

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SLV 8538E AND SLF 9183C
AT/ALONG CIE TOWARDS AYE AFTER HAVELOCK RD)
ON 24.08.2022 @ 00.20 HRS.

1. I/We, LUGO SERVICE & TRADING, the owner of vehicle no. SLV 8538E hereby instruct and authorize you to commence repairs to the above said vehicle.
2. I/We hereby authorize that any payment due to me/us from the aforesaid claim be paid to **M/s Wah Hong Motors & Credit Pte Ltd..**
3. If the matter is unable to resolve due to liability issues, the matter may/may not proceed to Dispute Resolution Mechanism (DRM) as such I/We will be liable for the DRM Fees and other disbursements incurred.
4. For a claim against a third party, the time taken for insurers to determine the liability assumed by each party varies depending on the accident circumstances and statements made by parties involved. Wah Hong Motors & Credit Pte Ltd will not be able to proceed further with my/our claim under the following circumstances:
 - Third Party Insurance Company dispute or denies liability or
 - Third Party owner/driver fails or refuses to report and/or the Insurance Company repudiates liability of their insured due to breach of policy terms and conditions.In which case, I/we have to decide to claim my/our own Insurance Policy (Own Damage Claim) or pay for the repair on my/our own. If I/we decide to convert my/our claim to my/our own Insurance Policy, I/We shall amend the statement in the GIA Motor Accident Report and submit the claim within 14 days from the date of accident to my/our insurance company. A compulsory Policy Excess stated in the motor Insurance Policy taken up by me/us, is applicable for Own Damage Claim.
5. In the event, if I/We instruct you to withdraw my/our claim, I/We agree to pay the repair cost, administration charge and other disbursements that you have incurred.
6. I/We understand that Total Loss Claim (3rd Party), I/We agree to pay Administration Fee, Storage Fee & other disbursements (LTA Search Fee, GIA Fee, Loss of Use, etc...) incurred before the collection of my/our vehicle.
7. I/We understand that I/We must cooperate to sign the Final Discharge Voucher. If I/We refuse to co-operate, I/We will have to pay for the repair cost, administration charge and other disbursements incurred. My repairer will also reserve their rights to proceed legal action against me and all the legal costs and disbursement incurred will be borne by me.
8. **I/We hereby confirmed I/We have read and understand the contents of the document and the same. I/We herein give my/our consent and acknowledgement.**

Dated this 24 day of 08 20 22.



Policy Holder's Signature
(Company stamp if applicable)

Name: LUGO SERVICE & TRADING

NRIC No.: 5XXXX 029K

Contact: 81633248

Driver's Signature
(If driver is not policyholder)

Name: SOH TZE WEE, HENRY

NRIC No.: 5XXXX 944F

Contact: 81633248



Witness Signature

Name: SUZANA BTE EDRES

NRIC No.: 5XXXX 374C

Contact: 8778 4888