

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	01/07/2023 11:39 (SGT)
Reported by	Actual Driver
Date of Accident	30/06/2023 13:45 (SGT)
Exact Location of Accident	Farrer Rd, Singapore
Additional Location Information	ALONG FARRER ROAD TOWARDS LORNIE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBJ2028G
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	CAR(S) LEASING PTE LTD
Company Reg No	2XXXXX841H
Email Address	LEASING@CARSG.SG
Mobile Phone No	(Phone) +65-86661333
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Nissan
Model	Nv200
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	2000

INSURANCE COMPANY

Name of Insurance Company	Allianz Insurance Singapore Pte. Ltd.
Policy Number / Cover Note Number	SP2002749495

DRIVER

Name of Driver	MOHAN PALANISELVAN
Passport No/FIN	GXXXX962K
Date Of Birth	20/04/1990
Occupation	Indoor

Date Of Driving Pass	18/08/2020
Driving experience	2 YEARS AND 10 MONTHS
Gender	Male
Mobile Number	(Phone) +65-91015011
Alt. Phone Number	-
Email Address	LEASING@CARSG.SG
Address	BLK 672 WOODLAND DRIVE 71 #05-77
Address complement	-
Postcode	730672
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	Chain Collision
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	3
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	PERIYASAMY KARUNAKARAN
Gender	Male

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 TO ATTACHED SKETCH PLAN

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	SNJ5178U
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-

Vehicle Colour	-
Vehicle Category	NA / Unknown
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)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SFY9198B
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	NA / Unknown
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)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	MOHAN PALANISELVAN
Gender	-
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	GBJ2028G
Were seat belts worn?	-
Was this injured conveyed to hospital by ambulance?	-

INJURED 2

Name of injured person	PERIYASAMY KARUNAKARAN
Gender	-
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	GBJ2028G
Were seat belts worn?	-
Was this injured conveyed to hospital by ambulance?	-

SKETCH PLAN

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6. This report will be forwarded by the insurers to 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.
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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 their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.



Policyholder's Signature / Date & Time

[Signature]

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



Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)

Sketch Plan

(A) GBJ 2028G
(B) SNJ 5178U
(C) SFY 9198B

Describe Circumstance of the Accident

On the stated date and time, I was stationary at the stated venue waiting for the traffic light to turn green. Suddenly I (G8J 2028G) felt a strong impact from my rear and then I realised vehicle (B) SNJ 5178U had hit onto my vehicle. The strong impact makes my van to propel forward to hit onto vehicle (C) SFY 9198B.

Declaration

I/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
(Name as in NRIC/ID card)























Allianz Insurance Singapore Pte. Ltd.

CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT 1987 (MALAYSIA)
 MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1959 (FEDERATION OF MALAYSIA)
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP.189 OF THE REVISED EDITION) (REPUBLIC OF SINGAPORE)
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES 1996 (REPUBLIC OF SINGAPORE)
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960
 OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF

Certificate Number	: SP2002749495
Date of Issue	: 30 August 2022
Coverage	: COMPREHENSIVE - AUTHORISED WORKSHOP
Policyholder	: CAR (S) LEASING PTE. LTD.
Finance Company	: SINGAPURA FINANCE LTD
Period of Insurance	: 31 August 2022 To 30 August 2023 (both dates inclusive)
Registration Number	: GBJ2028G
Chassis Number of Vehicle	: VSKYBAM20U0151969

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 or to whom the vehicle is hired.
- * Provided that the person driving is permitted in accordance with the licensing or other laws or regulation to drive the Motor Vehicle or has been permitted and is not disqualified by order of Court of Law or by reason of any enactment or regulations in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act (Cap 276) (Republic of Singapore) and such registration has not been cancelled at the time of accident loss or damage.

Limitation as to Use*:

- (a) Use for carriage of passengers or goods in connection with the Policyholder's business.
- (b) Use for social, domestic and pleasure purposes and business purposes of any person to whom the vehicle is hired.

* Limitation rendered inoperative by Section 8 of Motor Vehicles (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.

Policy does not cover:

- (a) Use for racing, pace-making, reliability trials or speed-testing.
- (b) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- (c) Use for the carriage of passengers for hire or reward by any person to whom the vehicle is hired.

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).

30 August 2022
 Issue Date


 Hicham Raissi
 Chief Executive Officer
 Allianz Insurance Singapore Pte. Ltd.

**CAR (S) LEASING PTE LTD**

Co. Reg No: 201724841H GST Reg No: 201724841H

39 WOODLANDS CLOSE #08-04 MEGA@WOODLANDS
SINGAPORE 737856Tel: 6385 3322
Sales: 9143 3223Fax: 6386 2456
Service: 8298 4337

Finance Email: leasing@carsg.sg

RENTAL AGREEMENT**No. R22090022**

Date: 15 Sep 2022

HIRER'S PARTICULARS		DESCRIPTION OF THE VEHICLE	
Name of Company/Hirer	: MOHAN PALANISELVAN	Vehicle No.	: GBJ2028G
Address	: BLK 672 WOODLAND DRIVE 71 #05-77 Singapore 730672	Make	: NISSAN
NRIC/ACRA No.	: G3061962K	Model	: NV200 ACENTA 1.5 DCI MANUAL
Email	: PALANI@3SI.COM.SG	RENTAL DETAIL	
Contact No.	: 91015011	Rental Start Date & Time	: 16 Sep 2022 1505
Person In Charge	: MOHAN PALANISELVAN	Rental End Date & Time	: 15 Sep 2024 1200
MAIN DRIVER PARTICULARS		Rental Period:	: 24 months
Name	: MOHAN PALANISELVAN	Sub-Total	: S\$ 31,200.00
NRIC/Passport/Permit No.	: G3061962K	Total Rental	: S\$ 33,696.00
Contact No.	: 91015011	Deposit	: S\$ 2,600.00
Date of Birth	: 20/04/1990	ADDITIONAL DRIVER PARTICULARS	
Driving License No.	: G3061962K	Name	:
Passing Date	: 18/08/2020	NRIC/Passport/Permit No.	:
REMARKS		Contact No.	:
2 (TWO) YEARS LEASING @1,300 / MONTH EXCLUSIVE GST		Date of Birth	: -
INSURANCE		Driving License No.	: -
INSURANCE COVERAGE (SECTION I & II - WITHIN SINGAPORE) THE POLICY DOES NOT COVER ANY DRIVER WHO IS BELOW 22 YEARS OLD OR WITH LESS THAN 2 YEARS DRIVING EXPERIENCE		Passing Date	: -
DRIVER'S AGE &/or DRIVING EXPERIENCE		Above 22 yrs old & 2 yrs	
OWN DAMAGE EXCESS (SECT I)	\$3,000.00	1st Accident	\$3,000.00
3RD PARTY DAMAGE EXCESS (SECT II)	\$3,000.00	2nd Accident & More Within A Year	\$5,000.00
IMPORTANT NOTE			
1. By signing this agreement, the HIRER has agreed that CAR (S) LEASING PTE LTD may collect, use and disclose the personal data provided in this agreement for any purposes related to this transaction.			
2. Above subject to approval, stock availability, taxes and Govt Legislation.			
3. In the event of accident, the hirer shall report to rental office IMMEDIATELY. There is a penalty of \$5000 to be imposed for late reporting. If there is any bodily injury, a police report must be made within 24 hours.			
4. Only driver registered and accepted by CAR (S) LEASING PTE LTD (OWNER) are authorised to drive the vehicle. Should the vehicle be damaged or stolen while being driven by unauthorised drivers who are NOT registered with us, the Hirer will be liable for FULL cost of repair or the FULL value of the vehicle and any other associated cost thereafter.			
5. The Hirer shall not permit the vehicle to be used for purposes which conflict the law in connection with theft, drug or trafficking, smuggling or any other criminal action. Should the vehicle be confiscated by the Government under such circumstances, the Hirer shall indemnify the Owner the FULL value of the vehicle plus all other associated costs and expenses incurred.			
6. There will be a charge of \$3 for every litre of Diesel/Petrol returned to us which falls below our handover measurements as on agreement on top of our admin charge of \$25.			
7. Vehicles returned after 6pm will be considered as additional one day rental.			

The Hirer agrees & accepts the above and all our Terms and Conditions stipulated overleaf

Hirer's Signature & Affix Stamp
Name/Designation

Approved By
CARS (S) LEASING PTE LTD

TERMS AND CONDITIONS

1 HIRING

- a) The Owner will let and the Hirer will take on hire from the Owner the Vehicle and its related accessories described in the Quotation hereto (hereinafter called "the Vehicle") upon the terms and conditions herein and the Hirer shall be a mere bailee of the Vehicle and no interest in the same shall pass to the Hirer.
- b) The Hiring shall commence on the date specified in the Schedule of the Lease Agreement and shall continue for the period (hereinafter called "the period of hire") therein stated. Provided that at the expiration of the period of hire, unless the Vehicle is delivered to the Owner at such address as the Owner may from time to time nominate or the Hirer has confirmed in writing before the expiration of the period of hire that it intends to renew Agreement, the Hirer is deemed to continue the Lease Agreement which shall be governed by all terms and the Lease conditions therein stated with the exception of rental rates, until it is terminated by mutual agreement. In such circumstances, the rental rates for the continued lease for the Vehicle shall be charged at the monthly prevalent rate.
- (c) Upon the delivery of the Vehicle to the Hirer, the Hirer shall inspect the Vehicle and forthwith in writing notify the Owner of any defect in the Vehicle. If the Hirer fails to do so within 3 working days from the date of delivery, the Vehicle shall be deemed to have been delivered to and accepted by the Hirer in good order and condition.

2 DEPOSIT

- a) The Hirer shall upon signing of this Quotation pay the Owner a deposit of amount specified in the Quotation hereinafter called "the deposit".
- b) The deposit shall not bear any interest.
- c) The Owner shall (without prejudice to its other rights against the Hirer) be at liberty to apply or use the deposit towards discharging of satisfying wholly or in part any payments due from the Hirer to the Owner or any of obligations or liabilities of the Hirer under the Lease Agreement. In the event of the deposit or any part thereof being applied or utilized by the Owner in pursuance of this clause and as long as the Lease Agreement shall continue to be in force, the Hirer shall in demand in writing by the Owner forthwith pay the Owner any such sum restore the deposit to the full amount specified in the Schedule of the Lease Agreement and any such sum so further paid by the Hirer to the Owner shall be treated as and shall form part of the deposit.
- d) Upon the expiration or earlier termination of the Lease Agreement or any extension or renewal thereof, provided the Hirer has observed and performed all the obligations on the part of the Hirer hereunder and has discharge all the Hirer's liabilities to the Owner, the Owner shall refund any then remaining balance of the deposit (without interest) to the Hirer.

3 PAYMENT ON RENTAL

- a) The Hirer shall during the period of hire punctually pay to the owner without demand free of any deductions whatsoever the periodic rentals set out in the Schedule of the Lease Agreement thereto which shall be payable in advance unless otherwise stipulated the such rental to be paid on the same day as the issuance of the Owner's Vehicle Release Form and subsequent rentals to be paid on the first day of each month.
- b) All payments of rental shall be made to the owner at the address of the Owner hereinbefore mentioned or such other address as the Owner may from time to time specify and payments made by post shall be at the risk of the Hirer. The time of payment shall be essence of the Lease Agreement.
- c) Nothing shall be taken to prevent the accrual of rentals during the period of hire or any renewal or extension thereof.

4 TAXES

- a) The Hirer agrees to reimburse the Owner for any increase in the cost of road tax or the imposition of any other taxes or expenses not currently existing under legislation or rules made thereunder.
- b) The Hirer is liable up to the full amount of the Goods and Services Tax (GST).
- b) The Rental is inclusive of the Road Tax and ERP rebates. The Hirer is also fully responsible for the cost, administration and usage of the cash card under the ERP system.

5 TERMINATION

- a) If the Hirer shall default in payment of any rental or any other monies payable to the Owner hereunder on its due date (whether previously demanded or not) or shall fail to observe or perform any of the other terms and conditions of the Quotation whether express or implied or where the Hirer provided incomplete or materially inaccurate or misleading facts or information in connection with this Quotation, whether to the Owner or the broker acting in the negotiations for this Quotation, the Owner may without prejudice to any pre-existing liability of the Hirer repossess the Vehicle and/or to terminate the Lease Agreement. In the event where the Owner has terminated the Lease Agreement, the hiring hereunder shall terminate and thereafter the Hirer shall no longer be in possession of the Vehicle with the Owner's consent and subject to the provisions hereunder and of Clauses 6 and 7 hereof and any pre-existing liability of the Hirer hereunder neither party shall have any rights against the other.
- b) If an action for bankruptcy proceedings has commenced against the Hirer or being a company shall pass resolution for winding up (otherwise then by reason of amalgamation or reconstruction) or have a winding up order made against it or shall make any arrangement with the Hirer's creditors or any assignment for the benefit of such creditors or if receiver or receiver and manager is appointed of any assets or property of the Hirer or any distress execution or other legal process is levied or threatened upon any of the Hirer's property or any judgement against the Hirer shall remain unsatisfied for more than fourteen days or the Hirer shall abandon the Vehicle then the Lease Agreement shall automatically and without notice terminate and thereupon the Hirer shall cease to be possession of the Vehicle with the Owner's consent and subject to the provisions hereunder and of Clauses 6 and 7 hereof and any pre-existing liability of the Hirer hereunder neither party shall have any rights against the other.

- c) Upon the premature termination of the Lease Agreement by the Hirer and whether or not the Hirer shall have duly returned the Vehicle, the Hirer shall continue immediately to pay the Owner all outstanding arrears of rental/charges/hire payments and the balance of total contractual rental/charges/hire payments as agreed compensation for the loss of profit of the further rental/charges/hire payments that would have become payment by the Hirer if the Lease Agreement had not been so terminated but had continued for the full period of hire specified. In the event the Hirer shall have duly returned the Vehicle to the Owner, it shall be at sole and absolute discretion of the Owner who shall not be under any obligation to furnish any reason whatsoever and solely on an ex gratia basis, as to whether it shall grant a rebate to the Hirer for early payment or should it re-hire or lease or seal the Vehicle.
- d) The Hirer shall return the Vehicle to the Owner upon the specific notice and terms given by the Owner in the event of national emergency, activation of the Requisition of Resources Act or any similar circumstances. Unless otherwise specified, the Owner shall have 2 options to compensate the Hirer:
- payment by the Owner to the Hirer at a rate in a daily pro-rated basis over 30 days of the monthly rental rate paid for the Vehicle by the Hirer; or
 - a replacement vehicle of a similar specification.
- e) Whichever is considered appropriate and available at the sole discretion of the Owner.
- f) The remedies provided for above shall be without prejudice to any other rights which the Owner may possess.

6 OWNER'S RIGHT TO REPOSSESS

Upon the termination of this Agreement pursuant to Clause 5 hereof the Owner or its authorized agents may without notice retake possession of the Vehicle and may for that purpose by its servants or agents without previous notice enter upon any land or premises (owned, possessed or occupied legally by the Hirer) on or in which the Vehicle is believed by the Owner to be situated. And in such event, the Owner shall not be responsible for any loss or damage to assets, items or valuable found in or connected to the Vehicle. And in the event that the Vehicle is deliberately withheld by the Hirer, the Owner shall have recourse to the recovery of the Vehicle under law and the Hirer shall indemnify the Owner for all costs involved in the said recovery and any damage or compensation connected thereto.

7 DELIVERY UP OF VEHICLE

Upon expiration or earlier termination of the period of hire specified in the Schedule or earlier termination of this Agreement the Hirer shall at Hirer's expense deliver up the Vehicle in good order repair and condition (ordinary wear and tear resulting from the proper use thereof alone expected) to the Owner at its address hereinbefore mentioned or at such other address as the Owner shall specify or if required by the Owner shall hold the Vehicle available for collection by the Owner or its servants or agents. The Hirer shall reimburse the Owner on demand for all cost of retaking possession and of restoring the Vehicle to such good order and condition.

8 APPLICABLE LAW

This Quotation shall be governed by and construed in accordance with the laws of Republic of Singapore the parties agree to submit to the jurisdiction of the Courts of the Republic of Singapore.

9 Administration fees of \$50 will be charge for any late payment.

10 Deposit refund will only be processed approximately one to two weeks after return of above vehicle subject to no outstanding traffic fines/ summons/ accident claims, etc.

11 In the event of default payment or late payment, the Owner has the absolute rights to repossess the vehicle without prior notice. The Hirer shall be liable for repossession fee of not less than \$300.00 and any other associated cost thereafter.

12 Replacement vehicle will only be provided if the vehicle take more than 8 office hours to repair.

13 Tyre replacement will only be replaced once a year.

14 It is hirer's responsibility to ensure the vehicle to go for servicing regularly.

15 Driver must keep proper check and ensure sufficient water for radiator & engine oil of vehicle at all times. If breakdown due to improper use &/or care&/or negligence, the hirer shall bear full responsibilities & all whatsoever repair costs.

16 The said vehicle may only be driven by the Hirer or persons who have expressly designated and authorized therein (hereinafter called "the authorized driver"). The hirer and the authorized driver must be in possession of a valid driving license and shall at all times drive the said vehicle in a careful and skilful manner, observing the traffic regulations and laws 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 connection therewith.

Particular attention is to be accorded to the following: -

- The Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
- The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs;
- It is expressly forbidden to 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 peddling 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;
- The Hirer and the authorized driver must be over 22 years of age 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.

17 The Hirer or authorized driver shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Hirer or authorized driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be referred to the owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and security the same.