



**Kah Motor Co. Sdn. Bhd.**  
(A Member of Oriental Holdings Berhad)  
Body Repair & Paint Centre  
6A Mandal Estate  
Singapore 729903  
Tel : +65 6841 3838  
Fax : +65 6362 5015  
www.honda.com.sg

**M/s: India International Insurance Pte Ltd**

Date : 26/8/2022

**Attn: Motor Claims Department**

Priya Manivel

Your ref: GBK4685R

Our ref: SMX278K

Dear Sir,

**THIRD PARTY DIRECT SETTLEMENT**

**ACCIDENT INVOLVING GBK4685R & SMX278K DOA: 27/06/2022**

We refer to the item(s) marked ( ✓ ) below:

- ( ✓ ) We refer to your email dated 30/06/2022.
- ( ✓ ) We enclosed herewith the repair invoice / Third Party Direct Settlement Agreement.
- ( ✓ ) Kindly forward the discharge voucher for our client's signature within **2 weeks** via email to : **DESMONDTOH@HONDA.COM.SG**
- ( ) We return your discharge voucher duly completed.
- ( ✓ ) Kindly expedite settlement the following :-
  - Repair Cost **S\$ 9,070.37** payable to **Kah Motor Co. Sdn. Bhd.**
  - Loss of Rental **S\$ 107.00 x 09 days : S\$963.00** payable to **Ng Hui Zhen**  
(08 Repair days + 01 Sunday)
- ( ✓ ) Kindly let us have your cheque made in favour of the above mentioned name(s) for our our transmission as soon as possible.
- ( ✓ ) Letter of Authority, Rental Invoice

Thank you.

Yours faithfully,

  
Bryan Lee Chen Sin

## LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER'S VEHICLE NO.) SMX 278K &  
(THIRD PARTY'S VEHICLE NO.) GBK 468SR ON 27/06/2022  
ALONG SLE EXPRESSWAY TOWARDS TPE EXPRESSWAY

I hereby authorize Kah Motor Co. Sdn Bhd (Kah Motor) and its agents or any person authorized by Kah Motor to do all or any of the following:

- To submit, resolve and make any claim(s) which I may have against the 3<sup>rd</sup> party insurers.
- To execute, sign discharge voucher/indemnity forms and all necessary documents in connection with and arising out of the above claim.
- Any payment should be made in favour of my name / Kah Motor Co. Sdn. Bhd.

  
Owner Signature  
(Co stamp & authorized signature if is Co registered vehicle)

Name : NG HUI ZHEN

NRIC No : 8XXXXX 877B

Vehicle No : SMX 278K

Date : 12/07/2022

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

WITHOUT PREJUDICE to:

Any Personal Injury Claims

India Ref: MFL2022D0003412  
Claimant Ref: SMX278K

We/I, Kah Motor Co Sdn Bhd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 9,070.35 (repair cost), S\$ 963.00 (loss of use/rental), S\$        (search fee), vehicle no. SMX278K that was damaged pursuant to the accident which occurred on 27/06/2022 (date) at SLE TOWARDS TPE (location) involving vehicle no. GBK4685R (insured vehicle). This is pursuant to the inspection conducted on 12/07/2022 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner NG HUI ZHEN ("the third party claimant") of vehicle no. SMX278K to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify India International Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to cost of repairs and/or rental and/or loss of use pursuant to the damage to SMX278K (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 10,033.35 to Kah Motor Co Sdn Bhd.

Dated this 02 day of November, 2022

CLAIMANT:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:

**KAH MOTOR CO. SDN. BHD.**  
BODY REPAIR & PAINT CENTRE  
8 MANDAI ESTATE  
SINGAPORE 729905  
TEL: 6514 5266 FAX: 6335 1949  
Signed by "the workshop" (with chop)

KAH MOTOR CO. SDN. BHD.

8 MANDAI ESTATE

SINGAPORE 729905

WITNESS:

Signature:

Name:

NRIC:

Address:

Nationality:

Occupation:

  
Signed by appointed Surveyor

LKK Auto Consultants Pte Ltd

199607198R

51 Ubi Avenue 1

#01-25 Paya Ubi Ind. Park S(408933)

**Kah Motor Co. Sdn. Bhd.**

(A Member of Oriental Holdings Berhad)

6A Mandai Estate, SINGAPORE 729903

Mandai Parts Centre

Phone No. : +65 6841 3838 Fax No. :

INDIA INTERNATIONAL INSURANCE PTE LTD  
MOTOR CLAIMS DEPT  
64 CECIL STREET  
#04-00 & #05-00 IOB BUILDING  
SINGAPORE, 049711

Customer Code : CU0129750

**Service Tax Invoice**

GST Reg No. M200050223

Company Ref. No. S60FC1380G

Invoice No. : SINV-BM22000739  
Invoice Date : 26/08/22  
Order No. : SVO22031434  
Reference :  
Job Card No. : 14399  
Date/Time Received : 29/06/22 / 9:46:44 AM  
Licence No. : SMX278K  
Model : HRV DX-SIN CVT YM 2018  
Car Chassis No. : JHMRU1810JX202809  
Car Engine No. : L15B5672817  
Mileage : 22213  
Service Advisor : LEE CHEN SIN 1944  
Served By : CSLEE  
Page : 1

| No.             | Description                                                                                         | Qty. | UoM   | U. Price | Disc % | Amount   | 7% GST Amount | Amount incld GST |
|-----------------|-----------------------------------------------------------------------------------------------------|------|-------|----------|--------|----------|---------------|------------------|
|                 | TP DIRECT SETTLEMENT (J/NO:14399)                                                                   |      |       |          |        |          |               |                  |
|                 | OWNER: NG HUI ZHEN                                                                                  |      |       |          |        |          |               |                  |
|                 | OWNER INSURER: TOKIO MARINE INSURANCE (SG) LTD                                                      |      |       |          |        |          |               |                  |
|                 | ACC DATE: 27/06/2022                                                                                |      |       |          |        |          |               |                  |
|                 | SURVEYED BY: LKK - RASUL                                                                            |      |       |          |        |          |               |                  |
|                 | DATE: 12/07/2022                                                                                    |      |       |          |        |          |               |                  |
|                 | REF NO:                                                                                             |      |       |          |        |          |               |                  |
|                 | TP INSURER: INDIA INTERNATIONAL INSURANCE PTE LTD                                                   |      |       |          |        |          |               |                  |
|                 | TP VEH: GBK4685R                                                                                    |      |       |          |        |          |               |                  |
| BOSUN           | 1466 SUNDRIES                                                                                       | 1    | Hours | 30.00    |        | 30.00    | 2.10          | 32.10            |
| BML02I          | 1466 INSPECT RR LIGHTING MECHANISMS. PERFORM WATER TEST.(N)                                         | 1    | Hours | 250.00   | 10     | 225.00   | 15.75         | 240.75           |
| BC012R          | 1466 RESET VEHICLE SMART ENTRY SYSTEM                                                               | 1    | Hours | 500.00   | 10     | 450.00   | 31.50         | 481.50           |
| BC011R          | 1466 REMOVE INSTALL & CALIBRATE REAR VIEW CAMERA                                                    | 1    | Hours | 400.00   | 10     | 360.00   | 25.20         | 385.20           |
| BA02R           | 1466 REMOVE & RENEW REVERSE SENSORS-4 PCS (N)                                                       | 1    | Hours | 250.00   | 10     | 225.00   | 15.75         | 240.75           |
| BOJSE           | 1466 BODY JOINT SEALANT. RR FENDER                                                                  | 1    | Hours | 80.00    |        | 80.00    | 5.60          | 85.60            |
| BOBC            | 1466 BODY UNDERSIDE COATING (N)                                                                     | 1    | Hours | 250.00   | 10     | 225.00   | 15.75         | 240.75           |
| BKRP22M         | 0671 CUT & RENEW RR PANEL, GUTTER AND RR FENDER. ALIGN CHASSIS INCLUDING FITTING ON ATTACHMENT ITEM | 1    | Hours | 3,575.00 | 10     | 3,217.50 | 225.23        | 3,442.73         |
| BP06R           | 1847 SPRAY PAINTING ON REPAIRED OR REPLACED AREAS. (6P)                                             | 1    | Hours | 2,080.00 | 10     | 1,872.00 | 131.04        | 2,003.04         |
| 75722-T7W-A01   | EMBLEMRR.                                                                                           | 1    | Each  | 15.20    | 25     | 11.40    | 0.80          | 12.20            |
| 75725-T8N-T00   | EMBLEM,RR. I-VTEC                                                                                   | 1    | Each  | 16.60    | 25     | 12.45    | 0.87          | 13.32            |
| 33502-T7A-J31   | LAMP UNIT,R.                                                                                        | 1    | Each  | 428.30   | 25     | 321.22   | 22.49         | 343.71           |
| 04717-T7A-J00ZZ | FACE,R.RR.BUMPER CORNER                                                                             | 1    | Each  | 100.40   | 25     | 75.30    | 5.27          | 80.57            |
| 71593-T7A-000   | SPACER,R.RR.BUMPER SIDE                                                                             | 1    | Each  | 18.00    | 25     | 13.50    | 0.95          | 14.45            |
| 04715-T7A-900ZZ | FACE,RR.BUMPER                                                                                      | 1    | Each  | 492.50   | 25     | 369.37   | 25.86         | 395.23           |
| 91505-TM8-003   | CLIP,BUMPER                                                                                         | 10   | Each  | 2.30     | 25     | 17.25    | 1.21          | 18.46            |
| 04636-T7A-310ZZ | PANEL SET,R.RR.OUTSIDE                                                                              | 1    | Each  | 655.20   | 25     | 491.40   | 34.40         | 525.80           |
| 74410-T7B-003   | PROTECTOR,R,RR.WHEEL ARCH                                                                           | 1    | Each  | 187.20   | 25     | 140.40   | 9.83          | 150.23           |
| 75450-SAA-013   | OUTLETRR AIR                                                                                        | 1    | Each  | 26.90    | 25     | 20.17    | 1.41          | 21.58            |
| NMRS-4P-TM3040L | 4PCS ACT RR.SENSOR                                                                                  | 1    | Each  | 320.00   |        | 320.00   | 22.40         | 342.40           |

Sum Labor 6,684.50 467.92 7,152.42

Printed by CSLEE on 26 Aug 2022 at 2:43:51 PM

This is a computer generated invoice. No signature is required. Please review your bill and advise us of any errors or omissions.  
Kah Motor reserves the right to deliver a subsequent bill for any charge omitted. GST Amount is calculated from individual line(s).

**Kah Motor Co. Sdn. Bhd.**

(A Member of Oriental Holdings Berhad)

6A Mandai Estate, SINGAPORE 729903

Mandai Parts Centre

Phone No. : +65 6841 3838 Fax No. :

INDIA INTERNATIONAL INSURANCE PTE LTD

MOTOR CLAIMS DEPT

64 CECIL STREET

#04-00 &amp; #05-00 IOB BUILDING

SINGAPORE, 049711

**Customer Code :** CU0129750**Service Tax Invoice**

GST Reg No. M200050223

Company Ref. No. S60FC1380G

|                    |   |                        |
|--------------------|---|------------------------|
| Invoice No.        | : | SINV-BM22000739        |
| Invoice Date       | : | 26/08/22               |
| Order No.          | : | SVO22031434            |
| Reference          | : |                        |
| Job Card No.       | : | 14399                  |
| Date/Time Received | : | 29/06/22 / 9:46:44 AM  |
| Licence No.        | : | SMX278K                |
| Model              | : | HRV DX-SIN CVT YM 2018 |
| Car Chassis No.    | : | JHMRU1810JX202809      |
| Car Engine No.     | : | L15B5672817            |
| Mileage            | : | 22213                  |
| Service Advisor    | : | LEE CHEN SIN 1944      |
| Served By          | : | CSLEE                  |
| Page               | : | 2                      |

|                     |          |        |          |
|---------------------|----------|--------|----------|
| Sum Item            | 1,792.46 | 125.49 | 1,917.95 |
| Total SGD           | 8,476.96 | 593.41 | 9,070.37 |
| Total Payable (SGD) |          |        | 9,070.37 |

Printed by CSLEE on 26 Aug 2022 at 2:43:51 PM

This is a computer generated invoice. No signature is required. Please review your bill and advise us of any errors or omissions.  
Kah Motor reserves the right to deliver a subsequent bill for any charge omitted. GST Amount is calculated from individual line(s).

**NG HUI ZHEN**  
110 JURONG EAST STREET 13  
#07-322  
SINGAPORE 600110

**Tax Invoice**  
**Invoice No.** : CRINV/22/00977  
**Invoice Date** : 22 Jul 2022  
**Customer No.** : \*\*\*\*\*877B  
**Ref** :  
**Currency** : SGD  
**Terms** : COD  
**RA No.** : 10610

**Customer Information**

Customer Name : NG HUI ZHEN  
Customer Ref No. : SMX278K BRYAN LEE

**Car Information**

Registration No. : SLL8183Y  
Car Model : HRV 1.5 DX CVT  
Car Color : MORPHO BLUE  
PEARL

**Rental Information**

Date/Time Out : 12/07/2022 12:59  
Date/Time Return : 21/07/2022 09:50

Starting Mileage : 75950  
Ending Mileage : 76424  
Mileage Travelled : 474

**Billing Detail**

| # | Description     | Amt    |
|---|-----------------|--------|
| 1 | 9 DAYS @ 100.00 | 900.00 |

**Remarks:**

MD/BS - SA: BRYAN LEE

**PAID VIA MASTER**

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms. Interest will be charged at 2% per month on overdue amounts.

Printed by Susie Sng at 22/07/2022 15:56

Subtotal : S\$ 900.00  
GST 7.0% : S\$ 63.00  
**Total : S\$ 963.00**  
Paid : S\$ 963.00  
Outstanding : S\$ 0.00

## RENTAL AGREEMENT

**No. 10610**

Date: 12 Jul 2022

### VEHICLE PARTICULAR

Vehicle No. : SLL8183Y  
Make : HONDA  
Model : HRV 1.5 DX CVT  
Out (Date & Time) : 12 Jul 2022 | 1259  
In (Date & Time) :

### HIRER PARTICULAR

Name : NG HUI ZHEN  
Address (Res) : 110 JURONG EAST STREET  
13 #07-322 SINGAPORE  
600110  
Tel : 91282629  
Name on Credit Card :  
Credit Card No. :  
Payment Mode : Cash

### MAIN DRIVER PARTICULAR

Name : NG HUI ZHEN  
Address (Res) : 110 JURONG EAST STREET  
13 #07-322 SINGAPORE  
600110  
Driving License No. : SXXXX877B  
Passing Date : 09/06/2009  
Date of Birth : 08/12/1989  
NRIC/FIN/Passport No : SXXXX877B

### ADDITIONAL DRIVER PARTICULAR

Name :  
Address (Res) :  
Driving License No. :  
Passing Date :  
Date of Birth :  
NRIC/FIN/Passport No :

### PAYMENT

Day: <sup>09</sup>10 days x 100.00 ~~B 900.00~~ ~~1,000.00~~  
Week : 0.00  
Month : 0.00  
Add HRS : 0.00  
SUB TOTAL ~~B 900.00~~ ~~1,000.00~~  
GST ~~B 63.00~~ 70.00  
**NETT AMOUNT** ~~B 963.00~~ **1,070.00**  
SECURITY DEPOSIT : 0.00

### REMARKS

SMX278K  
SA - BRYAN LEE  
THIRD PARTY CLAIM > INDIA INSURANCE

### TERMS & CONDITIONS

- Malaysia Drive Surcharge
  - Normal days \$21.40 w/GST
  - Blackout dates, Eve of PH & PH \$42.80 w/GST
- Insurance (3rd Party Only) Excess
  - S'pore Drive Excess - \$2140 w/GST; \$5,885 w/GST for drivers below 23yrs or above 70yrs old &/or less than 2 yrs driving licence
  - Malaysia Drive Excess - \$3210 w/GST; \$6,955 w/GST for drivers below 23yrs or above 70yrs old &/or less than 2 yrs driving licence (Excluding towing & custom fees)
- Vehicle is rented to hirer upon terms and conditions on the front and back of this agreement.
- Vehicle is to be driven only by hirer and any additional hirer listed above.
- Hirer is responsible for all parking, fines and ERP charges.
- Hirer must report all accidents to Kah Motor within 24 hours of occurrence.
- Violation of the terms of this agreement makes the hirer responsible for the full loss or damage to the vehicle whether insurance is accepted or not.
- Vehicle is strictly for Singapore use, unless covered by insurance for Malaysia use.
- Return of rental car beyond the stated duration will incur the following charges:
  1. Less than or equal to 5 hours, a **0.5 day** charge will apply
  2. More than 5 hours, a **FULL DAY** charge will apply
- Unpaid rental bookings will not be confirmed, and will subsequently be released after 10 mins.
- Rental Deposit
  - A rental deposit will be collected upon confirmation of rental booking.
  - Rental deposit & rental fees will be forfeited if cancellation of rental booking is made less than 3 working days from intended start date of rental.
  - Rental deposit will be refunded after the end of the rental period.
  - Refund process will take approx 2-3 weeks via respective payment mode used at point of initial payment.

**\*\*Kindly top up the petrol before you return us the rental car. Otherwise, there will be charges added to your final bill. \*\***

PAID  
21 JUL 2022  
BY: YISA

Hirer's Signature

Main Driver's Signature  
(if not hirer)

Credit Card Holder's  
Signature (if not hirer)

Rented out by

## Claim Audit

| AUDIT TRAIL |                   |                                   |                                                                                                                                                                                                                        |                          |
|-------------|-------------------|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| No.         | On                | Audit                             | Remarks                                                                                                                                                                                                                | By                       |
| 1           | 30 Jun 2022 15:08 | <b>Clim Dtl Modified</b>          | Claimant's Name: -> NG HUI ZHEN.                                                                                                                                                                                       | [A] HOW MEI KWAN         |
| 2           | 30 Jun 2022 15:08 | <b>Clim Veh Model Changed</b>     | (204080) HONDA HR-V 1.5 (A).                                                                                                                                                                                           | [A] HOW MEI KWAN         |
| 3           | 30 Jun 2022 15:08 | <b>Clim Created</b>               | Reg No: SMX278K. Acct Date: 2022/06/27. Claim Type: TP. Insurer: India International Insurance Pte L (td (HQ). TP Insurer: Tokio Marine Insurance Singapore Ltd (HQ). Workshop: Kah Motor Co Sdn Bhd (al exandra) (HQ) | [A] HOW MEI KWAN         |
| 4           | 30 Jun 2022 15:08 | <b>Adj Co Assigned</b>            | LKK Auto Consultants Pte Ltd (HQ):                                                                                                                                                                                     | [A] HOW MEI KWAN         |
| 5           | 30 Jun 2022 15:08 | <b>Adj Next Rpt Changed</b>       | Next Rpt:Final Rpt.Due Date:2022/07/12                                                                                                                                                                                 | [A] HOW MEI KWAN         |
| 6           | 30 Jun 2022 15:08 | <b>Adj Mandate Set</b>            | Approved:0.00.Reinsp:Adj decides.                                                                                                                                                                                      | [A] HOW MEI KWAN         |
| 7           | 30 Jun 2022 15:08 | <b>Label Added</b>                | (30653):Direct Settlement.                                                                                                                                                                                             | [A] HOW MEI KWAN         |
| 8           | 30 Jun 2022 15:08 | <b>Adj Adjuster Assigned</b>      | [None] -> CHEN TSUE YEE                                                                                                                                                                                                | [A] HOW MEI KWAN         |
| 9           | 30 Jun 2022 15:12 | <b>Label Added</b>                | (30651):Vehicle Not In.                                                                                                                                                                                                | [A] HOW MEI KWAN         |
| 10          | 30 Jun 2022 15:46 | <b>Clim Registration Modified</b> | Pol No:->D19MFL0005549_02.                                                                                                                                                                                             | [I] Natalia Lim          |
| 11          | 17 Jul 2022 23:48 | <b>Label Removed</b>              | (30651):Vehicle Not In.                                                                                                                                                                                                | [A] HOW MEI KWAN         |
| 12          | 17 Jul 2022 23:48 | <b>Adj Adjuster Assigned</b>      | CHEN TSUE YEE -> MOHD RASUL                                                                                                                                                                                            | [A] HOW MEI KWAN         |
| 13          | 23 Sep 2022 08:24 | <b>Adj Rpt Initiated</b>          |                                                                                                                                                                                                                        | [A] JOANNE LEE KHANG MIN |
| 14          | 23 Sep 2022 08:24 | <b>Clim Dtl Modified</b>          | Insured Name: -> -. Insured ID: -> -. Claim Conclusion: -> 3.                                                                                                                                                          | [A] JOANNE LEE KHANG MIN |
| 15          | 23 Sep 2022 08:24 | <b>Clim Dtl Modified</b>          | JPJ Reg. Date: -> 2020/12/22.                                                                                                                                                                                          | [A] JOANNE LEE KHANG MIN |
| 16          | 23 Sep 2022 08:24 | <b>Clim Details Notified</b>      |                                                                                                                                                                                                                        | [A] JOANNE LEE KHANG MIN |
| 17          | 28 Oct 2022 16:01 | <b>Adj Mandate Request</b>        | Cur Req:9970.35:\$9,970.35. PLS REFER ADJUSTER REPORT FOR DETAILS.                                                                                                                                                     | [A] CHEW HSIAO TONG      |
| 18          | 31 Oct 2022 11:49 | <b>Adj Next Rpt Changed</b>       | Next Rpt:Final Rpt.Due Date:2022/07/12                                                                                                                                                                                 | [I] Priya                |
| 19          | 31 Oct 2022 11:49 | <b>Adj Mandate Set</b>            | Approved:9970.35.                                                                                                                                                                                                      | [I] Priya                |
| 20          | 01 Nov 2022 12:09 | <b>Adj Mandate Request</b>        | Cur Req:10033.35:\$10,033.35(ALL-IN). Omitted GST under LOR.                                                                                                                                                           | [A] CHEW HSIAO TONG      |
| 21          | 01 Nov 2022 12:33 | <b>Adj Mandate Set</b>            | Approved:10033.35.                                                                                                                                                                                                     | [I] Priya                |

Date From    Date To    Audit Type  

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History

| Bill Ref No | Bill Date            | Bill Type         | Acc Type | Acc Name                     | Co Name (Branch)                           | Ref 1   | Ref 2    | Amount |
|-------------|----------------------|-------------------|----------|------------------------------|--------------------------------------------|---------|----------|--------|
| 2813377     | 04 Jul 2022 11:23:51 | TP Case (Insurer) | Motor    | LKK Auto Consultants Pte Ltd | India International Insurance Pte Ltd (HQ) | SMX278K | GBK4685R | 11.00  |

|         |                         |                          |       |                                    |                                         |         |          |       |
|---------|-------------------------|--------------------------|-------|------------------------------------|-----------------------------------------|---------|----------|-------|
| 2846716 | 23 Sep 2022<br>08:24:04 | OD/TP Case<br>(Adjuster) | Motor | LKK Auto<br>Consultants<br>Pte Ltd | LKK Auto<br>Consultants<br>Pte Ltd (HQ) | SMX278K | GBK4685R | 11.00 |
|---------|-------------------------|--------------------------|-------|------------------------------------|-----------------------------------------|---------|----------|-------|