

Hsiao Tong (LKKAuto)

From: Thiam Heng Huat <thh176@yahoo.com>
Sent: Tuesday, 25 October 2022 3:10 PM
To: Hsiao Tong (LKKAuto)
Subject: AXA REF: S2M045WB OUR REF: SKE7781B DOA: 04.07.22
Attachments: Invoice SKE7781B.pdf; receipt-20220705-104818.pdf; Car Rental.pdf; LOA.pdf

Dear Claims Team,

We refer to the above mentioned.

Attached is the repair invoice, LTA search receipt, car rental, LOA and below are the items our client wish to claim from AXA Insurance.

1. Repair costs	\$3,531.00
2. Car rental	150.00
3. Loss of use for 1 day	100.00
4. LTA search fee	7.45
	\$3,788.45

We look forward to an early settlement.

Warmest regards,
Steven
Thiam Heng Huat Pte Ltd
82636295

LETTER OF AUTHORISATION

To: THIAM HENG HUAT PTE LTD

RE: ACCIDENT ON 04.07.22 INVOLVING SKE 7781B AND SHB 3623C

ALONG/AT T-JUNCTION OF SIN MING DR AND SIN MING RD

I/We GOH KOK YONG NRIC/UEN NO: S7542301F

OF BLK 689A WOODLANDS DRIVE # 08-90 SINGAPORE 731689

1. The owner of motor vehicle no: SKE 7781B hereby authorize **Thiam Heng Huat Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agreed to assign the whole proceeds my/our third party claim to **Thiam Heng Huat Pte Ltd**. My/our solicitors (to be appointed by **Thiam Heng Huat Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Thiam Heng Huat Pte Ltd** after deduction of their cost on a solicitors & client basis. I/We undertake to co-operate fully with **Thiam Heng Huat Pte Ltd** and/or solicitors also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear all costs incurred.
2. I/We authorize **Thiam Heng Huat Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claims.
3. In the event that third party insurer issued the Agreed Settlement Cheque to me/us, I/We undertake to either give the said cheque to **Thiam Heng Huat Pte Ltd** or bank into our account and re-issue the cheque amount to **Thiam Heng Huat Pte Ltd**.

DATES THIS 04 DAY OF JULY 2022

x


SIGNATURE OF OWNER


SIGNATURE OF WITNESS

NAME: Ngoh Shinn Woei



HSBC Life (Singapore) Pte. Ltd.
10 Marina Boulevard,
Marina Bay Financial Centre Tower 2 #48-01,
Singapore 018983
☎ +65 6880 4888
🌐 www.hsbclife.com.sg
✉ cc.gi@mail.life.hsbc.com.sg

HSBC Life Third Party Direct Settlement

Vehicle No:	SHB 3623C (Insd veh)	Model:
	SKE 7781B (TP veh)	AUDI A5 SB 2.0 TFSI S TRONIC (DESIGN)
Date of Accident/ Time:	04/07/2022	

Repair Estimate	: \$	13,403.92	
Final Repair Cost w/GST	: \$	3,531.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	120.00	1 days at \$120 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	3,658.45	
Payee Name: THIAM HENG HUAT PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A) For Non GIA Registered	Agreed Liability 100 (%)		
Workshop:			
B) For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: ____		
BOLA Liability: (%)	Assessed Liability (*): (%)		
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

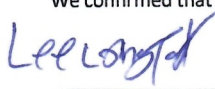


Note:

1. Please expressly reserve your client's rights if so required in this settlement document.
2. This settlement is on a without prejudice basis and should not construed as an admission of liability on HSBC Life and their client/tortfeasor in any manner whatsoever.
3. HSBC Life reserves their rights under the policy terms & conditions as well as their rights in law.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (HSBC Life and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident


Signature of workshop representative / Workshop stamp
Name of Representative: LEE LONG TAT
Date: 27-02-23


Signature of HSBC Life's surveyor & stamp / representative
Name of HSBC Life's surveyor / Representative:
Date: 01/03/2023


Signature of Witness / Workshop stamp (if applicable)
Name of Witness: NGOH SHWU WOEL
Date: 27-02-23


THIAM HENG HUAT PTE LTD

176 Sin Ming Drive
#05-14 Sin Ming AutoCare
Singapore 575721
Phone 82636295
GST registration number: 201605960N

Bill To:

GOH KOK YONG
c/o 176 Sin Ming Drive
#05-14 Sin Ming Autocare
Singapore 575721

TAX INVOICE

DATE 22-Oct-22
Invoice No THH221026
Vehicle No SKE7781B
Make/Model Audi A5
Date of Accident 4-Jul-22

NO	DESCRIPTION	AMOUNT
	Lump sum repair costs	3,300.00
	(Surveyor recommended repair days : 2 days	
		3,300.00
	7% GST	231.00
		\$ 3,531.00
TOTAL		\$ 3,531.00

THIAM HENG HUAT PTE LTD



JoyRide.SG

48 TOH GUAN ROAD EAST #06-99 ENTERPRISE HUB SINGAPORE 608586
Tel : 6464 9291 / 9639 1626 Fax : 6464 9291 Co. Reg No.: 53384748J

INVOICE

Mr. Goh Kok Yong

Blk 689A Woodlands Drive 75
#08-90
Singapore 731689

Customer Code : GAL-0624

Attention :

Tel : 90888690

Fax :

Invoice No. : INV-2207023

Date : 15-07-2022

Vehicle Model : 520I

Vehicle No. : SJE118A

Current Mileage :

Page : 1 of 1

Item	Description	Qty	U/ Price S\$	Disc.	Total S\$
1.	Rental from 15.07.22 ~ 16.07.22 (Replacement car for SKE7781B)	1.0	150.00		150.00

SINGAPORE DOLLAR ONE HUNDRED FIFTY ONLY

Total **150.00**

Notes :

1. All cheques should be crossed and made payable to "JOYRIDE.SG"
2. Bank Transfer to DBS Current Account no. 072-002223-8
3. GOODS SOLD ARE NOT RETURNABLE.

For and on behalf of

JOYRIDE.SG



Authorised Signature & Company Stamp



E.&U.E.

Received By

Customer's Signature



48 Toh Guan Road East #06-142 Enterprise Hub Singapore 608586 Tel: 64649291 / 91477675
176 Sin Ming Drive #05-14 Sin Ming AutoCare Singapore 575721 Tel: 64817675 / 96391626

VEHICLE LEASE AGREEMENT

1) Leasing Details

Vehicle Data:-

Vehicle No.	SJE118A	Date/Time Out	15-Jul-22 @ 10.30am
Make/Model	BMW 520i	Mileage Out	
Car Camera	Yes	Date/Time In	16-07-22 @ 12:10pm
Key	Remote Key	Mileage In	
Petrol Level	1/8 1/4 3/8 1/2 5/8 3/4 7/8 Full		

Leasee Particulars:-

Name	Goh Kok Yong		
Address	Blk 689A Woodlands Drive 75 #08-90 Singapore 731689		
NRIC	S7642301F	DL pass date	29-Apr-95
Date of Birth	28-Dec-76	Occupation	
Mobile	90888690	Tel	

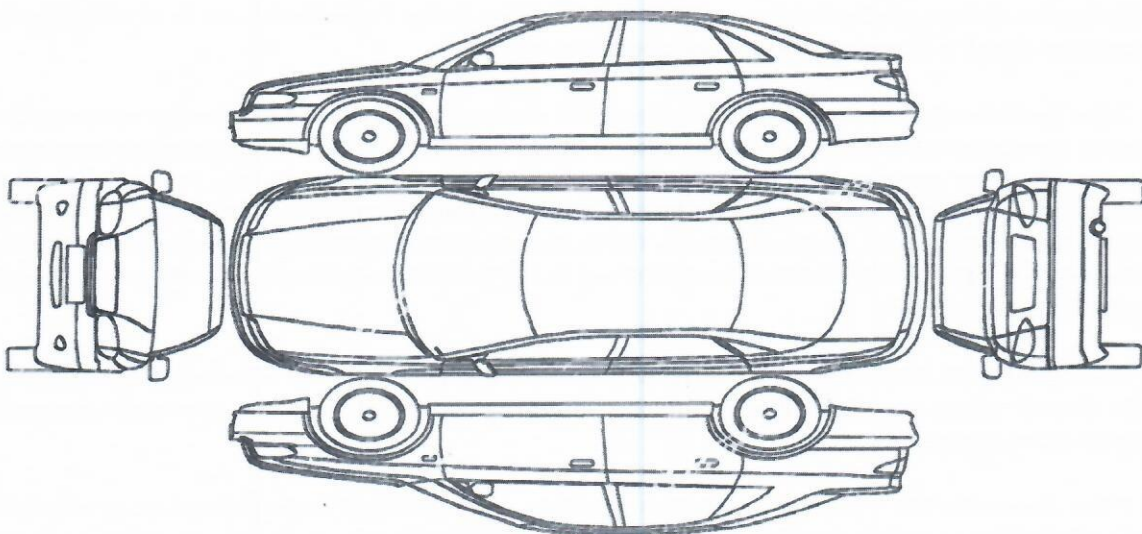
Authorised Driver's Particulars:-

Name			
Address			
NRIC		DL pass date	
Date of Birth		Occupation	
Mobile		Tel	

Rental Details:-

Deposit		Lease Period	
Rental Fee		Collection	15-Jul-22
Remarks	Replacement for SKE7781B	Return	

The drivers must be more than 22 years old and have driving experience more than 2 years.





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2) Terms of Leasing

JOYRIDE.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 JOYRIDE.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.

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 DBS Current Account no. 0720022238.

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 car key, 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 for fee for cleaning 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	S\$3000.00
3rd Party Damage	S\$3000.00

4.11) 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.

4.12) 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.

4.13) 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.

4.14) If the vehicle breakdown outside mainland Singapore, it is the Lessee liability to tow back the car to Singapore for repair.

4.15) 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.



Agreement Date: 15-07-22

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6) Termination of Agreement

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

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

6.3) If the Leasee terminate the agreement before the contract period, the Leasee 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 Leasee 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.

6) 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 JOYRIDE.SG
UEN 53384748J
(Owner)

Signature of Goh Kok *Yong*
NRIC No. S7642301F
(Leasee)



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 05 Jul 2022 / 10:48:18

Receipt Date/Time : 05 Jul 2022 / 10:48:14

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220705-001060

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHB3623C As at 04 Jul 2022/09:22:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHB3623C Enquiry Fee 20220705104719477635	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	20220705104728132	Direct Debit: eNETS Debit (Internet Banking)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Paynow Authorisation Form

This form must be completed and returned to HSBC Life (Singapore) Pte. Ltd. Payment will be credited directly into the policyholder/claimant's designated bank account stated below. The Policyholder/claimant has to complete **all fields** of this form and return to:

HSBC Life (Singapore) Pte. Ltd.
Robinson Road P.O. Box 1094
Singapore 902144

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant :	GOH KOK YONG
Contact Person :	NGOH SHWU WOEI
Contact Number :	97462501
Email Address :	thh176@yahoo.com
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	

Payee's Paynow Details (Please tick <u>only 1 option</u> & provide the Paynow Details)	
Payee's name as per bank account :	THIAM HENG HUAT PTE LTD
<input type="checkbox"/> Mobile :	
<input type="checkbox"/> NRIC :	
<input checked="" type="checkbox"/> UEN :	201605960N001

I/We hereby authorise HSBC Life (Singapore) Pte. Ltd. to credit the payment due to me/us to the bank account linked to above Paynow account, and undertake to return to HSBC Life immediately upon demand any sum which shall not be so credited into such Paynow account. I/We agree that HSBC Life shall be fully absolved of any liability to pay me/us such insurance payout once such amounts are credited into the bank account linked to above Paynow account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing delivered to you. In the event of a change of PayNow details, I/we shall inform you in writing 30 days in advance before the change.

In connection with my/our and/or the claimant's claims, I/We give consent for HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") and its representatives or agents to collect, use, store, transfer and/or disclose the information (including that provided by sources other than myself) concerning me/us and/or the claimant, to or with all such persons (including any member of the HSBC Group or any third party service provider, and whether within or outside of Singapore and the Policyholder when claiming under a Group Policy) for the purpose of enabling HSBC Life and its representatives or agents to provide me/us and/or the claimant (where applicable) with services required of an insurance provider, including the evaluating, processing, administering and/or managing my/our and/or the claimant's claims or the Policyholder Group Policy(ies) with HSBC Life (as the case may be), and for the purposes set out in the Data Use Statement which can be found at www.hsbclife.com.sg. ("Purposes").

Lee Long Tak

Authorised Signature & Company Stamp (as per bank records)

27.02.23

Date (DD/MM/YYYY)