

Date: 16 February 2023

To: HSBC Life (S) Pte Ltd
10 Marina Boulevard
Marina Bay Financial Central Tower 2
#48-01
Singapore 018983

BY EMAIL ONLY

Attn: Motor Claims Dept

Dear Sirs,

RE: ACCIDENT INVOLVING SMW 5618 K / SHA 775 Y ON 08/01/2023 ALONG BERNAM STREET

We are instructed by **Camoens Bryan Lionel** to claim damages against you in connection with a road accident on **08/01/2023 Along Bernam Street** involving our client's motor vehicle registration number **SMW 5618 K** and motor vehicle registration number **SHA 775 Y** driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows:

• Cost of Repair	\$ 1296.00
• Rent Car (\$200 x 3 days)	\$ 600.00
• LTA / GIA search fee	<u>\$ 26.75</u>
Total	<u>\$ 1922.75</u>

A copy each of the following supporting documents is enclosed:

- GIA report of **SMW5618K**
- LTA search on **SHA775Y**

Kindly revert soonest possible.

Yours faithfully,

S M Spray Painting PTE Ltd
encs.

LETTER OF AUTHORISATION

S M Spray Painting Pte Ltd
25 Kaki Bukit Road 4,
#08-30 Synergy@KB
Singapore 417800

Dear Sir,

Accident on 08/01/2023

Involving Vehicle Nos SMW5618K & SHA775Y

Along **BERNAM STREET**

I /We, the registered owner /driver of vehicle registration no: SMW5618K
have involved in the above accident.

I/We hereby authorize S M Spray Painting Pte Ltd to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitors _____ to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.
Thank you.

Yours truly,



Owner's Signature
(Company's stamp if applicable)

Name: Camoens Bryan Lionel

NRIC No: S8428436Z

Date: 13/01/2023



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:	SHA 775Y (Insd veh)	Model:
	SMW 5618K (TP veh)	VOLKSWAGEN TOURAN (1598cc)
Date of Accident/ Time:	08/01/2023	

Repair Estimate	: \$		
Final Repair Cost w/GST	: \$	1,296.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	300.00	3 days at \$100 per day
LTA / GIA Search Fee	: \$	26.75	
Others:	: \$		
Final Settlement Sum	: \$	1,622.75	
Payee Name: S M SPRAY PAINTING PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A) Workshop:	For Non GIA Registered	Agreed Liability: 100 (%)	
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 be 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 documents 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 / 
Name of Representative:
Date: 24/04/2023

Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date: 24/04/2023


Signature of HSBC Life's surveyor & stamp / representative
Name of HSBC Life's surveyor / Representative:
Date: 24/04/2023

Internal



S M SPRAY PAINTING PTE LTD
25 Kaki Bukit Road 4, #08-30 Synergy@KB Singapore 417800
HP : 9822 8346 / 9731 7938 Office : 6384 1755 Fax : 6384 1744
Facebook : www.facebook.com/smspraypainting

Co . Reg / GST Reg No : 201906144D

Bill To:

Bryan
SMW5618K / Volks Touran


Tax Invoice

Invoice No :	00003340
Date :	11/1/2023
Page :	1

Attn: Bryan

Phone: 92302584

Fax:

Description	Amount (S\$)
Lum Sum Accident Case	\$1,200.00
Banking Details Bank Name : DBS BANK LTD Account Name : S M SPRAY PAINTING PTE LTD Account Number : 072-007718-0 PayNow UEN: 201906144D	
Total	\$1,200.00
Add : GST	\$96.00
Total Inclusive GST	\$1,296.00
Less: Deposit	\$0.00
Balance Due	\$1,296.00



AGREEMENT NO:

25 Kaki Bukit Road 4, #08-30 Synergy@KB Singapore 417800
Tel: 6384 1755, HP: 9822 8346 Fax: 6384 1744
Business Reg No: 201800898K
LEASING AGREEMENT

This Vehicle Leasing Agreement is made between S M PERFORMANCE PTE LTD ("OWNER:") and

Dr. (Mr./ Ms. Cameans Bryan Lionel ("HIRER") of NRIC/ FIN S8428436Z

With Registered Address Blk 90 # 19-10 Dawson Road.

Contact No: 92302584

The agreed leasing rate is at S\$ 200.00 per (day / week / month) from 11 / 01 / 2023
to 13 / 01 / 2023 Total leasing rate agreed at S\$ 600.00 Total Leasing 3 (day(s) / weeks / months)

LEASING EXTENSION FROM ABOVE INITIAL DATE TO: _____

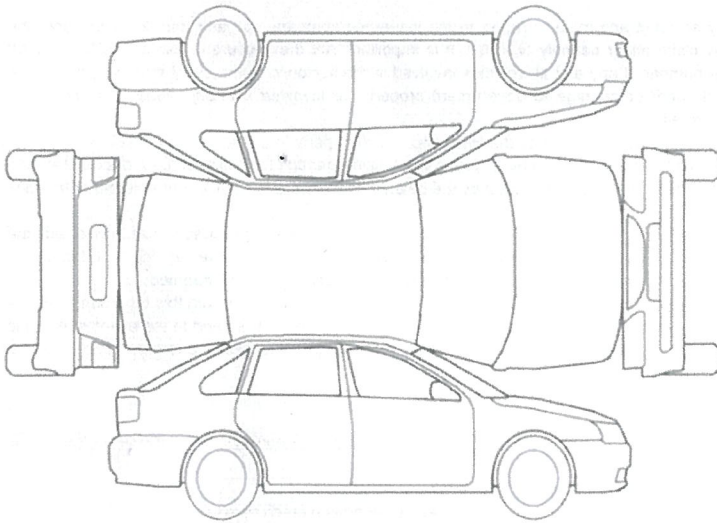
Leasing Rate S\$ _____ per(day / week / month). Leasing Extension _____ (day(s) / weeks / months).

Full Payment _____

AUTHORIZED SIGNATURE & DATE/ OWNER

SIGNATURE & DATE/ HIRER

Vehicle Inspection and Remarks



Vehicle No. SMF 3938 P

Make & Model Hyundai Elantra AD 1.6 GLS.

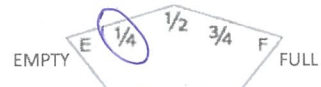
Vehicle COLLECTION:

Mileage 60156 KM.

Date: 11 / 1 / 23

Time: 10 / 40 (AM/PM)

Fuel level:



SIGNATURE/ HIRER

Vehicle RETURNED:

Mileage 60260 KM.

Date: 13 / 01 / 2023

Time: 9:00 (AM/PM)

SIGNATURE/ HIRER

ACCESSORIES/ REMARKS:

ADDITIONAL
DRIVER/ NAME:

NRIC/FIN:

NATIONALITY

SURCHARGE FOR
WEST MALAYSIA:

DEPOSIT:

BOOKING
DEPOSIT:

AMOUNT DUE:

HIRER TO PROVIDE ORIGINAL NRIC/FIN/ DRIVER LICENSE INCLUDING THAT OF ADDITIONAL DRIVER FOR PHOTOCOPYING AS PROOF.
(AT LEAST 22 YEAR OLD WITH VALID SINGAPORE DRIVING LICENSE HELD FOR AT LEAST TWO (2) YEARS)

IN THE EVENT OF HIT-AND-RUN / ILLEGAL DRIVING / FAILURE TO RETURN OF HIRED VEHICLE PER THIS AGREEMENT; A MANDATORY
PENALTY OF (MINIMUM) S\$5,000 WILL BE IMPOSED ON THE HIRER.

AUTHORIZED SIGNATURE/ OWNER

SIGNATURE/ HIRER

BY SIGNING THIS AGREEMENT, THE HIRER CONFIRMS HAVING READ THE TERMS AND CONDITIONS FOR LEASING AND OF GIVING HIS/HER
UNCONDITIONAL APPROVAL TO THE TERMS AND CONDITIONS FOR LEASING STATED ON THIS AND THE BACK OF THIS PAGE

LEASING TERMS AND CONDITIONS

1. Definitions
 - a. **OWNER** - means **S M PERFORMANCE PTE LTD**
 - b. **HIRER** - means the person signing this agreement, which the charges incurred under this agreement are to be billed.
 - c. **VEHICLE** - means the motor vehicle or any substitute or replacement vehicle described in this Agreement and/or other Form of Records, includes all tires, tools, accessories, equipment, keys, parts and vehicle documents in or on the vehicle.
2. Hirer and or listed authorized driver must be above 22 years old. Hirer and or authorized driver must have a valid Singapore driving license held for at least TWO (2) years as required by insurance requirements.
3. Hirer is responsible that the person driving the vehicle is permitted in accordance with the licensing or other laws or regulation to the motor vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason enactment or regulation in that behalf from driving a motor vehicle.
4. The Hirer shall at all times drive the said vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connections therewith. Particular attention is to be accorded to the following:
 - a. Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity.
 - b. Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs.
 - c. Hirer shall not hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said 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 Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle and loss of leasing income.
5. The vehicle must be properly parked and locked when not in used. It is also the Hirer's responsibility to inform the Owner if vehicle parts such as number plate, faulty lamp, road tax sticker is missing, broken, bend or dirty or tyre is bald. Failing which the Hirer shall pay all fines and penalties which may be incurred.
6. The vehicle must be provided with sufficient fuel, engine oil, water, prescribed tyre pressure failing which the Hirer shall be liable for the full cost of repairs including loss of leasing income arising from Hirer's or driver's negligence to keep vehicle in proper running condition resulting in any damage caused to the vehicle or any inconvenience caused to the Owner.
7. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not constitute to 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 S\$80-S\$100 per trip. Punctured and damaged tyres that cannot be reused will be charged accordingly from S\$100-S\$200 per tyre.
8. The vehicle is supplied with petrol and should be returned with petrol level likewise.
9. Strictly no smoking, durians and transportation of pets are allowed in the vehicle. Failure to oblige, Hirer is responsible for a cleaning cost of S\$200-S\$300.
10. The Hirer is obliged to inform the Owner immediately of any accident and make a report to the insurance company not later than 24 hours after the accident. The Hirer must not acknowledge or compound any claim either partially or in full. It is important that they secure in names, NRIC number, address and telephone of all witnesses as well as the license number of any and all vehicles involved in the accident. In the event that any party to the accident suffered an injury, or involved a government vehicle and/ or damage to government property, or involved a foreign vehicle or involved a pedestrian or cyclist, the local police authorities have to be informed.
11. The Owner cannot be held responsible for any damages not covered by insurance, to the Hirer and any third party in connection with the operation and the leased vehicle, as well as the loss or damage to articles stored or left in the vehicle during the leasing period. The Hirer agrees to exonerate the Owner from all responsibility in connection with any loss or damage or inconvenience used by the belated delivery of the vehicle, possible motor troubles or any other causes.
12. The vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the Hirer, his passenger or authorized driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the vehicle. It is the responsibility of the Hirer to requisite for separate personal accident coverage for bodily injury or death as deemed.
13. Hirer shall not take the said vehicle outside mainland Singapore without the written consent of the Owner. Failure to comply with this term comes with a penalty of S\$200 per day and may entail further serious consequences; Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value and loss of leasing income of the said vehicle.
14. In the event of driving into West Malaysia, a surcharge will apply up to a maximum of S\$50 per day.
15. Minimum leasing charge is One day (24 hours) and excess hour charge is computed at 50% of daily rates.
16. No refund for early return of vehicle. Vehicle shall be returned latest by 6pm (Monday – Friday) and 1pm (Saturday) or otherwise stated in this agreement.
17. In the event of any emergency associated to the leased vehicle, HIRER should contact 9822 8346.
18. All rates quoted are in Singapore currency. Full amount is payable upon collection of vehicle by cash or approved credit cards only
19. In breach of the terms and conditions stated in this Agreement, the Owner reserves the right to resume possession of the leased vehicle at any time from the Hirer in the Owner's interest without prejudice.
20. In the event of any disputes arising out of or in connection with this Agreement, the parties hereto hereby agree and submit to the jurisdiction of the Courts of the Republic of Singapore.
21. Vehicle is covered under Insurance against limited third party liability, for third party property damage up to S\$5,000,000 per accident. However, there is an excess liability for any damages/loss to the leased vehicle for each and every accident, regardless of fault which is always the responsibility of the Hirer. Hirer is always responsible for the amount of "damage/loss" for each and every accident as follows:

Damage/Loss Excess					
Vehicle Capacity	Damage Excess		Fire & Theft		Wind Screen replacement
	Singapore	Malaysia	Singapore	Malaysia	Singapore/ Malaysia
1,600 and below	S\$2,000	S\$5,000	S\$5,000	S\$6,000	S\$1,000
1,600 to 2,000	S\$2,200	S\$5,000	S\$5,500	S\$6,500	S\$1,000
2,400 and above	S\$2,500	S\$6,000	S\$6,000	S\$7,000	S\$1,000

Additional Driver Details:

Name:
IC No:
Address:
Contact No:

Signature: _____



SIGNATURE/ HIRER

BY SIGNING THIS AGREEMENT, THE HIRER CONFIRMS HAVING READ THE TERMS AND CONDITIONS FOR LEASING AND OF GIVING HIS/HER UNCONDITIONAL APPROVAL TO THE TERMS AND CONDITIONS FOR LEASING STATED ON THIS AND THE BACK OF THIS PAGE

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 10 Jan 2023 / 09:38:25

Receipt Date/Time : 10 Jan 2023 / 09:37:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-230110-000661

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHA775Y As at 08 Jan 2023/13:02:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHA775Y			
	Enquiry Fee	24.77	1.98	26.75
	20230110093523067123			
Sub-Total		24.77	1.98	26.75
Total Before Rounding		24.77	1.98	26.75
Rounding Difference				0.00
Total Amount Payable				26.75
Paid By				
17yba3ag--			Credit Card	26.75
9YR41700RS0010234				
Total				26.75
Cash Change				0.00
Tendered Amount				26.75
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 :	S M Spray Painting Pte Ltd
Contact Person :	Angelic Ting
Contact Number :	6384 1755
Email Address :	jieer@smspraypainting.com.sg
(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 :	S M Spray Painting Pte Ltd
<input type="checkbox"/> Mobile :	
<input type="checkbox"/> NRIC :	
<input checked="" type="checkbox"/> UEN :	201906144D

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.hsbc.life.com.sg. ("Purposes").



Authorised Signature & Company Stamp (as per bank records)

19/04/2023

Date (DD/MM/YYYY)