

INS. CASE OWNER:

Aloisio

CC 4/AXA170

2436, K pas/v

LKK:

IDAC:

S7mory.km

Surveyor:

Kenneth

DOI:

ASSIGNMENT

13/12/17

Date / Time:

24/11/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

6BD 710 X

Name of Insured:

JEGIE CATERING PTE

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A:

2/1/17

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Wong Chee Ming

Driver Tel No.:

810 77287

(V/L: YES / NO)

Claim No.:

S7mory.km

Policy No.:

VCA/P1731878

Make / Model:

TOYOTA HILUX

Place of Accident:

MSP CP BLK 233 TON  
PAGOH LOR 8

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SJM 5048



INSRS:

WSP:

Tel:

Liability:

RMKS:

Sin Ming  
Autorecare BFB

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

27/11/17  
CM

SJM 5048 X, 6BD 710 X X

1/12/17 @ 3:40pm

Called CID, Mr. Wong. Confirm accident.  
Request for video. He will find & send it to us.  
- Recd OI video. OI going upside, did not  
stop & hit TP.

29/11/17

- DV sent

29/11/17

- File pass to Mei Kuan to date

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

24/11/17 @ 11/11/17

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

( days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

29/11/17

Confirm with:

Angela

Email

Call

Final Liability:

%

(Agreed / Assessed)

BOLA S/N No.: NIL

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

1230.50

Loss of Rental (LOR):

S\$

3W.00

( 3 days)

x \$1W

Loss of Use (LOU):

S\$

-

(\$ x days)

Loss of Income (LOI):

S\$

-

(\$ x days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

5.35

Medical:

S\$

-

Disbursement:

S\$

-

(e.g. Tow/ Independent)

Legal Cost

S\$

-

Total:

S\$

1535.85

Global Sum S\$ 1530.00

FINAL PAYMENT

Date/Time:

29/11/17

Confirm with:

Angela

Email

Call

Payee 1:

S\$

1530.00

Name 1:

Sin Ming Autorecare BFB Pte Ltd

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:





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: S7M004KM  
Our ref: CC4/AXA17022436/Kpa3

Date: 14.12.2017

The Motor Claims Department  
M/s AXA INSURANCE PTE LTD

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO.**

**SJM 504B**

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 13.12.2017 at the premises of M/s Sin Ming Autocare BFG Pte Ltd - Sin Ming and have the following to report:-

Workshop Estimate Amount	: S\$	2,362.48
Revised Estimate Amount	: S\$	898.80
"Check" Items Amount	: S\$	348.88
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

**Description of Damage:**

The vehicle sustained damages at the  
Front Portion



**Comments/Present Status:**

Damages Consistent

Estimated normal period for repairs: 3.0 days

Yours faithfully,

KENNETH KONG  
Licensed Appraiser



# Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05  
Sin Ming Autocare Complex  
Singapore 575721  
Tel : (65) 6455 0600  
Fax : (65) 6455 6192  
Website: www.autocare.com.sg  
GST Reg. No: 20-0210033-N

AXA INSURANCE (SINGAPORE) PTE LTD  
8 SHENTON WAY #27-01 AXA TOWER  
SINGAPORE 068811

Estimate : E17/2406

Attention : Motor Claim Department

Contact : 18008804741 Fax No. : 6880 4740

Date : 22/11/2017  
Vehicle Num. : SJM504B  
Make/Model : HONDA JAZZ-2008  
Chassis/Eng# : JHMGE68509S205784/L13Z11005784  
Accident Date : 21/11/2017  
Claim No. : TP CLAIMS  
Reference : BFG  
Policy No. : 5076390072-01

*Not Authorized  
Call 811501  
Money After Part 3 days*

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

- |    |      |                                   |  |  |
|----|------|-----------------------------------|--|--|
| 1. | 1 PC | LIST ITEMS :                      |  |  |
| 2. | 1 PC | FRONT BUMPER                      |  |  |
| 3. | 1 PC | FRONT GRILLE                      |  |  |
| 4. | 1 PC | FRONT GRILLE EMBLEM               |  |  |
| 5. | 1 PC | FRONT BUMPER LOWER GRILLE GARNISH |  |  |
| 6. | 1 PC | FRONT BUMPER REINFORCEMENT        |  |  |
| 7. | 1 PC | FRONT BONNET                      |  |  |

*CM 523.50 ✓  
14/14 137.50 ✓  
11/1 28.60 ✓  
11/1 112.50 X  
11/1 157.50 ✓  
11/1 433.50 X*

List Total S\$ :  
20.00% Discount S\$ :

1,393.10  
278.62  
1,114.48

- |    |        |                            |  |  |
|----|--------|----------------------------|--|--|
| 1. | 1 PC   | SPECIAL NETT ITEMS :       |  |  |
| 2. | 1 PC   | FRONT NUMBER PLATE         |  |  |
| 3. | 10 PCS | FRONT NUMBER PLATE GARNISH |  |  |
| 4. | 10 PCS | FRONT BUMPER CLIPS         |  |  |

*11/1 30.00 } 3 days  
11/1 33.00 }  
3.50 11/1 35.00 ✓*

Special Nett Total S\$ :

98.00

LABOUR :  
TO PANEL BEATING AND REALIGNMENT ON FRONT SUPPORT PANEL  
AND FRONT AFFECTED AREAS  
TO PUTTY & SPRAY PAINTING ON FRONT DAMAGED AREAS  
TO RUSTPROOF ON DAMAGED PARTS

*3 days  
600.00  
500.00 4 days  
11/1 50.00 X*

Labour Total S\$ :

1,150.00

E. & O.E.

Total S\$ : 2,362.48

for Sin Ming Autocare BFG Pte Ltd

LKK Auto Consultants hence notify  
the Reparer of the following:-  
• To return the car to the owner as soon as possible  
• To ensure the car is in good condition during the repair  
• To ensure the car is in good condition after the repair  
• To ensure the car is in good condition after the repair  
• To ensure the car is in good condition after the repair  
• To ensure the car is in good condition after the repair

**LKK Auto Control Parts** hence notify the Repairer of the following:

- To return the car to the repairer
- To check the car's condition using survey
- Parts to be replaced or repaired
- The car's condition after the repair
- The car's condition after the repair
- The car's condition after the repair

## Hsiao Tong (LKKAUTO)

---

**From:** Nur Ain ( SMAC ) <enquiry@autocare.com.sg>  
**Sent:** Friday, 22 December, 2017 5:11 PM  
**To:** Hsiao Tong (LKKAUTO); Mei Kwan (LKKAUTO)  
**Cc:** angela@autocare.com.sg; Zaini (LKK Auto); Admin A; assignments  
**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3  
**Attachments:** FINAL BILL.tif; LOA.tif; LOD.tif; RENTAL AGREEMENT.tif; SJM504B\_21112017.PDF.pdf; LTA SEARCH.pdf  
**Importance:** High

Hi Hsiao Tong

Please find attached for the documents

- LOD
- Final bill
- Rental Agreement
- SAS Report
- LTA Search
- Letter of Authority

Thank you & Regards



Nur Ain  
Admin Assistant

***Sin Ming AutoCare BFG Pte Ltd***

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: [enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]

**Sent:** Saturday, 9 December, 2017 2:49 PM

**To:** Nur Ain ( SMAC ) <enquiry@autocare.com.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

**Cc:** angela@autocare.com.sg; Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Without Prejudice

Hi,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

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.

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)

**From:** Nur Ain ( SMAC ) [<mailto:enquiry@autocare.com.sg>]

**Sent:** Friday, 8 December, 2017 12:18 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [angela@autocare.com.sg](mailto:angela@autocare.com.sg); Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

**Importance:** High

Hi Mei Kwan / Hsiao Tong,

I refer to my email dated 5<sup>th</sup> December 2017.

We have yet to hear from you

Kindly do update us on the liability status.

Thank you & Regards



Nur Ain

Admin Assistant

**Sin Ming AutoCare BFG Pte Ltd**

176 Sin Ming Drive #02-05

Singapore 575721

**Sin Ming Autocare**

Tel: +65 64550600 | Fax: +65 64556192

E-mail: [enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)

**From:** Nur Ain ( SMAC ) [<mailto:enquiry@autocare.com.sg>]

**Sent:** Tuesday, 5 December, 2017 2:29 PM

**To:** 'Mei Kwan (LKKAuto)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** 'angela@autocare.com.sg' <[angela@autocare.com.sg](mailto:angela@autocare.com.sg)>; 'Zaini (LKK Auto)' <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Hi Mei Kwan / Hsiao Tong,

Any updates with regards to the attached private settlement letter which I have forwarded to you before?  
May I check if the liability is cleared?

Thank you & Regards



Nur Ain

Admin Assistant

***Sin Ming AutoCare BFG Pte Ltd***

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: [enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)

**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Friday, 1 December, 2017 11:01 AM

**To:** Nur Ain ( SMAC ) <[enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [angela@autocare.com.sg](mailto:angela@autocare.com.sg); Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Hi Nui Ain,

Please refer to enclosed.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Nur Ain ( SMAC ) [<mailto:enquiry@autocare.com.sg>]

**Sent:** Friday, 1 December, 2017 10:37 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [angela@autocare.com.sg](mailto:angela@autocare.com.sg); Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>;



assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

**Importance:** High

Hi mei kwan,

Any updates on the request below?

Hi Hsiao Tong,

Kindly advice on the liability clearance.

Thank you & Regards



Nur Ain

Admin Assistant

***Sin Ming AutoCare BFG Pte Ltd***

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: [enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)

---

**From:** Nur Ain ( SMAC ) [<mailto:enquiry@autocare.com.sg>]

**Sent:** Friday, 24 November, 2017 3:19 PM

**To:** 'Mei Kwan (LKKAuto)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** 'angela@autocare.com.sg' <[angela@autocare.com.sg](mailto:angela@autocare.com.sg)>; 'Zaini (LKK Auto)' <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'assignments' <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Hi Mei Kwan

Can we have your insured statement?

Thank you & Regards



Nur Ain

Admin Assistant

***Sin Ming AutoCare BFG Pte Ltd***

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: [enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)

---

**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Friday, 24 November, 2017 3:09 PM

**To:** Nur Ain ( SMAC ) <[enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** [angela@autocare.com.sg](mailto:angela@autocare.com.sg); Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>;  
assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Dear Ain,

Thank you for your email.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

***Meanwhile, please arrange appointment for survey.***

***To check availability of the case handler , you may contact the undersigned.***

Thank you,

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Nur Ain ( SMAC ) [<mailto:enquiry@autocare.com.sg>]  
**Sent:** Friday, 24 November, 2017 10:50 AM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** [angela@autocare.com.sg](mailto:angela@autocare.com.sg)  
**Subject:** TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017  
**Importance:** High

Hi mei kwan

As spoken over the phone, your insured is claiming against my insured.

After the accident, your insured wanted to do private settlement and thus sign an agreement but did not want to commit thereafter as he felt the repair cost is high

Please see attached for the copy of their agreement.

Thank you & Regards



Nur Ain  
Admin Assistant

***Sin Ming AutoCare BFG Pte Ltd***

**176 Sin Ming Drive #02-05**

**Singapore 575721**

**Sin Ming Autocare**

**Tel: +65 64550600 | Fax: +65 64556192**

**E-mail: [enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)**

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 28 December, 2017 4:29 PM  
**To:** 'Angela Tan (SMAC)'; 'Nur Ain ( SMAC )'  
**Cc:** Zaini (LKK Auto); Admin A  
**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Without Prejudice

Hi,

We refer to the above matter.

We propose settlement at a global sum of **\$1,530.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

*"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)

---

**From:** Angela Tan (SMAC) [mailto:[angela@autocare.com.sg](mailto:angela@autocare.com.sg)]  
**Sent:** Wednesday, 27 December, 2017 10:53 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; 'Nur Ain ( SMAC )' <[enquiry@autocare.com.sg](mailto:enquiry@autocare.com.sg)>  
**Cc:** Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Dear Hsiao Tong,

Please refer attached file of Rental receipt.

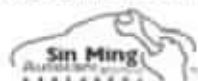
Thank you.

*" Wishes you a Happy New Year 2018"*

With Regards,

Angela Tan

Customer Service Executive



Sin Ming Autocare BFG Pte Ltd

176 SIN MING DRIVE, #02-05 SINGAPORE 575721

Email: [angela@autocare.com.sg](mailto:angela@autocare.com.sg)

## Hsiao Tong (LKKAuto)

---

**From:** Angela Tan (SMAC) <angela@autocare.com.sg>  
**Sent:** Thursday, 28 December, 2017 4:39 PM  
**To:** Hsiao Tong (LKKAuto); 'Nur Ain ( SMAC )'  
**Cc:** Zaini (LKK Auto); Admin A  
**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Dear Hsiao Tong,

We confirmed and acceptance \$1,530.00 (Global sum)

Thank you.

With Regards,  
Angela Tan  
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd  
176 SIN MING DRIVE, #02-05 SINGAPORE 575721  
Email: angela@autocare.com.sg  
Tel : 6455 0600 I Fax : 6455 6192

---

**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Thursday, 28 December, 2017 4:29 PM  
**To:** Angela Tan (SMAC) <angela@autocare.com.sg>; 'Nur Ain ( SMAC )' <enquiry@autocare.com.sg>  
**Cc:** Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: TP CLAIMS SJM504B & GBD7120X D.O.A 21.11.2017 \*\*\* LKK REF: CC4/AXA17022436/pa3

Without Prejudice

Hi,

We refer to the above matter.

We propose settlement at a global sum of **\$1,530.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

*"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)



## Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05  
Sin Ming Autocare Complex  
Singapore 575721  
Tel : (65) 6455 0600  
Fax : (65) 6455 6192  
Website: www.autocare.com.sg  
GST Reg. No: 20-0210033-N

Our Ref: BFG/SJM504B/AXA/TP/AIN

21 December 2017

AXA INSURANCE (SINGAPORE) PTE LTD  
8 SHENTON WAY #27-01  
AXA TOWER  
SINGAPORE 068807

Attn: Motor Claims Dept

Dear Sirs/ Mdm

**ACC INVLG SJM504B & GBD7120X AT MSCP OPP BLK 233 TOA PAYOH  
LOR 8 ON 21.11.2017**

We are the repairers of vehicle nos. SJM504B and understand that you were the insurer of vehicle nos. GBD7120X involved in the aforesaid accident. Our investigations reveal that the accident was caused by the negligence of the vehicle insured by you. As such, we are looking to you for reimbursement calculated as follows:

1) Repair Costs	SS1,230.50
2) Loss of Rental for 3 days at \$120.00 per day	SS 360.00
3) LTA search	SS 5.35

<b>TOTAL:</b>	<b><u>SS1,595.85</u></b>
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To substantiate our claim, we enclosed the following:

- 1) Final Repair bill
- 2) Rental Agreement
- 3) SAS Report
- 4) LTA Search Receipt
- 5) Letter of Authority

We look forward to your favorable reply in due course.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.**

Yours faithfully

  
Serene Lim  
Claims Section  
Email : serene@autocare.com.sg

Encl.



Auto  
Consultants  
Pte Ltd

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

04 DECEMBER 2017

**JESSIE CATERING PTE. LTD.**  
BLK 3015 BEDOK NORTH ST 5  
#04-09  
SINGAPORE 486350  
ATTN: THE MANAGEMENT

Dear Sir/ Mdm

**OUR REF : CC4/AXA17022436/pa3**  
**YOUR REF : P1731818 (GBD 7120X)**  
**ACCIDENT INVOLVING GBD 7120X & SJM 504B ALONG/AT 229 TOA PAYOH MSCP**  
**ON 21/11/2017**

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

We have received a claim from Sin Ming AutoCare BFG Pte Ltd. acting on behalf of the owner of SJM 504B against your motor insurance policy.

Based on the accident report and accident scenario, we are of the opinion that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 [chewht@lkkauto.com](mailto:chewht@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.

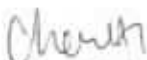
This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

Your Ref: SJM 004 KM

Date: 12-12-2017


Motor Claims Department

AXA Insurance (Singapore) Pte Ltd  
8 Shenton Way #27-01  
AXA Tower  
Singapore 066811

## LETTER OF AUTHORITY

I/We, TAY Kian Chong NRIC: S8009638J  
hereby authorize(s) **Sin Ming Autocare BFG Pte Ltd** to provide further  
instructions on my behalf relating to the said claims and as such, all future  
correspondence should be addressed to **176 Sin Ming Drive #02-05, Sin  
Ming Autocare Complex, Singapore 575721.**

I hereby authorized the cheque payment to be issued in favour of **M/s Sin  
Ming Autocare BFG Pte Ltd.**

Owner's Signature :   
Name : TAY Kian Chong  
Nric : S8009638J  
Date : 12/12/2017

Witness By :   
Name : SIN MING AUTOCARE BFG PTE LTD  
Nric : 176, Sin Ming Drive #02-05  
Date : Sin Ming Autocare Complex  
Singapore 575721  
Tel : (65) 6455 6500  
Fax : (65) 6455 6192  
Website : www.autocare.com.sg





redefining / insurance

CLAIM REF : 57M004KM  
INSURED : JESSIE CATERING PTE. LTD.

**DISCHARGE VOUCHER**

We/I, TAY KIAN CHONG, NRIC NO. S8009638J hereby agree to accept the sum of dollars ONE THOUSAND FIVE HUNDRED THIRTY ONLY (S\$1,530.00) paid to us/me by **AXA INSURANCE PTE LTD** as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said **AXA INSURANCE PTE LTD** or their Insured or the driver of motor vehicle no. GBD 7120X as a result of an accident along MULTI STOREY CARPARK OPP BLK 233 TOA PAYOH LOR 8 on 21/11/2017 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SJM 504B.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. GBD 7120X in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify **AXA INSURANCE PTE LTD** against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. GBD 7120X.

Dated this 29 day of December 2017

Claimant's Signature : [Signature]

NRIC no./ Company Stamp : S8009638J

Occupation/ Business : \_\_\_\_\_

Address : 25 Punggol Field Walk #13-24 S (828751)

Telephone No. : 98576854

Witness's Name : SIN MING AUTOCARE SFG PTE LTD

Witness's Signature : [Signature]

Witness's NRIC No. : \_\_\_\_\_



176, Sin Ming Drive #02-05  
Sin Ming Autocare Complex  
Singapore 575721  
Tel : (65) 6455 0800  
Fax : (65) 6455 6192  
Website : [www.autocare.com.sg](http://www.autocare.com.sg)



## Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05  
Sin Ming Autocare Complex  
Singapore 575721  
Tel : (65) 6455 0600  
Fax : (65) 6455 6192  
Website: www.autocare.com.sg  
GST Reg. No: 20-0210033-N

AXA INSURANCE (SINGAPORE) PTE LTD  
8 SHENTON WAY #27-01 AXA TOWER  
SINGAPORE 068811

Attention : Motor Claim Department

Contact : 18008804741 Fax No. : 6880 4740

### Tax Invoice : TP17/519

Date : 21/12/2017  
Vehicle Num. : SJM504B  
Make/Model : HONDA JAZZ-2008  
Chassis/Eng# : JHMGE68509S205784/L13Z11005784  
Accident Date : 21/11/2017  
Claim No. : TP CLAIMS  
Reference : BFG  
Policy No. : 5076390072-01

S/N	Quantity	Particular	Unit Price	Amount S\$
1.		LIST ITEMS :		
		LUMP SUM REPAIR ( Parts & Labour inclusive )		1,150.00
		List TotalS\$ :		1,150.00

E. & O.E.

Total S\$ : 1,150.00  
GST @ 7% S\$ : 80.50  
Amount Due S\$ : 1,230.50  
=====

  
for Sin Ming Autocare BFG Pte Ltd



BLK 10, SIN MING INDUSTRIAL ESTATE  
#01-10, SINGAPORE 575645  
TEL : 64534177 FAX : 64593724  
Co. Reg. No. 200822359C

26.12.17

Tay Kian Chong  
25, Punggol Field Walk,  
#13-24  
Singapore 828751

INV NO. 2017/039

INVOICE

AMOUNT

Being charges for car rental (SGJ 7397Z)  
from 12.12.17 - 15.12.17 for 3days @ \$120.00

\$ 360.00

Total

\$ 360.00



CAR RENTAL 2000 PTE LTD

# RENTAL AGREEMENT

Date: 12/12/17

Our Reference: <b>BPL</b>	Reg. Veh. No. <b>S6J 7397Z</b>	Make / Model: <b>Mit. Lancer</b>	Capacity: <b>1600cc</b>																																	
Date Out: <b>12/12/17</b>	Time Out: <b>17:30</b>																																			
Date In: <b>15/12/17</b>	Time In: <b>17:05</b>																																			
KM Out: <b>142,691 km</b>	KM In: <b>142,962 km</b>																																			
Hirer's Name: <b>Tay Kian Chong</b>	PETROL LEVEL																																			
Hirer's Address: <b>25, Angkor Field Walk, #13-24, S' 858751</b>	<table border="1"> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td><b>1/2</b></td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td><b>1/2</b></td> <td>3/4</td> <td>F</td> </tr> </table>			Out	E	1/4	<b>1/2</b>	3/4	F	In	E	1/4	<b>1/2</b>	3/4	F																					
Out	E	1/4	<b>1/2</b>	3/4	F																															
In	E	1/4	<b>1/2</b>	3/4	F																															
Tel No. (Resident):	(Office):	(HP) <b>98596854</b>																																		
NIRC / Passport No. <b>S8009638J</b>	Nationality: <b>Singaporean</b>	Rates do not include Petrol No refund will be given for petrol left in vehicle																																		
Driving Licence No. <b>"</b>	Pass Date: <b>5/10/01</b>	<table border="1"> <tr> <th>CHARGES</th> <th>S\$</th> <th>Cts</th> </tr> <tr> <td><b>3</b> Day(s) @ S\$ <b>120</b></td> <td><b>360</b></td> <td></td> </tr> <tr> <td>Week(s) @ S\$</td> <td></td> <td></td> </tr> <tr> <td>Month(s) @ S\$</td> <td></td> <td></td> </tr> <tr> <td>Insurance</td> <td></td> <td></td> </tr> <tr> <td>Additional Rental Payable</td> <td></td> <td></td> </tr> <tr> <td>Surcharge of Petrol</td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td><b>360</b></td> <td></td> </tr> <tr> <td>Less Deposit (Cash/Cheque No)</td> <td></td> <td></td> </tr> <tr> <td>Balance Payable / Refundable</td> <td></td> <td></td> </tr> <tr> <td>Refund Received (Cash/Cheque No)</td> <td></td> <td></td> </tr> </table>		CHARGES	S\$	Cts	<b>3</b> Day(s) @ S\$ <b>120</b>	<b>360</b>		Week(s) @ S\$			Month(s) @ S\$			Insurance			Additional Rental Payable			Surcharge of Petrol			Total	<b>360</b>		Less Deposit (Cash/Cheque No)			Balance Payable / Refundable			Refund Received (Cash/Cheque No)		
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Date of Birth: <b>4/4/80</b>	Age: <b>37</b>																																			
Driver's Name: <b>AS ABOVE</b>																																				
Driver's Address:																																				
Tel No. (Resident):	(Office):	(HP):																																		
NIRC / Passport No.:	Nationality:																																			
Driving Licence No.:	Pass Date:																																			
Date of Birth:	Age:																																			

**IMPORTANT NOTES:** Restricted to Singapore use only. Hirer is liable to pay for the first S\$ **3500** excess under Insurance Policy in any accident plus loss of earnings while damaged vehicle is under repair. Vehicle return during office hour only. No service on Public Holiday and Sunday. Driver must be above 22 years and 2 year driving experience.

Refund Acknowledgement ☐ By Cash ☐ By Cheque

Received \$ \_\_\_\_\_ By Hirer X \_\_\_\_\_

Computerized By \_\_\_\_\_

Remarks \_\_\_\_\_

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

Hirer's Signature \_\_\_\_\_

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Nov 2017 / 17:21:47

Receipt Date/Time : 21 Nov 2017 / 17:20:51

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-171121-001823

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 - GBD7120X As at 21 Nov 2017/15:40:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - GBD7120X Enquiry Fee 20171121171953804654	5.00	0.35	5.35
<b>Sub-Total</b>		5.00	0.35	5.35
<b>Total Before Rounding</b>		5.00	0.35	5.35
<b>Rounding Difference</b>				0.00
<b>Total Amount Payable</b>				5.35
Paid By				
	xxxxxxxxxxxx9846	Credit Card: Visa /MasterCard		5.35
<b>Total</b>				5.35
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				5.35
<b>Excess Refundable Amount</b>				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.



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

To : M/s AXA INSURANCE PTE LTD

Date: 24/01/2018

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	GBD 7120X (Insd Veh)	Your Ref. No : S7M004KM
	SJM 504B (TP Veh)	Our Ref. No. : CC4/ASM17022436/Kpa3q2
Date of Accident	21/11/2017	

Liability	100%	
Final Repair Cost	: \$ 1,230.50	(W/GST)
Loss of Use	: \$	days
Rental (If any)	: \$ 300.00	3 days
Others:	: \$ 5.35	
	: \$	
	: \$	
	1,535.85	
Final Settlement Sum	: \$ 1,530.00	GLOBAL SUM
Remarks	:	

**Payment Instruction: Payee's Breakdown**

1)	SIN MING AUTOCARE BFG PTE LTD	: \$ 1,530.00
		: \$

JOANNE LEE

LKK Auto Consultants Pte Ltd