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Catherine Chong (LKK Auto)

From:

Celine Fong (LKKAuto) <celinefong@lkkauto.com>

Sent:

Thursday, 28 September, 2017 11:47 AM

To:

OH Vale; SUR; assignments

Cc:

'annatan@visionlawllc.com'

Subject:

RE: YOUR REF: C0410026MC/VO - ACCIDENT INVOLVING SKW 1466 G AND SHC

5608 D ON 26-NOV-16

Dear Vale,

Thank you for the email.

Dear Catherine,

Please assist.

Best Regards,

Celine Fong

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: <u>celinefong@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: OH Vale [mailto:vale.oh@axa.com.sg] Sent: Thursday, 28 September, 2017 11:12 AM

To: SUR <sur@lkkauto.com>

Cc: 'annatan@visionlawllc.com' <annatan@visionlawllc.com>

Subject: FW: YOUR REF: C0410026MC/VO - ACCIDENT INVOLVING SKW 1466 G AND SHC 5608 D ON 26-NOV-16

Hi Celine

Pls proceed to conduct a re-inspection of TP's vehicle, thanks.

*Please note we have terminated our fax-line. Hence, please send in your correspondences to our two common mail boxes instead. For OD/TP survey , send it to motor.survey@axa.com.sg and other correspondences send it to motor.doc@axa.com.sg, thanks.

Best Regards

Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg

vale.oh@axa.com.sg

Customer Care No. 1800 8804741

We are all born to protect, but for me it's a calling.

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Please consider the environment before printing this email

From: Anna Tan [mailto:annatan@visionlawllc.com]
Sent: Wednesday, September 27, 2017 9:57 AM

To: OH Vale <vale.oh@axa.com.sg>

Cc: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>

Subject: YOUR REF: CO410026MC/VO - ACCIDENT INVOLVING SKW 1466 G AND SHC 5608 D ON 26-NOV-16

URGENT

without prejudice save as to cost OUR REF: AKN-atv-INS-N63-102326-17

Dear Vale,

We refer to the above matter.

We have made an arrangement for our client's vehicle <u>SKW 1466 G</u> to be available for a re-inspection on the following date, time and venue:

(a) Date: 5th October 2017 [Thursday]

(b) Time : 12pm[Sharp]

(c) Place : N-51 AUTOMOTIVE PTE LTD

Kaki Bukit Autohub

1 Kaki Bukit Avenue 2 #01-17/18

Singapore 417921

(d) Tel : 6842-0051 [Contact: Emily]

Please note that our client will not accede to any further requests for a physical reinspection thereafter.

Kindly ensure that your appointed surveyor attends to the above without fail.

Please also let us have your written confirmation on the above arrangement.

Regards,

Ms Anna Tan VISION LAW LLC Tel: 65342811 ext 124

Fax: 65356802

cc. client (By fax 6741-0510 only - SKW 1466 G)

VISION LAW LLC

Advocates & Solicitors (Incorporated with limited liability) Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413 Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Oaths Agents for Trade Marks

(Incorporated with limited liability) HEAD OFFICE: ERIC NG CHING BOON Unique Entity Number: 200721148H 3 (65) 65342811 (Hunting) WONG KENG LEONG RAYNEY TEL AUDREY WONG SU-HSIEN (65) 65356802 (General) √Head Office 133 New Bridge Road AXA INSURANCE PTE LTD Singapore 0594 3AXA INSURANCE PTE CTD Evisioniawlic.com #18-01/02 Chinatow BRANCH 490 Toa Payoh Lon 15 5 5 5 0868 #03-11 HDB Hub Singapore 310410 Branch: 133 New Bridge Road #10-03 Chinatown Far BRANCH MAILROOM Singapore 05941 CSU TEL : (65) 653 2811 (Hunting) WHEN REPLYING PLEASE QUOTE OUR REFERENCE - Please reply to HEAD OFFICE for this 301906974A : AKN-atv-Ins-N63-102326-17 RGEN : SHC 5608 D Your Ref 61081887 31 May 2017 Date:

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way #27-01 AXA Tower Singapore 068811

Motor Claims Department Attn:

TRANS-CAB SERVICES PTE LTD

2 Ang Mo Kio Street 63 Singapore 569111

CERTIFICATE OF POSTING [For your information only]

WITHOUT PREJUDICE

BY HAND

Dear Sir,

TWINCAR LEASING PTE LTD CLAIMANT ACCIDENT INVOLVING SKW 1466 G & SHC 5608 D ON 26-NOV-2016 ALONG STEVENS ROAD TOWARDS PIE AT ABOUT 0035HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 26-NOV-2016 ALONG STEVENS ROAD TOWARDS PIE AT ABOUT 0035HOURS involving our client's vehicle registration number SKW 1466 G and vehicle registration number SHC 5608 D driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

01.	Cost of Repair	\$9,951.00
02.	Loss of Hire for 8 days at \$120.00 per day	\$ 960.00
03.	Additional 2 days loss of hire for pre repair	\$ 240.00
04.	Survey report fees	\$ 782.00
05.	Police & LTA search / report fees	\$ 43.35
06.	Cost Contribution (at this stage)	\$2,675.00
07.	Disbursements (at this stage)	\$ 50.00
	TOTAL	\$14,701.35

.../2 to be continued next page

CONFIDENTIALITY

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VISION LAW LLC

Advocates & Solicitors Page 2

Our Ref

: AKN-atv-Ins-N63-102326-17

Your Ref

: SHC 5608 D

Date:

31 May 2017

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way #27-01 AXA Tower Singapore 068811

Motor Claims Department Attn:

TRANS-CAB SERVICES PTE LTD

2 Ang Mo Kio Street 63 Singapore 569111

We enclose a copy of each of the following documents for your consideration:-

- GIA and Police report lodged by driver of SKW 1466 G; (a)
- Video footage of accident; (b)
- LTANet Search: (c)
- Certificate of Insurance; (d)
- Registration Card; (e)
- Final Repair Bill; (f)
- Surveyor's report & invoice; and (g)
- 57 coloured photographs depicting the damages to motor vehicle SKW 1466 G. (h)

(P.S:- Original photographs will be sent to insurance co. only)

The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully

(HEAD OFFICE) Enc. (By PDX Only)

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Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 29/11/2016 17:50

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any willful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore(GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

	ACCIDENT STATEMENT
Date Of Report	29/11/2016 17:11
Date Of Accident	26/11/2016 00:35
Exact Location Of Accident	STEVEN RD TOWARDS PIE BEFORE BUKIT TIMAH JUNCTION
Country/State of Loss	Singapore
	DETAILS OF OWN VEHICLE

	DETAILS OF OWN VEHICLE	
/ehicle Registration Number	SKW1466G	

Insured/Policyholder

Name Of Registered Owner TWINCAR LEASING PTE LTD

Co Reg No 201533046C

Email Address SALES@N51.COM.SG

Mobile Phone No

Alternative Phone No Office-68420051

Vehicle Particulars

Manufacturer TOYOTA

Model COROLLA ALTIS-1.6 CLASSIC CVT (A)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy No

for repair to your vehicle?

repair to your venicle?

If No, Please state action to be taken

Third Party

Vehicle Category

Private Car

Insurance Company

Name of Insurance Company Liberty Insurance Pte Ltd

Type Of Coverage Comprehensive

Fleet Policy Yes

Policy Number SD16V13469/VPZ/R01

Cover Note Number

Driver

Name of Driver LOW SWEE KUAN

 NRIC No
 S7221970H

 Date Of Birth
 29/05/1972

 Occupation
 Outdoor

 Date Of Driving Pass
 12/11/1993

Driving Experience 23 Years And 0 Months

Gender Male

Mobile Number (Local) +65-93895193

Fax Number

Contact Number

EMail Address NOEMAIL

Address

BLK 890B TAMPINES AVE 1, #07-329

Postcode

Was driver an employee of the Insured's Company No

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own Vehicle

Other - HIRER

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

Hit and run

Weather Conditions

Raining

Road Surface

Wet

Other Information

Was any foreign vehicle involved in this accident?

Was any body injured in the Accident?

No Yes

Was any other material or property damaged?

Yes

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

No

Number of Passengers (Including Driver)

2

Details of Police Action

Was the accident reported to the police?

Yes

If Yes, Please state which Police Station

Police Station Name

Traffic Police Division Hq

Police Station Address

ROAD: 10 Ubi Avenue 3, POSTCODE: 408865, COUNTRY: Singapore

Police Station Contact

TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

No

If Yes, against whom?

Circumstances of Accident

REFER TO ATTACHED POLICE REPORT NO. T/20161126/2108

Attachment(s)

Are accident photos available for attachment?

Yes

Was there any video captured by Car Camera?

Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number Vehicle Make/Model/Colour

SHC5608D

Details Of Properties

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

DETAILS OF INJURED PERSON 1

* Name

LOW SWEE KUAN

Approximate Age

Injuries Sustain

Injured person in which vehicle?

SKW1466G

Were seat belts worn?

Was injured conveyed to hospital by ambulance?

No

Address

Postcode

SKETCH PLAN

IMPORTANT NOTICE

- 1 Flease report correctly the details of the accident to speed up the clams process
- 2 The Formmust be completed by the Policyholder andlor the Authorized Driver
- 3. Information provided must be as truthful and accurate as possible. Any willul insrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy fability on the part of the insurance companies
- 5 Any false reporting may be referred to the Police for investigation
- 5. The report will be forw areed by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties
- 7 By the ladgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8 Consent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that

- (a) My insurer my w orkshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal reformation set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers law yers/law from, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose is of
- (i) processing, handling and/or dealing with my claims including the sottlement of the claims and any necessary investigations relating to the clams
- (ii) investigating the accident and/or my claims
- (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me
- IN administering my claims (including the making of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as wiel as on the external cover of envelopes. Imai packages); and/or
- (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the 'Purposes')
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers law yers/law firms imay/are permitted to collect. use, disclose and/or process my Personal Information for one or more of the above Purposes, and
- (c) my Personal Information may/can be disclosed by any of the insurers end/or GIA to their third party service providers or agents (including their law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date &

Sketch Plan

Driver's Spinature (if driver is not the policyholder) / Date

& Time

Witnessed by Reporting Centre Personnel

Bukit Timah Road (A) SKW 1466G (B) 34C 5608 D

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declare the foregoing particula	ars are true in every re	spect		
FOR	140			6
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200	Shull			311
yholder's Signature / Date &	2 2	•	policyholder) / Date	Witnessed by Reporting Cent
wheeler's Smeature / Date &	Divers andhature	I driver a not the	DORCALORDE: / FREE	AMILIES PEOLDA LANDOLPHIA CEUR





Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 1 of 3 Report No. T/20161126/2108

Date/Time Re		ACCIDEN		Vide	Report No.:			Stati	on Diary No.:
26/11/2016 15:59				Vide	report ivo		O.G.	on Didiy 110	
Informant's	Particul	ars	-92		48				
Name of Info LOW SWEE				Addre APT 5228	BLK 890B T	AMPINES A	VE 1 #07-	329 SIN	GAPORE
ID Type / ID No.: NRIC NO / S7221970H				Conta	act No.: e/Office:		Mobile:	9389519	93
Nationality: SINGAPORE CITIZEN				Emai	l:				
4500005000 LID	Age:	Date of 29/05/	of Birth: 1972	Type Drive	of Informant	t			
Race:		-		Lang	uage:		Institution	on / Scho	ool Name:
Occupation: DRIVER (GR	AB CAF	₹)		Drivir	ng Licence Ir s:	nformation:	Date of	Expiry:	
General Infor		ASSESSMENT OF THE OWNER, THE OWNE	At a second second		12.1	75 -			
Type of Accident:	Non-Injury Hit and Run			Drink Date/Time of Drive: Accident: No 26/11/2016 00::			nt:	Type of Location Straight Road	
Location: Along Road STEVENS R									
BEFORE BU	KIT TIM	AH JUN	NCTION	1-				5 10	111.5
Weather: Drizzling				Road Surface: Wet				Road Speed Limit:	
Traffic Flow				Traffic Control: Traffic Light - Working				Traffic Volume: No Traffic	
Type of Colli Between Mo		nicles -	Side Swipe	pe - Same Direction				Anyone conveyed by ambulance: No	
Details of V	ehicle li	volved	W. 350		7 (98.5)				
Vehicle No.	Туре	77 (3/4 	Make		Model	Color	C	ondition	No of
SHC5608D	Car							***	0
SKW1466G	Car			- 22				ightly amaged	0
Details of P		The state of the s		Alste	l EEL	al 1		G 1	
Any Pedestr									





Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 2 of 3 Report No. T/20161126/2108

CONTINUATION OF REPORT

Driver		200	22 1 HENRY	2.	*	
Name	LOW SWEE KUAN	ID No		S7221970H		
Related Vehicle	SKW1466G (Car)				ct No.	93895193
Hospital/Clinic	NIL			Class Drivin Licend Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Disc	harge	NIL		
No. of Days gran	o. of Days granted Medical Leave NIL Degre				NIL	

Brief Details.

ON THE ABOVE DATE AND TIME, I WAS IN THE EXTREME RIGHT LANE OF TWO LANES. A RED TAXI ON MY LEFT RECKLESSLY AND AGRESSIVELY CUT INTO MY LANE, WITHOUT SIGNAL, IN FRONT OF ME, AND HIT THE FRONT LEFT SIDE OF MY CAR WHILE DOING SO. THE TAXI THEN SPED OFF AND CHANGED LANE TO THE EXTREME LEFT AND TURNED ONTO BUKIT TIMAH AND WENT OFF, HE KEPT APPLYING HIS BRAKE WHILE DOING SO. MY CAR SUFFERED SOME SCRATCHES, DENTING AND PAINT TRANSFER ON THE FRONT LEFT SIDE. I WAS NOT INJURED. THAT'S ALL.

Sketch Plan #5 Pg.1





Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 3 of 3 Report No. T/20161126/2108

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report/ TP / SARHAN SAYED HASSAN	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 26/11/2016 15:59
Officer In Charge Of Case: TP / HRT / SI ZAINI BIN MOHAMED SALLEH Contact No.: 65476206	Classification Of Case: SINGAPORE
Authentication Stamp NP168	Signaturs:



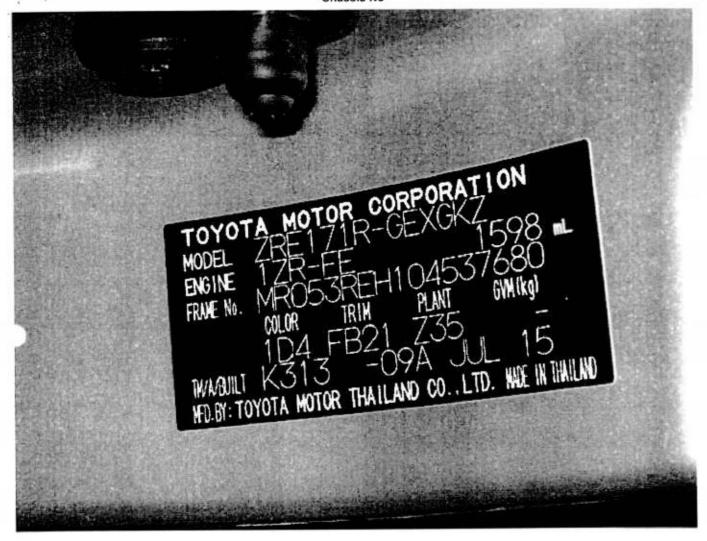
Accident Photo

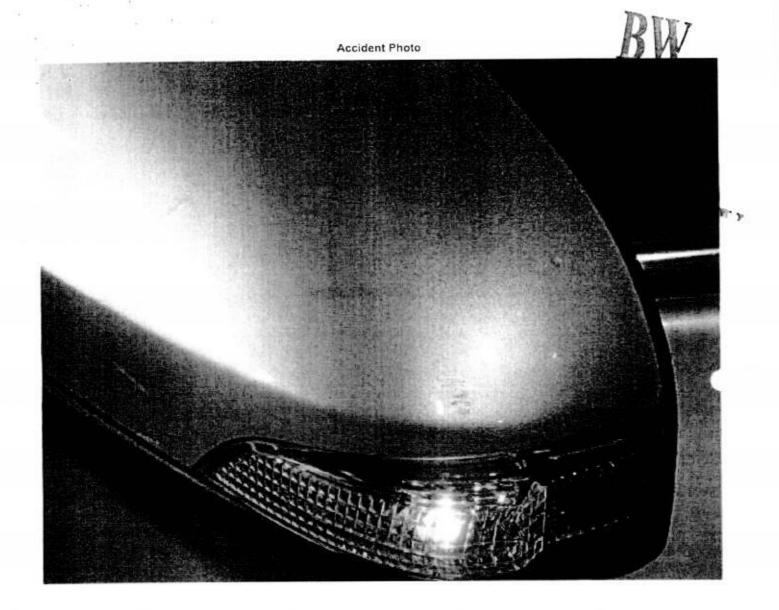






Chassis No











Accident Photo







/20161126/2108

1 of 3

Report No. T/20161126/2108

Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

REPORT OF A TRAFFIC ACCID)ENT
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Date/Time Report Made: 26/11/2016 15:59			Vide Report No.:	Station Diary No.:	
Informa	nt's Partici	ulars	高元 医髓髓医丛镜	AND AND ADDRESS OF THE PARTY OF	
Name of Informant: LOW SWEE KUAN			Address: APT BLK 890B TAMPINES AVE 1 #07-329 SINGAPORE 522890		
ID Type / ID No.: NRIC NO / S7221970H			Contact No.: Home/Office:	Mobile: 93895193	
National	lity: PORE CITIZ	EN	Email:		
Sex: Male	Age:	Date of Birth: 29/05/1972	Type of Informant: Driver		
Race:			Language:	Institution / School Name:	
Occupation: DRIVER (GRAB CAR)			Driving Licence Information: Class: Date of Expiry:		

General Infor	mation of the Accide	nt .	The state of the s		
Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 26/11/2016 00:35	Type of Location: Straight Road	
Location: Along Road 1 STEVENS RO BEFORE BU		ı			
Weather:		Road Surface:		Road Speed Limit:	
Drizzling		Wet			
Traffic Flow		Traffic Control: Traffic Light - Wo	orking	Traffic Volume: No Traffic	
Type of Collis Between Mov	sion: ving Vehicles - Side Sv	vipe - Same Direction		Anyone conveyed by ambulance: No	

Details of Vo	ehicle Invol	ved	的第三 经基础证券			
Vehicle No.	Туре	Make	Model	Color	Condition	No of
SHC5608D	Car					0
SKW1466G	Car				Slightly	0

Details of Person Involved	60.1. 10.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	
Any Pedestrian Involved: No		
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA	9777