

# EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

M/S PLUMBING REVOLUTION ENG. P/L

Lod

: 18/PI00374/4502TP

Date

: 19-Dec-2018

AXA Insurance Singapore Pte Ltd

Motor Claim Department

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

**Without Prejudice**

Date of Accident : 24-Mar-2016  
Our Client's Vehicle Number : GV 5563K  
Vehicle Make / Model : NISSAN URVAN  
Your Insurer : SDT 8998R

DESCRIPTION	SUB-AMOUNT	GST 7%	AMOUNT (SGD)
Lump Sum Repair Cost (Recommended by LKK Mr Ma)	9,400.00	658.00	10,058.00 SR
LTA Fee	5.35	0.37	5.72 SR
Loss of (Rental/Use) ( 8 days x \$ 130)	1,040.00	72.80	1,112.80 SR

SGD ( Eleven Thousand One Hundred Seventy-Six And Cents  
Fifty-Two only )

**GRAND TOTAL**

**11,176.52**

Subject to 7% GST

731.17



Authorised Signature and Company Stamp



Auto  
Consultants  
Pte Ltd

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

17 May 2016

YEO SOH KHIM ALICIA  
Blk 52 Choa Chu Kang North 6  
#13-17  
Singapore 689597

Dear Sir/Madam,

OUR REF : CC4/AXA16005564/M1za3  
YOUR REF : SDT 8998R

**ACCIDENT INVOLVING SDT 8998R AND GV 5563K ALONG / AT CTE TWDS ANG  
MOKIO AVE 3 ON 24/03/2016**

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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **M/s EM-1 AUTO PTE OTD** acting on behalf of the owner of **GV 5563K** against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties (front-to-rear collision) where you had hit third-party vehicle from the rear, we are of the opinion that we cannot be absolved from liability.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We 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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [zayyer@lkkauto.com](mailto:zayyer@lkkauto.com) within 10 days from the date of this letter **if not provided at our 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



Auto  
Consultants  
Pte Ltd

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

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 AXA's prior knowledge and consent.

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 authorised 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 2409 or email us at [zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)

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

Yours sincerely

Zayer

LKK Auto Consultants Pte Ltd

Cc *AXA Insurance Singapore Pte Ltd*  
*(Motor Claims Dept)*

**LETTER OF AUTHORISATION**

ACCIDENT INVOLVING (any vehicle) GV5563K and SDT8998R,  
ON 24/3/16 ALONG C7E (SLE)

I, Plumbing Revolution Eng. Pte, NRIC No. / Company Reg. No.  
2015112902 of (address) \_\_\_\_\_

Postal Code \_\_\_\_\_, the registered owner (or authorised agent) of motor vehicle registration number  
GV5563K hereby authorise your workshop EM-1 Auto Pte Ltd (Company/GST REG.No. : 201316380R)

Blk 8 #01-68 Sector C Sin Ming Industrial Estate Singapore 575643 to :-

1. Begin or commence repairs to my/our motor vehicle;
2. Start or initiate third party claims for damages incurred by me against third party(ies) responsible for the accident.
3. To instruct EM-1 Auto Pte Ltd on my/our behalf to negotiate a settlement with the third party and/ or his insurers as you deem fit.
4. To appoint vehicle surveyor on my/our behalf to determine reasonable costs of repair and period of repair.
5. To act on my/our behalf for any documents mailed to EM-1 Auto Pte Ltd by the third party and/or his insurers for the claim of my vehicle, if I am not contactable.

I am prepared to attend at my/our solicitors' office or to attend Court in connection with my/our claim, if necessary, I shall give my full co-operation and support for the claim for cost of repair and loss of use and shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay up or receive any monies due to this claim.

I authorise you to claim for the period of loss of use as specified by the motor surveyor or such shorter period due to accelerated work. I further authorise you to accelerate the repair period with overtime work and additional resource, I will pay you a reasonable amount to reflect the additional period of time to shorten.

I agree to keep you informed of any document(s), including cheques, mailed to me by third party and/or his insurers before taking any action. I also will not bank in any cheques issued by third party insurance and/or his insurers without the approval of EM-1 Auto Pte Ltd, and should I get approval from EM-1 Auto Pte Ltd to bank in the said cheques, I agree to pay EM-1 Auto Pte Ltd the full settlement amount as stated on the cheques within 5 working days.

Should my/our claim be partly successful or unsuccessful or cannot be proceeded with and/or if any judgement or settlement is not honoured or satisfied by third party, I/We:

1. Agree to pay you the sum of monies (as agreed) or as certified by the surveyor appointed, being the costs of repairs, survey fees and/or any other expenses reasonably incurred by you on my/our behalf. You may use the recovered amount from my claim for loss of us to partially offset the difference.
2. Agree to pay you such increased cost for additional resources and overtime work to shorten the period of repair.
3. Will pay for any shortfall that may result in the settlement amount.

In the event that EM-1 Auto Pte Ltd or the Repairer is compelled to enforce this undertaking, I/We agree that I/we shall pay on a full indemnity basis, the legal costs incurred by EM-1 Auto Pte Ltd or the Repairer.

Signature: \_\_\_\_\_

Company Stamp:  
(if applicable)



Name: \_\_\_\_\_

NRIC No: \_\_\_\_\_

Contact No: \_\_\_\_\_

Date: \_\_\_\_\_

Ng Joo Heng  
G 70 63276 X  
90086356  
24/3/16

# AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDT 8998R (Insd veh)	Model:  Nissan - Urvan 2.5 D
	GV 5563K (TP veh)	
Date of Accident/ Time:	24/03/2016	

Repair Estimate	: \$	20,222.26	
Final Repair Cost	: \$	10,058.00 (w/gst)	
Loss of Use	: \$	Nil	days at \$ per day
Rental (if any)	: \$	856.00 (w/gst)	8 days at \$107.00 per day
LTA / GIA Search Fee	: \$	5.35	
Others:	: \$	Nil	
Final Settlement Sum (Global Sum)	: \$	10,900.00	
Payee Name: EM-1 Auto Pte Ltd			

Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

## NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVE THEIR RIGHTS OF RECOVERY IN THE EVENT OF FRAUD / MIS REPRESENTATION / MISTAKE / MATERIAL NON DISCLOSURE. AXA ALSO RESERVES THEIR RIGHTS TO WITHDRAW THEIR ACCEPTANCE IN THE EVENT OF ANY INCONSISTENCIES/FRAUD/SUSPECTED FRAUD/MIS REPRESENTATION AND/OR MATERIAL NON DISCLOSURE OF FACTS/MISTAKE(S).

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp  
Name of Representative: Chia Sin Huk  
Date: 21/3/2019

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Cheng Mee Choo  
Date: 21/3/19

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor/Representative:  
Date: 21/3/2019

# EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: emlautopteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

## TAX INVOICE

M/S PLUMBING REVOLUTION ENG. P/L

Invoice No : 19/00115/4502TP

Date : 20-Mar-2019

AXA Insurance Singapore Pte Ltd

Motor Claim Department

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Date of Accident : 24-Mar-2016  
Our Client's Vehicle Number : GV 5563K  
Vehicle Make / Model : NISSAN URVAN  
Your Insurer : SDT 8998R

DESCRIPTION	SUB-AMOUNT	GST 7%	AMOUNT (SGD)
Lump Sum Repair Cost (Recommended by LKK Mr Ma)	9,400.00	658.00	10,058.00 SR

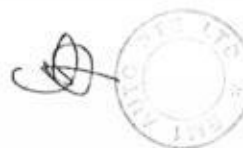
SGD ( Ten Thousand Fifty-Eight only )

GRAND TOTAL

**10,058.00**

Subject to 7% GST

658.00



Authorised Signature and Company Stamp



# 長江企業(私人)有限公司

## Chiang Kang Enterprises Co. (Pte.) Ltd.

GV5563J  
1995 - 2003  
TOTAL DEFENCE

### TAX INVOICE

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246 Fax: 6298 3864

RENTAL OF CARS, VANS, PICK-UPS & LORRIES  
GST Reg. No. 19-8304039-K

出租: 汽車、廣告車、必甲與輕重型羅厘

#### HIRER'S PARTICULARS

If Different From  
Section |

I/We

Plumbing Revolution Engineering P/L

of

S

Tel:

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from CHIANG KANG ENTERPRISES CO. (PTE.) LTD. hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

#### a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500/- to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

#### b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000/- for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle. whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 GBB 5432 U		Rental Agreement 合同號碼 No. A 88123	
Section 1 Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT 24/3/16 1500	
姓名 Name: Ng Joo Herp		交車日期及時間 Date & Time IN 1/4/16 1840	
地址 Address: 8B Admiralty St #02-14		Chargeable Rates Amount	
s 757440		天 Days @ \$ 11040	
居民證/護照號碼 I/C No./Passport No. G7063276X		星期 Weeks @ \$	
駕駛執照號碼 Driving Licence No. G7063276X		月 Month @ \$	
居民證/護照種類 Type of I/C/Passport: 8		Pass 日期 Pass Date: 9-1-2001	
出生日期 Date of Birth: 9/4/77		發出地 Place of Issue: Singapore	
三號保險底金 \$1500/-		ADD 7% GST 87280	
a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/-	
b) Comprehensive Policy Excess \$2000/-		送車/費 Delivery Fees	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		總計 Total Charge 81112.80	
備註與付款記錄 Remarks & Payment Records Em - 1		按金 Security Deposit	
		總金額 Total Payable 81112.80	
		來銀 Amount Paid	
		收車費用 Collection Fees/Misc.	
IMPORTANT! For Singapore Use only!		超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT [E] 1/4 1/2 3/4 F		租費不包括汽油 Rates Do Not Include Fuel	
出車油箱 Fuel Tank IN [E] 1/4 1/2 3/4 F		加油 Refuelling	
車牌號碼 Vehicle No: 1)		起 From:	
車牌號碼 Vehicle No: 2)		起 From:	
工具 Tools		裝飾品 Accessories	
輪胎 Spare Tyre		加額費用 Total Additional Charges	
車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:	
NOTE: 註		總計 Grand Total	
租車者或司機必須付所有停車及違反交通法例負起一切的責任。			
HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.			

租車者不准帶沙或石灰  
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE

我/我們同意以上及後頁租車公司所列的條款與條件。  
I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期  
Date:

租車者簽名  
Signature of Hirer:



Herp



GVJ563K

Text size + -



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No : M4-0006529-2

Print Date/Time : 24 Mar 2016 / 14:49:47

Receipt Date/Time : 24 Mar 2016 / 14:49:47

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-160324-001008

Previous Receipt No. :

**S/N Item Description/  
Business Transaction Reference  
No.**

Result of Insurance Enquiry - SDT8998R

As at 24 Mar 2016/12:30:00

Insurance Co: AXA INSURANCE SINGAPORE PTE LTD

- 1 Insurance Enquiry - SDT8998R  
Enquiry Fee  
20160324144611491107

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

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

20160324144713606	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.

Print Receipt OK