

C13/AXA14022402/KW392-1

INS. CASE OWNER: Ernest.

CC3 / AXA14022402 / KW 9391

LKK:  
IDAC:

**ASSIGNMENT**

Surveyor: AWK. DOI: 1.12.14 Assg Date: 1.12.14.

Pre-assign / CCU / FTE



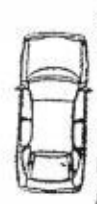
Insured Vehicle No.: SVV 8269E.  
Name of Insured: Chang An.  
Insured Tel No.: \_\_\_\_\_ HP: \_\_\_\_\_  
Excess Sec II :SS NIL D.O.A: 29.11.14.

Claim No.: \_\_\_\_\_  
Policy No.: P1359733.  
Make / Model: BMW.  
Place of Accident: Westgate Carpark.

Is driver the owner? (YES / NO) Nature of Accident: \_\_\_\_\_

If NO, Driver Name / Age: Yang Ning Ning.  
Driver Tel No.: 9645 7908.

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO  
(V/L: YES / NO Insured Liability : % Final ? Yes / No



SHB 18784.  
INSRS:  
WSP: SMRT.  
Tel: \_\_\_\_\_  
Liability: \_\_\_\_\_  
RMKS: \_\_\_\_\_



INSRS:  
WSP: \_\_\_\_\_  
Tel: \_\_\_\_\_  
Liability: \_\_\_\_\_  
RMKS: \_\_\_\_\_



INSRS:  
WSP: \_\_\_\_\_  
Tel: \_\_\_\_\_  
Liability: \_\_\_\_\_  
RMKS: \_\_\_\_\_



INSRS:  
WSP: \_\_\_\_\_  
Tel: \_\_\_\_\_  
Liability: \_\_\_\_\_  
RMKS: \_\_\_\_\_

Date/ Time	FOR CSO ONLY:	STAGE	DATE / PIC
4.12	Is driver the owner? ( YES / NO )	Finalisation:	
4.12	If NO, Driver Name / Age :	Email AIG for OI GIA:	
	Driver's Own Vehicle Number: _____ Insurance Company: _____	Apt letter to OI: > 10/12/14	
	X	Call OI: > 10/12/14	
	X	After call ltr to OI:	
		Type Report:	
		Prepare Invoice:	
		Others:	
		Documentation Check List:	Handler Typist
		OI Apt Ltr:	<input checked="" type="checkbox"/> <input type="checkbox"/>
		Authorisation To Act:	<input checked="" type="checkbox"/> <input type="checkbox"/>
		Release Voucher:	<input checked="" type="checkbox"/> <input type="checkbox"/>
		Final Repair Bill:	<input checked="" type="checkbox"/> <input type="checkbox"/>
		Car Rental Invoice:	<input checked="" type="checkbox"/> <input type="checkbox"/>
		LTA / GIA :	<input type="checkbox"/> <input type="checkbox"/>
		Medical Bill:	<input type="checkbox"/> <input type="checkbox"/>
		Approval Email:	<input type="checkbox"/> <input type="checkbox"/>
		Payment Breakdown Form:	<input checked="" type="checkbox"/> <input type="checkbox"/>
		Others:	<input type="checkbox"/> <input type="checkbox"/>
10/12/14.	Called CDD, NS Yang confirm accident details. Inform TP claim. No CCTU / No evidence. aware road will be affected. if AXA will to settle the claim. will try to reject 1st. letter send out		
29/10/2015	TP forward CCTU to us. file reviewed. based on video. TP entering into road. OI for direction of travel. whereas OI is coming from straight. Therefore TP can be considered to be merging into main roadway.		
28/10/15	Email to AXA seek advise.		
11/12/15			
12/11/16	12/11/16 Email from AXA reject claim.		
12/12/16	Email to workshop to reject claim.		

ENTERED 16 FEB 2016

COPY SENT

7/12/12

COPY SENT

12/1/16

RECEIVED 7 DEC 2017

Reject Case  
 By (staff) : WWH  
 Approved by : CHAN

ENTERED 16 FEB 2016

COPY SENT 7/12/12

COPY SENT 12/7/12

Reject Case  
By (staff) : Linan  
Approved by : Chen

FINAL SETTLEMENT	Date : <u>1/12/17</u>	Confirm with	
Repair Cost: <u>2951.64</u> SS <u>590.33</u>		Final Liability	<u>20</u> % (Agreed / Assessed)
Loss of Rental: <u>394.00</u> SS <u>78.80</u>		( <u>3</u> days) X <u>131.33</u>	BOLA S/N No. : <u>NIL</u>
Loss of Use: <u>150.00</u> SS <u>30.00</u>		( <u>5</u> days x <u>3</u> days)	If NO or B 28, Ass. Lia :
Disbursement: <u>5.00</u> SS <u>5.00</u>			Format Type : <u>reject claim</u>
Total: <u>500.66</u> SS <u>704.13.</u>		Global Sum: SS <u>700.00</u>	<u>\$ 350.00</u>

\$ 700.00 - SMRT Taxis Ple 606





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: To be advised

Our ref: CC3/AXA14022402/K1wy3

Date: 03/12/2014

The Motor Claims Department  
M/s AXA Insurance Singapore Pte Ltd

Dear Sir/Madam

**PRELIMINARY ADVICE OF VEHICLE NO.**

**SHB 1878Y**

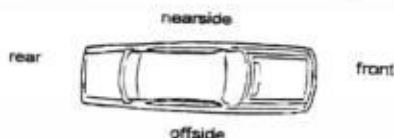
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on  
01/12/2014 at the premises of M/s SMRT and have the following to report:-

Workshop Estimate Amount	: S\$	1,434.49
Revised Estimate Amount	: S\$	1,118.49
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

**Description of Damage:**

The vehicle sustained damages at the  
Frt N/S portion.



**Comments/Present Status:**

Damages Consistent

Estimated normal period for repairs: 2 days

Yours faithfully,

Kalvin Ang

**Licensed Appraiser**



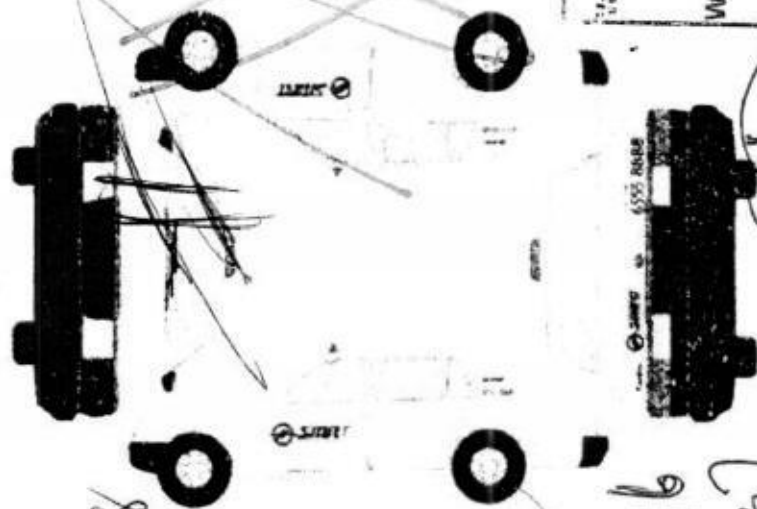
SMRT Automotive Service Pte Ltd  
60 Woodlands Industrial Park E4, Singapore 757705  
FAX Number : 63685592  
Estimator Telephone Number : 68662623  
Accident Reporting Number : 68662672

03-12-14-15-32  
03-12-14-09-09

## SMRT Accident Vehicle Repair Estimates

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg No : SHB1878Y  
Ref No : TAXI/11/14/2241  
Reg Date : 20/08/2014  
Vehicle Type : TAXI  
Make : TOYOTA PRIUS  
Model : PRIUS  
Name of Driver : TAY KEY HUA  
Type of Accident : SIDE SWIPE  
Date / Time of Accident : 29/11/2014 03:28:00 PM  
Accident Reported Date / Time : 01/12/2014 12:00:00 AM  
Surveyor is Required? : Yes  
Survey by : Calvin Tay  
Vehicle is Towed Back? : No  
Towed Back Date/Time : 01/01/2000  
Replacement Vehicle issued? : No  
Accident Repair Job Card No : 000024066362  
Special Instruction to ARC, if any :  
DROVE IN / SJV8269E  
BEFORE PAINT PHOTO  
AXA  
Prepared Date : 01/12/2014 09:38:09 AM



Attached  
Supplementary

Vehicle to Mega Date in: 1/12/14 Towing:  
Time In: 17:15 Driver: HUA  
Wega Job No: 9647/12  
Vehicle sent to SMRT Date In: 03/12 Towing:  
Time In: 10:00 Driver: JAW

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPAIR FRONT PORTION	507.00	400.00
<b>Total Labour</b>	<b>507.00</b>	<b>400.00</b>

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPSRAY FRONT BUMPER	378.00	200.00
TO RESPRAY FRONT SUPPORT PANEL	180.00	100.00
<b>Total Spray Painting &amp; Panel Beating</b>	<b>558.00</b>	<b>300.00</b>

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
<b>Total Other Costs</b>		

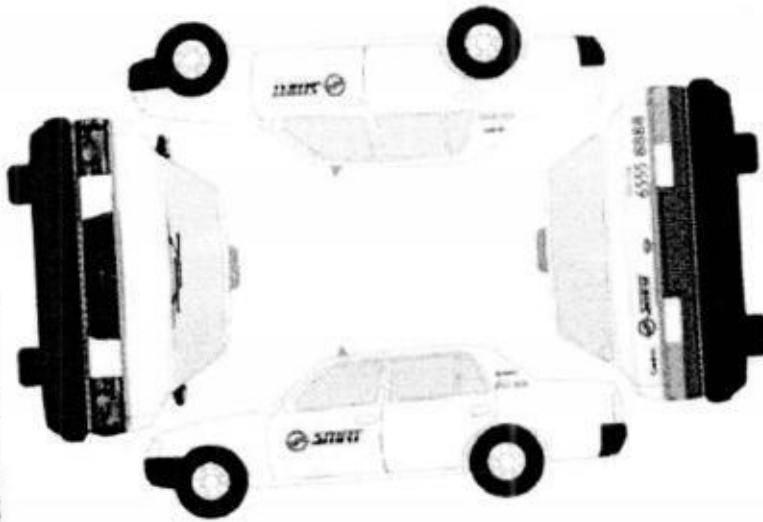


SMRT Automotive Service Pte Ltd  
60 Woodlands Industrial Park E4, Singapore 757705  
FAX Number : 63685592  
Estimator Telephone Number : 68662623  
Accident Reporting Number : 68662672

## SMRT Accident Vehicle Repair Estimates

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No	SHB1878Y
Ref. No	TAX/11/14/2241
Reg. Date	20/08/2014
Vehicle Type	TAXI
Make	TOYOTA PRIUS
Model	PRIUS
Name of Driver	TAY KEY HUA
Type of Accident	SIDE SWIPE
Date / Time of Accident	29/11/2014 03:28:00 PM
Accident Reported Date / Time	01/12/2014 12:00:00 AM
Surveyor is Required?	Yes
Survey by	
Vehicle is Towed Back?	No
Towed Back Date/Time	01/01/2000
Replacement Vehicle issued?	No
Accident Repair Job Card No	000024066362
Special Instruction to ARC, if any	
DROVE IN /SVJ8269E BEFORE PAINT PHOTO AXA	
Prepared Date	01/12/2014 09:38:09 AM



**Part 1 - Labour Works**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPAIR FRONT PORTION	338.00	200.00
<b>Total Labour</b>	<b>338.00</b>	<b>200.00</b>

**Part 2 - Spray Painting & Panel Beating Related Works**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPSRAY FRONT BUMPER	378.00	200.00
<b>Total Spray Painting &amp; Panel Beating</b>	<b>378.00</b>	<b>200.00</b>

**Part 3 - Other Costs - Accident and Accident Repair Related Expenses**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
<b>Total Other Costs</b>		

Auto Consultants hereby notify  
 the Repairer of the following:

- Resurvey before/after spray painting
- Display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplemental item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
 Signature:  
 Date:



## Vivian Lau

---

**From:** Ernest Tay <ernest.tay@axa.com.sg>  
**Sent:** Friday, 12 February, 2016 4:46 PM  
**To:** Vivian Lau  
**Cc:** Thin Thin  
**Subject:** RE: Your Ref : P1359733, Our Ref : CC3/AXA14022402/K1wy3, ACCIDENT INVOLVING SJV 8269E (Insured) & SHB 1878Y ( Third Party) ON 29/11/2014 ALONG WESTGATE CAR PARK

Dear Vivian,

Thank you for the video.

We agreed to reject TP claim.

Kindly submit your report and invoice.

With regards,

**Ernest Tay**

Executive - Motor Claims

**AXA Insurance Singapore Pte Ltd**

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

Email: [ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)

Phone: 1800-880-4741 (Option 3)

Website : [www.axa.com.sg](http://www.axa.com.sg)



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redefining / insurance



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 Please consider the environment before printing this email

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**From:** Vivian Lau [<mailto:vivianlau@lkkauto.com>]

**Sent:** Friday, February 12, 2016 4:31 PM

**To:** Ernest Tay

**Cc:** Thin Thin

**Subject:** RE: Your Ref : P1359733, Our Ref : CC3/AXA14022402/K1wy3, ACCIDENT INVOLVING SJV 8269E (Insured) & SHB 1878Y ( Third Party) ON 29/11/2014 ALONG WESTGATE CAR PARK

Dear Ernest,

We refer to the email below.

Please be informed that we had send a copy of the video file through Accellion.



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**From:** Vivian Lau [<mailto:vivianlau@lkkauto.com>]

**Sent:** Wednesday, February 10, 2016 4:45 PM

**To:** Ernest Tay

**Cc:** Thin Thin

**Subject:** RE: Your Ref : P1359733, Our Ref : CC3/AXA14022402/K1wy3, ACCIDENT INVOLVING SJV 8269E (Insured) & SHB 1878Y ( Third Party) ON 29/11/2014 ALONG WESTGATE CAR PARK

Dear Ernest,

We refer to the email dated 28 October 2015.

Kindly advice on your view/opinion/instruction for this claim.

TP is chasing for settlement

*Wishing you a very happy and prosperous new year'*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Vivian Lau

**Sent:** Tuesday, 12 January, 2016 3:28 PM

**To:** 'Ernest Tay' <[ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)>

**Cc:** Thin Thin <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** RE: Your Ref : P1359733, Our Ref : CC3/AXA14022402/K1wy3, ACCIDENT INVOLVING SJV 8269E (Insured) & SHB 1878Y ( Third Party) ON 29/11/2014 ALONG WESTGATE CAR PARK

Dear Ernest,

We refer to the email dated 28 October 2015.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Vivian Lau

**Sent:** Wednesday, 28 October, 2015 5:03 PM

**To:** 'Ernest Tay' <[ernest.tay@axa.com.sg](mailto:ernest.tay@axa.com.sg)>

**Cc:** Thin Thin <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** Your Ref : P1359733, Our Ref : CC3/AXA14022402/K1wy3, ACCIDENT INVOLVING SJV 8269E (Insured) & SHB 1878Y ( Third Party) ON 29/11/2014 ALONG WESTGATE CAR PARK

Your Ref : P1359733

Our Ref : CC3/AXA14022402/K1wy3

Dear Ernest,

**ACCIDENT INVOLVING SJV 8269E (Insured) & SHB 1878Y ( Third Party) ON 29/11/2014 ALONG WESTGATE CAR PARK**

We refer to the above matter

The third party reported that he was travelling along Westgate shopping centre, TP was driving on the right toward the drop off point. Suddenly OI came and collided TP's left portion. Please refer TP's statement.

Insured reported that he was driving from Westgate Car park towards Exit. Suddenly TP making a right turn and collided OI's right rear portion . Please refer to Insured's statement.

Based on the circumstances of both parties and available information in hand based on the video, TP entering into OI's direction of travel. Whereas OI travelling straight, therefore, TP can be considered to be merging into main road. ( CCTV Enclosed)

As such, we intend to reject the claim.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

## Vivian Lau

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**From:** Vivian Lau  
**Sent:** Friday, 12 February, 2016 4:47 PM  
**To:** 'Tan Lee Gek (Auto Svcs/Claims)'  
**Cc:** Zayyer; Hsiao Tong  
**Subject:** RE: URGENT / FINAL REMINDER Your Ref: SHB 1878Y ,Our Ref: CC3/AXA14022402/K1wy3 ,ACCIDENT ON 29/11/2014 INVOLVING VEHICLES SHB 1878Y AND SJV 8269E  
**Attachments:** sketch Plan.pdf

WITHOUT PREJUDICE

Dear Lee Gek,

We refer to the email below

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on the circumstances of both parties and available information in hand in our opinion that your driver entering into our Insured's direction of travel. Whereas our Insured travelling straight, therefore, your client can be considered to be merging into main road

We attached herewith our insured's accident report for your perusal

Under such circumstances, we have AXA's instruction to deny liability of your client's claim.

As such, we will close the matter at our end.

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.

*Wishing you a very happy and prosperous new year'*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Tan Lee Gek (Auto Svcs/Claims) [mailto:LeeGek@smrt.com.sg]  
**Sent:** Monday, 18 January, 2016 3:42 PM  
**To:** Vivian Lau <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**From:** Vivian Lau [mailto:vivianlau@lkkauto.com]

**Sent:** Wednesday, December 10, 2014 11:29 AM

**To:** Tan Lee Gek (Auto Svcs/Claims)

**Cc:** Thin Thin

**Subject:** Your Ref: SHB 1878Y ,Our Ref: CC3/AXA14022402/K1wy3 ,ACCIDENT ON 29/11/2014 INVOLVING VEHICLES SHB 1878Y AND SJV 8269E

WITHOUT PREJUDICE

Your Ref: SHB 1878Y

Our Ref: CC3/AXA14022402/K1wy3

Dear Lee Gek

**ACCIDENT ON 29/11/2014 INVOLVING VEHICLES SHB 1878Y AND SJV 8269E**

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both party, the liability is unclear for the above mentioned case. There is no conclusive evidence to substantiate either party's version. Enclosed herewith is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of CCTV footage in order to seek further instruction from our principal.

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.

*"Wishes you a Merry Christmas & Happy New Year 2015"*

Thank You.

Best Regards,

*Vivian Lau*

LKK AUTO CONSULTANT PTE LTD

51 Ubi Avenue 1

#01-25 Paya Ubi Industrial Park

S(408933)

TEL: 6841 8625

FAX: 6741 4108

## Joanne Lee (LKK Auto)

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**From:** Joanne Lee (LKK Auto) <report@lkkauto.com>  
**Sent:** Tuesday, 16 February, 2016 1:45 PM  
**To:** 'ernest.tay@axa.com.sg'  
**Subject:** P1359733: TP Direct Settlement - Accident Involving SJV 8269E (OI) and SHB 1878Y (TP) on 29/11/2014  
**Attachments:** EMAIL.pdf; LKK PHOTO.pdf; LKK PHOTO-2.pdf; LKKAdjustment1a (14).pdf; LKKInspection (18).pdf; LKKInvoice1 (59).pdf

Dear Sir/Madam,

We refer to the above matter.

Please be informed that we have rejected TP claim. (see attached)

We enclose herewith our without prejudice report and relevant documents for your necessary action please.

Thank you.

Best Regards,

**JOANNE** | Reports

**LKK Auto Consultants Pte.Ltd.**

Phone: 6256-3561 Ext.111 Fax: 6741-4108 email: [report@lkkauto.com](mailto:report@lkkauto.com)

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 Singapore 408933

## **Tan Lee Gek (Auto Svcs/Claims)**

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**From:** Admin-A (LKK Auto) [admin-a@lkkauto.com]  
**Sent:** Tuesday, January 13, 2015 10:08 AM  
**To:** Tan Lee Gek (Auto Svcs/Claims); Vivian Lau  
**Cc:** CS A Team  
**Subject:** RE: Accident on 29/11/2014 involving SHB 1878Y & SJV 8269E (Our Ref: TAX/11/14/2241/lg)  
**Attachments:** TAX 11 14 2241.pdf

### **WITHOUT PREJUDICE**

Dear Lee Gek,

Thank you for your email.

Kindly note that for claim negotiation and settlement, please contact Vivian at 6841 8625.

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

Thank You.

Best Regards,  
*Mei Kwan*  
LKK Auto Consultants Pte Ltd  
DID: 6366 0055  
FAX: 6741 4108  
EMAIL: [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)

*Sent reminder  
on 13/2/15.  
↓*

---

**From:** Tan Lee Gek (Auto Svcs/Claims) [mailto:LeeGek@smrt.com.sg]  
**Sent:** Tuesday, 13 January, 2015 10:06 AM  
**To:** CS A Team; Admin-A (LKK Auto)  
**Subject:** Re: Accident on 29/11/2014 involving SHB 1878Y & SJV 8269E (Our Ref: TAX/11/14/2241/lg)

Dear All,

We quantify our claim as follows:-

Cost of repairs	\$2951.64
Loss of rental	\$ 459.69 (\$131.34 x 3½ days)
Loss of income	\$ 210.00 (\$60.00 x 3½ days)
LTA search fee	<u>\$ 5.00</u>
	\$3626.33
	=====

We attach the proof of rental, repair invoice, GIA report of our taxi, laid-up report and LTA search for your perusal.

Video footage has been given to Calvin on 15/12/2014.

Please let us hear from you soon.

Regards  
Tan Lee Gek (DID: 6866 2647)  
Claims Department  
SMRT Automotive Services Pte Ltd



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC3/AXA14022402/K1wy3  
Policy No: P1359733

12 December 2014

**Chang An**  
46 Lakeside Drive  
#17-14  
Singapore 648324

Dear Sir/Madam,

**ACCIDENT INVOLVING SJV 8269E AND SHB 1878Y ON 29/11/2014**

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 proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 22/12/2014 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.

Please call us if you have further queries.

Yours faithfully,



Vivian Lau  
Case Handler  
DID: 6841 8625  
FAX: 6741 4108  
EMAIL: Vivianlau@lkkauto.com

c.c. AXA Insurance Singapore Pte Ltd  
(Motor Claims Dept)





Date: 01/12/2014

Our Ref. No.: TAX/11/14/2241

### Letter of Authorisation

I, TAY KEY HUA @ TAY KEY HUAT (NRIC No.: S.0188519 G.) the registered hirer / relief driver / contract hirer of SMRT taxi registration number SHB1878 Y. hereby authorise **SMRT Automotive Services Pte Ltd ("AutoSvs")** to deal with all matters arising out of the accident between my taxi and Gate Way Mall (SH8269E) happened on 29.11.2014. 3.28 PM. along Gate Way Dr. to Driver Way (the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name : TAY KEY HUA. Signature: [Signature]  
NRIC No. : S.0188519 G.  
Tel No. : 97965937  
Address : Rm 442, Fajar Rd. 06-492. 678442.



redefining / insurance

CLAIM REF : C0323955MC/TE  
INSURED : CHANG AN

**DISCHARGE VOUCHER**

We, **SMRT Automotive Services Pte Ltd** confirm that by letter of authorisation dated 01 December 2014, we are authorised to and do hereby give this discharge for ourselves and on behalf of **SMRT Automotive Services Pte Ltd** and the Hirer, TAY KEY HUA of vehicle no SHB 1878Y

Now we **SMRT Automotive Services Pte Ltd** for ourselves and the said Hirer and the driver jointly and severally:-

- agree to accept the sum of Singapore Dollars Seven Hundred only (S\$700.00) in the aggregate in full and final settlement of all claims of whatever kind including damages for personal injuries and/or damage to property that all and any of us may have against **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no SJV 8269E arising out of an accident with SHB 1878Y on 29/11/2014.
- declare that **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of the Insured vehicle shall not be liable for any further claim(s) whatsoever or howsoever present or future that any of us may have against **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. SJV 8269E arising directly/indirectly as a consequence of the accident and hereby give our full and final discharge.
- We hereby declare that I/we am/are 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 in favour of SMRT TAXIS PTE LTD is made without any admission of liability whatsoever on the part of **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. SJV 8269E.

Dated this 18<sup>th</sup> day of Dec 2017

Signed by [Signature]  
(AUTHORISED SIGNATORY)

Company Stamp [Stamp]

Witness : [Signature]

Name : Lim Lee Gek

I/C No : S14207061

Address : 201 Woodlands Industrial Park E4

Singapore 767705  
Tel: 65 6482 3888 Fax: 65 6368 7421  
www.smrt.com.sg

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Centre #B1-01  
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg



SMRT Automotive Services Pte Ltd  
251 North Bridge Road Singapore 179102  
Tel: 65 63311000 Fax: 65 63340247

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV141200488  
Date : 14.12.2014  
Vehicle No. : SHB1878Y  
Your Ref No. : TAX/11/14/2241  
Our Ref No. : 24066362  
Terms : 30 Days

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
<b>Parts</b>					
BUMPER, FRONT:FOR TOYOTA PRIUS TAXI	1.00	\$ 482.00	(25.00 )	\$ 120.50	\$ 361.50
COVER, FR BUMPER HOLE LH	1.00	\$ 18.50	(25.00 )	\$ 4.62	\$ 13.87
BRACKET, FR BUMPER	1.00	\$ 110.40	(25.00 )	\$ 27.60	\$ 82.80
NUMBER PLATE	1.00	\$ 15.00	0.00	\$ 0.00	\$ 15.00
NUMBER PLATE FRAME	1.00	\$ 12.00	0.00	\$ 0.00	\$ 12.00
GRILLE, FRT BUMPER:UPPER, FOR TOYOTA PRIUS	1.00	\$ 311.10	(25.00 )	\$ 77.77	\$ 233.32
HEADLAMP:LH, FOR TOYOTA PRIUS TAXI	1.00	\$ 945.20	(10.00 )	\$ 94.52	\$ 850.68
REINFORCEMENT, BUMPER:FRT, TOYOTA PRIUS	1.00	\$ 498.40	(25.00 )	\$ 124.60	\$ 373.80
ABSORBER, ENERGY:BUMPER, FRT, TOYOTA PRIUS	1.00	\$ 78.80	(25.00 )	\$ 19.70	\$ 59.10
LAMP, FOG:LH, FOR TOYOTA PRIUS TAXI	1.00	\$ 277.30	(10.00 )	\$ 27.73	\$ 249.57
Sub-Total					\$ 2251.64
<b>Labour</b>					
TO REPAIR FRONT PORTION	1.00	\$ 400.00	0.00	\$ 0.00	\$ 400.00
<b>Others</b>					
TO REPSRAY FRONT BUMPER	1.00	\$ 200.00	( 0.00 )	\$ 0.00	\$ 200.00
TO RESPRAY FRONT SUPPORT PANEL	1.00	\$ 100.00	( 0.00 )	\$ 0.00	\$ 100.00
GRAND TOTAL					\$ 2,951.64

Remark :

Make/Model : TOYOTA PRIUS

Accident Date : 29.11.2014

N.B. Payment by cheque should be crossed and made payable to 'SMRT Automotive Services Pte Ltd'.  
No receipt will be issued unless requested.

Authorised Signature  
for SMRT Automotive Services Pte Ltd



Our Ref : TAX/11/14/2241/LG

Date : 09/01/2015

To : Claims Department

From : SMRT Taxis

**ACCIDENT INVOLVING SHB1878Y AND SJV8269E ON 29/11/2014 ALONG WEST GATE DRIVE WAY**

**CONFIRMATION OF TAXI RENTAL**

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This is to confirm the daily taxi rental rate for taxi registration no. SHB1878Y is \$131.34/day.

Kindly proceed to recover any rental loss from the third party as a result of this accident.



For Manager  
SMRT Taxis Pte Ltd



### Accident Vehicle Laid-Up Report

Registration No. : SHB1878Y

Make / Model : TOYOTA PRIUS

Accident Case No. : TAX/11/14/2241

Ref. No. : 24066362

Date and Time Vehicle off-road for Accident Repair : 29.11.2014 18:00:00

Date and Time Repair Completed : 03.12.2014 11:13:34

Remarks :

3/12

Generated by : NGSIUCHING

Printed on : 14.12.2014



Thank you



Balqish Binte Abdul Halil has successfully logged out.  
 Your last login date and time was 01 Dec 2014, 12:45:24.  
 To return to ONE.MOTORING, please click [here](#).  
 For security reasons, please **CLEAR YOUR CACHE** after each session.

### Session Transaction History

<u>S/No.</u>	<u>Asset Type</u>	<u>Asset ID</u>	<u>Asset Owner ID</u>	<u>Transaction Type</u>	<u>Transaction Amount(S\$)</u>	<u>Log Date/Time</u>
1	Vehicle	SJV8269E -		18.32 Insurance Enquiry (GIRO Payment)	5.35	01 Dec 2014 / 12:46:27



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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: 14/12/2017

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	SJV 8269E (Insd Veh)	Your Ref. No : P1359733
	SHB 1878Y (TP Veh)	Our Ref. No. : CC3/AXA14022402/K1wa3q2-1
Date of Accident	29/11/2014	

Liability	20%	
Final Repair Cost	: \$ 700.00	
Loss of Token Sum	: \$	3 days
Rental (If any)	: \$	3 days
Others:	: \$	
	: \$	
	: \$	
	700.00	
Final Settlement Sum	: \$ 700.00	GLOBAL SUM
Remarks	:	

**Payment Instruction: Payee's Breakdown**

1)	SMRT TAXIS PTE LTD	: \$ 700.00
		: \$

JOANNE LEE  
LKK Auto Consultants Pte Ltd