

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit Autohub
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921
Tel No: +65 6842 0051 Fax No: +65 6741 0510
E-Mail: sales@n51.com.sg
Company reg. No. : 200714616M
GST Registration No. : 200714616M

27 December 2018

Our Ref: CLM13488 / GBC404D / OCT-24/2016

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY
#27-01/02 AXA TOWER
SINGAPORE 068811

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Mdm,

Re: Accident involving GBC404D & PC554M on 21/10/2016
Along Yishun Ave 9 at (Yishun Ave 9 and Yishun Ave 6 Junction)

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **PC 554 M** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the abovementioned accident.

Cost of Repairs	\$	21,186.00	(Include 7% GST)
Car Rental	\$	4,590.30	(\$130 X 33 days)
Towing fee	\$	160.00	
LTA search fee	\$	5.35	
S		\$	<u>25,941.65</u>

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Repair Bill No: CLM13488
- 2) Chiang Kang Enterprises Co. (Pte.) Ltd. - No. 89241
- 3) Speedo Towing Service - No.7309
- 4) Autobay Towing - GBC404D (receipt attached)
- 5) LTA search fee
- 6) GIA report of GBC404D
- 7) Accident photos
- 8) Authorisation to Act

Any correspondence, kindly email to sabrina@n51.com.sg

We look forward to your prompt reply.

Yours faithfully,



.....
TwinCar Automotive Pte Ltd
S.Y. NEO
Managing Director

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

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AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY

#27-01/02 AXA TOWER

SINGAPORE 068811

EQUIPE 101 MANAGEMENT PTE LTD

2 JALAN RAJAH

SINGAPORE 329134

Contact : 62527088 94596374

TAX INVOICE

Date : 18/12/2018

Date in : 21/10/2016

Vehicle Num. : GBC404D

Make/Model : NISSAN NV200 1.5L MT ABS AIRBAG 2WD 6DR-2010

Chassis/Eng# : JN1YBAM20U0003088/K9KF276D089879

Accident Date : 21/10/2016

Claim No : CLM13488

Reference : OCT-24/2016

Policy No. : 2100246962-05000 (30/01/2017)

LUMPSUM REPAIR BILL

REF : CLM13488-TWINCAR DATED 24/10/2016

BY LKK

Amount S\$
19,800.00



E. & O.E.	Sub S\$:	19,800.00
Add GST (7%)	S\$:	1,386.00
Total Amount S\$:		<u>21,186.00</u>

for TWINCAR AUTOMOTIVE PTE LTD



長江企業(私人)有限公司

Chiang Kang Enterprises Co. (Pte.) Ltd.



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

出租：汽車、廣告車、必甲與輕重型羅厘

GST Reg. No. 19-8304039-K

I/We EQUIPE 101 MANAGEMENT PTE LTD

HIRER'S PARTICULARS

If Different From

of 2 JAVAN RAJAH

Section 1

S 329/37 Tel: 94596374

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 <u>GBC 2683B</u> <u>NISSAN</u> <u>NU 200</u>		Rental Agreement 合同號碼 No. <u>A</u> 89241	
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 <u>21/10/16 @ 4:30 PM</u>	
姓名 Name: <u>MOLID JUMARI BIN MD JANI</u>		交車日期及時間 Date & Time IN <u>23/11/16 @ 16:55 HRS</u>	
地址 Address: <u>BLK 359C ADMIRALTY DRIVE</u>		Chargeable	Rates Amount
<u>#16-30</u>		S <u>753359</u>	天 Days @ \$ <u>84290</u>
居民證/護照號碼 I/C No./Passport No: <u>571315108</u>		星期 Weeks @ \$	
居民證/護照種類 Type of I/C/Passport:		月 Month @ \$	
出生日期 Date of Birth: <u>15/09/1971</u>		ADD 7% GST <u>8300.50</u>	
三號保險底金 \$1500/=		送車/費 Delivery Fees	
a) Third Party Only Policy Excess \$1500/=		b) 一號保險底金 \$2000/=	
b) Comprehensive Policy Excess \$2000/=		總計 Total Charge <u>84590.3</u>	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		按金 Security Deposit	
備註與付款記錄 Remarks & Payment Records		總金額 Total Payable <u>84590.3</u>	
		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		出車油箱 Fuel Tank IN	
E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
車牌號碼 Vehicle No:		租費不包括汽油 Rates Do Not Include Fuel	
1)		起 From:	
2)		至 To:	
車牌號碼 Vehicle No:		添油 Refuelling	
工具 Tools		加額費用 Total Additional Charges	
輪胎 Spare Tyre			
裝飾品 Accessories			
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引起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.			

租車者不准載沙或石灰
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規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement

EQUIPE 101 MANAGEMENT PTE LTD

日期
Date:

21/10/2016

租車者簽名

Signature of Hirer:

Authorised Signature

CASH SALE / WORK ORDER
SPEEDO TOWING SERVICE

Bus. Reg. No: 53217861X

H/P: 9767 6774

Nº 7309

Date: 21/10/16

Name / Company: GSC TWINCAR AUTOMOTIVE PTE LTD

Vehicle No.: GBC 404 D Nissan

Contact No.:

From: 317 Yishw Ave 9

To: N 51

Amount: \$60/2 Remarks: (accident)

- 1) Jump Start
- 2) Tyre Replacement
- 3) Accident / Breakdown
- 4) Multi / Basement
- 5) With Load / Cargo Box
- 6) King Dolly
- 7) Transport Charge
- 8) Low Body Kit
- 9) Door Opening Service
- 10) Crane Up / Winch Out
- 11) Collect Doc / Key
- 12) Petrol Charge

NOTE: Vehicle is towed at owner's risk. The Company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

24 HRS
TOWING SERVICE

Tow Truck Driver

Received By

AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9015 8686 (Ah Boon)

CASH SALE

No. _____

Date: 21/10/16

Sold to: _____

(TWINCAR)

GBC 404D

Item	Quantity	Description	Unit Price	Amount
		Auto Hook to Ubi IDC		\$100
		Reportage Two Trips		7
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$100

Issued by: _____

CROWN



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

Print Date/Time : 21 Oct 2016 / 17:24:30

Receipt Date/Time : 21 Oct 2016 / 17:24:30

Tax Invoice/Receipt

Receipt No. : ITNET-00000-161021-001375

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - PC554M As at 21 Oct 2016/13:05:00 Insurance Co: AXA INSURANCE SINGAPORE PTE LTD				
1	Insurance Enquiry - PC554M Enquiry Fee 20161021172346256423	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				
	xxxxxxxxxxxx2392	Credit Card: Visa/MasterCard		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.

AUTHORISATION TO ACT

I, EQUIPE 101 MANAGEMENT PTE LTD (the third party claimant) of 2 JALAN RAJAH
SINGAPORE 329134 (address), owner of GBC 404 D (vehicle no.)
hereby authorize TWINCAR AUTOMOTIVE PTE LTD ("the workshop") to act for me
with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle
no. GBC 404 D that was damaged pursuant to the accident which occurred on 21/10/2016
(date) along YISHUN AVE 9 AT YISHUN AVE 9 X YISHUN AVE 6 JUNCTION (location) involving vehicle no/s
PC 554 M ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit
and the workshop is further authorized to receive payment further to settlement of my claim with
payment cheque/s being made in favour of the workshop.

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

Dated this 21 (day) of OCTOBER (month) 2016 (year)

EQUIPE 101 MANAGEMENT PTE LTD

*



Authorised Signature

Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	PC 554M (Insd veh)	Model: NISSAN NV200 (1461cc)
	GBC 404D (TP veh)	
Date of Accident/ Time:	21/10/2016	

Repair Estimate	: \$	52,170.63	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	23,000.00	
Payee Name : N-51 Automotive Pte Ltd			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)	
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:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

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:
Date: 29/5/2020



Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date: 29/5/2020

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 29/05/2020

Vasanthi Rengiyan (LKKAUTO)

From: Vasanthi Rengiyan (LKKAUTO)
Sent: Tuesday, 22 November, 2016 9:11 AM
To: IVY.GOH@VSL.COM
Cc: Vic (LKKAUTO); Zayyer (LKKAUTO); Vasanthi Rengiyan (LKKAUTO)
Subject: YOUR REF : PC 554M _ ACCIDENT INVOLVING PC 554M / GBC 404D /OTHERS
ALONG YISHUN AVE 9 ON 21/10/2016

22 NOVEMBER 2016

VSL SINGAPORE PTE LTD
25 SENOKO WAY
Singapore 758047

Dear Sir/Mdm,

OUR REF : CC4/AXA16020198/Azg3

YOUR REF : PC 555M

ACCIDENT INVOLVING PC 554M / GBC 404D /OTHERS ALONG YISHUN AVE 9 ON 21/10/2016

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 TWINCAR AUTOMOTIVE PTE LTD acting on behalf of the owner GBC 404D against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle was involved in four (4) vehicle chain collision, and was the last vehicle and rear-ended the Third Party vehicle GBC 404D. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) 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** attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- (1) Any settlement equal to or above the excess, you shall be liable to make the payment of **S\$ 1,500.00**; or
- (2) Any settlement below the excess, you shall be liable for the amount settled.

AXA shall keep you informed of the third party claim settlement and thereafter kindly let AXA have the excess payment in your cheque payable to "AXA Insurance Singapore Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by AXA for the above subject matter, AXA expressly reserves all their rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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 vasanthi@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.

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. 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 vasanthi@lkkauto.com 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 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 8625 or email us at vasanthi@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

R.Vasanthi (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: Vasanthi@lkkauto.com | fax: 6741-4108

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