



Teamwork Garage Pte Ltd
53 Ubi Avenue 1 #01-23/24 Singapore 408934
Paya Ubi Industrial Park
Tel: 6844 2475 Fax: 6844 2474
Email: claims@teamworkgarage.com
GST Register No: 201015366H

27th March 2023

Our reference: 2302-24

Your reference: SHD7291P

HSBC Life (Singapore) Pte Ltd
20 Pasir Panjang Road (East Lobby)
#11-01 Mapletree Business City
Singapore 117439
Attn: Motor Claims Department

BY EMAIL

Dear Sir/ Madam,

Claimant : TRUST MOTOR LEASING PTE LTD
Address : 53 PAYA UBI INDUSTRIAL PARK #01-24 S(408934)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **24/02/2023** along **PIE CHANGI EXIT PAYA LEBAR ROAD** involving our client's vehicle registration number **SLT4831U** and vehicle registrations number **SHD7291P** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows: -

Cost of Repair	:	\$2,430.00
Loss of Use (\$200x7 days)	:	\$1,500.00
LTA Search	:	\$26.75
Total	:	\$ 3,956.75

A copy of each of the following supporting documents is enclosed:-

- a) Our client's Accident Report / Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorization;
- e) Tax Invoice;
- f) LTA search Invoice;
- g) Certificate of Insurance;
- h) Satisfaction Form;
- i) Rental receipt and invoice;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



Teamwork Garage Pte Ltd

Encl.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of Submission	24/02/2023 17:43 (SGT)
Reported by	Driver
Date of Accident	24/02/2023 14:50 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	PIE CHANGI EXIT PAYA LEBAR ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLT4831U
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	TRUST MOTOR LEASING PTE. LTD.
Company Reg No	201431935M
Email Address	sathiya1988@yahoo.com
Mobile Phone No	(Phone) +65-87541495
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	VIOS E AUTO
Variant	-
Exact purpose for which vehicle was being used at time of accident	-
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private hire
Transmission	Auto
CC	1497

INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5109360791-03

DRIVER

Name of Driver	SATHIYA BURANI D/O JAYAPANDIAN
NRIC No	S8852659G
Date Of Birth	04/12/1988
Occupation	Outdoor

Date Of Driving Pass	09/02/2013
Driving experience	10 YEARS
Gender	Female
Mobile Number	(Phone) +65-87541495
Alt. Phone Number	-
Email Address	sathiya1988@yahoo.com
Address	APT BLK 684C JURONG WEST ST 64 #02-133 (S) 643684
Address complement	-
Postcode	-
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Hirer
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

PASSENGER 1

Name	PASSENGER
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER WITH ATTACHED.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHD7291P
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-

Vehicle Colour	-
Vehicle Category	Taxi
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	2

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	SATHIYA BURANI D/O JAYAPANDIAN
Gender	Female
Phone No	(Phone) +65-87541495
Address	APT BLK 684C JURONG WEST ST 64 #02-133 (S) 643684
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SLT4831U
Were seat belts worn?	-
Was this injured conveyed to hospital by ambulance?	-

INJURED 2

Name of injured person	PASSENGER
Gender	-
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SLT4831U
Were seat belts worn?	-
Was this injured conveyed to hospital by ambulance?	-

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
 (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including the Insurers' lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

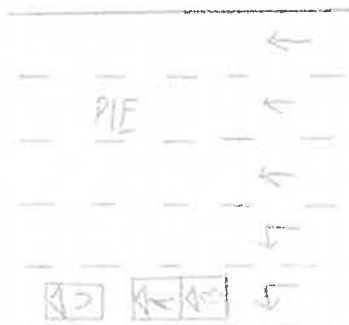


Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

Sketch Plan



A-51T4831U
B-54P7291P

Describe Circumstances of the Accident

I was travelling on the extreme left lane of PIE , queuing up to exit to Paya Lebar Road, as the traffic was very slow moving , my vehicle was travelling at a very slow speed, waiting for the vehicle in front of me to be clear off before proceeding. Suddenly I felt a huge impact on the rear portion of my vehicle and I realise that vehicle B had collided to the rear portion of my vehicle

Declaration

We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time

Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Company
Owner ID:	935M

Vehicle Details

Vehicle No.:	SLT4831U
Vehicle to be Exported:	Yes
Intended Deregistration Date:	24 Feb 2023
Vehicle Make:	TOYOTA
Vehicle Model:	VIOS E AUTO
Primary Colour:	Silver
Manufacturing Year:	2010
Engine No.:	1NZY046260
Chassis No.:	MR053HY9305153946
Maximum Power Output:	80.0 kW (107 bhp)
Open Market Value:	\$12,331.00
Original Registration Date:	08 Feb 2010
First Registration Date:	08 Feb 2010
Transfer Count:	2
Actual ARF Paid:	\$12,331.00

Intended PARF Rebate Details

PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

Intended COE Rebate Details

COE Expiry Date:	07 Feb 2030
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
PQP Paid:	\$33,038.00
COE Rebate Amount:	\$22,982.00
Total Rebate Amount:	\$22,982.00

The information contained herein is correct as at 24 Feb 2023

OK

REPUBLIC OF SINGAPORE DRIVING LICENCE

002150571C

002150571C

Licence Number: S8852659G

Name

SATHIYA BURANI D/O
JAYAPANDIAN

Birth Date: 04 Dec 1988

Issue Date: 09 Feb 2013



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S8852659G

Name

SATHIYA BURANI D/O
JAYAPANDIAN

ஜெ சத்தியப்பூரணி

Race

INDIAN

Date of birth

04-12-1988

Sex

F

Country/Place of birth

SINGAPORE



58852659G

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 3 Motor Cars=< 3000kg with =<7 passengers, exclusive of the driver; and other motor vehicles =< 2500kg 09 Feb 2013

NP 428A

Licence No: S8852659G



NRIC No: S8852659G

Date of issue

06-01-2020

Address

APT BLK 684C JURONG WEST STREET 64 #02-133
SINGAPORE 643684
NRIC No: XXXXX659G

Date of change: 26/01/2023



LETTER OF AUTHORIZATION

To : HSBC Life (Singapore) Pte Ltd (Third party insurance & Workshop)
Claimant : TRUST MOTOR LEASING PTE LTD

Dear Sirs,

I/We, TRUST MOTOR LEASING PTE LTD owner of vehicle no. SLT4831U
hereby authorize my/our repairer, TEAMWORK GARAGE PTE LTD
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or
loss of use ("claim") for my/our vehicle no. SLT4831U that was damage pursuant to the
accident which occurred at/along
PIE Changi Exit Paya Lebar Road
involving vehicle nos. SLT4831U & SHD7291P

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies
pertaining the above mentioned accident due to me/us to my/our repairer/solicitors
TEAMWORK GARAGE PTE LTD. I/We hereby authorize you to forward and release all
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors
TEAMWORK GARAGE PTE LTD pertaining to above said accident whom I/we
authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/ou. behalf is on a without prejudice
and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured
losses claim arising of the subject matter in the action.

Thank you.

Dated this 27 day of MAY (month) 20 23 (year)

Signature of owner vehicle (claimant):

Name of owner of vehicle (claimant) : TRUST MOTOR LEASING PTE LTD

NRIC Number (claimant): 201431935M



Bill To:

HSBC LIFE (SINGAPORE) PTE LTD
20 PASIR PANJANG ROAD (EAST LOBBY) #11-01 MAPLETREE
BUSINESS CITY
SINGAPORE 117439

Tax Invoice

Invoice number : TI-10259

Date : 23/03/2023

Terms : C.O.D.

Vehicle number : SLT4831U

Make / Model : TOYOTA VIOS

Description	Amount (S\$)
ACCIDENT INVOLVING SLT4831U / SHD7291P ON 24.02.2023 @ PIE CHANGI EXIT PAYA LEBAR ROAD INCLUSIVE OF SUPPLYING PARTS, LABOUR, PANEL BEATING AND SPRAY PAINTING LUMP SUM REPAIR	\$2,250.00
Thank you for your business and have a nice day !	

Reference : 2302-24

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

PAYNOW UEN: 201015366H

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal \$2,250.00

Add: GST 8% \$180.00

Total Inc GST 8% \$2,430.00

Less: Deposit \$0.00

Balance Due \$2,430.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE



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

Print Date/Time : 24 Feb 2023 / 16:44:50

Receipt Date/Time : 24 Feb 2023 / 16:44:50

Tax Invoice/Receipt

Receipt No. : ITNET-00000-230224-003308

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 - SHD7291P				
As at 24 Feb 2023/14:50:00				
Insurance Co: HSBC LIFE (SINGAPORE) PTE. LTD.				
1	Insurance Enquiry - SHD7291P			
	Enquiry Fee	24.77	1.98	26.75
	20230224164322560139			
	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				
	DICNV20230224164322978023	SGQR(PayNow)		26.75
	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.

Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
 MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
 ROAD TRANSPORT ACT, 1987 (MALAYSIA)
 ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5109360791-03-000033

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SLT4831U**
 Chassis Number : MR053HY9305153946
2. Name of Policyholder : TRUST MOTOR LEASING PTE. LTD.
3. Effective Date of Insurance : 05 May 2022
4. Expiry Date of Insurance : 04 May 2023
5. Persons or Classes of Persons entitled to drive#
 (a) The Policyholder.
 (b) Any other person who is driving on the Policyholder's order or with his/her permission.
 Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
6. Limitations as to Use#
 (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.

This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
 - (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
 - (c) Use for any purpose in connection with the Motor Trade.
- # Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.
 This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$2,000
EXCESS (SECTION 2)	: S\$1,500
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: N/A
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : HUANG GUOQING TERRY (00000573375)
 Date of Issue : 06 May 2022 10:31 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Chief Executive

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com
Biz Reg. No.: 53208965X

No.: 4767

OFFICIAL RECEIPT

Date: _____

Received from Sathiya Burani D/o Jaya Pandian

The Sum of Dollars One thousand and five hundred dollars
only.

Being payment of SLA4730C Toyota Wish 01/03/2023-06/03/23

K & t Cars

\$ 1500

Cheque No.: _____



Authorised Signature



K & t Cars

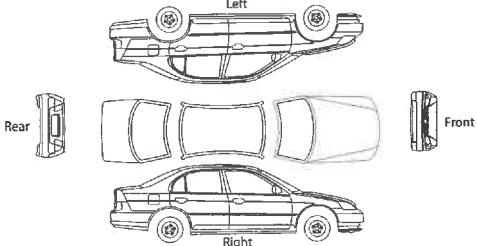
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-05886

Veh. No.: SLA4730C	Replace Veh. No.: SLT4831U
Veh. M / M: Toyota wish	Replace Veh. M / M: Toyota vios

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: Sathya Burani D/o Jayapandian		Name:	
Address: Blk 684C Jurong west st 64 #02-133 S(643684)		Address:	
I/C: S88526596	D.O.B: 04/12/1988	I/C:	D.O.B:
Contact: 87541495	Pass Date: 09/02/2013	Contact:	Pass Date:

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	


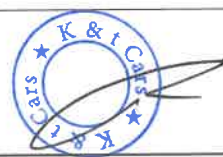
RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	01/03/2023		Date In	06/03/2023	
Time Out	1700		Time In	1800	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES					PETROL / DIESEL LEVEL					
Daily	@ \$	250	<u>6</u> Days @	\$ 15.00	OUT	E	1/4	1/2	3/4	F
Weekly	@ \$		_____ Wks @	\$						
Monthly	@ \$		_____ Mth @	\$	IN	E	1/4	1/2	3/4	F
Hours	@ \$		_____ Hrs @	\$						
Inclusive of additional charges (if any)			Amt payable	\$	Petrol Charges		YES	NO	AMT: _____	
					CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST					Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:					Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- ❖ Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- ❖ Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- ❖ Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- ❖ Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- ❖ The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- ❖ In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- ❖ In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of K & t CARS (authorised signature only)