE THOUSAND ONE HUNDRED NINETY EIGHT AND CENTS FORTY ONLY

(\$ 3,198.60) being cost of repair carried out to my/our motor vehicle no :

SMY7738Z. All actions, claims and damages arising out of and, in

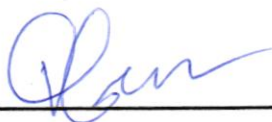
consequence of an accident occurring on 17.12.2021

at DUNEAM RD BEFORE SHELFORD RD

between SMY7738Z & SLM1425R

I/We furthermore agree that the foregoing sum is voluntarily accepted as full and final
compromise and settlement of all claims, that the payment of the said amount shall never
be construed as an admission of liability by the parties hereby reached.

Signature :





Witness :

Name :

Gum Darren Gene

Name :

NRIC No. :

Sxxxx624A

Date :

Address :

Blk 540 Serangoon #06-101
North Ave 4 S 550540

Date :

WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]



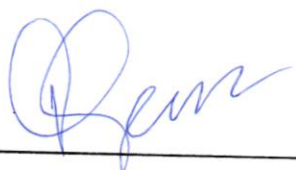
AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, GUM DARREN GENE ("the third party claimant")
of 540 SERANGOON NORTH AVENUE 4 #06-101 S 550540 (address),
owner of SMY7738Z (vehicle no.) hereby authorize
CHEW GOON MOTOR
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SMY7738Z that was
damaged pursuant to the accident which occurred on 17.12.21 (date) along
DUNEAM RD BEFORE SHELFORD RD (location)
involving vehicle no/s SMY7738Z & SLM1425R ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment further to settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this _____ day of _____ (month) 20____ (year)



Signed by "the third party claimant"





Signed by "the workshop"

WITHOUT PREJUDICE to:

- (a) Insurers' Subrogated Claim and/or
- (b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]



RELEASE VOUCHER
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

"We/I, CHEW GOON MOTOR ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte. Ltd. KENNETH ("name of surveyor") with respect to the amount claimed for S\$ 1,784.20 (repair costs), S\$ 1,412.40 (loss of use/rental) S\$ 2.00 (search fees) for vehicle no. SMY7738Z that was damaged pursuant to the accident which occurred on 17.12.21 (date) along DUNEAM RD BEFORE SHELFORD RD (location), involving vehicle no/s SMY7738Z & SKM1425R.

This is pursuant to the inspection conducted on 31.12.2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner GUM DARREN GENE ("third party claimant") of vehicle no. SMY7738Z 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 AIG Asia Pacific 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 costs of repairs and/or rental and/or loss of use pursuant to the damage to SMY7738Z (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim 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.

Dated this _____ day of _____ (month) 20____ (year)

Signed by AIG appointed surveyor

Chopped & Signed by "the workshop"



WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

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 withholding of material facts may allow insurance companies to repudiate policy liability.
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	18/12/2021 15:07 (SGT)
Date of Accident	17/12/2021 17:20 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	Along Dunearn Rd before Shefford Rd
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMY7738Z
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	GUM DARREN GENE
NRIC No	S2730624A
Email Address	Darren_gum@hotmail.com
Mobile Phone No	(Phone) +65-94740268
Alternative Phone No	+65-94740268

VEHICLE PARTICULARS

Manufacturer	Honda
Model	Fit
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1500

INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5121492550
Cover Note Number	-

DRIVER

Name of Driver	Chew Lai Keng, Audrey (Jiao Liqiong, Audrey)
NRIC No	S7400055Z

Date Of Birth	03/01/1974
Occupation	Indoor
Date Of Driving Pass	28/09/1995
Driving experience	26 YEARS AND 3 MONTHS
Gender	Female
Mobile Number	(Phone) +65-97913742
Alt. Phone Number	-
Email Address	Aud_e_chew@hotmail.com
Address	540 Serangoon North Ave 4 #06-101
Address complement	-
Postcode	550540
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Spouse
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	Collision - Change/cross lane
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

I was stationary behind a bus as there were traffic up ahead. I noticed there was a car stationary to my rear and there after he was trying to change lane to the right. Subsequently I felt impact from the right rear of my car. The car from the rear had collided on to my car while he was trying to change lanes.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	File too big, advised to send to motorvideo@income.com.sg
Was there any audio recorded?	Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLM1425R
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	ONG SWEE CHYE ANDREW(WANG RUICAI ANDREW)

NRIC No	S7407651C
Contact Number	(Phone) +65-97223619
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

SKETCH PLAN

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 withholding of material facts may allow insurance companies to repudiate policy liability.
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. 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 lodgment 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.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (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 insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/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 the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) 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 me, 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' lawyers/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 lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time: 18/12/2021 15:00hrs

Reporting Centre Personnel's Signature
Name: Ash Kamal
NRIC/FIN No.: S9218370Z

GIA Form 5 (2021) (English) (V3)

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7400055Z



Name
CHEW LAI KENG, AUDREY
(JIAO LIQIONG, AUDREY)
焦丽琼

Race
CHINESE

Date of Birth
03-01-1974

Sex
F

Country of Birth
SINGAPORE




REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S7400055Z
Name:

CHEW LAI KENG, AUDREY
(JIAO LIQIONG, AUDREY)

Birth Date: 03 Jan 1974
Issue Date: 28 Jan 2004




REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S2730624A



Name
GUM DARREN GENE

Race
CHINESE

Date of birth
21-04-1967

Sex
M

Country of birth
AUSTRALIA




3058882



NRIC No. S7400055Z



Blood Group
A+

Date of issue
28-12-1998

APT BLK 540 SERANGOON NORTH AVENUE 4 #06-101
SINGAPORE 550540

NRIC No: S7400055Z Date: 17/06/2014

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

Class	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	PASS DATE
Class 3		28 Sep 1995

NP 428A

Licence No: S7400055Z



8894460



NRIC No. S2730624A



Nationality
AUSTRALIAN

Date of issue
04-03-2005

APT BLK 540 SERANGOON NORTH AVENUE 4 #06-101
SINGAPORE 550540

S2730624A 17/06/2014

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)
ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5121492550

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **To Be Advised**
Chassis Number : GP51334884
2. Name of Policyholder : DARREN GENE GUM
3. Effective Date of Insurance : 25 Mar 2021
4. Expiry Date of Insurance : 24 Mar 2022
5. Persons or Classes of Persons entitled to drive#
(a) The Policyholder.
(b) Any other person who is driving on the Policyholder's order or with his/her permission.
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.
6. Limitations as to Use#
(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
 - (b) Use for racing, pace-making, reliability trial or speed-testing.
 - (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
 - (d) Use for any purpose in connection with the Motor Trade.
- # Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: GUM DARREN GENE
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: STANDARD CHARTERED BANK (SINGAPORE) LIMITED
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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 (Malaysia)

Agency : S & M ALLIANCE PTE LTD (00000614373)
Date of Issue : 22 Mar 2021 16:52 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Chief Executive

INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SLM1425R

Date of Accident

17/12/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **22/03/2021 - 21/03/2022**Requested By **CG Pei Kee (Chew Goon Motor)**Requested Date **21/12/2021 10:36****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**

> [Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	624A
Vehicle Details	
Vehicle No.:	SMY7738Z
Vehicle to be Exported:	No
Intended Deregistration Date:	21 Dec 2021
Vehicle Make:	HONDA
Vehicle Model:	FIT HYBRID 1.5 AUTO
Primary Colour:	Silver
Manufacturing Year:	2018
Engine No.:	LEB1441928
Chassis No.:	GP51334884
Maximum Power Output:	101.0 kW (135 bhp)
Open Market Value:	\$17,956.00
Original Registration Date:	25 Mar 2021
First Registration Date:	25 Mar 2021
Transfer Count:	0
Actual ARF Paid:	\$5,000.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	24 Mar 2031
PARF Rebate Amount:	\$3,750.00
Intended COE Rebate Details	
COE Expiry Date:	24 Mar 2031
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$47,001.00
COE Rebate Amount:	\$43,513.00
Total Rebate Amount:	\$47,263.00

The information contained herein is correct as at 21 Dec 2021

OK

SOON LEE CAR RENTAL

Block 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #03-05, AMK AutoPoint, Singapore 568047

Tel: 6484 1976 Fax: 6484 0465 Registration No.: 52936075J

TAX INVOICE

RENTAL OF CARS, VANS

出租: 汽车、广告车

I/We

Chew Goon Mohor

HIRER'S PARTICULARS

If Different From
Section ①

of Blk 10, Ang Mo Kio Industrial Park 2A, Ave, #01-15, #01-16 (main)
#01-A, Amk Auto Point S 568 047 Tel: 6484 1976

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from SOON LEE CAR RENTAL hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereafter mentioned and printed at the back hereof:

Vehicle Regn. No. 車輛注册號碼		S JL 836K		Rental Agreement 合同號碼		No. A 1683	
Section ① Hirer's And/Or Driver's Particulars 租車者 / 駕駛員個人記錄				租出日期及時間 Date & Time OUT			
姓名 Name: Gum Darren Gene				27/12/21			
地址 Address: Blk 540 Serangoon North Ave 4				交車日期及時間 Date & Time IN			
#06-101 S 550540				6/1/22			
居民證/護照號碼 I/C No./Passport No: S273064A		駕駛執照號碼 Driving Licence No:		Chargeable		Rates Amount	
居民證/護照種類 Type of I/C/Passport:		期滿日期 Date of Expiry:		11 天 Days @ \$120		1,320.00	
出生日期 Date of Birth: 21/4/1967		發出地 Place of Issue:		星期 Weeks @ \$			
三號保險底金\$1000/=		一號保險底金\$2000/=		月 Months @ \$			
a) Third Party Only Policy Excess \$1000/-		b) Comprehensive Policy Excess \$2000/-		送車/費 Delivery Fees			
二十二歲或以下或駕車經驗少過兩年 - 額外保險底金\$2000/=		c) 22 Yrs Or Below Or Less Than 2 Yrs Driving Experience - Additional Excess \$2000/-		總計 Total Charge			
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:				按金 Security Deposit			
備註與付款記錄 Remarks & Payment Records				總金額 Total Payable			
				來銀 Amount Paid			
				收車費用 Collection Fees/Misc.			
				超過/小時 Extra Hours @ \$			
出車油箱 Fuel Tank OUT		還車油箱 Fuel Tank IN		租費不包括汽油 Rates Do Not Include Fuel		添油 Refuelling	
車牌號碼 Vehicle No: 1)		起 From:		至 To:			
車牌號碼 Vehicle No: 2)		起 From:		至 To:			
工具 Tools		輪胎 Spare Tyre		裝飾品 Accessories		加額費用 Total Additional Charges	
車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:		Sub - Total			
NOTE 注: 租車者或司機必須付所有停車及違反交通法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.				ADD 7% GST			
				總計 Grand Total \$ 1,412.40			

租車者不準載沙、石灰、榴槤與動物。
HIRER MUST NOT CARRY SAND, CEMENT, DURIAN AND ANIMALS ON THE VEHICLE.

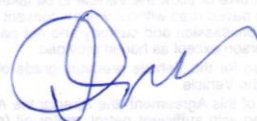
我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期
Date:

27/12/21

租車者簽名
Signature of Hirer:



1. AGREEMENT FOR HIRE

- 1.1 The Owner will let and the Hirer will take on hire upon the following terms and conditions the motor vehicle described in the Schedule hereto (hereinafter called the "Vehicle") and the Hirer shall be a bailee of the Vehicle and no interest in it shall pass to the Hirer.
- 1.2 The hiring shall commence on the date and at the time specified in the Schedule and shall continue for the period and end on the date and at the time therein as stated unless extended by the Owner as expressly requested by the Hirer.
- 1.3 The decision to extend the hiring of the vehicle shall be at the sole discretion of the Owner.
- 1.4 In the event that the Owner grants the extension as requested, the terms and conditions of this Agreement for Hire will apply during such period of extension.
- 1.5 The Owner reserves the right to refuse any request for extension without giving any reasons for such refusal.

2. HIRE CHARGE

- 2.1 The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the Schedule no part of such charge shall under any circumstances be refundable except at the discretion of the Owner.
- 2.2 If the Hirer shall fail to return the vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the vehicle is returned to the Owner at such a rate the Owner may in its discretion think fit.

3. DEPOSIT

- 3.1 The Hirer shall also pay in cash prior to the commencement of this Agreement the deposit specified in the Schedule hereto as security for the due performance and observance by the Hirer of all singular the terms and conditions on the part of the Hirer to be performed and observed. Provided Always that if the Hirer shall perform and observe all the said terms and conditions herein during the whole term, the Owner shall on expiration of the said terms repay the deposit to the Hirer without interest thereon.
- 3.2 The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:
 - (a) the amount of any loss or damage for which the Hirer is responsible hereunder;
 - (b) any amount due or owing to the Owner by the Hirer;
 - (c) any additional charge payable hereunder.
- 3.3 The Hirer shall not be entitled to deduct or offset any outstanding hire charges or any other amount payable under this Agreement from the deposit during the said terms of such period of extension.
- 3.4 The deposit shall be forfeited immediately if the Hirer breaches any term or condition in this Agreement.

4. VEHICLE REPAIRS

- 4.1 The Hirer shall not service or permit the servicing of the vehicle and shall not make or permit to be made any repairs replacements of adjustments to the vehicle or any part or accessory thereof without the Owner's prior approval.
- 4.2 In the event that any servicing or repairs replacements or adjustments to the vehicle or any part thereof is done or permitted by the Hirer or Authorized Operator without the Owner's prior approval, the Owner shall not be responsible or liable for the costs or expenses and damages whatsoever incurred as a result of such unauthorized servicing repairs replacements or adjustments. The Hirer shall be responsible and liable for the costs and expenses of rectification works to the Vehicle. Any costs or expenses and damages are to be borne by the Hirer.
- 4.3 Any servicing repairs replacements or adjustments required to be done by reason of any damages or defect caused by the negligent use of the Vehicle by the Hirer or the Authorized Operator shall be borne by the Hirer.

5. EXCLUSION OF LIABILITY

- 5.1 NO WARRANTY OR REPRESENTATION OF ANY KIND EXPRESS OR IMPLIED IS GIVEN BY THE OWNER IN RESPECT OF THE VEHICLE AND THIS AGREEMENT CONTAINS NO CONDITION OR WARRANTY EXPRESS OR IMPLIED AS TO ITS QUALITY OR FITNESS FOR ANY PURPOSE.
- 5.2 THE OWNER SHALL NOT BE UNDER ANY CIRCUMSTANCES LIABLE TO MAKE ANY PAYMENT TO THE HIRER IN RESPECT OF OR TO INDEMNIFY THE HIRER AGAINST ANY LOSS OR INJURY OR DAMAGE SUSTAINED BY THE HIRER OR BY ANY THIRD PARTY INCLUDING BUT NOT LIMITED TO THE LOSS OF LIFE AS A RESULT OF THE PRESENCE OR USE OF THE VEHICLE OR AS A RESULT OF ANY DEFECT THEREIN OR BREAKDOWN THEREOF AND IN TAKING DELIVERY OF THE VEHICLE THE HIRER SHALL BE DEEMED TO HAVE SATISFIED HIMSELF THAT IT IS ALL RESPECTS ROAD-WORTHY AND IN A PROPER AND SAFE CONDITION.

6. RETURN OF VEHICLE / CONDITION ON RETURN

- 6.1 Upon the expiration or termination of this Agreement the Hirer shall return the Vehicle to the Owner at the renting location or at such other address as specified on the reverse side or at such other address as the Owner specifies and on the due date stated on the reverse side in good order and condition (fair wear and tear resulting from proper use thereof excepted) failing which the Hirer shall be liable to reimburse the Owner for all costs of restoring the Vehicle to such good order and condition.
- 6.2 The Vehicle will have a tankful of premium grade petrol or diesel, whichever is applicable, upon delivery to the Hirer and shall be returned by the Hirer at the end of the rental period with the same tankful of premium grade petrol or diesel, whichever is applicable, failing which the Hirer shall pay the Owner the cost of topping up the petrol or diesel, whichever is applicable.

7. REPOSSESSION

- 7.1 If the Vehicle is not returned in accordance with clause 6 or if the Hirer is in breach of any terms of this Agreement, the Owner shall be entitled to repossess the Vehicle at the Hirer's expenses at any time without giving him prior notice and the Hirer irrevocably authorizes the Owner his servants or agents to enter into and unto any premises in which the Vehicle may be in order to view, repair, inspect or to repossess the same without being liable to any actions or proceedings at the suit of the Hirer or any person claiming under or through him. In such event, the Hirer shall pay the Owner a repossession fee of \$100.00 without prejudice to any other claims which the Owner may have against the Hirer.
- 7.2 Where the Owner has cause to repossess the Vehicle arising out of and in accordance with the terms and conditions of this Agreement and suffers loss and damage as a result, including but not limited to any breach of a third party's proprietary rights, the Hirer shall indemnify the Owner the full extent of such loss and damage.

8. CARE USE AND CUSTODY OF VEHICLE

- 8.1 The Hirer and the Authorized Operator shall at all times drive the Vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and inquiries in connection therein. In the event that the Hirer fails to pay such fines or penalties the Owner reserves the right to pay such charges on behalf of the Hirer to the authorities but the Owner thereafter is entitled to be reimbursed in full in addition to imposing a surcharge not exceeding Fifty Dollars (\$50.00) for service and administration cost by the Owner against the Hirer.
- 8.2 The Hirer shall ordinarily keep the Vehicle at the Hirer's address as set out in the Schedule hereto or such other address as the Owner may from time to time approved in writing and will keep the Vehicle free from distress, execution or other legal processes.
- 8.3 If the Vehicle becomes subject to distress, execution or other legal processes in relation to the Hirer's affairs, the Hirer shall recover the Vehicle at his own cost and expense. In the event that the Hirer is unable to for any reason or refuses to recover the Vehicle, the Owners reserves the right to recover the Vehicle and the Hirer shall indemnify the Owner all costs and expenses incurred as a result thereof.
- 8.4 The Hirer shall notify the Owner of any change in the Hirer's address and shall upon request by the Owner of the whereabouts of the Vehicle.
- 8.5 The Hirer shall not take or allow the Vehicle to be taken outside the mainland of the Republic of Singapore or off a paved road without written consent of the Owner and shall keep the Vehicle at all times in his possession and custody and not part with the possession of custody to any other person or person except as herein provided.
- 8.6 The Hirer shall use for the Vehicle premium grade of petrol or such fuel as specified by the manufacturers of the Vehicle.
- 8.7 During the period of this Agreement, the Hirer or the Authorized Operator shall ensure that the Vehicle is provided with sufficient petrol, motor oil (provide free at Owner's premises only),

water, prescribed tyre pressure and repair of punctured tyres at their own expenses failing which the Hirer shall be liable for the full cost of repairs including loss of rental income arising from the Hirer's of Authorized Operators' negligence to keep the Vehicle in proper running condition resulting in any damage caused to the Vehicle or any inconvenience caused to the Owner.

9. PROHIBITED USE

- 9.1 The Vehicle shall not be used:
 - (a) to carry passengers or load in excess of the Motor Vehicle's Licensed carrying capacity;
 - (b) by the Hirer or the Authorized Operator or any other persons under the influence of any drug, alcohol or intoxicating liquid or substance;
 - (c) to carry persons or property for hire;
 - (d) to propel or tow any vehicle, trailer or other object;
 - (e) participate in any race test or contest or any purpose other than the stated purpose for hire;
 - (f) instruct an unlicensed person in the operation of the Vehicle;
 - (g) for any illegal or immoral purposes.
- 9.2 The Vehicle shall not be driven by any other person other than the Hirer and the Authorized Operator.
- 9.3 The Hirer and the Authorized Operator shall be between the ages of Twenty One (21) and Sixty (60) years old and holding a minimum of 2 years regular and qualified driving experience. The Hirer hereby declares that neither the Hirer nor the Authorized Operator will exceed the age of Sixty (60) years old during the rental period.
- 9.4 The Hirer further declared that the information given by him to the Owner, his servants or agents whether oral or in writing including that contained herein is neither false nor misleading.

10. NO LIABILITY FOR PROPERTY

- 10.1 The Owner is not responsible for loss or damage to any property left stored loaded or transport by the Hirer or the Authorized Operator or any other person in or upon the Vehicle or left with any agents or servants of the Owner at any time or place or at the Owner's premises prior to during or after the rental period including any property in any vehicle repossessed in accordance with the provisions of this agreement and the Hirer hereby agrees to indemnify the Owner its agents and servants and hold them harmless from any such claims. The Owner is free to dispose of any property left in the Vehicle at the expiration of the rental period at his own absolute discretion without being liable for costs, expenses or damage as a result thereof.

11. INSURANCE

- 11.1 The Hirer acknowledges that he is familiar with the general conditions of the Owner's standing policy of insurance which is available for inspection at the Owner's office (during normal office hours). The Hirer agrees to fulfill all the obligations of the insured and not to do anything which could endanger or minimize the protection afforded by the insurance. The Vehicle covered under either:
 - a) Third Party Only Motor Vehicle Coverage containing an Excess of \$1000/- on Section II or any amount prescribed by the Policy in force. In the event of a collision the Hirer shall pay to the Owner on demand the Excess which is the maximum amount of \$1000/- to cover for any third party damage or injury claims (insurance liability for third party damage claims limited to \$5100,000) and also bear the full cost of damage caused to the hired Vehicle including loss of rental income. However, arrangements may be made at the request of the Hirer for waiver of collision damage to the hired Vehicle upon payment to the Owner the prescribed fees as evidenced by his initial in the Collision Damage Waiver (C.D.W.) Agreement subject to the terms and conditions indicated in the C.D.W. Agreement. C.D.W. DOES NOT WAIVE THE EXCESS SUM AND IS NOT ANY FORM OF INSURANCE POLICY. The Hirer is still liable for all losses or damages caused to the hired Vehicle other than collision with other vehicle.
 - b) Comprehensive Motor Vehicle Coverage containing an Excess of \$2000/- or any amount prescribed by the Agreement in force. In the event of a collision the Hirer will have to pay the Owner on demand the Excess which is the maximum amount of \$2000/- for any damage caused to the hired Vehicle or any third party damage or injury claims.
- 11.2 In the event that the Excess as well as the insurance cover levied by the insurers is increased, the rate for both Collision Damage Waiver and insurance premiums shall be correspondingly increased.
- 11.3 The Vehicle is NOT cover by a motor insurance policy covering personal accident or death liability for the Hirer, or such Authorized Operator of the Hirer and the Owner shall not be responsible for any liability claims, injuries or otherwise for any accident, death or losses arising from the use of the vehicle. However, arrangements may be made at the request of the hirer for such coverage during the period of the hire up to a maximum coverage of \$520,000.00 upon the Hirer paying to the Owner the current rate of premium as evidenced by his initial in the P.A.I. space provided in the Schedule hereto. A copy of such a policy is available for inspection at the Owner's place of business for the time being.
- 11.4 The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately and the Police not later than Twenty Four (24) hours after the accident. The Hirer or driver shall not acknowledge or compound any claim partially or in full. It is important that they secured the names and addresses of all witnesses as well as the registration number of any and all Vehicle involving in the accident. All communications of letters received from the Police or third party are to be unanswered and referred to the Owner or the insurance company immediately. The Hirer acknowledges that in the event of accident, the Owner will only supply a replacement Vehicle on payment of additional rental. The Hirer will also bear the loss of earning while damaged Vehicle is under repair.

12. PREVIOUS INSURANCE POLICIES

The Hirer declares that no insurance company or underwriter in connection with motor insurance for the Hirer and / or the Authorized driver has at any time:

- (a) declined any proposals.
- (b) refused to renew any policy.
- (c) required an increased premium or imposed special conditions; or
- (d) cancelled any policy.

13. CHANGE OF VEHICLE

- 13.1 If any vehicle reserved by the Hirer prior to the commencement of this Agreement is not available, the Owner shall have the right to replace the same with an alternative Vehicle of similar seating capacity and performance and if no such alternative Vehicle or if the Owner shall decline to provide an alternative Vehicle then the Hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- 13.2 A free replacement Vehicle, if available, will be provided should the original Vehicle be grounded for mechanical repairs, servicing or inspection by the Registry of Vehicles. The Hirer shall be responsible for the petrol consumed of the replacement Vehicle. Petrol used on the original Vehicle during servicing, maintenance or inspection shall be the Hirer's responsibility.

14. ROOF RACK / ADDITIONAL ACCESSORIES

The Hirer hires/affixes a roof rack of other accessories for used on the Vehicle at his own risk, and indemnifies and saves the Owner harmless against all or any liabilities damages or claims arising directly or indirectly from the used thereof.

15. WAIVER

No forbearance, indulgence or relaxation on the part of the Owner shown or granted to the Hirer in enforcing any of the rights or powers of the Owner under this Agreement shall in any way diminish, restrict or prejudice the rights or powers of the Owners under this Agreement or operate as or deemed to be a waiver of any breach of the terms or conditions of this Agreement on the part of the Hirer.

16. APPLICABLE LAW

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and the parties agree to submit to the jurisdiction of the courts of the Republic of Singapore.

17. NOTICE/DEMAND

Any notice or demand required to be given to the Hirer pursuant to this agreement shall be sufficiently served if sent by post or delivered to the address stated on the reverse page or to the last known address of the Hirer and shall be deemed to be made or given on the day it was so left or the day following that on which it was posted as the case may be notwithstanding that the letter may be returned or lost through the post.

18. GENERAL

The person signing this agreement assumes full responsibility, along with the firm, organisation in whose name he might sign.