

NATIONAL Assessment Centre Services

Date In: 07/02/22	Job description	Date & Time Completed	Done by
Ref No: NA/EQ522001137/13	SAS e-filing		
Veh No: SNC22772	E-mail (within 3hrs, AM: 2hrs)		
D.O.A: 04/02/22 1220	i-Motor Claim Form		
OD: (TP) Reporting Only	i-Motor W/O (Within: OD 2hrs, TP 4hrs)		
	i-Photo Uploaded		
TP Insurer:	Assessment/Survey Report		
	Ass't Report by Fax / Hand to Owner/Wksp		

Preferred Wksp / INC Assign Wksp / QW: (Tel:	Fax:
TP Particulars:	Veh No: GBK6438A	INC () / Non-INC ()
Owner / Driver: (Tel:	
Policy No: ()	Period: ()	Cover Type: ()
Confirmed by: (Date:	Time:
Insured/Driver Liability: () % [Note-Est. Status (WO): N: 0-20%; P: 21-79%; F: 80-100%]		
Year of Registration: ()	Warranty: YES () / NO ()	
Excess: (\$)	Loading: \$1,000 () / \$2,000 ()	

General Remarks:-

() Walk-In Customer: Customer's information strictly Confidential & Strictly NO refer of repairer.

() Total Loss Case: to e-mail Insurer URGENTLY.

Drive-In () / Towed-In (); Invoice: YES () / NO (); Towing Co. ()

Remarks:- (INC hotline: 6788 6616)	Date & Time Completed	Done by
1) Apply for Transport Allowance () / Courtesy Car ()		
2) QC Check / Post Repair Inspection ()		
3) Upload Resurvey Photo [Repair Cost > \$3000] ()		

Injury: _____

Date/Time	Actions

Claimant's Particulars :-	Invoice Preparation Checklist	Ant (\$) 1st Bill	Ant (\$) Add Bill
Driver/Owner:	1) AR: Accident Reporting (\$30);		
Contact No:	2) DA: Damage Assessment (\$100); INC (\$80)		
Damaged Portion:	3) TF: Towing Fee \$40/\$45		
QC Checked by (Engr-In-Charge):	4) FT: Follow-Through Survey \$120		
Auditors' Comments :-	5) FT: Follow-Through Survey (Resurvey) \$30		
Cat 1:	For claiming against INC Only (wef 10 Jan 2005)		
Cat 2/3:	6) TR: Re-inspection \$75		
	7) N1: Idac DA + SMRT Survey \$160		
	8) NTUC Additional Services:-		
	OD:		
	*N5: Courtesy Car / Tpt Allowance \$5		
	*N6: Repair Co-ordination \$10		
	*N7: Post Repair Inspection \$25		
	*N8: DV / Collect Excess Coordination \$5		
	TP (N11): TP (Non INC) against INC \$20		
	9) N12: Idac Mobile \$0		
	Invoice dated	Fee Charged	
	Invoice dated	Fee Charged	



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	07/02/2022 17:23 (SGT)
Date of Accident	04/02/2022 12:20 (SGT)
Exact Location of Accident	Sembawang Rd, Singapore
Additional Location Information	BESIDE BREW HOUSE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SNC2277Z
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	ALLMOTORING.SG
Company Reg No	5XXXX502J
Email Address	fedwu@allmotoring.sg
Mobile Phone No	(Phone) +65-97212394
Alternative Phone No	+65-97212394

VEHICLE PARTICULARS

Manufacturer	Maserati
Model	Ghibli
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	2979

INSURANCE COMPANY

Name of Insurance Company	EQ Insurance Company Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMPPHQ22-000784
Cover Note Number	-

DRIVER

Name of Driver	NAGASARAVANAN S/O UTTAMASEGERAN PILLAI
NRIC No	SXXXX191D



Date Of Birth	30/12/1975
Occupation	Indoor
Date Of Driving Pass	31/01/1996
Driving experience	26 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-93932121
Alt. Phone Number	-
Email Address	fedwu@allmotoring.sg
Address	BLK 460 AMK AVE 10
Address complement	#07-1582
Postcode	560460
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Hirer
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	Side Swipe
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

PLS REFER TO THE ATTACHED STATEMENT.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBK6438A
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	-
Contact Number	(Phone) +65-96628595
Address	-
Address complement	-

Postcode -
Insurance Company Name -
Nature Of Damage -
Details of property damaged in accident -
No. Of Passenger (Including Driver) -

WITNESS DETAILS

WITNESS 1

Name - NANCY
Phone - (Phone) +65-98560618
Email -

WITNESS 2


Name - PRASANA
Phone - (Phone) +65-81634545
Email -


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 willful 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 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.
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' law yers/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.


Policyholder's Signature / Date & Time


Driver's Signature (If driver is not the policyholder) / Date & Time

 07/02/22
Witnessed by Reporting Centre Personnel

Sketch Plan



Vehicle A : SNC 22772

Vehicle B : GBR 6438A

Describe Circumstances of the Accident

MY VEHICLE WAS STATIONARY STOPPED ALONG THE STATED VENUE. VEHICLE B (GBK643BA) FROM BEHIND SQUEEZE

THROUGH AND HIT ONTO MY STATIONARY VEHICLE FRONT RIGHT PORTION.

THERE WERE 4 WITNESS FOR THIS INCIDENT

1) NANCY - 98560618

2) PRASANA - 81634545

Declaration

We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time

A handwritten signature of the driver.

Driver's Signature (if driver is not the policyholder) / Date & Time

07/02/22
Witnessed by Reporting Centre Personnel

Personal Particulars of Owner & Driver (Vehicle A)

Date of Accident: 04 / 02 / 2022 (dd/mm/yy) Time of Accident: 12 : 20 (24-HR-FORMAT)

Vehicle No.: SNC2277Z Vehicle Make & Model: MASERATI GHIBLI

*Transmission : ☐ Manual ☒ Auto *C.c : 2979

Exact location of Accident: SEBBAWANG ROAD BESIDE BREW HOUSE

Policyholder's Name: ALLMOTORING.SG NRIC/FIN/REG No.: 53294502J

*Policyholder's email address : FEDWU@ALLMOTORING.SG

Driver's Name: NAGASARAVANAN S/O
UTTAMASEGERAN PILLAI NRIC/FIN/REG No.: S7540191D

*Driver's email address : SARAVANAN000705@GMAIL.COM

Driver's Contact No.: 93932121 Company Contact No (If any): 97212394

Date of birth: 30/12/1975 Driving Pass Date: 31/01/1996

Driver's Address: BLK 460 ANG MO KIO AVENUE 10, #07-1582, SINGAPORE (560460)

Insurance Company: EQ

Policy No.: DMPHQ22-000784 Type of Coverage Comprehensive Third Party / Third Party, Fire & Theft

Relationship between Owner & Driver: (Please CIRCLE one only)

Owner / Spouse / Children / Friend / Parents / Sibling / Relative / Employee Hirer or Others specify: _____

What do you wish to claim? (Please TICK one only)

☐ Own Insurance ☒ Other Vehicle (The one you want to claim against) / ☐ Reporting (For Record Purpose)

Type of Accident

☐ Chain Collision ☐ Head To Rear ☒ Side Swipe ☐ Other _____

Occupation (nature job) ☒ Indoor / ☐ Outdoor *No. of Passengers / Including Driver): 1

*Passenger Name: _____ Gender: Male / Female

*Passenger Name: _____ Gender: Male / Female

Weather condition & Road conditions? (On the day of accident)

☒ Clear & Dry / ☐ Raining & Wet / ☐ After-Rain & Wet / ☐ Drizzling & Wet / Others: _____

Was there any video captured by your car Car camera? ☐ Yes ☒ No

Any Injuries: ☐ Yes ☒ No (If YES) Injured Person's Name: _____

Injuries Sustain : _____ Injured Person in Which Vehicle: _____

Police Report field: ☐ Yes ☒ No (If YES) Which Police Station: _____

The Other Party (S) Details:

1. Driver's Name / IC No: _____ Vehicle No: GBK6438A

Driver's Contact No: 96628595 Insurance Company : _____

2. Driver's Name / IC No (If Any): _____ Vehicle No: _____

Driver's Contact No: _____ Insurance Company : _____

*Independent Witness (If Any): _____ Contact No: _____

Preferred Workshop Name: MY CAR CONSULTANT PTE LTD Contact No: 83447681

EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg
reg no. 1978-00490-N

**CERTIFICATE OF INSURANCE**

ROAD TRANSPORT ACT 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

**PRIVATE CAR
Comprehensive**

Certificate No.: DMPPHQ22-000784

1. Index Mark and Registration Number of Vehicles
SNC2277Z2. Engine No. and Chassis No.
M156C249938 / ZAMSS57C0011303353. Name of Policyholder
ALLMOTORING.SG4. Effective Date of the Commencement of Insurance for the purpose of the Act
14/01/20225. Date of Expiry of Insurance
13/01/20236. Person 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 permission.

Form: MX2

Excess:

Named Driver	SGD2,000.00
Nm Driver-Outside SG	SGD4,000.00
Unnamed Drivers	SGD3,000.00
U/n Driver-Outside SG	SGD6,000.00
YEID Additional	SGD3,000.00
WdScrn/Snroof/Mnroof	SGD500.00

EQI Motor Accident
Hotline**6311 3211**

*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 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act has not been cancelled at the time of accident loss or damage.

7. Limitations as to use*

Use for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover:

- (a) use for hire or reward
- (b) use for racing, pace-making, reliability trials 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 vehicles (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.

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) or and Amendment, Act or Acts passed in substitution thereof.

Authorised Signatory
EQ Insurance Company Limited

misjb/H0/B000082/ANIKA INSURANCE BROK



A Member of Citystate

ALLMOTORING.SG

48 TOH GUAN ROAD EAST 06-99 5608586

HP 81000999

VEHICLE LEASE AGREEMENT

1) Leasing Details

Vehicle Data:-

Vehicle No.	SNC2277Z			Date/Time Out		15/11/2021		
Make/Model	MASERATI/GHIBLI			Mileage Out				
Mileage In				Date/Time In				
Key								
Petrol Level	1/8	1/4	3/8	1/2	5/8	3/4	7/8	Full
Car Camera	Front		2 Way		Brand			

Leasee Particulars:-

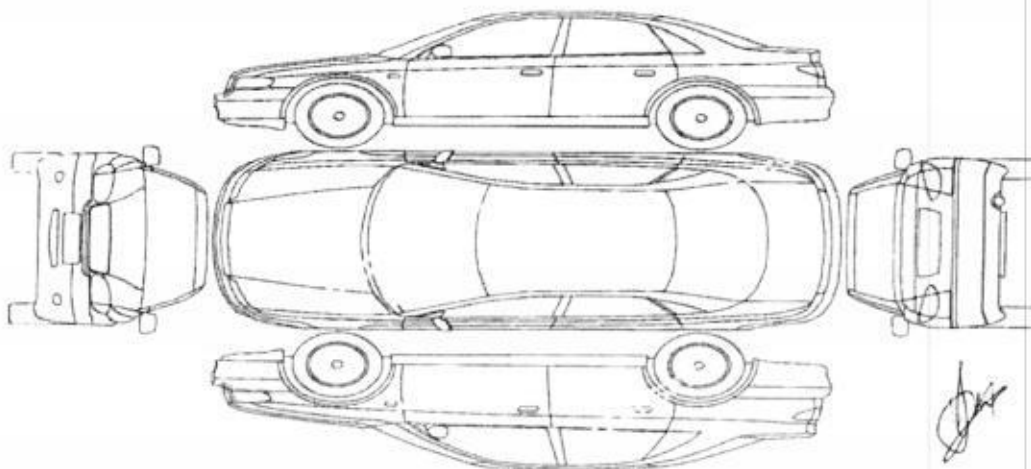
Name	NAGASARAVANAN S/O UTTAMASEGERAN PILLAI		
Address	Blk460 Ang Mo Kio Ave 10 #07-1582 S560460		
NRIC / ROC	S7540191D	DL pass date	
Date of Birth	30/12/1975	Occupation	
Contact Number	93932121	Email	

Authorised Driver's Particulars:-

Name			
Address			
NRIC		DL pass date	
Date of Birth		Occupation	
Contact Number		Email	

Rental Details:-

Deposit	\$4000	Lease Period	1 year
Rental Fee	\$3700/month	Collection	15/11/2021
		Return	15/11/2021



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2) Terms of Leasing

ALLMOTORING.SG (hereinafter called "the Owner", which expression shall where the context so admits include the owner's successors-in-title) hereby agrees to let car leasee named (hereinafter called "the Leasee") who agrees to take on loan the motor vehicle described (hereinafter called "the Vehicle") subject to the following terms and conditions:-

2.1) Only drivers registered with Allmotoring sg are authorised to drive the Vehicle. Should the Vehicle is damaged or stolen while being driven by unauthorised drivers, the Leasee is liable for the full cost of repair or the value of the Vehicle if the Vehicle is being stolen & other losses suffered by the Owner. No subletting of the Vehicle is allow.

2.2) The Leasee and the Authorized driver shall possess a valid driving license at all times

2.3) The Leasee and the Authorized driver shall at all times drive the Vehicle in a careful manner, observe the traffic regulations and law. In events of any breach thereof, the Leasee shall pay all fines, cost of repairs and penalties which maybe incurred and shall also answer all Police and Traffic Court Summonses, Notice and Inquiries in connection therewith. Particular attention is to be accorded to the following:-

- i. The Leasee shall not carry load or passengers in excess of the motor vehicles' licensed carrying capacity;
- ii. The Leasee shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs,
- iii. It is expressly forbidden to loan the Vehicle out to third persons or to let unauthorized persons or learners to use the Vehicle or to permit the Vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedaling or trafficking, smuggling or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Leasee assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Leasee shall indemnify the Owner for all losses incurred including the value of the Vehicle.

2.4) The Leasee is responsible for obtaining the required cash card with sufficient balance prior entry into any roads with ERP system

2.5) The Owner shall not be liable to the Leasee or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the Vehicle no shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the Vehicle at the time the Owner resumes possession of the Vehicle.

2.6) If the Vehicle is repossessed or returned, the Owner shall not be responsible or liable for any property or article alleged to have been left in the Vehicle by the Leasee or any third party should any such property or article be found in the Vehicle by the company then unless the same is collected by the Leasee within 14 days after the date of a written notice sent or delivered to the Leasee by the Owner. The Owner shall be at liberty to dispose or discard of the same in whatever manner the Owner deems fit. The Leasee shall have no claim whatsoever against the Owner and the Leasee shall indemnify the owner in full against any claim by a third party for any property or articles so disposed of or discarded as aforesaid.

2.7) The Leasee shall return the car according to the date stated in the contract unless extension is agreed by the Owner. If car is not return on the stated date, the Leasee will be charged **10 times** the daily rental price until the day the car is returned to the Owner.

2.8) If the Leasee express verbally or in written to extend the rental period, or the Leasee failure to return the Vehicle after this Agreement terminated, the Leasee shall still be bounded by all terms and conditions in this Agreement.

2.9) 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.



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3) Payment

Payment Date	Amount	Description	Received

3.2) Payment Mode:-

Deposit Cash or Bank Transfer into Maybank 04061069356, Paynow UEN 53294502J

3.3) The Lessee shall pay the deposit specified herein upon collection of the Vehicle as a security deposit for the due performance of all the Lessee's obligations under the Agreement. Upon the termination of the Agreement and if the Lessee duly perform and observe the covenants, conditions, stipulation, undertakings and agreements contained herein, the deposit shall be returned to the Lessee free of interest.

3.4) The Lessee shall pay the Owner all charges relating to the rental of the Vehicle, together with any additional amount that may be due at the end of the rental. Where the Lessee is a company, the Lessee shall be jointly and severally liable with the owners of the company.

3.5) The Lessee shall pay the rental or other outstanding promptly. If there is any late payment (more than 1 day) without notice and approval, the interest rate will be \$20/day.

3.6) If the Lessee payment is late and unable to be contacted within 3 days from the due date, the Owner has the right to retrieve back the Vehicle and terminate this Agreement. The Lessee will required to contact the Owner to settle the outstanding and return the car key. Interest-free security deposit will then return to the Lessee.

3.7) If the Lessee does not contact the Owner and does not settle the outstanding payment, interest-free security deposit will be forfeited, all outstanding amount shall bear an interest of 3% per month until they are paid.

3.8) If the Lessee do not return the car key, the Owner will report to the police for the unreturn key. In case of any thief or criminal case related to the Vehicle, the Lessee shall be one of the suspect due to the unreturning key.

3.9) If the Vehicle is not able to be found when this Agreement terminated or the Vehicle is not return when the contract ends, the Lessee is liable to compensate the Owner losses. If the Lessee fail to compensate, the Owner will proceed to report as lost vehicle and will proceed lawsuit against the Lessee.

3.10) The Lessee shall pay the Owner on demand; expenses for the Vehicle retrieval, including Court fees and attorney's fee, incurred by the Owner in pursuing claims against the Lessee and/or other fees involved for debt recovery.



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4) Insurance & Liabilities

4.1) The Lessee is responsible to take good care of the Vehicle and bring the Vehicle to designated workshop for repair and/or servicing when servicing mileage is due. Failure to compliance will lead to repair charges impose to Lessee if damage is occurred due to the Lessee's negligence.

4.2) The Owner shall be responsible for reasonable maintenance and repair, change worn and bald tyres when necessary. The Lessee is responsible for crack tyres due to negligence. Basic maintenance to check tyre pressure, radiator water level, engine oil level are required to be done by the Lessee.

4.3) The Lessee agrees that punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside the Vehicle does not constitute a break down and that in the event the Owner's 24 hours Emergency Services (applicable in Singapore only) is call upon to respond to such occurrence, the Lessee shall bear the cost of such response at S\$200 per trip.

4.4) The Lessee is fully liable for all cost involved outside Singapore for vehicle breakdown towing, repair cost etc.

4.5) The Lessee shall pay for the cost of petrol during the period of loaning PROVIDED ALWAYS that the Lessee having taken delivery of the Vehicle with petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Lessee.

4.6) The Lessee shall be responsible for the replacement cost in the event of windscreen damage.

4.7) The Vehicle (and all tools and accessories therein) is the property of the Owner. They shall be returned in good order and condition. The Owner reserves the right to charge the Lessee for damage and missing items. The Owner also reserves the right to charge the Lessee if smoke smell/odor found inside the Vehicle.

4.8) The Lessee shall not fix any accessories to or modify the Vehicle in any way without prior written consent given by the Owner. The Lessee shall be charged for any damage due to modification to the Vehicle.

4.9) The Lessee or the Authorized driver shall report all accidents involving the Vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Lessee or Authorized driver shall not admit or compound any claim either partially or in full. The Lessee is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be referred to the Owner immediately. The Lessee shall not abandon the Vehicle without adequate provisions or safe guarding and security the same. Failure to comply, the Lessee is liable for all cost and third party claims irrespective of CDW fee being paid.

4.10) The Owner shall not under any circumstances be liable to make any payment to the Lessee in respect of or to indemnify the Lessee against any loss, injury or damage sustained by the Lessee or by any third party as a result of the use of the Vehicle or as a result of any defect therein and in taking delivery of the Vehicle, the Lessee shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.



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Physical Damage Excess

Own Damage	\$5,000
3rd Party Damage	\$4,000
For Driver aged below 22 or above 65 or Less than 2 years driving experience regardless of age	S\$4000.00 (Additional)
For Driver aged below 21 or Less than 1 year driving experience regardless of age	S\$6000.00 (Additional)

4.11) If the vehicle is driven by a person who is under 22 years old or above 65 years old or less than 2 years of driving experience an additional excess of S\$4000 will apply. For driver aged below 21 years old or less than 1 year driving experience, additional excess of S\$6000 will apply.

4.12) Subject to any provisions in the Agreement, the Lessee shall in any event be liable for loss or damage to the vehicle arising from any accident whether through the Lessee or the Authorized driver's fault or otherwise, for the 'Own Damage' & '3rd Party Damage' excess. Clause 4.11 applies together with this clause. Excess amount need to be paid immediate when accident reported to the Owner.

4.13) The Lessee acknowledges and agrees that the insurance effected by the Owner does not and will not cover any (including the Lessee) in the Vehicle. The Lessee may take out a separate personal accident insurance to cover the foregoing at the Lessee's own cost and expense.

4.14) The Lessee shall not take the Vehicle outside mainland Singapore without consent of the Owner. Failure to comply with this terms may entail serious consequences and the Lessee shall assume personal and full responsibility and in the event of the Vehicle being damaged, sized, confiscated and or forfeitd as a result thereof, the Lessee shall indemnity the Owner for all losses incurred including the market value of the Vehicle.

4.15) If the vehicle breakdown in Malaysia, it is the Lessee liability to tow back the car to Singapore for repair. Lessee is responsible and should update the OWNER for all fines incur when driving in Malaysia. All outstanding fines should be paid in full before Lessee returns the car. Otherwise, the OWNER reserves the right to seek payment from Lessee.

4.16) If the vehicle is lost/stolen, the Lessee should inform the Owner immediately and make police report. The Lessee will be liable for the Insurance excess under 'Own Damage'.

5) Change of Vehicle

5.1) For the purpose of servicing or repair to be carried out by the Owner, the Owner shall substitute the Vehicle with another Vehicle but not necessarily of the same Make & Model. This replacement is variable at the Owner's discretion.

5.2) In the event of the Vehicle breakdown, the Owner shall provide a replacement vehicle but not necessarily of the same Make & Model within a resonable time frame. This 24 hours service is provided within Singapore only.

5.3) In the event if there is no replacement vehicle provided, the Owner will refund the daily rental fee.



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6) Termination of Agreement

6.1) This agreement shall be terminated if the Lessee or the Authorized driver breach any of his/her obligations indicated in this agreement.

6.2) This agreement shall be terminated if the Lessee is facing or awaiting bankruptcy proceedings.

6.3) If the Lessee terminate the agreement before the contract period, the Lessee shall pay the Owner the rental of the balance period stated in the agreement and any outstanding unpaid.

6.4) Upon termination of the agreement, the Lessee is responsible to return the car including car key, all its accessories and tools. Failure to comply will lead to additional charge, police record and law suit.

6.5) All charges and amounts due which are not paid when due shall bear an interest of 3% per month until they are paid.

7) Acceptance of Leasing Agreement

Both parties set their respective hands and seals to accept all the terms & condition indicated in the 6 pages Agreement.



Representative of Allmotoring.sg
(Owner)



Signature of
NRIC No. S7540191D
(Lessee)