

# CARSMITH PTE LTD

Email: [claims@carsmith.biz](mailto:claims@carsmith.biz) / [info@carsmith.biz](mailto:info@carsmith.biz) Contact: 9091 0000

25<sup>th</sup> November 2022

Your Ref: SH9519U

Our Ref: SMY425Y

## AXA INSURANCE PTE LTD

9 North Buona Vista Dr

#18-01/06 The Metropolis Tower 1

Singapore 138588

### Attn: Motor Claims Department

Dear Sir/Madam,

### CLAIMANT: PEH GUAN KIAT

**PROPERTY DAMAGES CLAIMS AS A RESULT OF A ROAD TRAFFIC ACCIDENT INVOLVING MOTOR VEHICLES NO. SMY425Y & SH9519U ALONG CHENG SAN MARKET & COOKED FOOD CENTRE OPEN CARPARK ON 10.11.2022.**

1. We act for **PEH GUAN KIAT**, the owner of vehicle No. **SMY425Y** involved in the abovementioned road accident, in his claim for damages of the consequential property losses and expenses incurred as a result of the said accident.
2. We are instructed that the accident was caused solely or contributed by your / your authorized driver's / your insured's authorized driver's negligent driving, use and/or management of motor vehicle No. **SH9519U**.
3. Copies of the following supporting documents are enclosed herewith for your perusal: -

a.	Singapore Accident Statement / Police Report
b.	Rental Agreement / Invoice

4. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows.

i.	Cost of Repair + GST	S\$ 5,029.00
ii.	Pre-Inspection Days – 2 Days	S\$ 214.00
iii.	Loss of Use – 5 Days	S\$ 535.00
iv.	Total	S\$ 5,778.00

In compliance with the protocol, we have engaged your panel of surveyor for the damages claim to the said amount. Do refer to attachment and we hope to have an amicable settlement reply soon.

5. You may acknowledge receipt of this letter by email to: [claims@carsmith.biz](mailto:claims@carsmith.biz)

Yours faithfully

**CARSMITH PTE LTD**



**CARSMITH PRIVATE LIMITED**  
BARTLEY BIZ CENTRE  
13 KAKI BUKIT ROAD 4 #01-20  
Singapore 417807  
+65 90910000  
info@carsmith.biz  
GST Registration No. : 201910097E

## Tax Invoice

**BILL TO**

PEH GUAN KIAT  
SMY425Y

**INVOICE NO.** 3805**DATE** 22/11/2022**DUE DATE** 22/11/2022**TERMS** Due on receipt

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	LUMP SUM REPAIR AS RECOMMENDED & AGREED WITH SURVEYOR		1	4,700.00	4,700.00

THANK YOU

SUBTOTAL	4,700.00
GST TOTAL	329.00
TOTAL	5,029.00
BALANCE DUE	<b>S\$5,029.00</b>

**GST SUMMARY**

RATE	GST	NET
GST @ 7%	329.00	4,700.00

Company Registration No. 201910097E  
Bank Account Details: DBS Bank : 07-2009261-9  
PayNow:201910097E  
All payments are transacted in Singapore dollars only.  
All payments are non-refundable or exchangeable.  
Thanks for your patronage.



A subsidiary of BKW Automobile Pte Ltd

**B K W RENT A CAR PTE LTD**

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: <https://bkw.sg>

**TAX INVOICE**

**Invoiced To**

PEH GUAN KIAT  
BLK 15 HOUGANG AVENUE 3  
#10-115  
SINGAPORE 530015

**Invoice Number**

A 10020

**Invoice Date**

22/11/2022

**Due Date**

22/11/2022

**VHA Number**

A 10020

**Vehicle Number**

SJB 7897 D

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 10 NOVEMBER 2022 TO 15 NOVEMBER 2022 YOUR REF: SMY 425 Y	5	100.00	500.00

Subtotal	500.00
GST @ 7%	35.00
<b>Total (incl. GST)</b>	<b>535.00</b>
Less: Payments	-
<b>Amount Due</b>	<b>S\$535.00</b>

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.





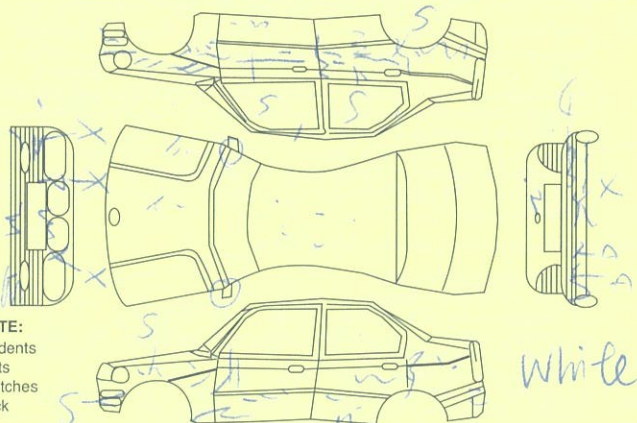
## VEHICLE HIRING AGREEMENT

### HIRER'S PARTICULARS

Name (as in I/C) PEH GUAN KHA  
NRIC/Passport No: [REDACTED] Date of Birth: 30/4/1968  
Address: BLK 15 HOUGHTON AVENUE 3 Age: 53  
#10-115 S( 530015 )  
Name & Address of Employer  
Occupation  
Driving Licence No: [REDACTED] Driving Exp: 14/3/2003  
Passed Date:  
D/L Type: Local/Int'l/Others:

### AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C)  
NRIC/Passport No: [REDACTED] Date of Birth:  
Address: Age:  
S( )  
Occupation Driving Exp: Yrs  
Driving Licence No: [REDACTED] Passed / Expiry Date:  
D/L Type: Local/Int'l/Others: Contact No: [REDACTED]



Hirer's Own Vehicle No: SMY425Y Replace Veh No: SMY425Y  
Loan Vehicle No: SJB 7897D VR No:  
Make & Model: Altis Auto/Manual Group:  
CHARGES : \$ cts  
Daily 5 day @ \$ 100 Per day \$500  
Weekly/Monthly week @ \$ Per week/Monthly  
Others  
CDW/PAI @ \$ Per day/Monthly  
Delivery/Collection Svc  
GST 7% \$35  
OR No: (A) SUB-TOTAL \$535  
Petrol Level & Surchage OUT E 1/4 1/2 3/4 F IN  
☒ Return the same petrol level  
First \_\_\_\_\_ km FREE per day  
Excess mileage is chargeable at \_\_\_\_\_ cents per km  
TOTAL CHARGES

**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** \*Please refer to point 5

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 by BKW 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 Authorised Driver.
- All vehicles are supplied with petrol and should 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, illegal racing), 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 minimum \$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 fur 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
10/11/22		352527	NIK	IC+DL

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
15/11/22				

Hirer's/Driver Signature



# LETTER OF AUTHORISATION

**To: CARSMITH PRIVATE LIMITED**

RE: ACCIDENT INVOLVING VEHICLE NOS. SMY425Y & SH95194

ALONG CHENG SAN MARKET & COOKED FOOD CENTRE OPEN CARPARK ON

10.11.2022.

I/We PEH GUAN KIAT NRIC / Passport No.: S6816815E

the owner of vehicle no SMY425Y hereby authorise you to commence repair to the said vehicle forthwith. In consideration of you repairing my/our vehicle at my / our request:

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1. I/We hereby irrevocably authorise you to demand, claim, settle (in any manner you deem fit), receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc and to appoint any solicitor to act for me/us in respect of the claim and all or any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third-party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated directly to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.
2. If the third-party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim directly from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf.

3. If the own insurers' claim is not applicable and/or the third-party claim fails and/or either of the aforesaid is inadequate, I/we undertake to pay you for your expenses, costs and fees immediately.
4. I undertake to pay you the cost of repair of my vehicle and all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf, in the event the contents of my accident report is untrue or inaccurate or not believed by the court.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third-party/own insurer's claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third-party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third-party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third-party claim and in case the settlement monies is sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repair settled and related expenses, costs and disbursement incurred.

My/Our insurer is/are

Policy No. \_\_\_\_\_ Expiry Date: \_\_\_\_\_

Date: \_\_\_\_\_ Excess: \_\_\_\_\_



\_\_\_\_\_  
Owner's Signature/Co's Stamp (if applicable)

\_\_\_\_\_  
Witness Signature/Name

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

Attn: Motor Claims Department

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir / Madam,

RE: ACCIDENT INVOLVING VEHICLE NOS. SMY425Y & SH9519U ALONG  
CHENG SAN MARKET & COOKED FOOD CENTRE OPEN CARPARK ON  
10-11-2020

I/We, the registered owner of vehicle registration no. SMY425Y which was  
involved in the above accident with vehicle no. SH9519U insured by  
\_\_\_\_\_ hereby authorize that any payment due to me/us from the above  
said claim be paid to **CARSMITH PRIVATE LIMITED**.

I/we hereby indemnify **CARSMITH PRIVATE LIMITED** against all claims and/or damages  
which may arise from all actions taken for or on my/our behalf.

Yours faithfully



Owner Signature (company stamp if applicable)

Name in Full: PEH GUAN KIAT

NRIC / FIN / UEN No: S6816815E

Address: BLK 15 HOUGANG AVENUE 3 #10-115 S530015

## LETTER OF AUTHORITY

To:

Dear Sirs,

RE: ACCIDENT INVOLVING VEHICLE NOS. SMY4254 & SH95194 ALONG  
CHENG SAN MARKET & COOKED FOOD CENTRE OPEN CARPARK ON  
10.11.2022.

I hereby authorize you to release the sum of \$ \_\_\_\_\_ being the settlement sum  
for my property damage claim only to my (solicitors, workshop)  
\_\_\_\_\_.

Yours faithfully,



Claimant's signature / company stamp (if applicable)