

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 27 September 2022 11:46 AM
To: Dorothy.yee@axa.com.sg
Cc: leegreen.tee@axa.com.sg; cheekeong.pan@axa.com.sg; Olivia Lau (LKKAuto)
Subject: RE: SUBROGATION CLAIM S2M03UOO Recovery action in respect of accident involving vehicles SMK5363H & 33920MID on 01.03.2022

LKK Ref: CC2/MIDA22002194/p

Without Prejudice

Dear Dorothy,

We acknowledge receipt of your email dated 27/09/2022.

We will look into the matter and get back to you.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

On Tue, 27 Sept 2022 at 09:39, YEE Dorothy <dorothy.yee@axa.com.sg> wrote:

Hi Xia Tong

Resent the doc.

Best Regards,

Dorothy Yee

Senior Admin Assistant | Claims Services (Recovery)
Motor Claims | AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 38 Beach Road, #03-11, South Beach Tower, Singapore 189767

Telephone: +65 68804261

Email: Dorothy.yee@axa.com.sg

Customer Care No. 1800 8804888



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If you are not the intended recipient of the message, please notify the sender immediately.

Internal

From: YEE Dorothy

Sent: Monday, 26 September, 2022 6:58 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: TEE Lee Green <leegreen.tee@axa.com.sg>; PAN Chee Keong <cheekeong.pan@axa.com.sg>

Subject: RE: SUBROGATION CLAIM S2M03UOO Recovery action in respect of accident involving vehicles SMK5363H & 33920MID on 01.03.2022

Your ref: **33920MID**

Our ref: **S2M03UOO MC/TLG**

chewht@lkkauto.com

Dear Sirs

Re: Recovery action in respect of accident involving vehicles SMK5363H & 33920MID on 01.03.2022

Our insured's vehicle no. **SMK5363H** involved in an accident with vehicle no. **33920MID** at the material time of accident.

Our investigation reveals that the accident was caused by the negligence of the driver of vehicle no. **33920MID**

Cost of Repair	: \$18,208.28
7% GST	: \$ 1,278.86
Total	: \$19,482.86

In view of the above, we have to look forward to you for reimbursement of our losses amounting to **S\$19,482.86** for the cost of repair to vehicle no. **SMK5363H**

Enclosed are copies of the following documents:-

1. Copy of the repair bill of **SMK5363H**
2. Claim Form of **SMK5363H**
3. Copy of the survey report & photographs

We look forward to receiving your cheque of **S\$19,482.86** in due course.

If you need any clarification, please do not hesitate to contact our Claims Service Team hotline at 1800-8804741 (operating hours 9am to 5.30pm - press option 3 for claims) by quoting our claim reference and we shall be pleased to assist you.

Thank you.

Best Regards,

Dorothy Yee

Senior Admin Assistant | Claims Services (Recovery)
Motor Claims | AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

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Internal

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Borneo Motors

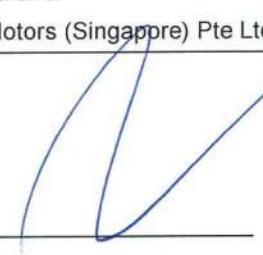
Inchcape

Co. Reg No. : 196700086Z
GST Reg No. : MR-8500000-9
No. 2 PANDAN CRESCENT
SINGAPORE 128462, Tel no.: 6631 1188



TOYOTA

TAX INVOICE

Account Details			Account No.		Customer Details		
AXA Insurance Pte Ltd 8 Shenton Way #27-01 Singapore 068811 Attn: Motor Claims Dept			S1000001 / ICASA1		Mr Gursant Singh Dhothar 68A Eng Kong Place Singapore 599182 Mobile: 84255657		
			Document No. 38066275				
			Document Date 18/08/2022				
Year	Model	Variant	Reg. Date	Reg. No.	Kilometers	Wip No.	Order No. / Remarks
2019	TGN166R	SDTMK S4	15/04/2019	SMK5363H	45707	13623	72/UL/SMK5363H
Chassis No.		Engine No.	Terms	SA / Counter	Vehicle In		Collected On
MHFGX3GS100420163		2TRA616605	60	Thomas Pang W T	02/03/2022 11.34		18/08/2022 16.04
L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount	
1	Z	BP-SUNDRY SUNDRIES POLICY NO.:GA565042 ACC DATE:01.03.2022 TOW IN:01.03.2022 EXCESS:\$500 DATE-IN:02.03.2022 DATE SURVEY:02.03.2022 NO OF REPAIR DAYS:10 WORKING DAYS BY:AXA-SHAWN AUTHORISED ON:02.03.2022				30.00	
2	L	BP-LPO SUPPLY SOLAR FILM	0741			230.00	
3	S	BP-SUBLET TO RESET ECU AND REPROGRAMME	0742			180.00	
4	S	PSP PER PANE LABOUR FOR PLATINUM SHINEPRO & SHINE PER PANEL APPLICATION	0619			366.36	
5	Z	BP-SUNDRY TOWING FEE- \$128.40					
6	S	BP-SUBLET TO CONDUCT FULL WHEEL ALIGNMENT	0742			180.00	
7	S	BP-SUBLET REPLACE RIM AND WHEEL BALANCING	0239			144.00	
8	S	BP-SUBLET REPLACE REAR AC CON SYSTEM AND REGAS	0742			720.00	
9	V	EXC Excess element of insurance repair to be paidby the insured party	8888			-500.00	
10	S	BP-SUBLET SUPPLY SEALANT	0742			100.00	
11	S	BP-SUBLET DRILL HOLE AND INSTALL REVERSE SENSOR	0742			180.00	
12	S	BP-SUBLET CHECK WIRING AND CONDUCT WATER TEST	0742			122.40	
For & on behalf of Borneo Motors (Singapore) Pte Ltd			Customer's Signature		Charge Summary		Total
			Please acknowledge receipt of vehicle		Parts		Less
					Labour		
					Sublet		
					Lubrication/Fluid		Amount Due
					Others		



Borneo Motors

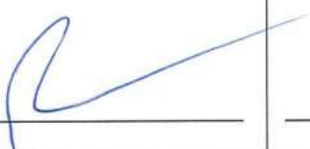
Inchcape

Co. Reg No. : 196700086Z
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SINGAPORE 128462, Tel no.: 6631 1188



TOYOTA

TAX INVOICE

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AXA Insurance Pte Ltd 8 Shenton Way #27-01 Singapore 068811 Attn: Motor Claims Dept		S1000001 / ICASA1	Mr Gursant Singh Dhothar				
		Document No. 38066275	68A Eng Kong Place				
		Document Date 18/08/2022	Singapore 599182 Mobile: 84255657				
Year	Model	Variant	Reg. Date	Reg. No.	Kilometers	Wip No.	Order No. / Remarks
2019	TGN166R	SDTMK S4	15/04/2019	SMK5363H	45707	13623	72/UL/SMK5363H
Chassis No.	Engine No.	Terms	SA / Counter	Vehicle In	Collected On		
MHFGX3GS100420163	2TRA616605	60	Thomas Pang W T	02/03/2022	11.34	18/08/2022	16.04
L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount	
13	S	BP-SUBLET REMOVE AND TRANSFER DOOR COMPONENTS ONTO NEW DOOR	0742			360.00	
14	S	BP-SUBLET REMOVE INTERIOR UPHOLSTERY TO FAC REPAIR	0742			720.00	
15	S	BP-SUBLET REPLACE RH REAR QUARTER GLASS	0742			282.00	
16	S	BP-SUBLET REPLACE ACC DAMAGED PARTS AND STRAIGHTEN/REALIGN ACC AFFECTED AREAS	0742			2880.00	
17	S	BP-SUBLET RESPRAY ACC AFFECTED AREAS	0742			2360.00	
18	1	S52159-0K952 COVER, RR BUMPER, L	1.00	547.10	15.00	465.03	
19	2	S52169-0K200 COVER, RR BUMPER, LW	1.00	202.00	15.00	171.70	
20	3	S75392-0K010 RETAINER, OUTSIDE MO	10.00	4.20	15.00	35.70	
21	4	S52161-0K040 PIECE, RR BUMPER	10.00	4.30	15.00	36.50	
22	5	S52706-0K040 MOULDING SUB-ASSY, R	1.00	156.20	15.00	132.77	
23	6	S52707-0K040 MOULDING SUB-ASSY, R	1.00	156.20	15.00	132.77	
24	7	S76625-0K370 MUDGUARD, RR BODY, R	1.00	109.20	15.00	92.82	
25	8	S61601-KK010 PANEL SUB-ASSY, QUAR	1.00	1358.90	15.00	1155.06	
26	9	S62710-0K400 WINDOW ASSY@	1.00	435.80	15.00	370.43	
27	0	S62930-0K160 DUCT ASSY, QUARTER V	1.00	112.90	15.00	95.96	
28	1	S67003-KK030 PANEL ASSY,RR DR RH	1.00	1597.40	15.00	1357.79	
For & on behalf of Borneo Motors (Singapore) Pte Ltd		Customer's Signature	Charge Summary		Total		
		Please acknowledge receipt of vehicle	Parts		Less		
			Labour				
			Sublet				
			Lubrication/Fluid				
			Others		Amount Due		

**Borneo Motors**

Inchcape

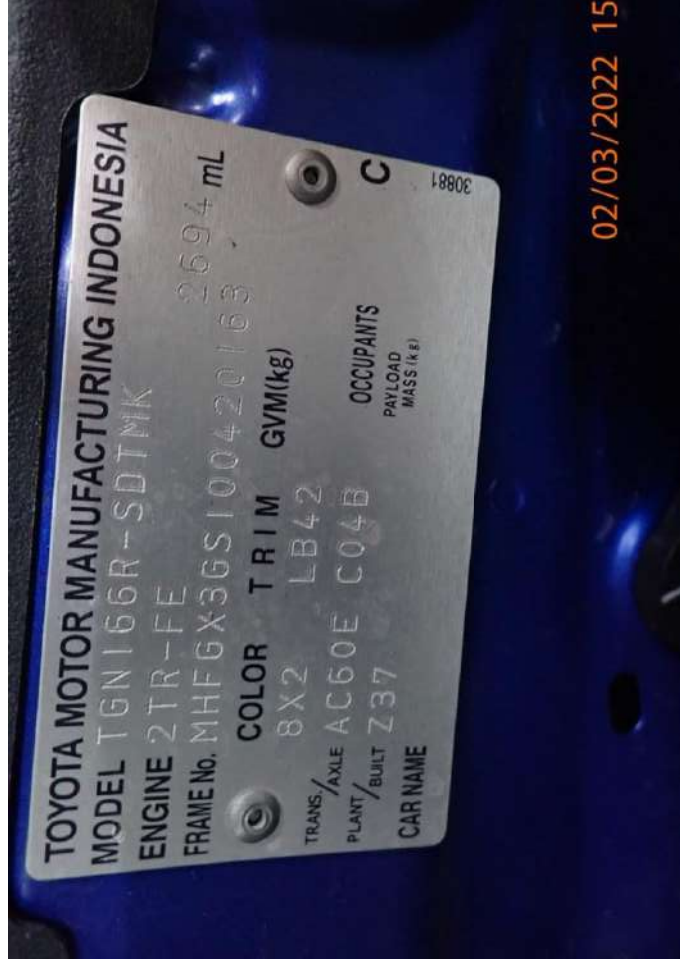
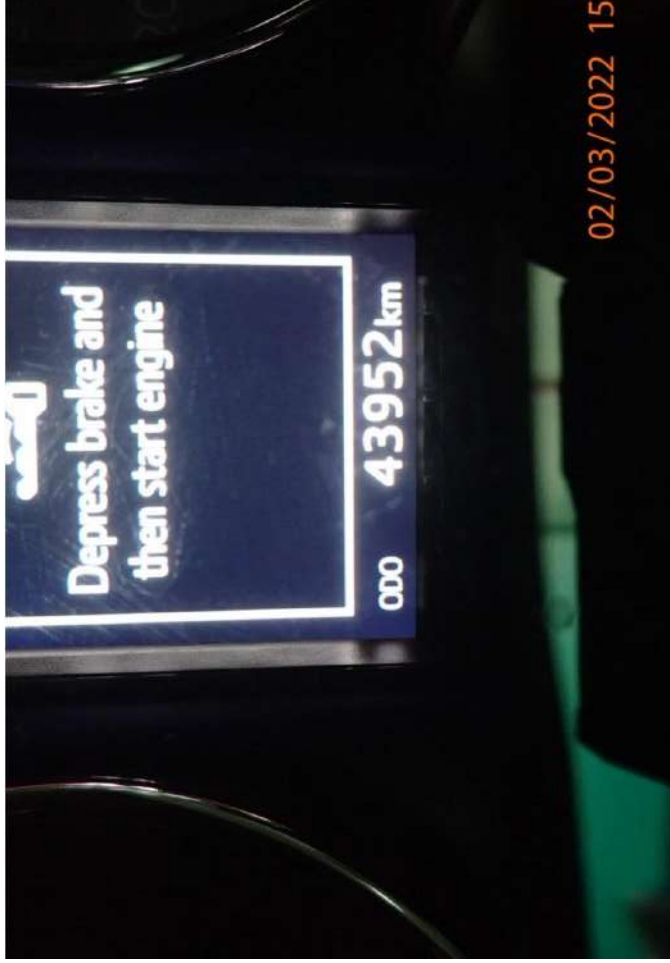
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 SINGAPORE 128462, Tel no.: 6631 1188

**TOYOTA****TAX INVOICE**

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				Document No. 38066275					
				Document Date 18/08/2022					
Year	Model	Variant	Reg. Date	Reg. No.	Kilometers	Wip No.	Order No. / Remarks		
2019	TGN166R	SDTMK S4	15/04/2019	SMK5363H	45707	13623	72/UL/SMK5363H		
Chassis No.		Engine No.	Terms	SA / Counter	Vehicle In		Collected On		
MHFGX3GS100420163		2TRA616605	60	Thomas Pang W T	02/03/2022	11.34	18/08/2022	16.04	
L	Cd	Job/Parts Description				Qty	Unit Price	Disc %	Amount
29	2	S75923-0K130 TAPE, BLACK OUT, NO.				1.00	50.90	15.00	43.26
30	3	S75925-0K050 TAPE, BLACK OUT, NO.				1.00	46.20	15.00	39.27
31	4	T90975-02086 EMBLEM,SYMBOL				1.00	72.20	15.00	61.37
32	5	S75441-0K130 PLATE, BACK DOOR NAM				1.00	48.30	15.00	41.05
33	6	S75605-0K050 MOULDING SUB-ASSY, Q				1.00	166.20	15.00	141.27
34	7	S81480-0K050 LAMP ASSY, RR@				1.00	461.10	15.00	391.93
35	8	S89341-0K011 JO SENSOR, ULTRASONIC,				2.00	392.80	15.00	667.76
36	9	T21000-20 SIKI 210002-0 TACK GO! (BLACK) SG				1.00	108.00	15.00	91.80
37	0	T21000-22 SIKI 210002-2 G+P 207 ADHESIVE PRIMER				1.00	200.00	15.00	170.00
38	1	T08826-08115 PANEL BONDING AD				1.00	267.20	15.00	227.12
39	2	S42611-0KL10 WHEEL, DISC				1.00	2648.10	15.00	2250.88
40	3	S88500-0K281 AIR CONDITIONER & AC				1.00	1593.70	15.00	1354.64
41	4	S52562-0K050 RETAINER, RR				1.00	52.40	15.00	44.54
42	5	S66251-0K070 SUPPORT, MUDGUARD RR				1.00	129.90	15.00	110.41
43	6	S66251-0K080 SUPPORT, MUDGUARD RR				1.00	88.50	15.00	75.22
44	7	S52575-0K130 RETAINER, RR BUMPER				1.00	113.50	15.00	96.47
For & on behalf of Borneo Motors (Singapore) Pte Ltd		Customer's Signature		Charge Summary		Total 18,208.28			
		Please acknowledge receipt of vehicle		Parts	9,853.52	GST 7.00%			1,274.58
				Labour	30.00	Less			0.00
				Sublet	8,824.76				
				Lubrication/Fluid	0.00	Amount Due			19,482.86
				Others	0.00				





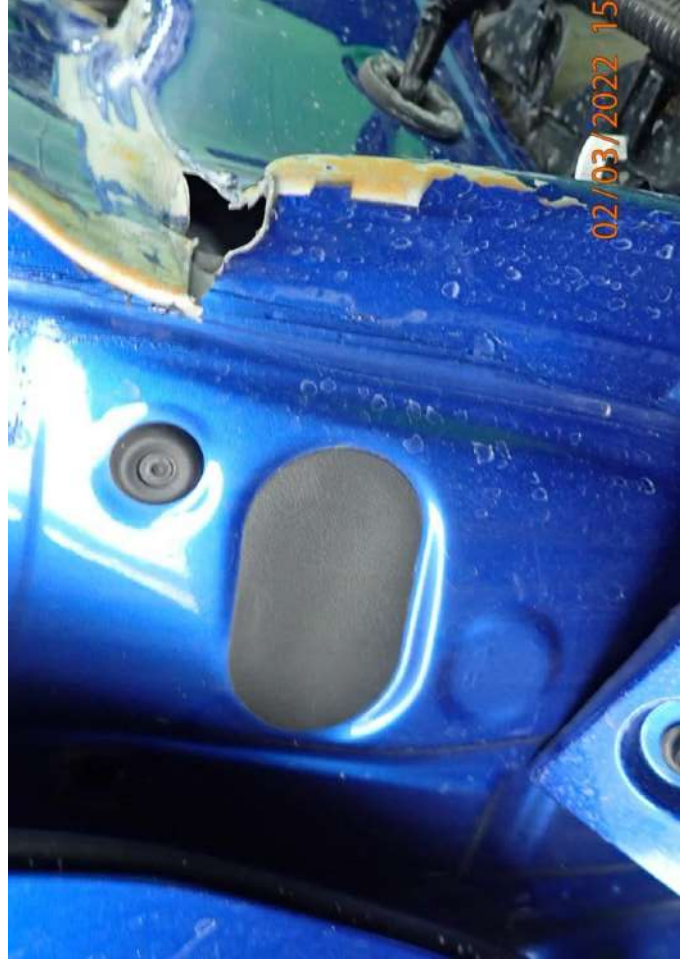
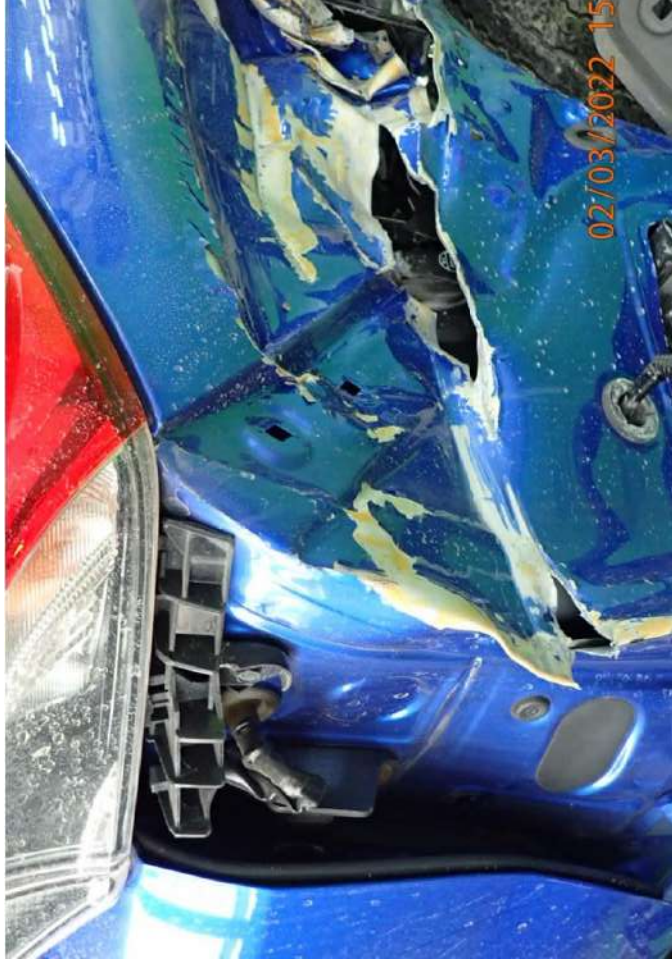
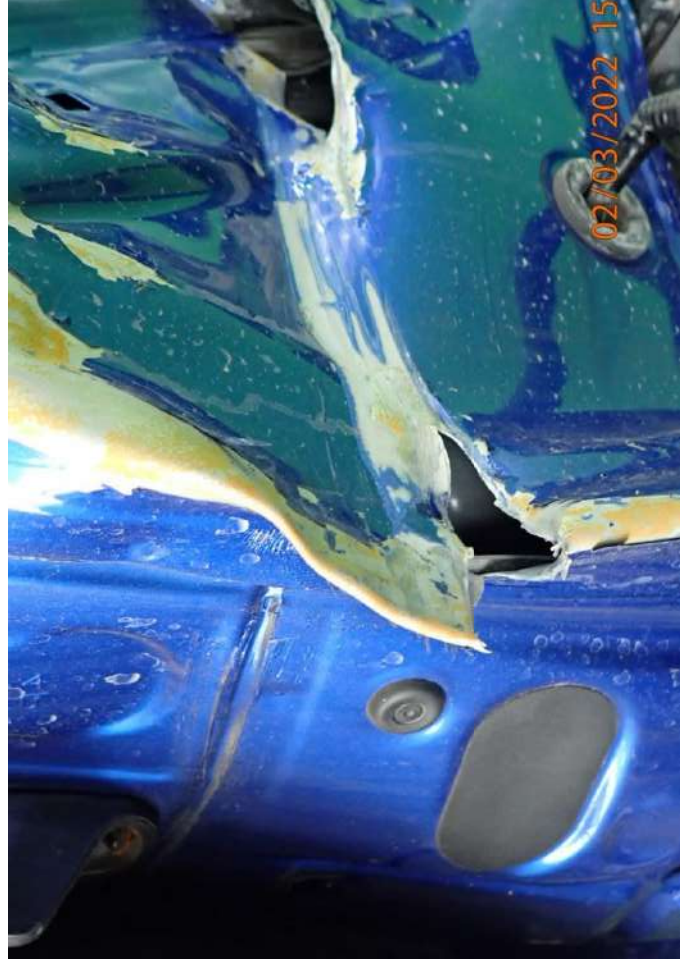


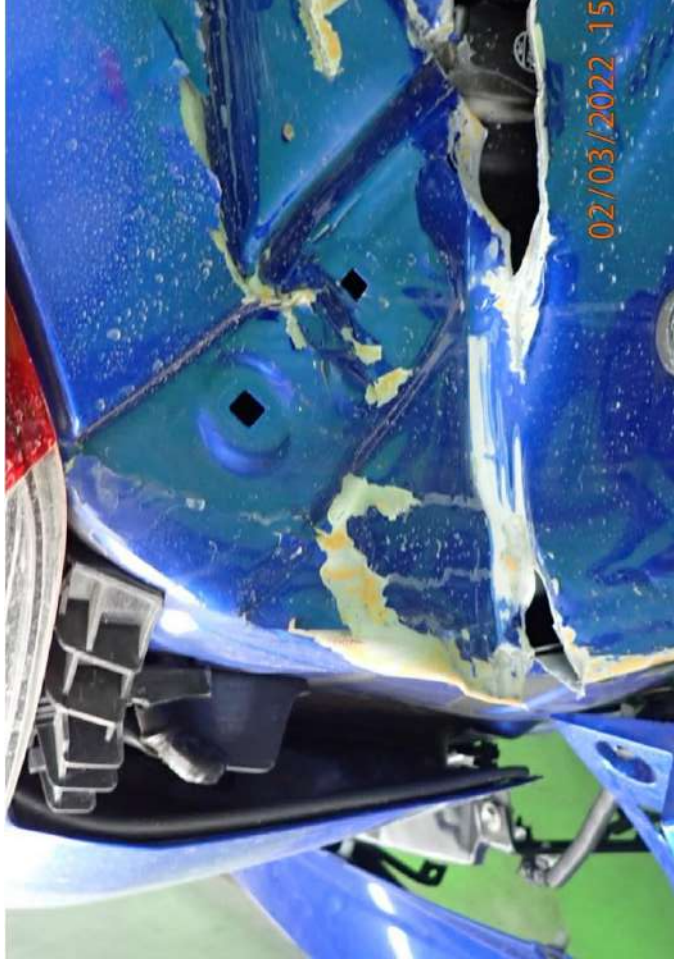




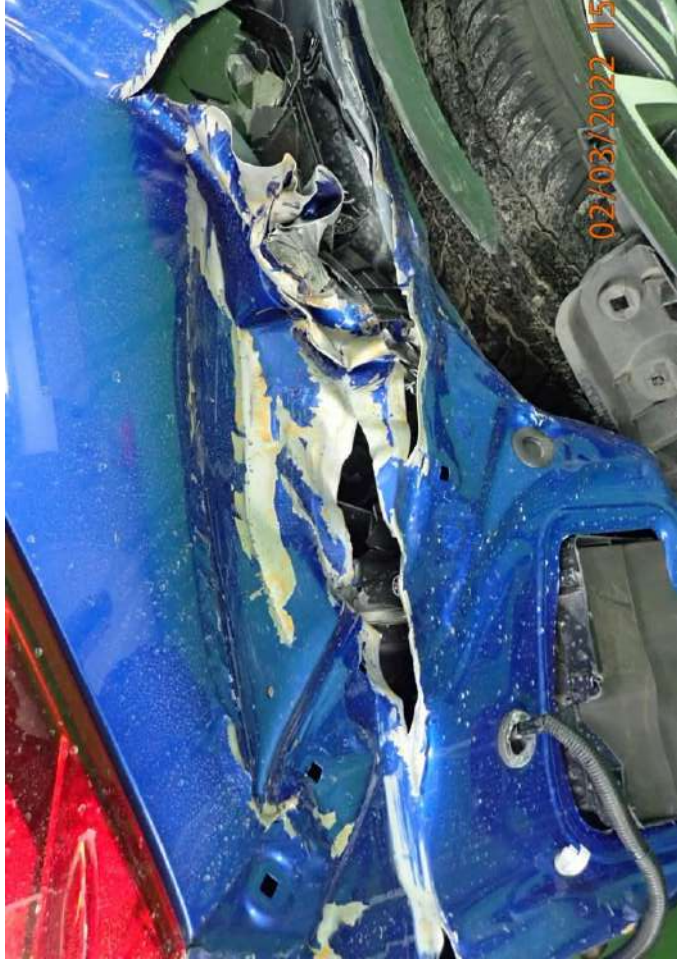


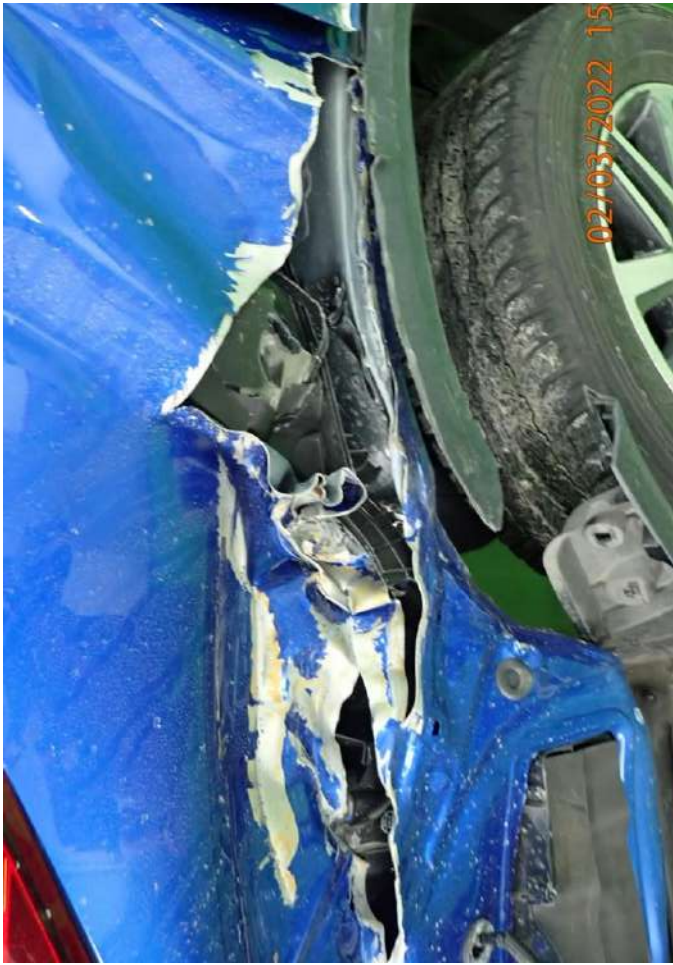


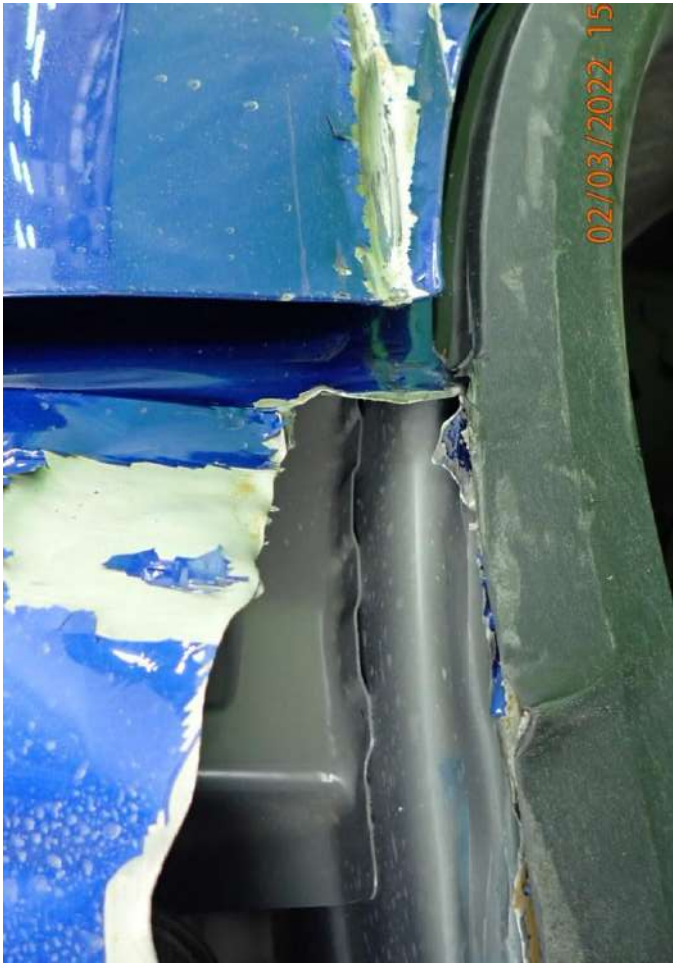
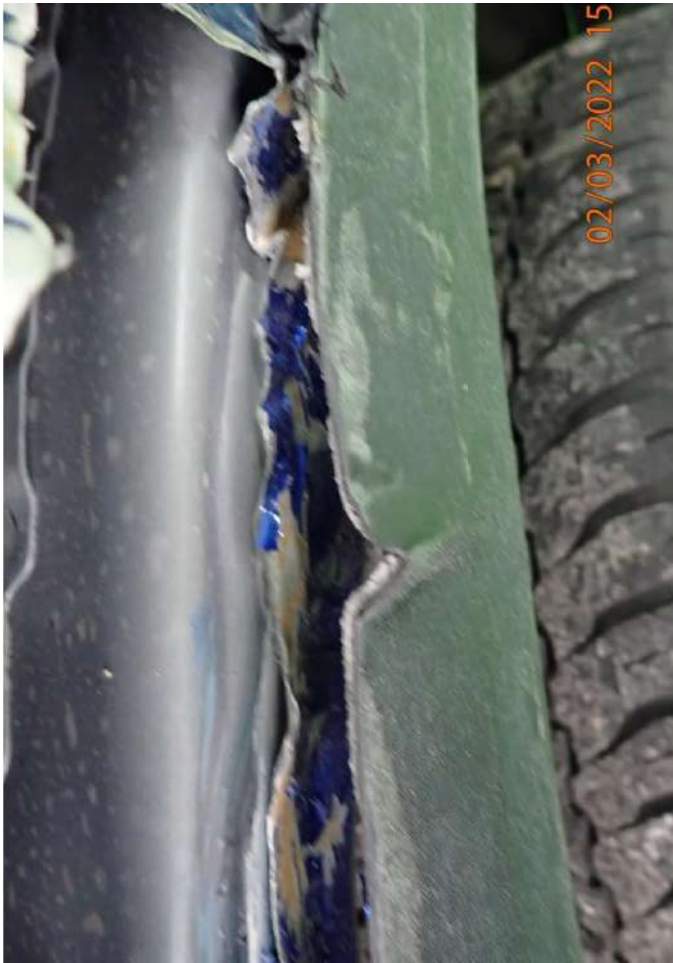


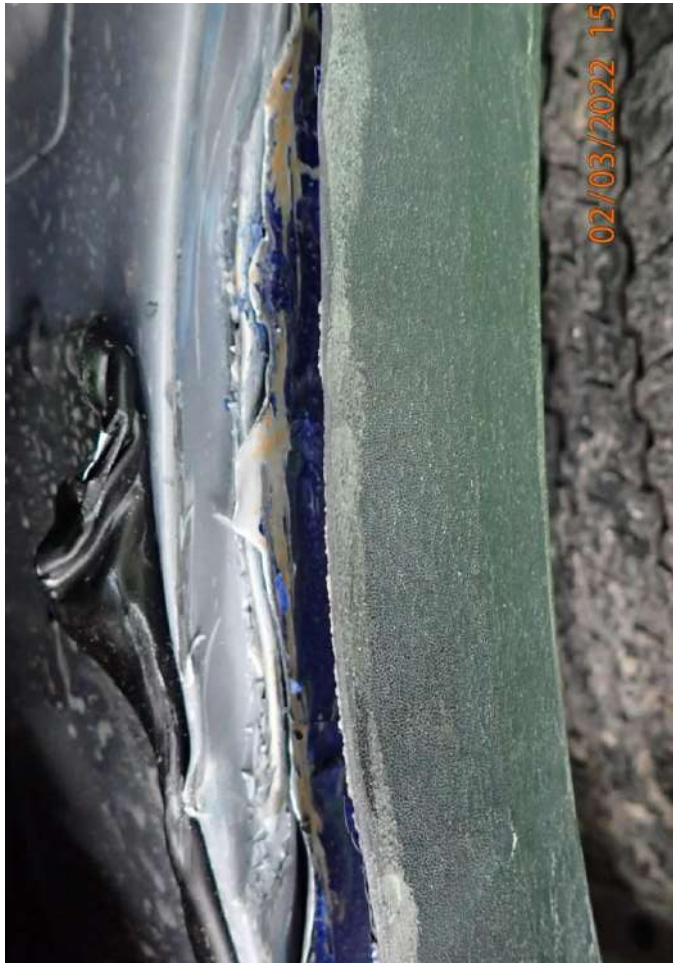






















Borneo Motors

Co Reg No: 196700086Z

Borneo Motors (Singapore) Pte Ltd
Inchcape Bodycare Centre
Level 4, Inchcape Centre
2 Pandan Crescent
Singapore 128462
Tel: +65 6631 1855/1500
Fax: +65 6872 7260
www.borneomotors.com.sg

Our Ref: BMS2022/09/PD0859/UL (TP)

Your Ref: 33920MID

16/09/2022

BY HAND (INS COPY)

M/S.GOVERNMENT VEHICLE

Attn : Officer In-Charge

Dept : Motor Claims

RE : ACCIDENT INVOLVING SMK5363H AND 33920MID ON 01/03/2022

Dear Officer,

We refer to the above captioned.

The accident was caused by the negligence of your insured and as a result, our client has incurred the following losses:

A. Repair Cost -	B. LTA Search -
C. Excess - \$535.00	D. Loss of Use -
E. Loss of Rental - \$1,500.00(\$150x10days)	F. Others - \$128.40(Towing Fee)
G. Medical Claims - -Undertake By Claimant ☐	Total Claim - \$2,163.40

We would appreciate if you could revert to us with an offer to settlement within **8 working weeks** as required under NIMA Protocol.

Enclosed are the following documents for your kind perusal:

- | | |
|----------------------------------|---------------------------------|
| (✓) Original Tax Invoice | (X) Discharge Voucher |
| (✓) Car Rental Invoice/Agreement | (X) Original Photograph X _____ |
| (✓) GIAS/Police Report/s | (X) Original/Photocopy Survey |
| (✓) Certificate of Insurance | (X) LTA Search Fees |
| (✓) Letter of Authority | (X) Medical Receipt |

*Cheque is to be made payable to **BORNEO MOTORS (SINGAPORE) PTE LTD** & mail it to, Inchcape Bodycare Centre Level 4, Inchcape Centre, 2 Pandan Crescent, Singapore 128462, Attn: TPR Department*

Yours faithfully,

TPR Team

Claims Service Department

F:68727260 E: claimstatusenquiry@borneomotors.com.sg

(As this is a computer generated letter, no signature is required.)

LETTER OF AUTHORITY

ACCIDENT INVOLVING SMK5363H and 33920MID on 1/3/2022.
Own vehicle's number Other vehicle's number Date of accident

along Lim Chu Kang Road
Accident location

BY THE LETTER OF AUTHORITY, I/we, Gursant Singh Dhotar & GXXXX182m
Name of Policy Holder & (IC/Passport/Company Registration) number
of 68A Eng Kong Place S(599182)
Address of Policy Holder

owner of Vehicle Registration No. SMK5363H hereby appoint **BORNEO MOTORS (SINGAPORE) PTE LTD** (hereinafter refers to **BMS**), a company incorporated in Singapore and having its registered office at 33 Leng Kee Road, Singapore 159102, to do all or any of the following:

1. To submit, resolve and make any claims which *I/we may have against the other *party/parties to the Accident and under the insurance *policy/policies taken up by such *party/parties or **alternatively** under Insurance Policy number _____ taken up by *me/us and pay the compulsory excess in respect of the cost of repairs suffered by *me/us arising from the Accident (loss and damage).
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favour of **BORNEO MOTORS (SINGAPORE) PTE LTD** and give a valid receipt and discharge therefore.
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever in relation thereto.
4. Generally do all such acts as it shall deem necessary for the purpose of settling such claim.

*I/We hereby declare that all acts, instruments and documents done by virtue of this letter of authority on *my/our behalf shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by *me/us in *my/our own proper person(s) and *I/we hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

*I/We hereby further declare that **the letter of authority hereby conferred shall remain irrevocable.**

*I/We further confirm that the acceptance by **BMS** of the settlement amount in respect of such constitute the full discharge of *my/our claim(s) in respect of such loss and damage.

IN WITNESS WHEREOF, *I/we have hereunto to set *my/our hand and sign this 9th of the month May, Year 20 22.

Signed & Delivered By:



(To be sign by the policy holder only)

**Please stamp the company chop for vehicle registered under a company's name

Witness By:



*delete as appropriate



Borneo Motors

Inchcape

Co. Reg No. : 196700086Z
GST Reg No. : MR-8500000-9
No. 2 PANDAN CRESCENT
SINGAPORE 128462, Tel no.: 6631 1188



TOYOTA

TAX INVOICE

Account Details	Account No.	Customer Details
Pandani B&P Excess-Regular Customer	c0190024 / PBPEXC	Mr Gursant Singh Dhothar 68A Eng Kong Place Singapore 599182 Mobile: 84255657
	Document No. 38064226	
	Document Date 09/05/2022	

Year	Model	Variant	Reg. Date	Reg. No.	Kilometers	Wip No.	Order No. / Remarks
2019	TGN166R	SDTMK S4	15/04/2019	SMK5363H	41976	13623	72/UL/SMK5363H
Chassis No.	Engine No.	Terms	SA / Counter	Vehicle In	Collected On		
MHFGX3GS100420163	2TRA616605	00	Thomas Pang W T	02/03/2022	11.34	--/--/----	0.00

L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount
		Insurance repair to be	8888			500.00
  BODY & PAINT 2 PANDAN CRESCENT LEVEL 4 SINGAPORE 128462 DATE/TIME: 10/05/22 13:33:52 MID: 000001050642443 TID: 59505240 INV: 000926 BATCH: 000224 TRACE: 001113 ORDER: 13623 S/W : 1318.00.01.4 APPR CODE: 790370 SALE VISA OFFUS **** * 5705 EMI: Chip REF NUM: 000021001113 CARD NAME: VISA CREDIT TS1: E800 TVR: 0080008000 AID: A0000000031010 AFP CRYPT CODE: 731D79FB86CE						

BASE : S\$ 535.00
TOTAL : S\$ 535.00

SIGN: 

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUER AGREEMENT.

Customer's Signature	Charge Summary	Total
I acknowledge receipt of vehicle	Parts	0.00
	Labour	0.00
	Sublet	0.00
	Lubrication/Fluid	0.00
	Others	0.00
		GST 7.00% 35.00
		Less 0.00
		Amount Due 535.00

*** MERCHANT COPY ***
THANK YOU. HAVE A NICE DAY

Company Copy

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
BORNEO MOTORS (SINGAPORE) PTE LTD 2 PANDAN CRESCENT TOYOTA BODY CARE CENTRE SINGAPORE 128462 ATTN: THOMAS

DATE	INVOICE NO.
11/3/2022	BMS 5126

	VHA NO.	DUE DATE	VEH NO.
	BMS 5126	11/3/2022	SGU 8833 S
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 02 MARCH 2022 TO 12 MARCH 2022 YOUR REF : SMK 5363 H	10	140.187	1,401.87
 BY:			
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$1,401.87	
	GST @ 7%	\$98.13	
	TOTAL	\$1,500.00	

VEHICLE HIRING AGREEMENT
HIRER'S PARTICULARS

Name (as in I/C) Gursant Dhothar
 NRIC/Passport No: G3377182M Date of Birth: 10/07/1980
 Address: SAME AS BEER Age: _____
 S(_____) _____
 Name & Address of Employer: _____
 Occupation: _____ Driving Exp: _____
 Driving Licence No: _____ Passed Date: _____
 D/L Type: Local/Int'l/Others: _____
 Tel(O) _____ (R) _____ HP _____

DRIVER'S PARTICULARS

Name (as in I/C) DHUTAN HARJEET KAUR
 NRIC/Passport No: G3390013P Date of Birth: 24-10-1982
 Address: 684 ENG KONG PL Age: _____
 S(5918L) _____
 Occupation: _____ Driving Exp: _____ Yrs
 Driving Licence No: _____ Passed / Expiry Date: 07 APR 2019
 D/L Type: Local/Int'l/Others: _____ Contact No: _____

Hirer's Own Vehicle No: SMK5363H Replace Veh No: _____
 Loan Vehicle No: SGU 8335 VR No: _____
 Make & Model: T. CAMRY Auto/Manual Group: _____

CHARGES					:	\$	cts
Daily	10	day	@ \$	140.19	Per day	1401	87
Weekly/Monthly		week	@ \$		Per week/Monthly		
Others							
CDW/PAI		@ \$			Per day/Monthly		
Delivery/Collection Svc							

GST								
OR No: (A) SUB-TOTAL								
Petrol Level & Surcharge	OUT	E	1/4	1/2	3/4	F		
			✓					
	IN				✓			
First _____ km FREE per day				GST		98	13	
Excess mileage is chargeable at _____ cents per km				TOTAL CHARGES		1500	00	

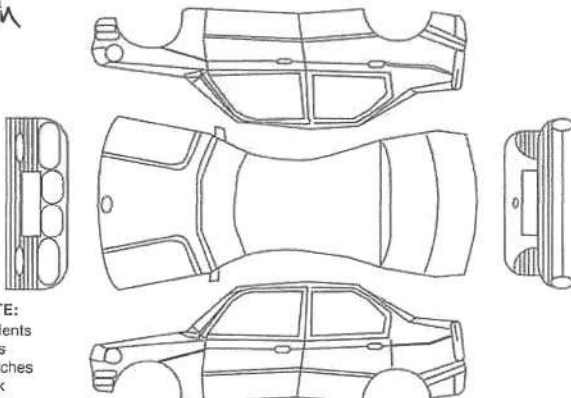
Security Deposit : \$ _____ Bank: CTI
 CASH/NETS/VISA/MC/AMEX/CHQ No: 4447 4440 0423 5705
 Expiry Date: 07/22 Card ID No: 972

Name as in Card: HARJEET DHOTAR
 NON WAIVER EXCESS (Subject to GST): \$ 2000/-

ACCESSORIES CHECK

☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: _____ Additional Driver's Signature: _____

SINGAPORE Use Only
*Rain


INDICATE:
 A - Accidents
 D - Dents
 S - Scratches
 X - Crack

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
21/3/22	1655	8430	Pong	

Hirer's/Driver Signature: _____

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)

Date In	Time In	Mileage	Check By	Remarks
12/3/22	0950	8842	ANDREW	

Hirer's/Driver Signature: _____



華強環島私人有限公司
ISLAND RECOVERY SERVICES PTE LTD



HOTLINE: 9182 8211 / 9002 8800

Address: 26 Chia Ping Road Singapore 619977

Telephone: 6747 7400

Facsimile: 6844 7233

Co. Reg. No: 202114296E

Email: admin@islandrecovery.com.sg

Web: www.islandrecovery.com.sg

GST Reg. No: 202114296E

CASH SALES / WORK ORDER

NO: 1282713

ACCOUNT OF:

DATE:

1/13/20

WORK DETAILS

Time of Order: 17:41

Time Reached Location: 17:43

Time Left: 18:22

Time End: 18:55

Waiting Time:

VEHICLE DETAILS

Vehicle No: SMK 5363 H

Make & Model: Toyota Fortuner

LOCATION FROM

103 Simei Garden Rd

2ND TRIP

LOCATION TO

2 Pandan Chel

TOWING / ROADSIDE ASSISTANCE

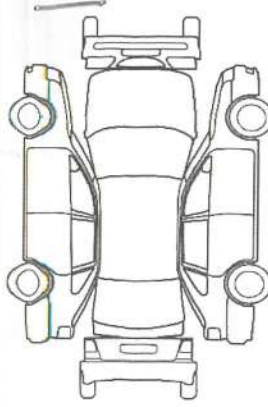
Additional Charges

- ☒ Using King Dolly
☐ Basement / Multi Carpark
☐ Midnight / Sunday / PH
☐ Exotic / Luxury Vehicle
☐ Crane Up / Winch Out
☐ Open Door
☐ Jump Start / Change Tyres / Change Battery

- ☒ Accident
☐ Loaded / Equipment
☐ Box
☐ ERP / Carpark:
☐ Dismantle Shaft / Brake
☐ Restricted Zone
☐ Others:

TRANSPORTATION

- ☐ Using Car Carrier
☐ Using King Dolly
☐ Restricted Zone



REMARKS:

ACCEPTANCE

AMOUNT S\$ 120

GST S\$ 8.4

TOTAL S\$ 128.4

Driver / Owner Handled Over By
(Name & Signature)

Taken Over By
(Name & Signature)

Island Recovery Services Pte Ltd
(Driver)

Disclaimer: Island Recovery Services Pte Ltd and its staff and/or any person associated therewith cannot be held liable for any loss or damage that is incurred or may be incurred by any person as a direct or indirect result of the use of Island Recovery Services Pte Ltd's service



redefining / insurance

AXA Insurance Pte Ltd
1800 680 4885 (Within Singapore)
(65) 6880 4885 (International)
(65) 6880 4740
customer.care@axa.com.sg
www.axa.com.sg

GURSANT SINGH DHOTHAR
68A ENG KONG PLACE
SINGAPORE 599182

Renewal

date
05/02/2021

your servicing distributor

ARK INSURANCE AGENCY / 19093

your servicing distributor contact
88788799

Policy Schedule

Your SmartDrive Comprehensive Toyota Prestige Max

Your policy at a glance

Policyholder name	GURSANT SINGH DHOTHAR	Policy number	GA565042
Cover	Comprehensive	FIN / NRIC	XXXX182M
Period of Insurance	from 15/04/2021 to 14/04/2022 (both dates inclusive)		

Premium breakdown

Gross Premium after 10% NCD	SGD 2,158.41
Total Discounts	- SGD 115.07
7% GST	SGD 143.03
Final Premium	SGD 2,186.37

Your benefits highlights

SmartDrive Comprehensive Toyota Prestige Max Benefits

- Loss or Damage
- Legal Liability
- Windscreen coverage with no Excess
- 24/7 Towing & Transportation in Singapore or Overseas
- Medical and dental expenses up to \$1,500 per person for you, your named drivers and your immediate family members
- Personal Accident Benefits to Insured - Limit of Liability: \$8,100,000
- Personal Accident Benefits to Drivers at \$20,000 each and Passengers at \$8,10,000 each
- New for Old Replacement - up to 24 months from vehicle registration date
- Loss of personal items in the car - up to \$5,300
- Features and Accessories (Solar Film)
- Hotel accommodation for one (1) night up to \$300
- \$100 Voucher for Windscreen repair at AXA Authorised Windscreen Workshop (Glass-Fix Pte Ltd)
- Guaranteed Repairs for twelve (12) Months for repairs at AXA Authorized Premium Workshop
- Repairs at AXA Authorized Premium Workshop

Add-on Benefits

- Repairs at Distributor Workshop Borneo Motors (Singapore) Pte Ltd (Excess Applicable)
- Daily Transport Allowance of \$80/day up to maximum of 10 days

(refer to Policy Wording for full terms and conditions)

Vehicle details

Make & Model of Vehicle	TOYOTA FORTUNER 2.7	Year of registration	2019
Vehicle registration number	SMK5363H	Type of Use	Private use
Body type	SUV	Engine capacity (c.c.)	2694
Seating capacity (excl driver)	6	Engine number	2TRAG16605
Off-Peak car	No	Chassis number	MHFGX3GS100420163

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	DBS BANK LTD



AXA Insurance Pte Ltd (199903512M)
8 Shenton Way, #24-01, AXA Tower,
Singapore 068811
Customer Centre, #B1-01

Excess applicable (refer to Policy Wording for other applicable Excesses)

Basic Own Damage Excess SGD 500.00
 Windscreen Excess Not Applicable

Drivers details

Driver type	Driver name	Date of birth	Driving experience
Main Driver	GURSANT SINGH DHOTHAR	10/07/1980	> 1 year

Additional clauses & endorsements to your policy

Nil

What you should do

- Keep this Policy Schedule as a record for your vehicle's insurance cover
- This Policy Schedule should be read together with the terms and conditions of the Policy Wording

AXA Insurance Pte Ltd

This is an auto-generated document, thus, no signature is required.

redefining / insurance

AXA Insurance Pte Ltd
 1900 880 4885 (Within Singapore)
 (65) 6880 4885 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

date
 05/02/2021

policy number
 GA565042

account number
 19083

Certificate of Insurance

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) -Motor Vehicles (Third-Party Risks and Compensation) Rules, 1969 -Road Transport Act, 1987 (Malaysia)
 -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	Cover	Plan name	NCD applicable	Vehicle registration number	Period of Insurance	Finance loan company	Certificate number	Chassis number	Engine number
GURSANT SINGH DHOTHAR	Comprehensive	Toyota Prestige Max	10%	SMK5363H	from 15/04/2021 to 14/04/2022 (both dates inclusive)	DBS BANK LTD	GA565042 / 1	MMFCXJG3100420163	27HAC10605

Authorized Drivers

(a) The Policyholder
 (b) Any Named Driver as stated in the Policy
 (c) Any person who is driving on the Policyholder's order or with their 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.

Limitation as to use*

- Use of the motor vehicle is connected to the Policyholder's business
- Use for the carriage of passengers (besides commercial hire or reward) in connection with the Policyholder's business
- Use for social, domestic, and personal purposes

The Policy does not cover:

- Use for commercial hire or reward, or for racing, pace-making, reliability trial, or speed testing
- Use while towing a trailer, except for the towing of a disabled person's mechanically propelled vehicle

* 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.

EXCESS Basic Own Damage Excess
 Windscreen Excess

SGD 500.00
 Not Applicable

Young/Inexperienced driver excess

An additional excess of \$2500 (to be added to any excess imposed under the Policy) whilst the Insured MotorCar is being driven by any driver aged below 23 years old and /or has been issued a valid driving license to drive in Singapore for the relevant class of vehicle for less than one year

Young and/ or inexperienced driver shall mean any person who:

- Is less than 23 years old, and/or
- Has been issued with a valid driving license to drive in Singapore for the relevant class of vehicle for less than 1 year

Additional clauses & endorsements to your policy

Nil

(We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd