

## Hsiao Tong (LKKAuto)

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**From:** NG Stacey <stacey.ng@axa.com.sg>  
**Sent:** Wednesday, 18 March 2020 12:56 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** FW: [2014 OST] AXA Ref: P0616280C \*LKK REF: CC6/AXA14020649/Kpa3s2-1[ACCIDENT INVOLVING XD1949B(OI) & SGQ2247U(TP) ON 31/10/2014]  
**Attachments:** SGQ2247U - LOD docs.pdf; LKKInspection.pdf; LKKAdjustment1.pdf

Hi Hsiao Tong

Please proceed. 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](mailto:stacey.ng@axa.com.sg)  
Customer Care No. 1800 8804888



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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Wednesday, March 18, 2020 7:14 AM  
**To:** NG Stacey <stacey.ng@axa.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: [2014 OST] AXA Ref: P0616280C \*LKK REF: CC6/AXA14020649/Kpa3s2-1[ACCIDENT INVOLVING XD1949B(OI) & SGQ2247U(TP) ON 31/10/2014]

Dear Sirs/Mdm,

We refer to our email dated 01 Feb 2020.

Kindly let us have your mandate/instruction.

Best Regards,

**Hsiao Tong, Chew (Ms)** | 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)

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 1 February 2020 10:13 AM  
**To:** NG Stacey <[stacey.ng@axa.com.sg](mailto:stacey.ng@axa.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [2014 OST] AXA Ref: P0616280C \*LKK REF: CC6/AXA14020649/Kpa3s2-1[ACCIDENT INVOLVING XD1949B(OI) & SGQ2247U(TP) ON 31/10/2014]

Dear Sirs/Mdm,

We refer to the above matter.

We have temporary close our file on year 2015 due to no submission of LOD/documents from third party.

Now, third party had submitted the LOD and documents as attached.

In view of this, kindly assist to re-open the case and let us have you mandate to settle the matter at **\$3,187.50(all-in)**. Breakdown as follows: -

**Liability: 100% (PIR shows that OID was being charged for Careless Driving)**

1. Cost of Repair (w/GST)	\$ 2,835.50
2. Loss of Use (7days x \$50.00)	\$ 350.00
3. LTA/ GIA Search Fee	\$ 2.00
<b>Total</b>	<b><u>\$3,187.50</u></b>

Kindly let us have your mandate/ instruction.

*"Wishing you a Happy and Prosperous New Year"*



Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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## Sharon Yee

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**From:** Sharon Yee  
**Sent:** Monday, 10 November, 2014 5:43 PM  
**To:** 'crimsonh@singnet.com.sg'  
**Subject:** ACCIDENT INVOLVING XD 1949B AND SGQ 2247U ON 31/10/2014

*"Without Prejudice"*

OUR REF : CC6/AXA14020649/Ksy3

Dear Wendy,

### **ACCIDENT INVOLVING XD 1949B AND SGQ 2247U ON 31/10/2014**

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 prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **20/11/2014**, 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.

As your policy carries an excess of \$2000 under third party claim and the third party vehicle has lodged a claim against your vehicle, you are advised to issue a cheque of **\$2000** in favour of our principal **AXA Insurance Singapore Pte Ltd** to enable us to handle third party claim.

*Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.*

*In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.*

Thank you

Best regards,  
Sharon Yee  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Pk  
S 408933  
DID : 6749 4274  
Fax : 6741 4108

Letter of Authorization

To Whom It May Concern

Accident on 31 Oct 2014 involving SGQ 2247U & XD 1949 B

Along T-Junction of Clarke Quay & River Valley Road

I/We Samuel Lam Cheong Peng NRIC NO. S7625546 F of  
Blk 350C Canberra Road #03-231 Singapore 753350

owner of Motor Vehicle Registration No. SGQ 2247 U insured by  
China Tarping Ins (S) Pte Ltd under Policy No. DMPCSN(26061402)

do hereby authorize M/s K. Kim Hin Auto Pte Ltd as my/our  
representative with full authority to write, negotiate and settle claim for damages on my/our  
behalf against the owner and /or driver of Motor Vehicle Regn No. XD 1949 B  
in regard to the above mentioned accident

I/We also consent to the agreed settlement sum be made in favour of my/our representative,  
M/s K. Kim Hin Auto Pte Ltd and the said  
payment be forwarded to them to be construed as full and final discharge of my/our claim.

  
\_\_\_\_\_  
Owner's Signature & Company Stamp

3-11-14  
\_\_\_\_\_  
Date



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	XD 1949B (Insd veh)	Model: Nissan Latio (1498cc)
	SGQ 2247U (TP veh)	
Date of Accident/ Time:	31/10/2014	

Repair Estimate	: \$	5,882.74	
Final Repair Cost	: \$		
Loss of Use	: \$		7 days at \$ 50 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	3,150.00	

Payee Name : K.Kim Hin Auto Pte Ltd  
 Is Third Party Workshop GIA Registered?  YES  NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: <del>Yes</del> / No BOLA Scenario No: <u>NIL</u>
	BOLA Liability: <u>100</u> (%)	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 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: <u>DIANA KHONG</u> Date: <u>24.3.2020</u>	  Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>MARGARET</u> Date: <u>24.3.2020</u>
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Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date: 24/3/2020



**GENERAL  
INSURANCE  
ASSOCIATION**

RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

10 Anson Road, #06-16 International Plaza, Singapore 079903  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-14-099426  
Date of Request: 01/11/2014

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd  
Blk 34, #01-114  
Sin Ming Drive  
Singapore 575708

Dear Sir/Madam,

Enquiry Date 01/11/2014  
Enquiry By SHAN  
TP Vehicle No. XD1949B  
Accident Date 31/10/2014

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XD1949B	AXA Insurance Singapore Pte Ltd	28/01/2014-27/01/2015	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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RECORDS MANAGEMENT CENTRE

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Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-14-099426  
Date of Request: 01/11/2014

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd  
Blk 34, #01-114  
Sin Ming Drive  
Singapore 575708

Dear Sir/Madam,

Enquiry Date 01/11/2014  
Enquiry By SHAN  
TP Vehicle No. XD1949B  
Accident Date 31/10/2014

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

GIRO  Cash  Cheque

CSMBox : GVT513  
Fax : 65474883  
Tel : 65470000



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

Our Ref : TP/IP/54649/2014

Date : 03 AUG 2015

MR SAMUEL LAM CHOONG PENG  
BLK 350C CANBERRA ROAD  
#03-231  
SINGAPORE 753350

*Dear Sir*

**ROAD TRAFFIC ACCIDENT INVOLVING SGQ 2247 U AND XD 1949 B ALONG  
CLARKE QUAY ON 31.10.2014**

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver of **XD 1949 B** had committed an offence of **Careless Driving under Rule 29 of the Road Traffic Rules**. A Notice of Warning has been issued to the driver for the said offence.

Yours faithfully,

**HEAD INVESTIGATION  
TRAFFIC POLICE DEPARTMENT**

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