



**RS GARAGE SERVICES PTE LTD**  
UEN No.: 202229986W  
2 Balestier Road #04-665  
Balestier Hii Shopping Centre  
Singapore 320002

Email: enquiry.rsg@gmail.com

Our Ref.: SNF 9805 M

Your Ref.: SLP 9664 Z

Date: 26/11/2022

ATTN: Motor Claims Department

INS: AXA Insurance Pte Ltd

Dear Sir/Madam,

Accident Involving: SNF 9805 M & SLP 9664 Z  
Date of Accident: 27/10/2022 @ 22:08 HRS  
Location: PASIR RIS DR 3 - LOYANG

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:	\$ 7,750.00
Rental	
(4 Days x \$120/Day):	\$ 480.00
Rental	
(3 Days x \$120/Day):	\$ 360.00
3rd Party Report Fee:	\$ 31.00
Gears Search Fee:	\$ 2.00
Grand Total:	\$ 8,623.00

**BASED ON NIMA PROTOCOL, YOU HAVE 8 WEEKS TO RESPOND. FAILURE IN COMPLIANCE AND OUR LEGAL SOLICITOR/S WILL TAKE OVER THE CASE IN FULL**

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

Kindly take note that our office is located at **2 Balestier Road #04-665**  
**Balestier Hii Shopping Centre Singapore 320002**

For any further queries, please kindly contact RSG @ 6242 4328, or email to [enquiry.rsg@gmail.com](mailto:enquiry.rsg@gmail.com)

Thank You,

RS Garage Services Pte Ltd



## LETTER OF AUTHORISATION

Accident on 27/10/2022 @ 22:08 hrs along PASIR RIS Dr 3 - LOYANG  
involving vehicles nos. SNF9805M x JLP 9664Z

In consideration of RS Garage Services Pte. Ltd., 2 Balestier Road, #04-665 Balestier Hill Shopping Centre, Singapore 320002, repairing my/our motor vehicle no. SNF9805M at my/our request, I/We, TIOU chee meng ("the claimant") of

BLK 141 Pinei Street 2 #06-70 Singapore 520141  
(address) bearing NRIC no. S1680168B the owner of motor vehicle no.

SNF9805M, hereby authorise them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc, to any of their appointed advocates to act of me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorised them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by RS Garage Services Pte. Ltd. I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim is unsuccessful, I/we undertake to pay to RS Garage Services Pte. Ltd. the cost of repairs of my/our vehicle. In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instruction to clear the said cheque on my/our behalf by presenting the same for payment directly into RS Garage Services Pte. Ltd. account. Upon clearance of the said cheque, I/we further RS Garage Services Pte. Ltd. and/or their appointed law firm to utilise the monies to pay their charges without further reference to me. I confirm that the payment to RS Garage Services Pte. Ltd. shall amount to a good discharge of RS Garage Services Pte. Ltd. and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 27 day of 10 (month) 2022 (year).

Tiou Chee Meng  
"The Claimant's" Signature

Name: Tiou Chee Meng

NRIC No.: S1680168B

  
RS Garage Services Pte. Ltd.

Name: RSG



"My execution of this Discharge Voucher is only for my claim for property damage and not Prejudicial to any other claims"

**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.hsbclife.com.sg

#### HSBC Life Third Party Direct Settlement

Vehicle No:	SLP 9664Z (Insd veh)	Model:  TOYOTA SIENTA HYBRID 7-SEATER
	SNF 9805M (TP veh)	
Date of Accident/ Time:	27/10/2022	

Repair Estimate	: \$	17,353.25	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum (GLOBAL SUM)	: \$	8,400.00	
Payee Name: RS GARAGE SERVICES 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: Danlian  
Date: 07/03/2023

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: [Signature]  
Date: 07/03/2023

Signature of HSBC Life's surveyor & stamp /representative  
Name of HSBC Life's surveyor /Representative:  
Date: 05/04/2023

## TAX INVOICE

AXA Insurance Pte. Ltd.

1800-8804-888

Invoice No. : RSG2022 1 11  
 Invoice Date : November 26, 2022  
 Vehicle No. : SNF9805M  
 Make & Model : Toyota Sienta  
 Chassis No. : NHP1707265954  
 Mileage : -  
 Terms : Due within 90 days

NO.	DESCRIPTION	QUANTITY	PER UNIT (SGD)	AMOUNT (SGD)
1	To Carry Out Repair & Respray on Accident Corresponding to Supply on Spare Parts & Labour Charges	1	7,750.00	7,750.00

<b>GRAND TOTAL:</b>	<b>\$7,750.00</b>
Amount Paid	\$0.00
Balance Due	\$7,750.00



Signature/Company Stamp

*I agree to the price as listed above and affirm that the goods are received in good condition.*

# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874  
Tel Nos.: +65 6970 9119 / 6789 5155  
Co. Reg'n No.: 201609732N  
GST Reg'n No.: 201609732N

Tax Invoice #: E2211055

Date: 07-11-22

**Bill To:**

RS Garage Services Pte Ltd  
For the account of:  
Benedict Zhang Yong Yao  
S9519004I  
141 Simei Street 2  
#06-70

**Ship To:**

RS Garage Services Pte Ltd  
For the account of:  
Benedict Zhang Yong Yao  
S9519004I  
141 Simei Street 2  
#06-70

Description	Amount	Job No.
Vehicle Rental for Period 28.10.2022 to 01.11.2022 (Billing for days 4 X \$120.00/per day) (Vehicle No.: SNF9805M)	\$480.00	SLQ3338A SR



Your Order #: 20965

		Terms: Net 30th after		GST:	\$31.40
COMMENT	CODE	RATE	GST	SALE AMOUNT	Total Inv Amt: \$480.00
	SR	7%	\$31.40	\$448.60	Amount Applied: \$0.00
Balance Due:					\$480.00





# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

SNF 9805 M

No: 20965

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULAR

Name: (as in I/C) Benedict Zhang Yong Yao

Email: \_\_\_\_\_

NRIC/PASSPORT No: S9519 0041

Date of Birth: 3/6/1995

Address (Res): 141 Simel Street 2  
#06-70 S(520141)

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International

Issue Date: 7/1/2014

Tel: (O) \_\_\_\_\_ HP 82680627

Company Name: \_\_\_\_\_

Company UEN: \_\_\_\_\_

Company Address: \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_

NRIC/PASSPORT No: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Address (Res): \_\_\_\_\_

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International

Issue Date: \_\_\_\_\_

Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_

### VEHICLE CHECK LIST

INDICATE :  
A - ACCIDENTS  
DENTS  
S - SCRATCHES

RIGHT	FRONT	TOP	LEFT

Vehicle No: SLQ3338A Replace Veh No: 150PM

Mileage out: SNF 9805M

Make & Model: Elantra Auto/Manual Auto

OUT : Date 28-10-22 Time: 1:50PM

### HIRE PERIOD

OWN DAMAGE CLAIM Excess S\$ 2,000

THIRD PARTY CLAIM Excess S\$ 1,500

### CHARGES

Daily 4 @\$ 120.00 per day 480 00

Weekly @\$ \_\_\_\_\_ per week

Monthly @\$ \_\_\_\_\_ per month

Others @\$ \_\_\_\_\_

Delivery Service \_\_\_\_\_

GST \_\_\_\_\_

### SUB-TOTAL \$

### PETROL LEVEL

Out	E	1/4	1/2	3/4	F
In	E	1/4	1/2	3/4	F

### EXTENSION

Misc. \_\_\_\_\_

GST Ind 7%

TOTAL CHARGES 480 00

Rented out by: \_\_\_\_\_

Hirer's Signature [Signature]

Addition Driver's Signature \_\_\_\_\_

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 amount 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 given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	
<u>01/11/22</u>					<u>[Signature]</u> HIRER'S SIGNATURE

# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N

GST Reg'n No.: 201609732N

Tax Invoice #: E2211056

Date: 07-11-22

**Bill To:**

RS Garage Services Pte Ltd

For the account of:

Benedict Zhang Yong Yao

S9519004I

141 Simei Street 2

#06-70

**Ship To:**

RS Garage Services Pte Ltd

For the account of:

Benedict Zhang Yong Yao

S9519004I

141 Simei Street 2

#06-70

Description	Amount	Job No.
Vehicle Rental for Period 01.11.2022 to 04.11.2022 (Billing for days 3 X \$120.00/per day) (Vehicle No.: SNF9805M)	\$360.00	SLD6732T SR

Your Order #: 20979

		Terms: Net 30th after		GST:		\$23.55
COMMENT	CODE	RATE	GST	SALE AMOUNT	Total Inv Amt:	\$360.00
	SR	7%	\$23.55	\$336.45	Amount Applied:	\$0.00
Balance Due:						\$360.00





# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874  
Tel: 6970 9119 Fax: 6970 9961  
Website: www.carsforrent2016.com

No: 20979

*Handwritten signature*

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

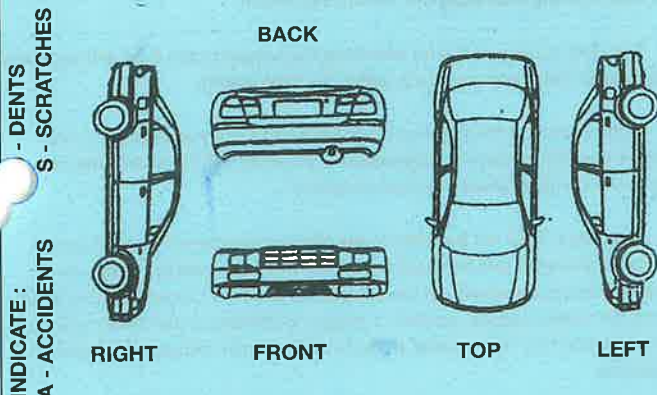
### HIRER'S PARTICULAR

Name: (as in I/C) Benedict Zhang Yong Yao  
Email: \_\_\_\_\_  
NRIC/PASSPORT No: S95790041  
Date of Birth: 31/6/1995  
Address (Res): 141 Simei Street 2  
#06-70 S(520141)  
Driving Licence No: \_\_\_\_\_ D/L Type: Local / International  
Issue Date: 7/1/2014  
Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Company UEN: \_\_\_\_\_  
Company Address: \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_  
NRIC/PASSPORT No: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Address (Res): \_\_\_\_\_  
Driving Licence No: \_\_\_\_\_ D/L Type: Local / International  
Issue Date: \_\_\_\_\_  
Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_

### VEHICLE CHECK LIST



Vehicle No: SLD 6732 Replace Veh No: SNF 9809M  
Mileage out: \_\_\_\_\_  
Make & Model: Toyota Ahi 8 Auto / Manual  
OUT : Date 17/11/22 Time: 1230hrs  
HIRE PERIOD  
OWN DAMAGE CLAIM Excess S\$ 2,000  
THIRD PARTY CLAIM Excess S\$ 1,500  
**CHARGES**  
Daily 3 @\$ 120.00 per day 360 00  
Weekly @\$ per week  
Monthly @\$ per month  
Others @\$  
Delivery Service  
GST  
**SUB-TOTAL \$**  
**PETROL LEVEL**  
Out E 1/4 1/2 3/4 F  
In E 1/4 1/2 3/4 F  
EXTENSION  
Misc.  
GST Ind 7%  
**TOTAL CHARGES** 360 00  
Rented out by :  
Hirer's Signature [Signature]  
Addition Driver's Signature \_\_\_\_\_

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 amount 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 given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

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DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>17/11</u>					<u>[Signature]</u>



## INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

SLP9664Z

Date of Accident

27/10/2022



Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... AXA Insurance Pte Ltd

Period of Insurance ..... 23/12/2021 - 22/12/2022

Requested By ..... SV AUTOWORKS (SV Autowork...

Requested Date ..... 28/10/2022 14:23

## Payment details

Request Amount: S\$1.87

GST Amount: S\$0.13

Total Amount Due (GST Inclusive): S\$2

## General Insurance Association

Records Management Centre

GST Registration No: M400017735



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B  
Singapore 038989

E-mail: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Registration: M400017735

## TAX INVOICE

Date of Request: 31/10/2022

Your Ref No: RS

Dear Sir/Madam,

Date of Accident: 27/10/2022 00:00 (SGT)

Vehicle No: SNF9805M

Place of Accident: Pasir Ris Drive 3, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
SLP9664Z	Pasir Ris Drive 3, Singapore	(31.00 )	1	(28.97 )
GST Amount				(2.03 )
Total Amount Due (GST Inclusive)				(31.00 )

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



## GIRO Credit 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's has to complete all fields of this form and return to:

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

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant:	Harry Ong Ah Tee
Contact Person:	Harry Ong
Contact Number:	8202 6060
Email Address:	enquiry.rsg@gmail.com
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	
Particulars of Policyholder/Claimant's Bank Account	
Name of Bank:	UOB
Bank Code:	
Bank Branch Code:	
Bank Account Number:	769 335 0879
Name of Account Holder:	RS Garage Services Pte Ltd

I/We hereby authorise HSBC Life (Singapore) Pte. Ltd. to credit the payment due to me/us to the above bank account, and undertake to return to HSBC Life immediately upon demand any sum which shall not be so credited into such bank 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 above bank account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing to you. In the event of a change of bank account, I/we shall inform you in writing 30 days in advance before such 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](http://www.hsbclife.com.sg) ("Purposes").



Authorised Signature & Company Stamp (as in bank records)

07/03/2023

Date



## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 14 December 2022 10:56 AM  
**To:** weerol@gmail.com  
**Subject:** ACCIDENT INVOLVING SLP9664Z(AXA) AND SNF9805M ALONG/AT PASIR RIS DRIVE 3 ON 27/10/2022

**WEE ROLAND** [By Email only]

Dear Sirs/ Mdm

**OUR REF : CC4/ASM22010928/Spa3 // S2M04DO9**  
**YOUR REF : SLP9664Z**  
**ACCIDENT INVOLVING SLP9664Z(AXA) AND SNF9805M ALONG/AT PASIR RIS DRIVE 3 ON 27/10/2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a third-party claim(s) from SNF9805M against your motor insurance policy.

Based on all the available information on hand, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third-party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)