

INS. CASE OWNER:

CC 4/AXA170 23441, Ux39

LKK:
IDAC:

Surveyor:

m/Arms

DOI:

ASSIGNMENT

11-12-17

Date / Time:

11-12-17

Registered in Merimen:

8-12-17

Pre-assign / CCU / FTE



Insured Vehicle No.:

FBJ 1337 X

Claim No.:

C0462451

Name of Insured:

Surenthran s/o VIJAYA LUXMI

Policy No.:

P1839638

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :S5

D.O.A.:

4-12-17

Place of Accident:

JUN MANG

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

SFS 30637



INSRS:

WSP:

Tel:

Liability:

RMKS:

Soc Leon

(M/C)



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

26/6

14H

26/6 0100. out out 64 letter.

X LOD attached.

30/11/18

- NO OI GIA.

4/12/18

- Sent 64 reminder to OI. (Done on 11/12/18)

11/12/18

- To AXA: Any OI GIA?

2/5/19 - FILE 900 TO HMR TO 61000

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

14H 20/49

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:

26/6/18

Sent By:

HMR

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

6/5/19

Confirm with:

Irene Leung

Email

Call

Final Liability:

%

100

(Agreed)

Assessed) BOLA S/N No.:

97

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

2650.00

Loss of Rental (LOR):

S\$

300.00

(

3

days) x \$100

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\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

B350

Total:

S\$

2950.00

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

2950.00

Name 1:

Soc Leon Motor Works

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

14H 21/149

REF:

APR

ASSIGNMENT

From: _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV
 To inspect Vehicle No: **SKS 3063T**
 at Workshop m/s: **Sucleon**
 of _____
 Insured _____
 Policy No. _____
 Claims No. _____
 Sum Insured: _____ Excess: _____
 (Client's Record)
 Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
 repair at the time of inspection.

N/S	O/S

Bal. or Market Value: **80K**
 IDAC Accident Report: _____ Consistent? : Yes or No
 GIA / PR Seen: _____ Consistent? : Yes or No
 Est. Repairs: **4** days Res: Yes or No
 Lum Sum: **20** % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: **SKS 3063T** Yr Regn: **4 15**
 Type: **Car** / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or **GA**
 Make: **Honda civic** cc **1598**
 Colour: **maroon** A/C: Insured / Std / NI / NA
 Sp. Reading: **50982** T/Radio: Insured / Std / NI / NA
 Eng/No: _____
 C/No: **MRHFB1630FP000038**
 Gen. Cond: **Good** / Fair / Poor / Burnt
 Steering: **Insider** / Jammed / Leaked / Burnt or
 Brake: **Insider** / Jammed / Leaked / Burnt or
 Modi: **Nil** / S/Rim / STD A/Rim or
 Tyre Size: F: _____ R: **205/55-22/16**
 BS / DUN / EXNOVA / GY / FS / LIZA / MUC / OHTSU / PIR / SUMI /
 TOYO / YOKO or
 Front: **6** mm Rear: **6** mm
 R/Bal: **6** mm L/Bal: **6** mm
 D.O.A: **4/12/17** D.O.I: **11/12/17**
 Survey held at _____
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or
Rear
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

Type 700-70 - 04715 - TRO - 61022

11/12/17 Confirmed L/S @ 2650 with AH Xing
 (Red & 1609.26 / 38%)

Date/Time, File Pass to?

☐

Prel. Report

1)

☐

Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

\$ - RE \$

Photos

Other

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Report Format :

Lump Sum / I.B.I: (\$

TOTAL

...CLAIM SUBFOLDER...(New Assignment)

Non-Reporting

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	STATUS
Main	11 Dec 2017		11 Dec 2017 10:29 Assign				New Assignment Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by insurer]									
Insured: SURENDREN S/O VIJAYA LUXMIE, ID: 57921087J									
Main Claimant: NEO KWEE CHONG, ID: 51805032C									
Vehicle Reg. No.: SKS3063T		Date of Loss: 04/12/2017 17:00 - :59							
Claim Type: TP		Policy/Cover Note No.: P1839638 (Third Party Only)							
Vehicle Reg. No. (Insured): FBJ1337X		Policy No. (Claimant):							
		Excess: S\$0.00							
Repairer: - Not Applicable - (-)									
Handling Insurer: AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288 ... [Handled by Tan Kwee May]									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Final Rpt due 20/12/2017]									
Adj Asg. Remarks: ARC - YES									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
• AXA_SG (11/12/2017): WP / New TP Assignment - /P1839638									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

11.12.2017 @ 11:21am

Josephine veh in
marbus

速 良 摩 哆
SOC LEON MOTOR WORKS

修理汽車貨車並
打嗎甲燒奸噴漆
代理保險：車禍
賠償及買賣汽車

DOA : 04/12/2017

	Description	List Price
1 pc	Bootlid <i>3rd/3rd</i>	\$ 481.50
1 pc	Bootid lock <i>1st</i>	\$ 100.00
1 pc	Weatherstrip <i>1st</i>	\$ 98.00
1 pc	emblem <i>new</i>	\$ 38.00
1 pc	Civic emblem <i>new</i>	\$ 38.00
1 pc	1.6 emblem <i>new</i>	\$ 40.00
1 pc	i-Vtec <i>new</i>	\$ 40.00
1 pc	Reflector (rh) <i>1st</i>	\$ 128.00
1 pc	Rear bumper <i>2nd/2nd</i>	\$ 700.70
2 pcs	Bumper side retainer @S\$30.00 <i>new</i>	\$ 60.00
10 pcs	Bumper clips @S\$8.00 <i>new</i>	\$ 80.00
1 pc	Lower lip <i>2nd</i>	\$ 430.00
1 pc	Rear end panel <i>1st</i>	\$ 380.00
1 pc	Top garnish <i>1st</i>	\$ 98.00
		\$ 2,712.20
	Less : 20%	\$ (542.44)
		\$ 2,169.76

Less : 20%

Special Nett Items				
4 pcs	Reverse sensor	shad	\$	350.00 2005.2
	To remove & fix reverse sensor		\$	80.00 50
	To spray anti-rust		\$	100.00 60
1 set	No. plate & housing	11	\$	60.00 2
	Labour charges for knocking & replacing parts.		\$	700.00 600
	Spraypainting		\$	800.00 700
	TOTAL		\$	4,259.76 2272.30

TOTAL
not added
her
2/3 \$2650
Haley.
to help to add, please
11/12/17

1. **Repairer** must notify
of:

- **Repair** of **painting**
- **Repair** of **body** **during** **resurvey**
- **Repair** of **body** **confirmation**
- **Repair** of **body** **on a "Without Prejudice" basis**
- **Repair** of **body** **is allowed**
- **Repair** of **body** **must be resurveyed and**
is subject to final approval from Insurance Company

A **Repairer** **is** **approved** **by** **Repairer**

Signature:

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type	Singapore NRIC
Owner ID	5032C

Vehicle Details

Vehicle No.	SKS3063T
Vehicle to be Exported	No
Intended De-registration Date	11 Dec 2017
Vehicle Make	HONDA
Vehicle Model	CIVIC 1.6 VTIS A/T ABS D/AIRBAG 2WD
Primary Colour	Red
Manufacturing Year	2014
Engine No.	R16B25100073
Chassis No.	MRHFB1630FP000038
Maximum Power Output	92.0 kW (123 bhp)
Open Market Value	\$20,036.00
Original Registration Date	06 Apr 2015
First Registration Date	06 Apr 2015
Transfer Count	1
Actual ARF Paid	\$20,051.00

Intended PARF Rebate Details

PARF Eligibility	Yes
PARF Eligibility Expiry Date	05 Apr 2025
PARF Rebate Amount	\$15,038.00

Intended COE Rebate Details

COE Expiry Date	05 Apr 2025
COE Category	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years)	10
QP Paid	\$61,410.00
COE Rebate Amount	\$44,937.00
Total Rebate Amount	\$59,975.00

The information contained herein is correct as at 11 Dec 2017.

OK

Mei Kwan (LKKAUTO)

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Sent: Monday, 25 June, 2018 2:16 PM
To: Mei Kwan (LKKAUTO)
Cc: Thin Thin (LKKAUTO); Admin A
Subject: RE: TP / C0462451 - Request for OI GIA report - OI :FBJ1337X

Importance: High

Follow Up Flag: Follow up
Flag Status: Completed

Categories: HMK

Hi Mei Kwan,

Insured contact details are as follows:

Surendren s/o vijaya luxmie
Blk 576 woodlands dr 16
#03-520
Spore 730576

Thank you.

Warmest Regards

KC Chan | Senior Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: kianchuan.chan@axa.com.sg
Customer Care No. 1800 8804888



GLOBAL
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FOR THE 9TH
CONSECUTIVE
YEAR

Please consider the environment before printing this message

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From: Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]
Sent: Monday, June 25, 2018 1:40 PM
To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Cc: Thin Thin (LKKAUTO) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: TP / C0462451 - Request for OI GIA report - OI :FBJ1337X

Dear Sir/ Madam,

Please provide us OI's mailing address.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: CHAN Kian Chuan [<mailto:kianchuan.chan@axa.com.sg>]

Sent: Monday, 25 June, 2018 10:59 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: TP / C0462451 - Request for OI GIA report - OI :FBJ1337X

Importance: High

Hi Mei Kwan,

Till date still no report.

Please assist to send reminder letter.

Thank you.

Warmest Regards

KC Chan | Senior Specialist, Motor Claims Department

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

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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CONSECUTIVE
YEAR

Please consider the environment before printing this message

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

Sent: Friday, June 22, 2018 6:39 PM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Subject: TP / C0462451 - Request for OI GIA report - OI :FBJ1337X

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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Auto
Consultants
Pte Ltd

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

26 June, 2018

Surendren S/O Vijaya Luxmie

Blk 576 Woodlands dr 16

#03-520

Spore 730576

Dear Sir,

OUR REF : CC4/AXA17023441/Uua3 / C0462451

YOUR REF : FBJ 1337X

ACCIDENT INVOLVING FBJ 1337X & SKS 3063T ON 04.12.2017 ALONG/AT JALAN RIANG

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to thinthin@lkkauto.com or deliver it by hand to 51 Ubi Avenue 1, #01-25 Paya Ubi Ind. Park S(408933).

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

Your NCD (No Claim Discount) will be reduced by 30% (20% for motorcycle/commercial vehicles) if a claim is made under your policy.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 6841 2360 if you have any further enquiries.

Yours sincerely,
Claim Department

This is a computer generated letter and no signature is required.

CC : AXA INSURANCE PTE LTD
Motor Claim Department

Hsiao Tong (LKKAuto)

From: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Sent: Friday, 30 November 2018 10:07 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

As of 30/11/2018, our insured had yet to file an accident report.

Regards,
Namrata

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Thursday, November 29, 2018 3:07 PM
To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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Hsiao Tong (LKKAuto)

From: NIKAM Santosh Pandurang <santosh.nikam@axa.com.sg>
Sent: Thursday, 29 November 2018 4:54 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A; WANG Peter
Subject: RE: <Request for Insured GIA Report> S8M012PL; Insured Veh: XD 8118L; Third Party Veh: SLK 3265H; DOA: 02/11/2018 *LKK REF: CC4/ASM18020603/pb3

Hi,

As of (29.11.2018), our insured had yet to file an accident report.

Thank you
Santosh

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Thursday, November 29, 2018 11:29 AM
To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; WANG Peter <peter.wang@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> S8M012PL; Insured Veh: XD 8118L; Third Party Veh: SLK 3265H; DOA: 02/11/2018 *LKK REF: CC4/ASM18020603/pb3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Sent: Tuesday, 27 November 2018 11:05 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: <Request for Insured GIA Report> S8M012PL; Insured Veh: XD 8118L; Third Party Veh: SLK 3265H; DOA: 02/11/2018 *LKK REF: CC4/ASM18020603/pb3

Hi,

Cc: WANG Peter <peter.wang@axa.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: <Request for Insured GIA Report> S8M012PL; Insured Veh: XD 8118L; Third Party Veh: SLK 3265H; DOA: 02/11/2018 *LKK REF: CC4/ASM18020603/pb3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of Insured GIA in Smartclaims for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

04 DEC 2018

1st Reminder

SURENDREN S/O VIJAYA LUXMIE
BLK 576 WOODLANDS DR 16
#03-520
SINGAPORE 730576

Dear Madam,

OUR REF : CC4/AXA17023441/Upa3
YOUR REF : FBJ 1337X
**ACCIDENT INVOLVING FBJ 1337X & SKS 3063T ALONG/AT JALAN RIANG ON
04/12/2017**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by 11 DEC 2018.**

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the **Traffic Police** of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of **SKS 3063T** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **11 DEC 2018**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Yours faithfully

Chew Hsiao Tong (Ms)
Case Handler
DID: 6742 3197
Email: chewht@lkkauto.com

This is a computer generated letter and no signature is required.

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 11 December 2018 5:38 PM
To: 'motor.doc@axa.com.sg'
Cc: Admin A; 'ANG Richard'
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Sent: Friday, 30 November 2018 10:07 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

As of 30/11/2018, our insured had yet to file an accident report.

Regards,
Namrata

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Thursday, November 29, 2018 3:07 PM
To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Hsiao Tong (LKKAuto)

From: KADRI Mateen <mateen.kadri@axa.com.sg>
Sent: Wednesday, 12 December 2018 12:44 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A; ANG Richard
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Tuesday, December 11, 2018 5:38 PM
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Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

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We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Sent: Friday, 30 November 2018 10:07 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Thursday, November 29, 2018 3:07 PM
To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

-----Disclaimer-----

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Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

13 DEC 2018

2nd Reminder

SURENDREN S/O VIJAYA LUXMIE
BLK 576 WOODLANDS DR 16
#03-520
SINGAPORE 730576

Dear Madam,

OUR REF : CC4/AXA17023441/Upa3
YOUR REF : FBJ 1337X
ACCIDENT INVOLVING FBJ 1337X & SKS 3063T ALONG/AT JALAN RIANG ON 04/12/2017

We refer to our letters of 26 June 2018 and 1st reminder letter dated 04 Dec 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by 21 Dec 2018.**

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we shall inform the Traffic Police of the non-reporting if we do not hear from you then.

Furthermore, the owner of vehicle **SKS 3063T** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by 21 Dec 2018, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

If you need any clarification, please do not hesitate to contact us at 6742 3197 at our operating hours 9:00am to 5:30pm or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours faithfully

Chew Hsiao Tong (Ms)
Case Handler
DID: 6742 3197
Email: chewht@lkkauto.com

This is a computer generated letter and no signature is required.

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 4 January 2019 9:12 AM
To: 'KADRI Mateen'
Cc: Admin A; ANG Richard
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: KADRI Mateen <mateen.kadri@axa.com.sg>
Sent: Wednesday, 12 December 2018 12:44 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

As of 12/12/2018, our insured had yet to file an accident report.

Thank you.

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, December 11, 2018 5:38 PM
To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

Hsiao Tong (LKKAUTO)

From: KADRI Mateen <mateen.kadri@axa.com.sg>
Sent: Friday, 4 January 2019 4:23 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; ANG Richard
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

As of 04/01/2019, our insured had yet to file an accident report.

Thank you.

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Friday, January 04, 2019 9:12 AM
To: KADRI Mateen <mateen.kadri@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: KADRI Mateen <mateen.kadri@axa.com.sg>
Sent: Wednesday, 12 December 2018 12:44 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

07 JAN 2019

FINAL REMINDER

SURENDREN S/O VIJAYA LUXMIE
BLK 576 WOODLANDS DR 16
#03-520
SINGAPORE 730576

Dear Sir,

OUR REF : CC4/AXA17023441/Upa3
YOUR REF : FBJ 1337X
ACCIDENT INVOLVING FBJ 1337X & SKS 3063T ALONG/AT JALAN RIANG ON 04/12/2017

We refer to our letters of 26/06/2018, 04/12/2018 & 13/12/2018 to you requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of our AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 14 days, i.e by 21 Jan 2019.**

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

As you are aware, the owner of the vehicle SKS 3063T has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **21 Jan 2019**, we shall refer the third party claim to you for direct handling.

Yours sincerely,

Chew Hsiao Tong (Ms)
Case Handler
DID: 6742 3197
Email: chewht@lkkauto.com

This is a computer generated letter and no signature is required.

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

To: Traffic Police – Deputy Head, Investigations Department
Fax: 6547 4900

ONLY FOR ACCIDENTS IN SINGAPORE

**NON-INJURY MOTOR ACCIDENT REPORT SCHEME FORM ON NON-
REPORTING BY INSURED**

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows:-

Date of accident	04/12/2017
Time of accident	17:25HRS
Place of accident in Singapore	JALAN RIANG
Third Party's name	Neo Kwee Chong
Third Party's vehicle number	SKS 3063T
Our insured's name	SURENDREN S/O VIJAYA LUXMIE
Our insured's vehicle number	FBJ 1337X
Our insured's address	BLK 576 WOODLANDS DR 16 #03-520 SINGAPORE 730576

A registered letter dated 26/06/2018, 04/12/2018 & 13/12/2018 were sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter (pls cite our reference number CC4/AXA17023441/Upa3).

Name & Address of Insurance Company	<u>AXA Insurance Singapore Pte Ltd</u> <u>No 8 Shenton Way #27-01 AXA Tower</u> <u>Singapore 068811</u>
Contact Person	Chew Hsiao Tong
Contact Number	<u>6742 3197 / Fax: 6741 4108</u>
Date	07 Jan 2019

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 22 January 2019 9:31 AM
To: 'KADRI Mateen'
Cc: Admin A; ANG Richard
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to forward a copy to us for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: KADRI Mateen <mateen.kadri@axa.com.sg>
Sent: Friday, 4 January 2019 4:23 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

As of 04/01/2019, our insured had yet to file an accident report.

Thank you.

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Friday, January 04, 2019 9:12 AM
To: KADRI Mateen <mateen.kadri@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Dear Sirs/Mdm,

Hsiao Tong (LKKAuto)

From: KADRI Mateen <mateen.kadri@axa.com.sg>
Sent: Wednesday, 23 January 2019 10:11 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A; ANG Richard
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3
Attachments: GIA REPORT OF FBJ1337X.PDF

Hi,

Insured reported, report as attached for your necessary actions.

Thank you.

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Tuesday, January 22, 2019 9:31 AM
To: KADRI Mateen <mateen.kadri@axa.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

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Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <Request for Insured GIA Report> C0462451; Insured Veh: FBJ 1337X; Third Party Veh: SKS 3063T; DOA: 04/12/2017 *LKK REF: CC4/AXA17023441/Upa3

Hi,

Print Received Message

This mail is associated with :

***SKS3063T (C0462451)**
[FBJ1337X]

TP
NEO KWEE CHONG
Dec 4 2017 5:00PM
[SURENDREN S/O VIJAYA LUXMIE]
Soc Leon Motor Works

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 13/04/2019 11:23 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$2950.00) - SKS3063T - Claim Handler: Richard Ang

Approved:2950.00.

Print Sent Message

This mail is associated with :

***SKS3063T (C0462451)**
[FBJ1337X]
TP
NEO KWEE CHONG
Dec 4 2017 5:00PM
[SURENDREN S/O VIJAYA LUXMIE]
Soc Leon Motor Works

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 24/01/2019 08:27 AM.
To richard.angbs@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject <MANDATE IA> - C0462451 [ACCIDENT INVOLVING FBJ 1337X(OI) & SKS 3063T(TP) ON 04/12/2017]

Dear Sirs/Mdm,

OI had reported the accident. Kindly remove the yellow tag in Merimen.

Liability: 100%. Insured rear-ended third party. Inform OI about third party claim. Agreed to settle at best and aware NCD issue.

We seek your mandate at \$2,950.00(all-in).

Mandate IA had been uploaded in Merimen.

Kindly let us have your approval/instruction.

Hsiao Tong



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

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 24.01.2019

Survey Details:

Date of loss	04.12.2017
Date of appointment	08.12.2017
Date of survey	11.12.2017
Location of survey	SOC LEON MOTOR WORKS

Vehicle Details:

Claim Type:	Third party
Vehicle number	SKS 3063T
Make and Model	Honda Civic (1598cc)
Date of registration	06.04.2015
Excess	NIL
Market Value/ Book Value	\$ 80,000.00 (est)
Parf/COE Rebate	\$ 59,975.00 (est)
Nett Value/ ERV	\$ 20,025.00 (est)

Repair details:

Initial Estimate	\$ 4,259.76
------------------	-------------

Proposed/Revised repair cost:

Parts	\$ 1,963.36
Check items (estimate)	NIL
Labour	\$ 1,410.00
Supplementary	NIL
Total	\$ 3,373.36
Lump Sum(if applicable)	\$ 2,650.00

Number of days for repair	<u>4</u>
---------------------------	----------



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

31 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Remarks:

--

Mandate:

Liability(TP)	100%	
Proposed repair cost	\$ 2,650.00	
Loss of use	NIL	
Loss of rental	\$ 300.00	(3days x \$100.00)
Loss of income	NIL	
LTA/GIA search fees	NIL	
Others	NIL	
Proposed Total	\$ 2,950.00	

Jia Le (LKK Auto)

From: slmoi <slmoi@singnet.com.sg>
Sent: Monday, 6 May 2019 1:34 PM
To: Jia Le (LKK Auto)
Subject: RE: Your Ref: SKS3063T *Our Ref: CC4/AXA17023441/Upa3 [ACCIDENT INVOLVING FBJ1337X & SKS3063T ON 4/12/2017]
Attachments: IMG_20190503_0003.jpg

Hi Carlor,

Please find attached signed DV for your kind attention.
Looking forward to receive your payment soon.

Best Regards,
Irene Leong
SOC LEON MOTOR WORKS
Tel : 67477858

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Friday, 3 May 2019 1:45 PM
To: slmoi@singnet.com.sg
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Your Ref: SKS3063T *Our Ref: CC4/AXA17023441/Upa3 [ACCIDENT INVOLVING FBJ1337X & SKS3063T ON 4/12/2017]

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We confirm settlement as follows: -

1. Cost of Repair (w/GST)	\$ 2,650.00
2. Loss of Rental (3days x \$100)	\$ 300.00
TOTAL	\$ 2,950.00

Please duly sign the DV enclosed and return to us (LKK) for our necessary action.

"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."

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

REPAIRING OF
MOTOR VEHICLES,
PANEL BEATING,
WELDING, SPRAYING,
INSURANCE AGENT,
CLAIMS
DEALING IN 2ND
HAND VEHICLE.

速 良 摩 哆
SOC LEON MOTOR WORKS

AUTOBAY @ KAKI BUKIT
1 Kaki Bukit Ave 6, Blk D, #01-91, Singapore 417883
Tel: 6747 7858, 6747 2343 Fax: 6742 0012
E-mail: slmoi@singnet.com.sg
Reg No. 206639/00K

修理汽車貨車兼
打嗎甲燒好噴漆
代理保險：車禍
賠償及買賣汽車

15 December 2017

The Motor Claims Department
AXA Insurance Pte Ltd
8 Shenton Way #27-01
AXA Tower
Singapore 068811

Dear Sir/Madam,

**RE: ACCIDENT ON 04/12/2017 ALONG JALAN RIANG INVOLVING YOUR INSURED'S
VEHICLE FBJ 1337 X AND OUR CLIENT'S VEHICLE SKS 3063 T**

We are assisting our client, Mr Neo Kwee Chong, the owner of vehicle no. SKS 3063 T in the above matter.

Please note that the above accident was caused by the driver of vehicle no. FBJ 1337 X which was insured with you at the time of accident. As a result of the accident, our client's vehicle has suffered damages and was put to loss and expenses as follows:

1) Repair cost	S\$ 2,650.00
2) Rental fee (as per attached bill)	S\$ 300.00
TOTAL	<u>S\$ 2,950.00</u>

We enclosed herewith all relevant documents for your perusal.

Hope to receive your reply soonest possible.

Yours faithfully


SOC LEON MOTOR WORKS

Encl. Final repair bill/Letter of Authority
Cert of Insurance/Rental contract
Motor Accident Report



Auto
Consultants
Pte Ltd

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

24 JAN 2019

SURENDREN S/O VIJAYA LUXMIE
BLK 130A CANBERRA CRESCENT
#03-427
SINGAPORE 751130

Dear Sir/ Mdm

OUR REF : CC4/AXA17023441/Upa3

YOUR REF : FBJ 1337X

**ACCIDENT INVOLVING FBJ 1337X AND SKS 3063T ALONG/AT JALAN RIANG ON
04/12/2017**

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 SOC LEON MOTOR WORKS acting on behalf of the owner of SKS 3063T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view 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 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.

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

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

AUTHORISATION TO ACT

I, Neo Kwee Chong ("the third party claimant") of 136 Serangoon Ave 3 #11-21 The Scala ^{S554476} (address), owner of SKS 3063T (vehicle no.) hereby authorize Soc Leon Motor Works ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. SKS 3063T that was damaged pursuant to the accident which occurred on 4/12/17 (date) along Jalan Riang (location) involving vehicle no/s SKS 3063T & FB1/337X ("the accident").

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

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

Dated this 11th (day) of Dec (month) 2017 (year)

X M
Signed by "the third party claimant"
(with company stamp if applicable)

達 良 摩 嘜
SOC LEON MOTOR WORKS
AUTOBAYMARK BUKIT
1 Kaki Bukit Avenue 6 #01-01
Singapore 417883
Tel: 6747 7858, 6747 2343
Signed by "the workshop"
(with company stamp)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBJ 1337X	(Insd veh)	Model: HONDA CIVIC 1.8 A
	SKS 3063T	(TP veh)	
Date of Accident/ Time:	04/12/2017		

Repair Estimate	: \$	4,259.76	
Final Repair Cost	: \$	2,850.00	
Loss of Use	: \$	-	days at \$ per day
Rental (if any)	: \$	300.00	3 days at \$100.00 per day
LTA / GIA Search Fee	: \$	-	
Others:	: \$	-	
	: \$	-	
Final Settlement Sum	: \$	2,850.00	

Payee Name: Soc Leon Motor Works

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: <input checked="" type="checkbox"/> Yes / No BOLA Scenario No: 27
	BOLA Liability: 100 (%)	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.

SOC LEON MOTOR WORKS
AUTOBAY@KAKI BUKIT
 1 Kaki Bukit Avenue 6 #01-91
 Singapore 417883
 Tel: 6747 7858, 6747 2343

Signature of workshop representative / Workshop stamp
 Name of Representative: *Jacky*
 Date: *03 MAY 2019*

CLS

Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: *JK/19*
 Date: *7/1/19*

Signature of AXA's surveyor/representative:
 Name of AXA's surveyor / Representative:
 Date: *21/5/2019*

REPAIRING OF
MOTOR VEHICLES,
PANEL BEATING,
WELDING, SPRAYING,
INSURANCE AGENT,
CLAIMS
DEALING IN 2ND
HAND VEHICLE

速 良 摩 哆
SOC LEON MOTOR WORKS

AUTOBAY @ KAKI BUKIT
1 Kaki Bukit Ave 6, Blk D, #01-91, Singapore 417883
Tel: 6747 7858, 6747 2343 Fax: 6742 0012
E-mail: slmoi@singnet.com.sg
Reg No. 206639/00K

修理汽車貨車兼
打嗎甲燒奸噴漆
代理保險：車禍
賠償及買賣汽車

MR NEO KWEE CHONG

DATE: 15/12/2017

DOA: 04/12/2017

INVOICE NO : 7981

REPAIR COST FOR VEHICLE NO. SKS 3063 T (HONDA CIVIC)

LUMP SUM AT COST OF REPAIR

\$ 2,650.00

速 良 摩 哆
SOC LEON MOTOR WORKS

.....
Authorised Signature

永利盛控股(私人)有限公司
YONG LEE SENG HOLDINGS PTE. LTD.
(Co. Reg. No. 200706230N)

HEAD OFFICE : No. 2 Irving Road, Paya Lebar Area & Shared Car Centre, Singapore 369521
TEL : 6841 7757 FAX : 6841 7707
BRANCH : 01 Ubi Ave 2 #01-05 AMS, Singapore 408606
TEL : 6844 0123 FAX : 6844 1018

AGREEMENT NO YLSH/LA0676
DATE 11-Dec-17

CUSTOMER CONTRACT

PARTICULARS OF HIRER			VEHICLE DETAILS			
NAME	NEO KWEE CHONG		VEHICLE NO	SLR 3390 S		
COMPANY NAME			COLOR	RED		
NOO/PASSPORT/DOC	S1805032C		MAKE & MODEL	DAIHATSU		
ADDRESS	136 SERANGOON AVENUE 3 #11-21 SINGAPORE 554476		ENGINE NO	2048824		
DATE OF BIRTH	15/8/1967		CLASS NO	JDAJ210G001068450		
CONTACT			DATE OF REG	15/8/2008		
EMAIL			PASSENGER CAPACITY	4		
			FUEL CAPACITY	1495CC/-		
DEPARTMENT	RENTAL / LEASE PERIOD	HIRED PERIOD	DELIVERY DATE	RETURN DATE	DELIVERY TIME	RETURN TIME
RENTAL	11/12/2017 - 13/12/2017	3 Days	11/12/2017	13/12/2017		4 10 PM
QTY	PAYABLE	DESCRIPTION		UNIT PRICE	DATE OF PAID	TOTAL AMOUNT
	BY NETS / CASH / VISA					
1.00		BOOKING FEE				
1.00		DEPOSIT				
1.00		RENTAL (\$100/-Daily)		\$ 300.00		\$ 300.00
(with 1 month advance upon commencement of Agreement)						

EXCESS

SECTION 1	\$	2,000.00
SECTION 2	\$	1,500.00
WINDSCREEN	\$	100.00

REMARK : C/O KEVIN YLSH (Accident Claim for the Vehicle No : SKS3063T Honda Civic L6 A)

STRICTLY NO TERMINATION !!!

SUB TOTAL

\$

By signing on below, you acknowledge that you have read, understood and agree that the hire of the vehicle by YONG LEE SENG HOLDINGS PTE. LTD. To you is governed by the terms of this hire agreement and the standard terms and conditions of hire agreed.

DISCOUNT

ACTUAL DEPOSIT

TOTAL \$ 300.00

STRICTLY NO TERMINATION !!!

N.B. * All cheques payment are to be crossed and make payable to "YONG LEE SENG HOLDINGS PTE. LTD."

* All Clients data will be kept confidentially.

Executed by the Parties on the above date.

Signed for and on behalf of

YONG LEE SENG HOLDINGS PTE. LTD.

Authorised Signature

Signed by / for and other behalf

THE HIRER

Hirer's Signature

(Please stamp & sign in the case of Corporate Hirer)

THANK YOU FOR YOUR BUSINESS

Schedule

This is a leasing Agreement made between us, **YONG LEE SENG HOLDINGS PTE LTD** (RC No. 310706236N) (hereinafter referred to as "YLS" which shall include its successors-in-title and assigns), identified as the Lessor and having our registered address at 61 Ubi Ave 2 #03-05 Automobile Megamall, Singapore 408898 AND YOU, the person(s) identified as the (hereinafter referred to as "YOU" which shall include your successors-in-title and assigns):-

TERMS AND CONDITIONS

IT IS NOW AGREED AS FOLLOWS:-

1. Leasing

YLS agrees to lease to You and You agree to accept the lease of the Vehicle described in the Schedule above on the terms and conditions set out in this Agreement including the Schedule.

2. Lease Period and Renewal

- (a) The lease shall commence from the Commencement Date, and shall continue for the duration of the Lease Period subject to any early termination in accordance with the terms and conditions of this Agreement.
- (b) During the Lease Period, You shall not exceed the Maximum Mileage stated in the Schedule. You will be charged an additional sum at the rate stated in the Schedule for any additional mileage or part thereof above the Maximum Mileage and YLS reserves the right to terminate the Agreement in the event that You exceed the Maximum Mileage. YLS shall not be obliged to provide any maintenance, servicing, repairs, change of tyres or replacement vehicle in the event that You exceed the Maximum Mileage.
- (c) Provided that there is no breach or non-observance of any of the terms of this Agreement, You may, subject to YLS's approval, have the option to renew the Lease Period on the same terms and conditions (except this clause for renewal, the Excess for Vehicle Damage, the extended Lease Period and the Monthly Lease Charge, all of which shall be mutually agreed upon between YLS and You). To exercise the aforesaid option to renew, You MUST give to YLS at least two (2) months' notice in writing of your intention to renew before the expiration of the current Lease Period failing which the option shall lapse and YLS will be free of all obligations whatsoever to grant to You further Lease Period.

3. Deposit Payment

- (a) You shall pay a Deposit upon signing this Agreement as a security deposit for the due performance of all your obligations under this Agreement. Upon the termination of this Agreement and if You should duly perform and observe the covenants, conditions, stipulations, undertakings and agreements contained herein, the Deposit shall be returned to You free of interest.
- (b) YLS shall be entitled to (but not obliged) at any time during or after the Period of Hire to apply the Deposit or any thereof towards the discharge wholly or in part of your obligations, but You shall not be entitled to set off any part of the Deposit against any rental or its other obligations. It is also provided always that such forfeiture or deduction shall not in any way prejudice, impair or affect any right or claim against You to which YLS may be entitled to. In any such event, You shall, upon demand, forthwith pay to YLS such sum as shall restore the Deposit to its full amount. Any sum received by YLS thereon shall be deemed and treated as forming part of the Deposit.
- (c) The Deposit shall not be deemed to be or treated as payment of the Monthly Lease Charges nor shall You be permitted to deduct or set-off the Deposit or part thereof from any Monthly Lease Charges or any other amounts due or payable by You to YLS.

Lessor	You

4. **Delivery of Vehicle**

You shall:

- (a) Take collection of the Vehicle at the stated address in this Agreement upon notification by YLS that the Vehicle is ready for collection. If You refuse or are unable to do so for any reason within seven (7) days after the date of the said notification, YLS will be entitled to (but will not be bound to do so) terminate this Agreement and You shall be liable to YLS for all losses suffered by YLS as a consequence of your breach; such loss and damages shall be determined as stipulated under Clause 20 below. YLS shall be entitled to forfeit the Deposit without notice to You as compensation for your breach).
- (b) Inspect the Vehicle upon taking collection and notify YLS forthwith of any defect by stating the same in writing. If You fail to notify YLS of any visible defect or damage at the time of collecting the Vehicle or within (3) days of discovering any latent defect or damage not visible at the time of collecting the Vehicle, the Vehicle shall be deemed to have been inspected by You and delivered to You in a good roadworthy and satisfactory condition. You acknowledge that upon taking delivery of the Vehicle, You have inspected the Vehicle and all conditions and warranties relating to the condition of the Vehicle, whether express or implied, as to the fitness or suitability for the particular or any purpose for which You have leased the Vehicle which are expressly excluded.

5. **Lease Payments**

- (a) During the Lease Period, You shall pay to YLS in full without demand or invoice, free of any deductions or set-off whatsoever, the Monthly Lease Charges. Payment of the Monthly Lease Charges shall commence on Commencement Date and the subsequent monthly payments of the Monthly Lease Charges shall be due and payable in advance on the same date as the Commencement Date, every month thereafter and throughout the duration of the Lease Period.
- (b) Punctual payment is an express condition of this Agreement and You shall be deemed to have repudiated this Agreement if any Monthly Lease Charges or part thereof shall remain unpaid for more than seven (7) days after becoming due (whether or not any formal demand has been made).
- (c) All payments must be made to YLS at the address as stated in the Schedule or at such other address as YLS may from time to time communicate to You. Any payment sent to YLS by post will be at your own risk and proof of postage will not be accepted as proof of receipt.
- (d) Your liability to pay the Monthly Lease Charges will be a continuing obligation notwithstanding any other provision in this Agreement or that the Vehicle is unavailable for use, unless such unavailability is due to YLS' wilful default.
- (e) Subject to Clause 2(b), the charges for any additional mileage or part thereof above the Maximum Mileage shall be paid within seven (7) days after demand.

6. **Late Payment Charges**

In addition, and without prejudice to YLS' right of action and remedies under this Agreement, if the Monthly Lease Charges or any other charges, sums or expenses due to YLS are not be paid on due date (whether formally demanded or not), You shall pay to YLS interest at the rate of 1.5% per month on such overdue Monthly Lease Charges and other charges, sums or expenses from the date or dates when the same falls due up to the date of actual payment (both before and after judgment). Any payment received by YLS will be appropriated first towards the interest payment and other charges due and lastly towards the payment of the Monthly Lease Charges.

7. **Custody and use of the Vehicle**

You represent and warrant to YLS that from the Commencement Date and throughout the Lease Period:

Lessor	You

- (a) The legal and beneficial interest over the Vehicle shall remain at all times with YLS. In this regard, You shall not cause, permit or suffer the Vehicle to pass out of your custody, possession or control, not to part with the possession nor to lend, sell, let, charge or in any way deal with or dispose of or attempt to deal with or dispose of the Vehicle; not to represent yourself to be the owner, nor to hold yourself out as being so, not to do or suffer any act or thing to be done whereby You may be reputed to be the owner of the Vehicle, not to take or send or use the Vehicle or permit the same to be taken or sent out of or used outside Singapore without YLS' consent, and not to transfer the registration of the Vehicle;
- (b) To keep the Vehicle properly and safely housed and garaged at the address stated in this Agreement; to obtain YLS' consent in writing prior to any change of the place where the Vehicle is housed or garaged and to pay duly and punctually the rent, rates, taxes and other outgoing by You in respect of the premises where the Vehicle is kept and to produce on demand to YLS the receipts for these payments;
- (c) YLS' consent to your possession of the Vehicle shall continue until the day prior to any of your landlord threatening or taking of any steps to levy a distress for rent. YLS' consent shall be deemed for all purposes to have been withdrawn on such preceding day notwithstanding that YLS may not have recovered possession of the Vehicle prior to the date on which the distress is levied. If any of your landlord threatens or takes any steps to levy a distress for rent upon the Vehicle, this Agreement shall automatically determine and come to an end;
- (d) Ensure that the authorized drivers named in the Schedule above be duly licensed and holding a valid driver's license as required under Singapore law;
- (e) Use the Vehicle solely for such personal, social, domestic, and work-related purposes as approved by YLS;
- (f) Warrant and undertake that the Vehicle is not used, nor permit the Vehicle to be used, for any purposes for which the Vehicle is not designed or leased, including but not limited to using the Vehicle for hire, driving tuition, towing, racing, pace making, competing in any rally or any form of motor sports or for any illegal purpose whatsoever;
- (g) You shall not have or be deemed to have any authority to pledge YLS' credit for the repair or replacement of the Vehicle or any parts thereof or otherwise or to create lien upon the Vehicle for any other purpose whatsoever;
- (h) Not to use the Vehicle or permit or suffer the same to be used contrary to any written law and rule or regulations or laws made thereunder or for any unlawful purpose;
- (i) Warrant and undertake that the Vehicle will be handled in a skillful and proper manner by You and the authorized drivers named in the Schedule. You have informed YLS in writing that You and the authorized drivers named in the Schedule are nominated person(s) stated in the insurance proposal (collectively, "Nominated Person") who shall be competent to use the Vehicle (including being duly licensed and holding a valid driver's license as required under the law), and the Nominated Person shall not use the Vehicle beyond its specified capabilities or otherwise than for its original purpose or function;
- (j) Warrant and undertake that the Nominated Person shall not be less than 22 years of age and not more than 60 years of age, not have less than 2 years of satisfactory driving experience, and hold a valid Singapore driving license for the Vehicle and, where the Vehicle is a PA registered vehicle, hold a valid vocational PA, and shall not be suffering from any physical infirmity or uncorrected defective vision or hearing;
- (k) Observe and comply with all requirements, instructions and directives of the Government authorities as well as all statutory provisions, regulations, rules, and by-laws for the time being in force in connection with the possession and use of the Vehicle and shall not transfer the registration of the Vehicle from the Land Transport Authority;

Lessor	You

- (l) Keep the Vehicle free from distress, execution or any legal process;
- (m) Assume all responsibility, liability and risks for the Vehicle and the custody and the use thereof and for all injuries to or deaths of persons and damage to property however caused by or arising from the Vehicle or negligence use thereof whether any such injury or death be that of your agent or employee or any third party and such damage be to your property or any third party;
- (n) Indemnify YLS against all fines, penalties and liabilities imposed on YLS or arising in respect of any non-compliance or contravention of any transport, traffic, immigration, customs or other law or regulation, together with any cost or expense relating thereto (included legal costs on a full indemnity basis) incurred by YLS;
- (o) Where the Vehicle is a Passenger Vehicle, the Vehicle is allowed for use in Singapore and West Malaysia (subject to prior written approval from YLS) only. Where the Vehicle is a Commercial Vehicle, the Vehicle is allowed for use in Singapore only;
- (p) For travel to West Malaysia (for passenger vehicles only). You are required to inform YLS in writing and obtain YLS' consent at least 48 hours before departure;
- (q) You shall bear the cost of the repair or rectification of any damage to the Vehicle resulting from negligence or improper use of the Vehicle by You or any person permitted by You to use the Vehicle;
- (r) Install, pay for and reimburse YLS all costs incurred in respect of the supply, fixing and use of any accessories, extras or additions which may be fitted to the Vehicle at your request or by You;
- (s) You shall not remove or interfere with any identification marks or plates affixed to the Vehicle or attempt or purport to do so nor permit the same;
- (t) You shall not deface the paintwork or bodywork of the Vehicle nor add or erect any painting, sign-writing, lettering, or advertising to or on the Vehicle; and
- (u) You shall not make any alterations, additions, or improvements to the Vehicle or any changes of the working order or function thereof without YLS' prior written consent. Where such written consent is given, You shall be liable to YLS for all costs and expenses to reinstate the Vehicle to its original state upon the termination of this Agreement. All additions, replacements or improvements made to the Vehicle (with or without our consent) shall be deemed to form part of the Vehicle and be our property and be subject to the terms and conditions of this Agreement.

8. Articles in the Vehicle

If the Vehicle is repossessed or returned, YLS shall not be responsible or liable for any property or article alleged to have been left in the Vehicle by You or any third party. Should any such property or article be found in the Vehicle by YLS, then unless the same is collected within seven (7) days after the date of the Vehicle repossessed or returned (whether or not any formal demand has been made), YLS shall be at liberty to sell the property or article, to any person and at any time and price as YLS and in YLS absolute discretion deem fit and the net proceeds thereof will be credited to your account. If the said property or articles cannot be sold within a reasonable period, YLS may dispose of the same in whatever manner YLS deem fit. You shall have no claim whatsoever against YLS and You shall hold YLS harmless and indemnify YLS in full against any claim by a third party for any property or articles so sold or disposed of as aforesaid.

9. Maintenance and Service/Access to the Vehicle

- (a) YLS may from time to time, arrange to have such periodic inspections, routine maintenance, service and testing performed in respect of the Vehicle. In order to facilitate the same, You shall deliver up the Vehicle or allow the Vehicle to be collected by YLS for such purposes.

Lessor	You

- (b) YLS shall pay for repairs and replacements of parts which may be recommended due to fair wear and tear. You shall pay for any maintenance, servicing, repairs, or replacement of parts caused by your negligence, failure to use the Vehicle for its proper purposes or breach of your obligations herein.
- (c) You shall permit YLS and any person(s) authorized by YLS to enter the car park or the premises at or in which the Vehicle is from time to time parked or kept to inspect, test, adjust, repair or replace the Vehicle.
- (d) You agree that during the Lease Period, YLS is only obliged to replace one set of battery and one set of tyres for the Vehicle for each year (i.e. 12 months) starting from Commencement Date. YLS will procure and install the tyres at its designated workshop. Any additional batteries, tyres, or batteries or tyres purchased from or installed by external sources shall be at your own cost.
- (e) You agree that during the Lease Period and subject to the Maximum Mileage, YLS is only obliged to provide routine maintenance and servicing for the Vehicle once each year (i.e. 12 months) starting from Commencement Date or after every 100,000 km mileage, whichever earlier. All such routine maintenance and servicing shall be at YLS's cost unless necessitated by your negligence, failure to use the Vehicle for its proper purposes or breach of your obligations herein. Such maintenance and servicing does not cover repairs or replacement of parts, save for fair wear and tear.

10. Loss and Damage

You shall indemnify YLS and keep YLS indemnified against damage, loss or destruction of the Vehicle howsoever the same may arise notwithstanding that such damage, loss or destruction occurred without any fault on your part, fair wear and tear excepted.

11. Defects of the Vehicle

YLS shall not in any way be liable in contract or tort or otherwise, or any loss, injury or damage sustained by You or any other person by reason of manufacturing or other defect in the Vehicle whether such defect be latent or apparent on examination and YLS shall not be liable for any claim made against You by a third party for such loss, injury or damage.

12. Consequential Losses

YLS shall not be liable nor responsible for any consequential loss or damage due to or arising from any accident, breakdown or stoppage of the Vehicle arising from any cause whatsoever.

13. Indemnity

You shall indemnify YLS against and hold YLS harmless from any and all claims, actions, suits, proceedings, costs, expenses, damages and liabilities (including legal costs on an indemnity basis) arising out of, connected with or resulting from this Agreement and the Vehicle including but not limited to the possession, presence, use, operation, repossession or return of the Vehicle and enforcement of the terms of this Agreement.

14. Accidents/Breakdown

- (a) If the Vehicle is involved in an accident resulting in injury to persons or damage to property or the Vehicle, You shall immediately notify YLS and the police and other relevant authorities in writing. You shall not admit liability, or make any compromise, offer, and promise of payment, payment of fine or indemnity without written instructions from YLS, YLS' solicitors or YLS' insurance company. You shall arrange for the Vehicle to be delivered to YLS' authorised workshop or such other designated place as YLS may inform You from time to time at your own cost and expense and, without prejudice to any other provisions in this Agreement, You shall only be entitled to the use of the Vehicle upon YLS acknowledging that the Vehicle is ready for your collection.
- (q) If the Vehicle breaks down due to wear and tear during the Lease Period, recovery and replacement

Lessor	You

services will be provided to You up to 3 times within each year (i.e. 12 months) of the Lease Period, the first year commencing from the Commencement Date. A replacement vehicle ("Replacement Vehicle"), subject to availability and not necessarily of the same make, model and age, will be provided to You if the Vehicle is not available to You for more than 24 hours. The Replacement Vehicle shall be solely for your use (subject to the terms and conditions herein as if the Replacement Vehicle is the Vehicle). YLS may at its discretion from time to time withdraw any Replacement Vehicle and substitute with another vehicle. You shall return the Replacement Vehicle immediately upon notification by YLS to You that the Vehicle is ready for your collection.

- (i) If the reporting of the accident submitted by You to the police or any other relevant authorities is not in form and/or content to YLS' satisfaction for any reason whatsoever, You shall make such further report to the police or the relevant authorities as may be directed by YLS containing such matters as YLS may require or directed by YLS. In addition, You shall provide such drawings, information or assistance as YLS or YLS' insurers may require at any time and from time to time. If You fail, refuse or neglect to make such further report, or provide such drawings, information or assistance for any reason whatsoever, You shall bear all the costs and expenses incurred by YLS to repair the Vehicle to YLS' satisfaction.
- (s) YLS shall not be liable for any costs and/or expenses incurred for the traveling party to obtain alternative passage back to Singapore, or any traveling within Malaysia in the event the Vehicle breaks down or is involved with an accident and no replacement vehicle will be provided under any circumstances. You shall be liable for additional excess liability and shall be responsible for return of the Vehicle back to Singapore at his own cost irrespective of any other conditions specified in this Agreement.
- (t) You shall be wholly responsible and liable for the use of the Vehicle in Malaysia and any loss, damage, cost or expense, injury or death arising from subsequent breakdown or accident of the Vehicle in Malaysia.
- (u) If You fail to obtain prior written approval from YLS for the trip into Malaysia, there shall be no insurance coverage for the Vehicle and You shall be fully liable for all cost, damage, loss, injury or death arising or incurred during the trip.

15. **Insurance**

- (a) During the Lease Period, YLS is only obliged to insure the Vehicle against the risks described in sub-paragraph (c) below and up to the Maximum Mileage. You shall be fully responsible for any loss or damage not covered by the insurance. You shall apply for the insurance with an insurance company approved by YLS. The insurance will only cover the Vehicle while in your possession or the Nominated Person's possession arising in the course of use of the Vehicle. For the avoidance of doubt, the insurance cover is solely for YLS' benefit and any insurance proceeds or benefits received shall not reduce or release You from your liabilities to YLS. You shall be liable to YLS for the Excess Amount as stated in the Schedule on a per accident per claim basis in respect of the risks described in sub-paragraph (c) below during the Lease Period and subject to the Maximum Mileage. In addition, You shall further be liable to YLS for any increase in insurance premiums arising from any claims made to the insurers during the Lease Period.
 - (i) In the event the Vehicle is lost or damaged (whether arising from any accident, theft, vandalism, or forfeiture or confiscation by government authority or otherwise) and is considered by YLS or YLS' insurers as a total loss (loss or damage beyond repair), You shall pay YLS the full cost of the Vehicle or the cost of obtaining an equivalent replacement vehicle as well as compensate YLS for the loss of use (rentals) of the Vehicle for the period required to obtain the replacement vehicle plus all administrative and miscellaneous charges including legal costs on an indemnity basis.
 - (ii) In an event when the Vehicle is damaged (whether arising from an accident or otherwise) and is considered by YLS or YLS' insurers as not a total loss (damage repairable), You shall pay YLS the cost of all repairs on the Vehicle and as well as compensation to YLS for the loss of use (rentals) of the Vehicle for the period required to repair the Vehicle.

Lessor	You

plus all reasonable administrative and miscellaneous charges including legal costs on an indemnity basis. No replacement car will be provided in this instance.

- (b) The premium payable for effecting such insurance shall be borne by YLS.
- (c) Subject always to your liability to YLS for the Excess Amount as stated in the Schedule on a per accident per claim basis during the Lease Period, it is hereby acknowledged and agreed that the insurance effected by YLS will only cover:-
 - (i) Third Party injury and death claims (unlimited); and
 - (ii) Third Party Property Damage up to a sum of S\$500,000.00
- (d) This insurance policy does not cover and will be automatically cancelled for any one driving under the influence of alcohol, intoxicants, medication or drugs which will affect his or her ability to drive or operate the Vehicle and any other exceptions and restrictions as provided in the insurance policy. You will be fully responsible and liable for all loss, damage, cost, injury or death relating to the Vehicle and any Third Party claims.

16. Excess Mileage

- (a) Any mileage covered by a replacement vehicle at any time used in place of the Vehicle shall be added to the total mileage covered by the replaced Vehicle for the purpose of the calculation of excess mileage additional rental.
- (b) On the anniversary of the Commencement Date, You shall provide to YLS the written details of the then correct odometer reading for the Vehicle. YLS reserves the right to inspect the Vehicle from time to time to verify such readings.
- (c) In the event that the odometer on the Vehicle ceases to function properly or if YLS or the manufacturer's seal on the odometer of the Vehicle is or has been interfered with, YLS shall be entitled to estimate the mileage covered by the Vehicle for the period during which the odometer shall have failed to function or in the event of any interference as aforesaid.

17. Termination by You

- (a) Subject to the provisions below, You may at any time before the expiry of the Lease Period and after the Fixed Term as stated in the Schedule has expired, terminate this Agreement by giving YLS not less than one month's notice in writing.
- (b) The notice given under Clause 17(a) shall be accompanied by payment of such sums as shall be equivalent to:-
 - (i) All arrears of the Monthly Lease Charges, late payment charges and other sums accrued due and unpaid at the date of termination;
 - (ii) Damages for early termination calculated as the aggregate sum of Monthly Lease Charges for the remainder of the Lease Period. You hereby agree that these damages are genuine estimates of the losses and damages suffered by YLS by reason of your early termination of this Agreement; and
 - (iii) the costs of all repairs and reinstatement required to be done to the Vehicle to put it in a condition in which the Vehicle was first obtained by You under this Agreement, save for fair wear and tear.
- (c) Notwithstanding the aforesaid provision, in the event You cease operations in Singapore, all Nominated Persons leave your employment, or You purchase a direct replacement vehicle during the diplomatic term period as stated in the Schedule above, then provided that:-
 - (i) Fixed Term as stated in the Schedule has expired; and

Lessor	You

(ii) Proof (satisfactory to YLS at YLS' absolute discretion) from the relevant authorities of such cessation of operations in Singapore, termination of employment of the Nominated Person or proof of purchase of the replacement vehicle to be furnished to YLS.

You may give to YLS not less than 1 month's notice in writing or pay to YLS 1 month's Monthly Lease Charges in lieu thereof. Upon the expiry of such notice or upon receipt of such payment as previously mentioned in 17(b) above, this Agreement shall terminate and such termination shall be without prejudice to any right of action of YLS in respect of any antecedent breach of this Agreement.

18. Termination by YLS and Cross-Default

In the event You breach (a) any of the provisions of this Agreement, or (b) any term or any of your obligations to YLS under any other agreement, YLS may terminate this Agreement by giving You seven (7) days written notice and on such termination, this Agreement and the lease constituted herein shall determine and You shall no longer be in possession of the Vehicle without YLS' consent.

19. Automatic Termination

This Agreement shall automatically and without notice determine and thereupon You shall cease to be in possession of the Vehicle without our consent upon the occurrence of any of the following events:-

- (a) A bankruptcy application is filed or bankruptcy order made against You;
- (b) Being a company, You pass a resolution for winding up (otherwise than by reason of amalgamation or reconstruction), or have a winding up application filed or winding up order made against You;
- (c) You make any arrangement with your creditors or any assignment for the benefit of such creditors;
- (d) A receiver and/or manager or judicial manager is appointed over You or any of your assets or property;
- (e) Any distress or execution is levied or threatened against any of your property;
- (f) Any court, arbitration, criminal or other proceedings is commenced against You which is not discontinued after fourteen (14) days;
- (g) Any judgment or award is made against You which shall remain unsatisfied for more than fourteen (14) days;
- (h) You abandon the Vehicle;
- (i) The Vehicle is used in the commission of any offence, or if the Vehicle is forfeited; or
- (j) Upon the expiry of the Lease Period.

20. Your Liability on Termination by Us/Automatic Termination

Upon the termination of this Agreement, YLS shall be entitled to forfeit the Deposit without notice to You as compensation for your breach and You shall be liable to pay YLS (in addition to all other sums which shall be owing to YLS):-

- (a) All arrears of the Monthly Lease Charges accrued due and unpaid up to the date of termination plus late payment charges (both before or after judgment);
- (b) Damages for breach of this Agreement calculated as aggregate sum of Monthly Lease Charges for the remainder of the Lease Period. You hereby agree that these damages are genuine pre-estimates of the losses and damages suffered by YLS by reason of the early termination of this Agreement; and

Lessor	You

- (c) The costs of all repairs and reinstatement required to be done to the Vehicle to put it in a condition in which the Vehicle was first obtained by You under this Agreement, save for fair wear and tear.
- (d) All legal fees on an indemnity basis associated with the claim for any sums owing.

21. YLS Right to Repossess

For the purpose of taking possession of the Vehicle in accordance with this Agreement, You agree that YLS, its servants and agents shall be entitled to enter upon the premises or place occupied by You or in your possession in which the Vehicle may be found at the time of taking possession. Repossession fees of S\$300.00, and other costs and expenses (including legal costs and disbursements) incurred by YLS in regaining possession of the Vehicle shall be borne by You on a full indemnity basis.

22. Delivery Up of the Vehicle

Upon the termination of this Agreement, You shall at your own costs and expense and during business hours by prior appointment, deliver the Vehicle to YLS at the address stated above or at such other address within Singapore as YLS may specify or if required by YLS and hold the Vehicle available for YLS collection at your costs and expense. The Vehicle shall, in any event, be returned to YLS together with the user manual(s), instruction booklets and other similar documents, all accessories and fittings (including the stereo system), tools and any other items supplied with the Vehicle.

23. Prohibition Against Disposition

You shall not sell, assign, sub-let, pledge, mortgage, charge, encumber or part with possession or otherwise deal with the Vehicle or any interest therein nor create nor allow to be created any lien on the Vehicle whether for repairs or otherwise, and in the event of any breach of this Clause, YLS shall be entitled (but shall not be bound) to pay to any third party such sum as is necessary to procure the release of the Vehicle from any charge, encumbrance or lien and shall be entitled to recover such said sum from You forthwith.

24. Conditions, Warranties and Undertakings

No condition warranty or stipulation of any kind is given by YLS in respect of the Vehicle and all conditions warranties and stipulations expressed or implied statutory or otherwise of the Vehicle or as to the quality description or otherwise of the Vehicle or as to its fitness for any purpose are hereby expressly excluded.

25. Time shall be of Essence

Time shall be of the essence of this Agreement, both as regard the dates and periods mentioned and which may be substituted for them in accordance with this Agreement or by agreement in writing between the Parties.

26. Goods and Services Tax

You shall also pay to YLS in addition to any amount payable by You to YLS under this Agreement, any goods and services tax ("GST"), payable in respect of that amount (and references in this Agreement to that amount shall be deemed to include any such taxes payable in addition to it as and when applicable).

27. No Set-Off

You agree that YLS may at any time withhold and retain any monies due or owing to You by YLS and apply these monies in reduction of monies, dues or owing by You to YLS. All payments to be made by You to YLS shall be made in full without set-off against any Monthly Lease Charges, counterclaim, or any other deduction or withholding whatsoever unless such deduction or withholding is required by law in which event You shall make such further payment or payments to YLS to ensure that the amount actually received by YLS shall be equal to the amount YLS would have received had no such deduction or withholding been required.

28. Representations and Warranties

Lessor	You

Each of the Parties hereto makes the following representations and warranties to the other Party:

- (a) **Powers and authority:** It has the power to enter into and perform and has taken all necessary action to authorize the entry into, performance and delivery of this Agreement and the transactions contemplated by this Agreement.
- (b) **Legal validity:** This Agreement constitutes its legal, valid and binding obligation enforceable in accordance with its terms.
- (c) **Authorizations:** All consents, approvals, authorizations required or desirable in connection with the entry into, performance, validity and enforceability of this Agreement and the transactions contemplated by this Agreement have been obtained or effected and are in full force and effect.
- (d) You further represent and warrant to YLS that all statements made and particulars given by or on your behalf to YLS at present and in the future are and will remain true, complete and accurate.

29. Entire Agreement

This Agreement and the documents referred to herein embodies all the terms and conditions agreed upon as to the subject matter referred to herein and parties agree that no variations hereof shall be effective unless made in writing. This Agreement constitutes the final agreement between parties and supersedes and cancels in all respects of all previous agreements, indulgences and undertakings amongst the Parties, whether such is written or oral. The parties agree that in entering into this Agreement, they have not relied on any previous representations, agreements, indulgences and undertakings.

30. Variation

No variation of this Agreement shall be effective unless made in writing and signed by or on behalf of the Parties. Unless expressly agreed, no variation shall constitute a general waiver of any provisions of this Agreement, nor shall it affect any rights, obligations or liabilities under or pursuant to this Agreement which have already accrued up to the date of variation, and the rights and obligations of the Parties under or pursuant to this Agreement shall remain in full force and effect, except and only to the extent that they are so varied.

31. Illegality and Severability

In case any provision in this Agreement shall be, or at any time shall become invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not in any way affect or impair any other provision of this Agreement but this Agreement shall be construed as if such invalid or illegal or unenforceable provision had never been contained herein.

32. Indulgence and Waiver

- (a) No failure on the part of each Party to exercise, and no delay on its part in exercising, any right or remedy under this Agreement and no course of dealing between Parties shall be construed or operate as a waiver thereof, nor will any single or partial exercise of any rights or remedies preclude any other or further exercise thereof or the exercise of any other rights or remedies. The rights and remedies provided in this Agreement are cumulative and not exclusive of any other rights or remedies (whether provided by law or otherwise).
- (b) Any provision or breach of any provision of this Agreement may be waived only if the relevant Party so agrees in writing. Any waiver or consent given by the relevant Party under any provision of this Agreement must also be in writing. Any such waiver or consent may be given subject to any conditions thought fit by that Party and shall be effective only in the instance and for the purpose for which it is given.
- (c) Any liability to any Party under this Agreement may in whole or in part be released, compounded or compromised, or time or indulgence given, by a party in its absolute discretion as regard the other party without in any way prejudicing or affecting its other rights against the other Party under the same or a like liability.

Lessor	You

33. Legal and Expenses

You shall be liable to YLS and shall indemnify YLS for all costs and expenses (including legal costs on a full indemnity basis) incurred or suffered by YLS in the exercise of any of YLS' rights and remedies in enforcing any of the provisions of this Agreement including ascertaining the whereabouts of the Vehicle, or regaining possession of the Vehicle and preserving and storing the Vehicle thereafter and of any legal proceedings taken by YLS to enforce or attempting to enforce the provisions of this Agreement.

34. Notice

(a) All notice or other communication to be given under this Agreement shall be in writing. Any notice required or permitted to be given to You under this Agreement shall be validly given if sent by prepaid post to You at the address in the Schedule or to any business or your last known address and shall, if sent by post, be conclusively deemed to have been received by You the next day after the date of posting. You shall inform YLS of any change of address.

(b) You agree that the service of any writ of summons, statement of claim, statutory demand, bankruptcy application or any legal, enforcement or bankruptcy process, notice or document in respect of any claim, action or proceeding (including legal, enforcement and bankruptcy proceedings) may be effected by sending it by hand or by registered post to your address hereinabove stated, and such service of process shall be deemed to be good and effectual service on You notwithstanding that it is returned by the post office undelivered. Nothing shall affect YLS' right to serve process in any other manner permitted under any applicable law.

35. Authorization and Consent

By your execution of this Agreement, You hereby irrevocably authorize YLS to disclose any information relating to You and/or your authorized drivers if any including (without limitation) personal particulars and account details, lease charges and other sums due from You to YLS to any party as YLS deems appropriate for the purpose of or in connection with the subject-matter of this Agreement or to any court or tribunal, regulatory, supervisory or government or quasi-government authority or any part to whom YLS are under a duty as required by law to make such disclosure.

36. Assignment by YLS

(a) This Agreement shall be binding on and shall ensure for the benefit of each of the Parties and their respective successors-in-title and permitted assigns. You may not assign your rights without YLS' prior written consent.

(b) YLS shall be entitled to assign or otherwise deal with all or any of the rights under this Agreement including the right conferred on YLS to enter upon any premises whereupon the vehicle is situated to inspect the Agreement and to repossess the same and any assignment of this Agreement by YLS shall be deemed to include an assignment of all rights to enter and/or repossess and YLS shall be entitled to sell, transfer, mortgage, charge or encumber or otherwise dispose of the Vehicle subject to this Agreement.

37. Certificate of Indebtedness

Any demand, notification or certificate given by any of YLS' authorized officer specifying amounts due and payable under or in connection with any of the provisions of this Agreement shall, in the absence of fraud or manifest error, be final, conclusive and binding on You.

38. Contracts (Right of Third Parties) Act (Cap. 53B)

A person who is not a party to this Agreement shall have no rights to enforce any of its terms under the Contracts (Rights of Third Parties) Act (Cap. 53B).

39. Government Law and Jurisdiction

Lessor	You

This Agreement shall be governed by and construed in accordance with the laws of Singapore. You hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. If any portion of this Agreement is found to be unenforceable by a court of Singapore, the remainder of the agreement would still have full force and effect.

40. Interpretation

In this Agreement unless the context otherwise requires:

- (a) "the Vehicle" shall include all additions and accessories thereto and all replacements and renewals thereof whether made before or after the date of this Agreement.
- (b) The captions to the clauses of this Agreement are for references only and not an aid in the interpretation of the provisions of this Agreement.
- (c) Words importing the singular number shall include the plural number and vice versa.
- (d) Words importing only one gender shall include the other gender.
- (e) "Person" and "party" shall include any company, association, or body of persons corporate or unincorporated.
- (f) "Parties" means the parties to this Agreement and "Party" means any of them.
- (g) The expression "the lease" shall mean the lease created or effected under this Agreement.
- (h) If there is more than one hirer of the Vehicle named in this Agreement, all of such persons shall be jointly and severally liable for all your obligations and undertakings in this Agreement.
- (i) "Satisfactory driving experience" means actual driving experience with a vehicle on a road after the obtainment of a valid Singapore driving license.

IN WITNESS WHEREOF, THE OWNER AND THE HIRER HAVE EXECUTED THIS HIRE AGREEMENT AS OF THE DATE SET FORTH ABOVE.

YONG LEE SENG HOLDINGS PTE. LTED.



Authorized Signatory

SIGNED By :

Designation :

HIRER

Authorized Signatory & Company Stamp

SIGNED By :

Designation :

Lessor	You

...CLAIM SUBFOLDER...(Pending for Survey Report)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	11 Dec 2017		11 Dec 2017 10:29 Edit Adj Rpt	S\$2,650.00 Edit Estimates	S\$2,650.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by Insurer]									
Insured:	SURENDREN S/O VIJAYA LUXMIE, ID: S7921087J, Tel: +6590059720								
Main Claimant:	NEO KWEE CHONG, ID: S1805032C								
Vehicle Reg. No.:	SKS3063T	Date of Loss:	04/12/2017 17:00 - :59 [31 Months and 28 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / C0462451	Policy/Cover Note No.:	P1839638 (Third Party Only)						
Vehicle Reg. No. (Insured):	FBJ1337X	Policy No. (Claimant):	5090657136						
		Excess:	S\$0.00						
Repairer:	Soc Leon Motor Works (Kaki Bukit) 1 Kaki Bukit Ave 6, #01-91, AutoBay@Kaki Bukit, 417883 Kaki Bukit - Tel: 6747 7858								
Handling Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288 ... [Handled by Richard Ang]								
Claimant's Insurer:	NTUC Income Insurance Co-operative Ltd (HQ) - Tel:								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MARCUS CHUA] ... [Final Rpt due 20/12/2017]								
Adj Asg. Remarks:	ARC - YES								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> AXA_SG (13/04/2019): Alert - Adj Mandate Approved (S\$2950.00) - SKS3063T - Claim Handler: Richard Ang AXA_SG (11/12/2017): WP / New TP Assignment - /P1839638 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SKS3063T (C0462451)
[FBJ1337X]
TP
NEO KWEE CHONG
Dec 4 2017 5:00PM
[SURENDREN S/O VIJAYA LUXMIE]
Soc Leon Motor Works

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View View in Browser		
Letters/Correspondences														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)											Thumbnail	Print			
1	(Draft)	Third Party Express Settlement – Payment Breakdown										1	Edit				
Assessment Reports														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)											Thumbnail	Print			
1	12/12/17 17:34	Adjuster Immediate Advice										1	Load HTM				
Documentation														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	AXA Insurance Pte Ltd (HQ)											Thumbnail	Print			
1	08/12/17 13:48	EMAIL										1	Load PDF				
2	08/12/17 13:48	ESTIMATE										1	Load JPG	<input checked="" type="checkbox"/>			
3	08/12/17 13:48	GIA REPORT OF SKS3063T (TP) 1										1	Load JPG	<input checked="" type="checkbox"/>			
4	08/12/17 13:48	GIA REPORT OF SKS3063T (TP) 2										1	Load JPG	<input checked="" type="checkbox"/>			
5	08/12/17 13:48	GIA REPORT OF SKS3063T (TP) 3										1	Load JPG	<input checked="" type="checkbox"/>			
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)											Thumbnail	Print			
1	12/12/17 19:55	TP GIA REPORT										1	Load PDF				
2	13/12/17 09:10	TP ESTIMATE - MARKED										1	Load PDF				
3	26/06/18 08:27	EMAIL FROM AXA DD 25.06.2018										1	Load PDF				
4	26/06/18 08:27	Ltr to Insured -non reporting										1	Load PDF				
5	03/12/18 08:39	Letter to OI_NR-1st Reminder										1	Load PDF				
6	13/12/18 07:43	Letter to OI_NR 2nd Reminder dd 131218										1	Load PDF				
7	07/01/19 08:12	Letter to OI_NR Final Reminder dd 070119										1	Load PDF				
8	07/01/19 08:12	Fax to Traffic Police										1	Load PDF				
9	24/01/19 08:10	OI GIA REPORT_FBJ1337X										1	Load PDF				
10	24/01/19 08:14	LKK Survey Photos										1	Load PDF				
11	24/01/19 08:14	LKK Resurvey Photos										1	Load PDF				
12	24/01/19 08:26	PARF_COE REBATE										1	Load PDF				
13	24/01/19 08:26	Mandate IA dd 240119										1	Load PDF				
14	14/05/19 11:11	WORKSHOP INVOICE										1	Load PDF				
15	14/05/19 11:11	AUTHORISATION TO ACT FORM										1	Load PDF				
16	14/05/19 11:11	DS FORM										1	Load PDF				
17	14/05/19 11:11	LETTER TO OI										1	Load PDF				
18	14/05/19 11:12	RENTAL RECEIPT										1	Load PDF				

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)**Show Remarks To:** ☐ Handling InsurerNote: Remarks are private unless you show it to other parties.

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	FBJ1337X (Insd veh)	Model:	HONDA CIVIC 1.6 (A)
	SKS3063T (TP veh)		
Date of Accident:	04/12/2017		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Repair Estimate	:	\$	4,259.76	
Final Repair Cost	:	\$	2,650.00	
Loss of Use	:	\$		days at \$0.00 per day
Rental (if any)	:	\$	300.00	3 days
LTA / GIA Search Fee	:	\$	0.00	
Others:	:	\$	0.00	
	:	\$		
Final Settlement Sum	:	\$	2,950.00	

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability _____ 100 _____ (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ No BOLA Scenario No: _____

BOLA Liability: _____ (%) Assessed Liability (*): _____ (%)

** Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.*

Remarks _____

Payment Instruction: Payee's Breakdown			
1)	Soc Leon Motor Works	: \$	2,950.00
2)		: \$	

JOANNE LEE KHANG MIN

14 May
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AXA17023441/UPA3Q2

Date: 14/05/2019

REFERENCE

Handling Insurer: AXA Insurance Pte Ltd

Policy No:

P1839638

Claimant Vehicle No : SKS3063T

Insured Vehicle No :

FBJ1337X

Date of Loss: 04/12/2017

Nature of Claim:

TP

Claim No: C0462451

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SKS3063T

Make & Model: HONDA CIVIC, 1.6 (A)

Engine No: R16B25100073

Reg. Date: 06/04/2015 (Man. Year: 2014)

Chassis No: MRHFB1630FP000038

Colour: Maroon

Odometer: 50982 km

Engine Capacity: 1598 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 205/55Z R16

Rear Tyre Size: 205/55Z R16

Front Left Side: Michelin 6 mm

Rear Left Side: Michelin 6 mm

Front Right Side: Michelin 6 mm

Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,579.76	1,963.36	616.40	23.89
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,680.00	1,410.00	270.00	16.07
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	4,259.76	3,373.36	886.40	20.81
Approved Total (Overridden) (S\$)		2,650.00		
Nett Amount (S\$)	4,259.76	2,650.00	1,609.76	37.79
+ Car Rental (3.0 x S\$100.00/day) (S\$)		300.00		
Nett Liability (S\$)		2,950.00		

INSPECTION

Date of Assignment: 11/12/2017

Date Inspected: 11/12/2017 Inspected At:

Soc Leon Motor Works (Kaki Bukit)
1 Kaki Bukit Ave 6, #01-91, AutoBay@Kaki
Bukit
Singapore 417883

Estimated Period of Repair: 4.0 days

Adjuster: MARCUS CHUA**Manager:** CHEW HSIAO TONG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference		
Part Source:	MRM-SG	Version: 1.0 (Last Synchronised: 13 May 2019)
Parts:	143	HONDA CIVIC 1.6 (A) (Catalogue:Merimen Singapore 1.0)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SKS3063T)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*BOOTLID (CONSISTENT)	Bent / Buckled	481.50 FL	*481.50 FL
2	1		*BOOTLID LOCK (CONSISTENT)	Twisted	100.00 FL	*100.00 FL
3	1		*WEATHERSTRIP (CONSISTENT)	Twisted	98.00 FL	*98.00 FL
4	1		*EMBLEM (CONSISTENT)	Necessary	38.00 FL	*38.00 FL
5	1		*CIVIC EMBLEM (CONSISTENT)	Necessary	38.00 FL	*38.00 FL
6	1		*1.6 EMBLEM (CONSISTENT)	Necessary	40.00 FL	*40.00 FL
7	1		*I-VTEC (CONSISTENT)	Necessary	40.00 FL	*40.00 FL
8	1		*REFLECTOR (RH) (CONSISTENT)	Not Necessary	128.00 FL	*- FL
9	1		*REAR BUMPER (CONSISTENT)	Dented / Distorted	700.70 FL	*700.70 FL
10	2		*BUMPER SIDE RETAINER (CONSISTENT)	Bent	60.00 FL	*60.00 FL
11	10		*BUMPER CLIPS (CONSISTENT)	Necessary	80.00 FL	*80.00 FL
12	1		*LOWER LIP (CONSISTENT)	Distorted	430.00 FL	*430.00 FL
13	1		*REAR END PANEL (CONSISTENT)	Repair	380.00 FL	*- FL
14	1		*TOP GARNISH (CONSISTENT)	Twisted	98.00 FL	*98.00 FL
15	4		*REVERSE SENSOR (CONSISTENT)	Shorted	350.00 FS	*200.00 FS
16	1		*SET NO.PLATE & HOUSING (CONSISTENT)	Not Necessary	60.00 FS	*- FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (\$\$)	3,122.20	2,404.20
- List Item Discount on L Items 20.00/20.00% (\$\$)	542.44	440.84
Total Parts (\$\$)	2,579.76	1,963.36

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO REMOVE & FIX REVERSE SENSOR	New	80.00	50.00
2	TO SPRAY ANTI-RUST	New	100.00	60.00
3	LABOUR CHARGES FOR KNOCKING & REPLACING PARTS	New	700.00	600.00
4	SPRAYPAINTING	New	800.00	700.00
Gross Labour Cost (\$\$)			1,680.00	1,410.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >