

## Vic (LKKAUTO)

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**From:** NG Stacey <stacey.ng@axa.com.sg>  
**Sent:** Sunday, 25 March, 2018 7:19 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; Olivia Lau (LKKAUTO)  
**Subject:** RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Hi Vic

Please proceed to offer max \$100 per day for LOU.

Thanks.

Regards

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**Stacey Ng** | Assistant Manager, Motor Claims Department  
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: stacey.ng@axa.com.sg  
Customer Care No. 1800 8804888



**GLOBAL INSURANCE  
BRAND  
FOR THE 8<sup>TH</sup>  
CONSECUTIVE YEAR**

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**From:** CHUA Ruth  
**Sent:** Friday, February 09, 2018 6:59 PM  
**To:** NG Stacey <stacey.ng@axa.com.sg>  
**Subject:** FW: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Hi Stacey

C0326716 - Kindly assist. Thank you.

**Ruth Chua** | Specialist, Motor (Property) Claims  
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: ruth.chua@axa.com.sg  
DID: 1800 880 4888



### AXA'S VALUES AT WORK:



**CUSTOMER  
FIRST**



**INTEGRITY**



**COURAGE**



**ONE AXA**



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**From:** Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** 01 February, 2018 9:42 AM

**To:** CHUA Ruth <[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Olivia Lau (LKKAUTO) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Dear Ruth,

We refer to your below email.

Please find enclosed copy of our report and inspection photos as requested.

For your further instructions please.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

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**From:** CHUA Ruth [<mailto:ruth.chua@axa.com.sg>]

**Sent:** Friday, 12 January, 2018 2:31 PM

**To:** Vic (LKKAUTO)

**Cc:** Admin A; Asher Sng (LKKAUTO)

**Subject:** RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

**Importance:** High

Dear Vic

Please let us have your survey report for SGU3853S before we comment further.

*\*Please note we have terminated our fax-line. Please send your correspondences to our two common mail boxes instead. For OD/TP survey, please send it to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg). For other correspondences, please send it to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg).*

**Ruth Chua** | Specialist, Motor (Property) Claims



**AXA'S VALUES AT WORK:**



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**INTEGRITY**



**COURAGE**



**ONE AXA**



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**From:** Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** 12 January, 2018 11:06 AM

**To:** CHUA Ruth <[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Dear Ruth,

We refer to our below email.

Please advise if we maintain LOU @ \$80/day or accept TP proposal of \$100/day.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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**From:** Vic (LKKAUTO)

**Sent:** Wednesday, 13 December, 2017 10:00 AM

**To:** CHUA Ruth

**Cc:** Admin A; Vic (LKKAUTO); Asher Sng (LKKAUTO)

**Subject:** RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Dear Ruth,

We refer further to our below email.

Your ref:PC9688B  
Our ref: SGU3853S

07/02/2017

**AXA Insurance (Singapore) Pte Ltd**  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

TEL: 6338 7288

Attn: Motor Claims Dept

Dear Sirs / mdm,

**Accident involving SGU3853S & PC9688B ALONG WEST COAST ROAD ON 22/12/2014 @15:20**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle PC9688B at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final repair invoice
- 2 GIA report of SGU3853S
- 3 Photocopy of IC & Driving License
- 4 Discharge Voucher
- 5 Authorisation Letter
- 6 LTA Search Receipt

We are instructed to claim the following

1 Costs of Repair - LUMP SUM - ( \$4,700.00 X 7% GST = \$ 5	\$ 5,029.00
2 Loss of use - \$250 X 5 days	\$ 1,250.00
3 LTA SEARCH FEES	5.35
Total	<b><u>\$ 6,284.35</u></b>

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Sulaiman

HP: 93288668

[sulaiman@mbmwheelpower.com.sg](mailto:sulaiman@mbmwheelpower.com.sg)

**mbm wheelpower**

**WITHOUT PREJUDICE**

**mbm wheelpower pte ltd**  
2 kung chong road singapore 159140  
t 64583198 f 64586018  
Company Registration Number : 200204110W  
GST Reg No: M90368446L

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Friday, 24 March, 2017 2:21 PM  
**To:** successexpress@singnet.com.sg  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** YOUR REF: PC 9688B\_ACCIDENT INVOLVING PC 9688B AND SGU 3853S ALONG WEST COAST ROAD ON 22.12.14



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

24 MARCH 2017

**SUCCESS EXPRESS**  
**20 DEVONSHIRE ROAD**  
**#01-01 DEVONSHIRE BUILDING**  
**SINGAPORE 239850**  
**ATTN: THE CLAIMS MANAGEMENT**

Dear Sirs,

**OUR REF : CC6/AXA14023875/Rha3**  
**YOUR REF : PC 9688B**  
**ACCIDENT INVOLVING PC 9688B AND SGU 3853S ALONG WEST COAST ROAD ON 22.12.14**

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 claim from M/s MBM WHEELPOWER PTE LTD acting on behalf of the owner of SGU 3853S against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third Party vehicle SGU 3853S while making a U-turn.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy. We also wish to advise that there is an excess of **S\$1,500.00** in accordance to your policy.

Our principal, AXA shall keep you informed of when to make the excess payment, which cheque is to be made in favour of "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

As Insurers, AXA 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.

Your full co-operation in the handling of the claim is required and kindly submit the following to [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com), **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA's 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 authorized driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA 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 6841 2096 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/AXA14023875/Rhy3  
Policy No: P1549198

08 January 2015

**SUCCESS EXPRESS**  
20 DEVONSHIRE ROAD  
#01-01 DEVONSHIRE BUILDING  
Singapore 239850

Dear Sir/Madam,

**ACCIDENT INVOLVING PC 9688B AND SGU 3853S ON 22.12.2014**

We refer to the above accident where we are acting for AXA Insurance Singapore Pte Ltd (AXA) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 19/01/2015 after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Accordingly your No Claim Discount (NCD – if applicable) may not be preserved. However, if you are making a claim against third party and successful with 80% in your favor, our principal will re-instate your NCD.

Please call us if you have further queries.

Yours faithfully,

Kathy Lai  
Case Handler  
DID: 6841 2928  
FAX: 6741 4108  
EMAIL: kathylai@lkkauto.com

c.c. AXA Insurance Singapore Pte Ltd  
(Motor Claims Dept)



Date : 24/12/14

To : MBM WHEELPOWER PTE LTD

( ) 176 Sin Ming Drive #01-14/15 Sin Ming Autocare Singapore 575721

( ☒ ) 2 Kung Chong Road Singapore 159140

From : Hooi Yuet Ooi ( Name of Owner & Policyholder)

CLAIM VEHICLE NO: SGU38535

ACCIDENT DATE: 22-12-2014

LOCATION: WEST COAST ROAD

OTHER VEHICLE: PC 9688B

1. I hereby authorise MBM WHEELPOWER PTE LTD to: -

a. Proceed with the repairs (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle from my insurer in question until the claim is wholly completed, settle and/or resolved. (Claim against own insurer).

( ☒ ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and/or bodily injury sustained as a result of the accident from third party and/or third party insurer in question until the claim is wholly completed, settled and/or resolved. (Claim against Third Party)

2. I confirm that MBM's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the insurer/third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and/or completion of the claim.

Where authorising party is not vehicle owner and policyholder



7. I shall inform and forward to MBM all correspondence and letters received by me from the insurer/third party, any other insurer, solicitors governmental authorities and/or, any other relevant party.

8. I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.

9. I shall not: -

- a. respond to correspondence and letters; and
- b. negotiate agree or accept any offer from the insurer/third party or any other relevant party; without consultation of and expressed approval from MBM

10. In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM all proceeds of the claim for: -

- a. the repair's costs and
- b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the accident, repair and/or claim;

which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.

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11. I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

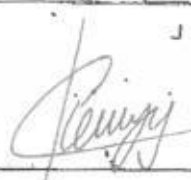
  
\_\_\_\_\_  
Owner & Policyholder's Signature/Company Stamp (if applicable); or

Authorising party's Signature/Company Stamp (if applicable)

Name: 11201 YUET OOI

NRIC: S2135983A

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

  
\_\_\_\_\_  
Witness's Signature

Name: Kenneth Cornelius

NRIC: \_\_\_\_\_



redefining / insurance

**WITHOUT PREJUDICE to:**

(a) Insurers' Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
inconsistencies found in this  
Discharge Voucher]

CLAIM REF : C0326716  
INSURED : SUCCESS EXPRESS

**DISCHARGE VOUCHER**

We/I, HOOI YUET OOI, NRIC NO. S2135983A hereby agree to accept the sum of dollars FIVE THOUSAND FIVE HUNDRED THIRTY FOUR AND CENTS THIRTY FIVE ONLY (S\$ 5,534.35) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. PC 9688B as a result of an accident along WEST COAST ROAD on 22.12.2014 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SGU 3853S.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. PC 9688B in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. PC 9688B.

Dated this 22 day of MAY 2018

Claimant's Signature : [Signature]

NRIC no./ Company Stamp : Hooi Yuet Ooi

Occupation/ Business : \_\_\_\_\_

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

Telephone No. : \_\_\_\_\_

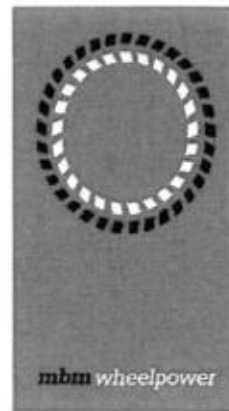
Witness's Name : [Signature]

Witness's Signature : Kon Yin Siew

Witness's NRIC No. : 922728034

AXA Insurance Ltd (Company Reg. No. 199903512M)  
424-01 AXA Tower, Singapore 068811  
Tel: (65) 6338 2522 Fax: (65) 6338 2522 Website: www.axa.com.sg

# MBM WHEELPOWER PTE LTD



To: AXA Insurance (Singapore) Pte Ltd  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

Tax Invoice: DI-04-16-0012  
Date: 13 October, 2016  
Vehicle No.: SGU3853S  
Make / Model: Mercedes Benz E200  
Chassis No.: WDB2110412B041911  
Engine No.: 27195630819812  
Accident Date: 22.12.2014

Attn: Motor Claims Dept

S/N	DESCRIPTION	Amount S\$
	Costs of Repair - Lum Sum - (\$4,700.00 + 7% gst)	\$ 5,029.00

Amount Due S\$ \$ 5,029.00

Please acknowledge receipt of vehicle

For & on behalf  
MBM WHEELPOWER PTE LTD



Customer's Signature

Prepared by: Kenneth

Received in good order & condition  
Goods sold are not returnable

Mbm wheelpower pte ltd  
176 SIN MING DRIVE  
#01-11/14/15/16  
SIN MING AUTOCARE  
t 66430983 f 64529823  
Company Registration Number : 200204110W

Text size + -



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GSI Registration No. : M4-0006529-2

Print Date/Time : 23 Dec 2014 / 14:43:44

Receipt Date/Time : 23 Dec 2014 / 14:43:44

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-141223-000867

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
As at 22 Dec 2014/15:20:00				
INSURANCE CO-AXA INSURANCE SINGAPORE PTE LTD				
1	Insurance Enquiry - PC9688B Enquiry Fee 20141223144257555031	5.00	0.35	5.35
Sub-Total		5.00	0.35	5.35
Total Before Rounding		5.00	0.35	5.35
Rounding Difference				0.00
Total Amount Payable				5.35
Paid By				
	20141223144304696	Direct Debit: eNETS Debit (Internet Banking)		5.35
Total				5.35
Cash Change				0.00
Tendered Amount				5.35
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.

CSMBox : GVT513  
Fax : 65474883  
Tel : 65470000



TRAFFIC POLICE DEPARTMENT  
SINGAPORE POLICE FORCE  
10, UBI AVENUE 3  
SINGAPORE 408865

Our Ref : TP/IP/63065/2014

Date : 29 APR 2015

MR CHIA NAN HERNG  
BLK 517 WEST COAST ROAD  
#01-575  
SINGAPORE 120517

Dear Sir

**ROAD TRAFFIC ACCIDENT INVOLVING PC 9688 B AND SGU 3853 S ALONG  
WEST COAST ROAD ON 22.12.2014**

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver of **PC 9688 B** had committed an offence of **Inconsiderate Driving** under **Section 65(b) Of The Road Traffic Act Chapter 276**. A Notice of Warning has been issued to the driver for the said offence.

Yours faithfully,

**HEAD INVESTIGATION  
TRAFFIC POLICE DEPARTMENT**

This is a computer-generated letter. No signature is required.

