

INS. CASE OWNER:

Edward Jay | CC3/AXA1500 3378 / KJP 823/9

LKK:  
IDAC:

**ASSIGNMENT**

26-02-15  
25-02-15

Surveyor: Kenneth

DOI: 25.02.15

Date / Time: \_\_\_\_\_

Pre-assign / CCU / FTE



Insured Vehicle No.: SJT 5708K  
 Name of Insured: KATHIWALLA FATHAD ABDUL MAJID  
 Insured Tel No.: \_\_\_\_\_ HP: 81638559  
 Excess Sec II :SS \_\_\_\_\_ D.O.A: 24-02-15

Claim No. : \_\_\_\_\_  
 Policy No. : P1567443  
 Make / Model : PORSCHÉ  
 Place of Accident : PERANGKON ROAD & KEMBU BOA

Is driver the owner? (YES / NO) YES Nature of Accident : \_\_\_\_\_  
 If NO, Driver Name / Age : \_\_\_\_\_ OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO  
 Driver Tel No. : \_\_\_\_\_ (V/L: YES / NO Insured Liability : \_\_\_\_\_ % Final ? Yes / No

SFD 29284



INRS: \_\_\_\_\_  
 WSP: H C Auto  
 Tel: \_\_\_\_\_  
 Liability: \_\_\_\_\_  
 RMKS: \_\_\_\_\_



INRS: \_\_\_\_\_  
 WSP: \_\_\_\_\_  
 Tel: \_\_\_\_\_  
 Liability: \_\_\_\_\_  
 RMKS: \_\_\_\_\_



INRS: \_\_\_\_\_  
 WSP: \_\_\_\_\_  
 Tel: \_\_\_\_\_  
 Liability: \_\_\_\_\_  
 RMKS: \_\_\_\_\_



INRS: \_\_\_\_\_  
 WSP: \_\_\_\_\_  
 Tel: \_\_\_\_\_  
 Liability: \_\_\_\_\_  
 RMKS: \_\_\_\_\_

Date/ Time	FOR CSO ONLY: OI WITNESSES	STAGE	DATE / PIC
5/3/15	Is driver the owner? (YES / NO) <u>GARY DAVE 9060 9027</u> If NO, Driver Name / Age : <u>ASAD 9138 4800</u> Driver's Own Vehicle Number: _____ Insurance Company: _____ <u>DHP 292PM - X ; SJT 5708K - X</u>	Finalisation: Email AIG for OI GIA: Apt letter to OI: Call OI: <u>13/3/15</u> / <u>gwen</u> <u>sham</u> <u>10-15</u> After call ltr to OI:	
13/3/15	Called OI to inform TP claim. He disputed liability where he said TP hit him when he was stationary to give way to pedestrians. He did not forward us a voice recording whereby TP admitted his fault. Email to OI Pending evidence. - OI have 2 witnesses (passerby). - email to TP for CCTV. - TP repairs informed got CCTV Rec'd CCTV from TP.	Type Report: _____ Prepare Invoice: _____ Others: _____	<u>KL</u> <u>16/3</u>
9/3/15	Rec'd CCTV from TP.	Documentation Check List: Handler Typist	
2/3/15	Pass to Kenneth to finalised.	<input checked="" type="checkbox"/> OI Apt Ltr <input type="checkbox"/> Authorisation To Act <input type="checkbox"/> Release Voucher <input type="checkbox"/> Final Repair Bill <input type="checkbox"/> Car Rental Invoice <input type="checkbox"/> LTA / GIA : <input type="checkbox"/> Medical Bill: <input type="checkbox"/> Approval Email: <input type="checkbox"/> Payment Breakdown Form: Others: <u>Email to A/A</u>	
9-9-15	SPOKE w/ JUE NOT YET FINILIZED.		
8-1-16 @ 1145	by OI HE PASS HIS CLAIM TO LAWYER, NO UPDATE YET.		
8-1-16 @ 1149	called witness MR. GARY. NO ANSWER.		
11:50	called witness MR. ASAD, VOICEMAIL.		
12:15 @ 8-1-15	witness called back.		
2/1/18	He pass to Mr. Kuan (up)		

COPY SENT 2/1/18

FINAL SETTLEMENT	Date :	Confirm with	
Repair Cost: <u>6152.50</u> \$S		Final Liability: <u>50</u>	% (Agreed / Assessed)
Loss of Rental: \$S	( days)		BOLA S/N No. : <u>14a</u>
Loss of Use: \$S	(\$ x days)		If NO or B 28, Ass. Lia :
Disbursement:			1) Claim status: Normal/Reject/Private Settle <u>(up)</u>
Legal Cost : \$S			2) Report Format: <u>TP</u> <u>(Pass Lawyer)</u>
Total: \$S		Global Sum: \$S	3) Survey fee: <u>\$250.00</u>





## LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE SINGAPORE PTE LTD

Ref : CC3/AXA15003378/Ksa3

8 SHENTON WAY #27-01 SINGAPORE 068811

Date : 25-02-2015



Code : AXA2

### 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJT 5708K	Veh. Inspected	SHD 2928U
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	25/02/2015

### 2. Vehicle Particulars & Condition

Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			

### 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm

### 4. Description of Damages

### 5. General Information

Accident Date	24/02/2015	Inspection Date	25/02/2015
Survey held at	H C AUTO PL BLOCK 20 SIN MING IND.EST SECTOR A #01-20 SINGAPORE 575678		

### 5a. Remarks

- A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.  
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind. Est. # 01-20 Singapore 575678

Tel : 6457 0678 Fax : 6457 8287

Co. Reg. GST No. : 20082 0153N

Date : 25 / 02 / 2015

## ESTIMATE COSTS OF REPAIR

M/s Prime Car Rental & Taxi Services Pte. Ltd.

C/o Block 20 Sector A Sin Ming Ind. Est.

# 01-20

Singapore 575678

Dear Sir / Madam ,

Vehicle no. : SHD 2928 U - Toyota Vellfire 2.4 (A)

Accident date : 24 / 02 / 2015

*Not Authorised*

LKK Auto Consultants Pte Ltd

- Resurvey before/after Spray Painting.
- Damaged parts to Display when Re-inspection.
- Parts prices subject to confirmation.
- Third Party Survey without prejudice.
- No illegal modification is allowed.

*3 days*

*U Sing B 5750*

Quantity	Descriptions	Amounts
1	1 pc n/s head lamp	<i>Std/Lux</i> S 1,277.90 ✓
2	1 pc n/s head lamp centre garnish	<i>Mtg CRA</i> S 111.60 ✓
3	1 pc front bumper fascia	<i>Buz</i> S 1,826.48 ✓
4	1 pc n/s front bumper side retainer	<i>D.1</i> S 76.40 ✓
5	1 pc n/s front bumper bracket	S 249.80 X
6	1 pc n/s front bumper fog lamp	<i>Mtg CRA</i> S 326.50 ✓
7	1 pc n/s front bumper fog lamp bracket	S 248.60 X
8	1 pc n/s front bumper sensor	S 378.00 ✓
9	1 set front bumper sensor wiring	S 242.00 X
10	1 pc front bumper grille	S 153.40 X
11	1 pc front bumper lower garnish	S 128.20 X
12	11 pcs front bumper clips 1 @ 3.50	S 39.05 ✓
13	1 pc n/s front fender	S 1,027.20 X
14	1 pc n/s front fender inner garnish	S 162.20 X
15	1 pc n/s front wheel cap	S 49.00 X
16	1 pc n/s front wheel rim	<i>Full size</i> S 1,645.10 ✓
17	1 pc n/s front drive shaft	S 1,543.80 X
18	1 pc n/s front lower arm	S 673.60 X
19	1 pc n/s front knuckle arm	S 558.00 ✓
20	1 pc n/s front knuckle arm bearing	S 549.70 ✓
21	1 pc n/s front shock absorber	<i>Bz</i> S 421.90 X
22	1 pc n/s front anti-roll bar side linkage	S 136.00 X
		S 11,824.43
	Less 25%	S 2,956.11
	Balance C/FD	<b>S 8,868.32</b>

# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind. Est. # 01-20 Singapore 575678

Tel : 6457 0678 Fax : 6457 8287

Co. Reg. GST No. : 20082 0153N

		Balance B/FD ( SHD 2928 U )	\$ 8,868.32
23	1 pc	n/s front wheel tyre	\$ <sup>sn</sup> 685.00 sn X
24	1 pc	n/s front " PRIME ROYAL LIMOUSINE"	\$ <sup>sn</sup> 180.00 sn 10652
25	1 pc	n/s front HYBRID emblem	\$ <sup>sn</sup> 80.00 sn ✓
			\$ 9,813.32
		Labour charges	\$ 1,200.00 500
		To putty and spray painting	\$ 980.00 560
		To check wiring	\$ 160.00 200
		To re-seal anti rust	\$ <sup>sn</sup> 250.00 X
		Remove and refix front bumper sensor	\$ 120.00 500
		Remove and refix front undercarriage	\$ 450.00 1400
		To check wheel alignment	\$ 80.00 600
			\$ 13,053.32
		Plus : 7% GST	\$ 913.73
		Grand total	\$ 13,967.06

13503.32

LKK Auto Consultants hence notify  
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification is allowed
- Supplementary items must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature:  
Date:

# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind. Est. # 01-20 Singapore 575678

Tel : 6457 0678 Fax : 6457 8287

Co. Reg. GST No. : 20082 0153N

Date : 25 / 02 / 2015

## RE : Supplementary

**M/s Prime Car Rental & Taxi Services Pte. Ltd.**

C/o Block 20 Sector A Sin Ming Ind. Est.

# 01-20

Singapore 575678

Dear Sir / Madam,

Vehicle no. : SHD 2928 U - Toyota Vellfire 2.4 (A)

Accident date : 24 / 02 / 2015

LRN 401 Consultants hence notify the insurer of the following:

- To rectify damage after spray painting
- To rectify damage after repair
- To rectify damage after repair
- To rectify damage after repair

Approved by Repairer  
Signature:  
Date:

Quantity	Descriptions	Amounts
----------	--------------	---------

1	1 set front bumper sensor - <i>2x/2</i>	<i>Part</i> \$ 350.00 <i>an 200.00</i>
	Remove and refix front sensor	\$ 100.00 <i>602</i>
	Plus : 7% GST	\$ 31.50
	Grand total	\$ 481.50

*P => 6 211.2725*  
*SN => 380.00 (180.00 + 200.00)*  
*L => 1330.00*

*T => 7 931.2725*  
*US\$ 70% 1586.2545*  
*6 345.018*

*US\$ => 6 300.00*  
*22/3/15*

# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind. Est. # 01-20 Singapore 575678

Tel : 6457 0678 Fax : 6457 8287

Co. Reg. GST No. : 20082 0153N

Date : 25 / 02 / 2015

## RE : Supplementary

### M/s Prime Car Rental & Taxi Services Pte. Ltd.

C/o Block 20 Sector A Sin Ming Ind. Est.

# 01-20

Singapore 575678

Dear Sir / Madam ,

Vehicle no. : SHD 2928 U - Toyota Vellfire 2.4 (A)

Accident date : 24 / 02 / 2015

Quantity	Descriptions	Amounts
1	1 set front bumper sensor	<i>shot</i> \$ 350.00 <i>sn 2005N</i>
	Remove and refix front sensor	\$ 100.00
		\$ 450.00
	Plus : 7% GST	\$ 31.50
	Grand total	\$ 481.50



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: To Be Advised  
Our ref: CC3/AXA15003378/Ksa3

Date: 27.02.2015

The Motor Claims Department  
M/s AXA INSURANCE SINGAPORE PTE LTD

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO.**

**SHD 2928U**

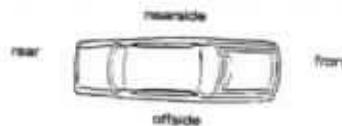
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 25.02.2015 at the premises of M/s H C Auto Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	13,967.06
Revised Estimate Amount	: S\$	5,302.20
"Check" Items Amount	: S\$	1,733.33
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the N/S Front Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 03 days

Yours faithfully,

KENNETH KONG  
Licensed Appraiser

# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind. Est. # 01-20 Singapore 575678

Tel : 6457 0678 Fax : 6457 8287

Co. Reg. GST No. : 20082 0153N

Date : 25 / 02 / 2015

*Fax: 6457 64315*

## ESTIMATE COSTS OF REPAIR

M/s Prime Car Rental & Taxi Services Pte. Ltd.  
 C/o Block 20 Sector A Sin Ming Ind. Est.  
 # 01-20  
 Singapore 575678

*Not Authorised*  
 LKK Auto Consultants Pte Ltd  
 • Resurvey before/after Spray Painting.  
 • Damaged parts to Display when Re-inspection.  
 • Parts price subject to confirmation.  
 • Third Party Survey without prejudice.  
 • No illegal modification is allowed.

Dear Sir / Madam,

Vehicle no. : SHD 2928 U - Toyota Vellfire 2.4 (A)  
 Accident date : 24 / 02 / 2015

*Galaxy* *4/1/15 @ 5450/5750/*

Quantity	Descriptions	Amounts
----------	--------------	---------

1	1 pc n/s head lamp - <i>rs/2</i>	<i>rs/2</i> \$ 1,277.90 ✓
2	1 pc n/s head lamp centre garnish - <i>rs/2</i>	<i>rs/2</i> \$ 111.60 ✓
3	1 pc front bumper fascia	<i>rs/2</i> \$ 1,826.48 ✓
4	1 pc n/s front bumper side retainer - <i>rs/2</i>	<i>rs/2</i> \$ 76.40 ✓
5	1 pc n/s front bumper bracket	<i>rs/2</i> \$ 349.80 ✓
6	1 pc n/s front bumper fog lamp	<i>rs/2</i> \$ 326.50 ✓
7	1 pc n/s front bumper fog lamp bracket	<i>rs/2</i> \$ 248.60 ✓
8	1 pc n/s front bumper sensor	<i>rs/2</i> \$ 378.00 ✓
9	1 set front bumper sensor wiring	<i>rs/2</i> \$ 242.00 ✓
10	1 pc front bumper grille	<i>rs/2</i> \$ 153.40 ✓
11	1 pc front bumper lower garnish	<i>rs/2</i> \$ 128.20 ✓
12	11 pcs front bumper clips 1 @ 3.50	<i>rs/2</i> \$ 39.05 ✓
13	1 pc n/s front fender	<i>rs/2</i> \$ 927.20 ✓
14	1 pc n/s front fender inner garnish - <i>rs/2</i>	<i>rs/2</i> \$ 162.20 ✓
15	1 pc n/s front wheel cap	<i>rs/2</i> \$ 49.00 ✓
16	1 pc n/s front wheel rim	<i>rs/2</i> \$ 1,645.10 ✓
17	1 pc n/s front drive shaft	<i>rs/2</i> \$ 1,543.80 ✓
18	1 pc n/s front lower arm	<i>rs/2</i> \$ 673.60 ✓
19	1 pc n/s front knuckle arm	<i>rs/2</i> \$ 558.00 ✓
20	1 pc n/s front knuckle arm bearing	<i>rs/2</i> \$ 549.70 ✓
21	1 pc n/s front shock absorber	<i>rs/2</i> \$ 421.90 ✓
22	1 pc n/s front anti-roll bar side linkage	<i>rs/2</i> \$ 136.00 ✓
	Loss 25%	\$ 11,824.43 <i>2 295.03</i>
	Balance C/FD	\$ 2,956.11 <i>2075.7575</i>
		<b>\$ 8,868.32</b> <i>6 221 2725</i>

# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind. Est. # 01-20 Singapore 575678

Tel : 6457 0678 Fax : 6457 8287

Co. Reg. GST No. : 20082 0153N

Balance B/FD ( SHD 2928 U )

S 8,868.32

<del>23</del>	<del>  pc</del>	<del>n/s front wheel tyre</del>	<del>S</del>	<del>685.00</del>	<del>an X</del>
24	pc	n/s front " PRIME ROYAL LIMOUSINE"	S	180.00	an 100/n
25	pc	n/s front HYBRID emblem	S	80.00	an
			S	9,813.32	180.00
		Labour charges	S	1,200.00	500
		To putty and spray painting	S	980.00	560
		To check wiring	S	160.00	200
		<del>To re-seat anti rust</del>	<del>S</del>	<del>250.00</del>	<del>X</del>
		Remove and refix front bumper sensor	S	120.00	50
		Remove and refix front undercarriage	S	450.00	140
		To check wheel alignment	S	80.00	60
			S	13,053.32	1,330.00
		Plus - 7% GST	S	913.73	
		Grand total	S	13,967.06	

## Sharon Yee

---

**From:** Sharon Yee  
**Sent:** Friday, 13 March, 2015 2:55 PM  
**To:** 'Joe Chee'  
**Subject:** ACCIDENT INVOLVING SHD 2928U AND SJT 5708K ON 24.02.2015  
**Attachments:** OI Sketch Plan.pdf

*"Without Prejudice"*

Your ref : SHD 2928U

Dear Joe ,

### **ACCIDENT INVOLVING SHD 2928U AND SJT 5708K ON 24.02.2015**

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both party, the liability is unclear for the above mentioned case. There is no conclusive evidence to substantiate either party's version. Enclosed herewith is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, our insured mentioned that there was a CCTV installed in your client's vehicle. Kindly forward to us (if any) for us to review the matter again.

Thank you

Best Regards,

**Sharon Yee** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [sharonyee@lkkauto.com](mailto:sharonyee@lkkauto.com) | fax: 6741-4108

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

## Joy Irene (LKK Auto)

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**From:** Joy Irene (LKK Auto)  
**Sent:** Friday, 8 January, 2016 1:23 PM  
**To:** 'garrydho@yahoo.com'  
**Cc:** Bevan Lim (LKK Auto)  
**Subject:** RE: ACCIDENT INVOLVING SJT 5708K (PORSCHE) AND SHD 2928U ALONG JUNCTION OF SERANGOON ROAD AND ROWELL ROAD ON 24.02.2015

Dear Sir,

OUR REF : CC3/AXA15003378/Kja3

### **ACCIDENT INVOLVING SJT 5708K (PORSCHE) AND SHD 2928U ALONG JUNCTION OF SERANGOON ROAD AND ROWELL ROAD ON 24.02.2015**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by vehicle SJT 5708K motor insurer, AXA Insurance Singapore Pte Ltd to deal with the third party claim against this vehicle's policy.

With reference to your telephone conversation with our Mr. Bevan Lim earlier, we had your details as it was indicated in the owner of SJT 5708K 'S police report as a witness to the above titled collision.

As per your information, you confirmed the following:

- 1) you are a motorist driving your vehicle at the time you witnessed the accident;
- 2) that it was the taxi driver's fault by moving off from a stationary position;
- 3) that you had no relationship with either party involved.

We would like to thank you for your time and cooperation on giving us your account to help us resolve this third-party claim.

If you need any clarification or you have any additional information, please do not hesitate to contact us at 6749 4274 or email us at [cs-a@lkkauto.com](mailto:cs-a@lkkauto.com) or to [jovirene@lkkauto.com](mailto:jovirene@lkkauto.com)

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Joy Irene** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [jovirene@lkkauto.com](mailto:jovirene@lkkauto.com) | fax: 6741-4108

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

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# H C AUTO PTE LTD

Block 20 Sector A Sin Ming Ind Est # 01-20 Singapore 575678

Tel: 6457 0678 Fax 6457 8287

Co. & GST Reg No 200820153N

Our Ref: SHD 2928 U  
Your Ref: SJT 5708 K

14<sup>th</sup> October 2015

AXA Insurance Singapore Pte Ltd  
8 Shenton Way  
#27-01  
Singapore 068811

Attn.: Motor Claim Department (LKK Auto)

WITHOUT PREJUDICE  
BY POST & FAX 6880 4838

**RE: ACCIDENT INVOLVING SHD 2928 U AND SJT 5708 K ALONG JUNCTION OF SERANGOON ROAD AND ROWELL ROAD ON 24-02-2015**

We refer to the above matter and the inspection conducted by your appointed surveyor on our client's motor taxi on 25/02/2015.

We now quantify our client's losses and damages as follows:-

1)	Costs of repairs (inclusive of 7% GST)	S\$	6,152.50
2)	Loss of rental for 04 days at S\$ 148.80 per day	S\$	595.20
3)	Loss of income for 04 days at S\$ 250.00 per day	S\$	1,000.00
4)	LTA search fees	S\$	5.35
	<b>Total</b>	<b>S\$</b>	<b>7,753.05</b>

Enclose herewith the rental agreement, proforma invoice, Letter of Authority, LTA search for your attention.

Kindly let us hear from you within the next 14 days.

Should you need clarifications, you may call our Mr. Joe Chee at 94570678.

Thank you.

Yours faithfully,

MR. JOE CHEE  
C.C. M/s Prime Car Rental & Taxi Services Pte Ltd

# H C AUTO PTE LTD

Block 20 Sin Ming Ind. Estate Sector A #01-20 Singapore 575678

Tel: 6457 0678 Fax: 6457 8287

Co. GST Reg No: 200820153N

## PROFORMA INVOICE

Date : 14 October 2015  
Invoice No : HC/P/3130  
  
Vehicle No. : SHD 2928 U  
Make/Model : Toyota Vellfire Hybrid 2.4 A  
Date of Accident : 24 February 2015  
Year of Manufacture : 2013  
Chassis No. : A111208025837  
Colour : White  
  
Name : M/s Prime Car Rental & Taxi Services Pte Ltd  
Address : C/o Block 20 Sector A Sin Ming Ind. Est.  
#01-20  
Singapore 575678

To supply spare parts, labour charges, spray painting and miscellaneous:-

Total Lump Sum Repair	SS	5,750.00
Add: 7% GST	SS	402.50
		-----
<b>Total</b>	<b>SS</b>	<b>6,152.50</b>

Singapore dollars: Six thousand one hundred fifty-two and cents fifty only.

HC Auto Pte Ltd

Authorized Signature



# PRIME CAR RENTAL & TAXI SERVICES PTE LTD

Prime Taxi Office  
5, Benoi Place  
Singapore 629926  
Tel : 6898 2000  
Fax: 6862 2628  
Email: primetaxi@singnet.com.sg  
Website: www.primetaxi.com.sg

Co. Cert. No: 199606293Z  
Gst Reg. No: 19-9606293-Z

Your Ref :  
Our Ref: SHD 2928 U  
Date :  
To : Whom it may concern  
From : Prime Car Rental & Taxi Services Pte Ltd

## Letter of certification for Mr. Liao Ming Chong

1. This letter serves to confirm that Mr. **Liao Ming Chong** bearing NRIC: S7315872I is a Taxi Master for Prime Car Rental & Taxi Services Pte Ltd Hiring Vehicle Registration Number SHD 2928 U for daily payable rental of Singapore Dollars One hundred forty-eight and cents eighty only.
2. Should you need clarification, please do not hesitate to contact the undersigned at 6898-2000 Ext 111 (Mobile: 9452 4182)
3. Thank you with Best Regards.

Your Sincerely



Chan Kung Loong  
Workshop Manager  
Taxi Division

## LETTER OF AUTHORITY

M/s AXA Insurance Singapore Pte Ltd  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

**CLAIMANT : M/S PRIME CAR RENTAL & TAXI SERVICES PTE LTD**  
**ACCIDENT INVOLVING SHD 2928 U AND SJT 5708 K ON 24-02-2015 AT**  
**JUNCTION OF SERANGOON ROAD AND ROWELL ROAD AT ABOUT**  
**2030HRS**

I/We, **M/S PRIME CAR RENTAL & TAXI SERVICES PTE LTD**, the registered vehicle owner(s) of **SHD 2928 U**. I/We hereby authorize you to release all compensation monies pertaining to the above-mentioned accident directly to my repairers, **M/S H C AUTO PTE LTD**.

I/We, hereby authorise the said repairers, **M/S HC AUTO PTE LTD** to collect all compensation monies due to me from you or any other party, regarding the said accident.

Thank You.



Signature of Claimant

02 MAR 2015

Date



Print Date/Time: 25 Feb 2015 13:32:40

Receipt Date/Time: 25 Feb 2015 13:32:40

**Tax Invoice/Receipt**

Receipt No: FINE1-00006150225-000687

Previous Receipt No:

S/N Item Description:

Business Transaction Reference No

Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
--------------------------	-------------------	-------------------------

As at 24 Feb 2015 00:30:00

INSURANCE CO AXA INSURANCE SINGAPORE PTE LTD

1. Insurance Charges - LTTD700K

Receipt Fee

20150225133132687

5.00	0.35	5.35
------	------	------

<b>Sub-Total</b>	<b>5.00</b>	<b>0.35</b>	<b>5.35</b>
------------------	-------------	-------------	-------------

Total Before Rounding	5.00	0.35	5.35
-----------------------	------	------	------

Rounding Difference			0.00
---------------------	--	--	------

Total Amount Payable			5.35
----------------------	--	--	------

Paid By:

20150225133132687 Direct Debit via NETS Direct Internet Banking

5.35
------

Total	5.35
-------	------

Cash Change	0.00
-------------	------

Unrecorded 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

## Hsiao Tong (LKKAuto)

---

**From:** Ernest Tay <ernest.tay@axa.com.sg>  
**Sent:** Friday, 22 January, 2016 2:27 PM  
**To:** Joy Irene (LKK Auto)  
**Cc:** Admin A; CS A Team  
**Subject:** RE: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

Dear Joy,

We refer to your email on 11/01/2016.

Since our insured has been strongly disputing this case, we are not able to settle the matter as TP's liability is also found to be somehow in question than to be totally free from liability.

Please obtain the longer version of TP video and also a full statement from our Insured's witness with his full name and NRIC number. He is stated clearly where was he at the material time of the accident.

Thank you.

With regards,

**Ernest Tay**

Executive - Motor Claims

**AXA Insurance Singapore Pte Ltd**

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

Email: [ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)

Phone: 1800-880-4741 (Option 3)

Website : [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Joy Irene (LKK Auto) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Monday, January 11, 2016 4:39 PM  
**To:** Ernest Tay  
**Cc:** Admin A; CS A Team  
**Subject:** RE: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

Dear Mr. Ernest,

We would like to follow-up on your response for instruction.

Kindly advise.

Thank you.

Best Regards,

**Joy Irene** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | fax: 6741-4108

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

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**From:** Joy Irene (LKK Auto)

**Sent:** Friday, 8 January, 2016 1:25 PM

**To:** Ernest Tay <[ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** RE: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

Dear Mr. Ernest,

Further to our e-mail below.

Insured witness Mr. Gary called us. He confirmed the following:

- 1) He is a motorist driving his vehicle at the time he witnessed the accident;
- 2) His opinion is that it was the taxi driver's fault by moving off from a stationary position;
- 3) He had no relationship with either party involved.

Kindly let us have your instruction.

Thank you.

Best Regards,

**Joy Irene** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | fax: 6741-4108

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**From:** Joy Irene (LKK Auto)

**Sent:** Friday, 8 January, 2016 12:05 PM

**To:** 'Ernest Tay' <[ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

Subject: RE: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

Importance: High

Dear Mr. Ernest,

We refer to your e-mail below.

To date, we are unable to successfully reach the named witnesses.

We just had a telephone conversation with insured and he is still disputing liability. Insured had informed us that he had engaged a lawyer for his action against the taxi's insurers and no update yet on the outcome.

We also sent you a copy of video footage through your site ACCELLION for your viewing and reference. Our view is that the taxi also moved off from a stationary position when insured initiated his turn. We sent our request to TP for a longer clip of their video and we are waiting for their response.

Please be informed that TP is chasing for their claim and is expecting us to revert with our offer immediately.

In view of the above, kindly let us have your instruction if we are to proceed with an offer or submit our wp report to your office as insured maintained dispute.

Thank you.

Best Regards,

**Joy Irene** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | fax: 6741-4108

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**From:** Ernest Tay [<mailto:ernest.tay@axa.com.sg>]

**Sent:** Saturday, 9 May, 2015 9:54 AM

**To:** Admin-B (LKK Auto) <[admin-b@lkkauto.com](mailto:admin-b@lkkauto.com)>

**Cc:** Zayyer <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>; Sharon Yee <[sharonyee@lkkauto.com](mailto:sharonyee@lkkauto.com)>

**Subject:** RE: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

Dear Mei Kwan,

Please hold on the settlement for this case as our insured reported that he had 2 witnesses.

Kindly assist to liaise with our insured (Mr. Kathiwalla Fahad Abdul Majid – 8163 0559) to obtain both witnesses statement and also confirm if both witnesses were in his vehicle or passerby:

- 1) Gary Dave – 9060 9027
- 2) Asad – 9138 4800

Thank you.

With regards,  
**Ernest Tay**  
Executive - Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
Email: [ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)  
Phone: 1800-880-4741 (Option 3)  
Website : [www.axa.com.sg](http://www.axa.com.sg)



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redefining / insurance 

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**From:** Chang Ping Lin (PSC)  
**Sent:** Wednesday, March 04, 2015 3:41 PM  
**To:** Ong Eng Hong (PSC)  
**Subject:** FW: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

**From:** Lee Ling Ling (PSC)  
**Sent:** Wednesday, 4 March, 2015 1:56 PM  
**To:** Chang Ping Lin (PSC)  
**Subject:** FW: Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

fya

Have a GREAT day!

Warmest Regards  
lingling



redefining / standards



**Dow**  
Your N

**From:** Tan Tiong Beng [<mailto:tantiong.beng@axa.com.sg>]  
**Sent:** Wednesday, 4 March, 2015 11:11 AM  
**To:** [admin-b@lkkauto.com](mailto:admin-b@lkkauto.com); [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [sur@lkkauto.com](mailto:sur@lkkauto.com)  
**Cc:** Ernest Tay; Kelvyna Ngian; Ong Eng Hong (PSC); Lee Ling Ling (PSC); Chang Ping Lin (PSC)  
**Subject:** Direct Settlement / H C Auto / P1567443 / OD SJT5708K / TP SHD2928U / 24.02.15 / EST \$13,967.06 / TE

RISK 1 – P1567443

CLAIM RECEIVED : 27.02.15

SJT5708K (INSD) CW SHD2928U

VTP VAT

ASSESSOR – LKK 04.03.15

NCD – Y

TE 04.03.15

**From:** Admin-A (LKK Auto) [mailto:[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)]

**Sent:** Friday, February 27, 2015 9:18 PM

**To:** Winnie Ho Ping Ping; Tan Tiong Beng; Jacy Goh Lay Ting

**Cc:** KKLau; Zayyer; Sharon Yee

**Subject:** Direct Settlement - Accident Involving SJT5708K (OI : AXA - TBA) AND SHD2928U (TP : LKK REF - CC3/AXA15003378/Ksa3) on 24.02.2015

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHD 2928U at M/s H C Auto Pte Ltd - Sin Ming on 25.02.2015.

Enclosed herewith a copy of TP's GIA report , estimated cost of repair and preliminary advice for your perusal.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Sharon and she can be contacted at DID: 6749 4274.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com) | fax: 6741-4108

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



**2015**  
Happier New Year!

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**Sharon Yee**

---

**From:** Sharon Yee  
**Sent:** Friday, 13 March, 2015 3:12 PM  
**To:** 'fahad21582@yahoo.com'  
**Subject:** ACCIDENT INVOLVING SJT 5708K AND SHD 2928U ON 24/02/2015

Our ref : CC3/AXA15003378/Ksa3

Dear Sir,

**ACCIDENT INVOLVING SJT 5708K AND SHD 2928U ON 24/02/2015**

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 23/03/2015 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.

Thank you

Best Regards,

**Sharon Yee** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [sharonyee@lkkauto.com](mailto:sharonyee@lkkauto.com) | fax: 6741-

4108

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

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 2 January, 2018 12:51 PM  
**To:** 'ernest.tay@axa.com.sg'  
**Cc:** Admin A  
**Subject:** Your Ref: P1567443 (SJT 5708K) \*Our Ref: CC3/AXA15003378/Kpa3 [ACCIDENT INVOLVING SJT 5708K(AXA) & SHD 2928U(TP) ON 24/02/2015]

Your Ref: **P1567443**  
Our Ref: CC3/AXA15003378/Kpa3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SJT 5708K(AXA) & SHD 2928U(TP) ON 24/02/2015**

We refer to the above matter.

We were informed by third party repairer that they have passed the case to lawyer for further handling and AXA had appointed lawyer to deal with them.

In view of the above, we will proceed to close our file and submit wp report to you good office.

Thank you.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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



## LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC3/AXA15003378/Kpa3q2

8 SHENTON WAY #24-01  
AXA TOWERSINGAPORE 068811  
ATTN:ERNEST TAY

Date : 09-01-2018



Code : AXA2

### 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJT 5708K	Veh. Inspected	SHD 2928U
Policy No.	P1567443	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	25/02/2015

### 2. Vehicle Particulars & Condition

Make & Model	TOYOTA VELLFIRE	c.c	2362
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	ATH208025837	Colour	METALLIC PEARL WHITE
Odometer	223207	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

### 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/65 R16	KOMET	9 mm
L/H Front Tyre	215/65 R16	KOMET	9 mm
R/H Rear Tyre	215/65 R16	KOMET	9 mm
L/H Rear Tyre	215/65 R16	KOMET	9 mm

### 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S FRONT PORTION.  
DAMAGES SEE DETAILS.

### 5. General Information

Accident Date	24/02/2015	Inspection Date	25/02/2015
Survey held at	H C AUTO PL BLOCK 20 SIN MING IND.EST SECTOR A #01-20 SINGAPORE 575678		

### 5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.  
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

### 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **4 Working Days**



## LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 2928U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	N/S HEAD LAMP (CONSISTENT)	SCRATCHED / CUT	1,277.90	1,277.90
1	N/S HEAD LAMP CENTRE GARNISH (CONSISTENT)	MTG CRACKED	111.60	111.60
1	FRONT BUMPER FASCIA (CONSISTENT)	BUCKLED	1,826.48	1,826.48
1	N/S FRONT BUMPER SIDE RETAINER (CONSISTENT)	DISTORTED	76.40	76.40
1	N/S FRONT BUMPER BRACKET (CONSISTENT)	TO REPAIR SEE LABOUR	249.80	-
1	N/S FRONT BUMPER FOG LAMP (CONSISTENT)	MTG CRACKED	326.50	326.50
1	N/S FRONT BUMPER FOG LAMP BRACKET (CONSISTENT)	SERVICEABLE	248.60	-
1	N/S FRONT BUMPER SENSOR (CONSISTENT)	DENTED	378.00	378.00
1	SET FRONT BUMPER SENSOR WIRING (CONSISTENT)	SERVICEABLE	242.00	-
1	FRONT BUMPER GRILLE (CONSISTENT)	SERVICEABLE	153.40	-
1	FRONT BUMPER LOWER GARNISH (CONSISTENT)	SERVICEABLE	128.20	-
11	FRONT BUMPER CLIPS @\$3.50 (CONSISTENT)	NECESSARY	39.05	39.05
1	N/S FRONT FENDER (CONSISTENT)	TO REPAIR SEE LABOUR	1,027.20	-
1	N/S FRONT FENDER INNER GARNISH (CONSISTENT)	SERVICEABLE	162.20	-
1	N/S FRONT WHEEL CAP (CONSISTENT)	SERVICEABLE	49.00	-
1	N/S FRONT WHEEL RIM (CONSISTENT)	DENTED / SCRATCHED	1,645.10	1,645.10
1	N/S FRONT DRIVE SHAFT (CONSISTENT)	TO REPAIR SEE LABOUR	1,543.80	-
1	N/S FRONT LOWER ARM (CONSISTENT)	SERVICEABLE	673.60	-
1	N/S FRONT KNUCKLE ARM (CONSISTENT)	BENT	558.00	558.00
1	N/S FRONT KNUCKLE ARM BEARING (CONSISTENT)	NECESSARY	549.70	549.70
1	N/S FRONT SHOCK ABSORBER (CONSISTENT)	BENT	421.90	421.90
1	N/S FRONT ANTI -ROLL BAR SIDE LINKAGE (CONSISTENT)	SERVICEABLE	136.00	-
	LESS 25% DISCOUNT		-2,956.11	-1,802.66
			8,868.32	5,407.97
<b>SPECIAL NETT ITEMS</b>				
1	N/S FRONT WHEEL TYRE (SN) (CONSISTENT)	SERVICEABLE	685.00	-

Report Ref No. CC3/AXA15003378/Kpa3q2



## LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No. 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	N/S FRONT 'PRIME ROYAL LIMOUSINE' (SN) (CONSISTENT)	NECESSARY	180.00	100.00
1	N/S FRON HYBRID EMBLEM (SN) (CONSISTENT)	NECESSARY	80.00	80.00
1	SET FRONT BUMPER SENSOR (SN) (ADDITIONAL) (CONSISTENT)	SHORTED	350.00	200.00
			1,295.00	380.00
	<b>LABOUR</b>			
	LABOUR CHARGES. INCLUSIVE OF THE REPAIR OF N/S FRONT BUMPER BRACKET, N/S FRONT FENDER AND N/S FRONT DRIVE SHAFT.		1,200.00	500.00
	TO PUTTY AND SPRAY PAINTING .		980.00	560.00
	TO CHECK WIRING .		160.00	20.00
	TO RE-SEAL ANTI RUST .	NOT NECESSARY	250.00	-
	REMOVE AND REFIX FRONT BUMPER SENSOR.		120.00	50.00
	REMOVE AND REFIX FRONT UNDERCARRIAGE .		450.00	140.00
	TO CHECK WHEEL ALIGNMENT .		80.00	60.00
	REMOVE AND REFIX FRONT SENSOR . (ADDITIONAL)		100.00	60.00
			3,340.00	1,390.00
	<b>GRAND TOTAL</b>		<b>13,503.32</b>	<b>7,177.97</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>5,750.00</b>

Report Ref No. CC3/AXA15003378/Kpa3q2

**KONG SENG CHEONG**

Licensed Appraiser

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