

ST&T AUTOMOTIVE PTE LTD

LETTER OF DEMAND

Date : 15-Mar-2018

WITHOUT PREJUDICE

To :

AXA Insurance Pte Ltd

8 Shenton Way

#24-01 AXA Tower

Singapore 068811

Dear Sir/ Madam,

**RE : ACCIDENT ON 13 DEC 2017 BETWEEN VEHICLE NO SKN6083S
AND YOUR INSURED VEHICLE NO SGG7959T AT ALONG
NORTHGATE ENTRANCE AT ABOUT 1340HRS**

We are instructed by the abovenamed Claimant, who is our client, to claim damages against you with a road traffic accident on 13 Dec 2017 at about 1340hrs at along Northgate Entrance, involving our client SKN6083S and SGG7959T driven by you (your insured) at the material time.

We are instructed that the accident was caused by your negligence and as a result of the accident, our client vehicle has suffered damaged. Therefore our client is putting up claim against you. The claim detail as below:

Repair amount	:	S\$ 8,774.00
Loss of Use	:	S\$ 1,200.00
Total	:	<u>S\$ 9,974.20</u>

Please kindly release payments due directly to M/s ST & T Automotive Pte. Ltd.
48 Toh Guan Road East, Enterprise Hub, #05-139, Singapore 506586.

Thank you.

Your faithfully,



Tong Hock Hing
Operations manager
ST & T Automotive Pte Ltd
48 Toh Guan Road East
Enterprise Hub, #05-139
Singapore 506586



Auto
Consultants
Pte Ltd

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

27 DECEMBER 2017

KOO TET NYEN
BLK 403 YISHUN AVE 6
#06-1212
SINGAPORE 760403

Dear Sir/Madam,

OUR REF : CC4/AXA17024377/T1ua3
YOUR REF : SGG 7959T

**ACCIDENT INVOLVING SGG 7959T AND SKN 6083S ALONG NORTHSTAR@AMK
ENTRANCE ON 13/12/2017**

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 M/s **ST&T AUTOMOTIVE PTE LTD** acting on behalf of the owner of SKN 6083S against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties, we are of the opinion that we cannot be absolved from liability.

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 07 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 thinthin@lkkauto.com within 07 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



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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 6841 2360 or email us at thinthin@lkkauto.com

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

Yours sincerely

THIN THIN HLAING
LKK Auto Consultants Pte Ltd
DID: 6841 2360
FAX: 6741 4108
Email: thinthin@lkkauto.com

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

ST&T AUTOMOTIVE PTE LTD

LETTER OF AUTHORISATION

Date : 26 December 2017

To :

ST & T Automotive Pte. Ltd.

48 Toh Guan Road East

Enterprise Hub, #05-139

Singapore 506685

From :

O1O Pte Ltd

Blk 775 Woodlands Ave 4 #06-295

Singapore 730755

Dear Sir/ Madam,

RE : **ACCIDENT ON 13 DEC 2017 BETWEEN VEHICLE NO SKN6083S AND SGG7959T ALONG NORTHGATE ENTRANCE AT ABOUT 1340HRS**

I/ We O1O Pte Ltd (Company Reg. No. 200807226C) of Blk 775 Woodlands Ave 4 #06-295 Singapore 730755, the owner of vehicle **SKN6083S** hereby authorise ST & T Automotive Pte. Ltd. to commence repair to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the vehicle as a result of the accident (collectively hereinafter as the " Damage") from the Third Party and/ or Third party Insurer in question (collectively known as the " Third Party ") until the claim is wholly completed, settled and/ or resolved. **(Claim against Third party)**

I/We hereby authorise ST & T Automotive Pte. Ltd. to demand, claim, settle and receive whatever amount settle/ payable by the insurance company and or/ third party to commence legal proceedings, if necessary, in my name, for the cost of repair, loss of use and etc to act for me in respect of the said accident/claim and all and any amount claimed, received and or/ settled shall belong absolutely to ST & T Automotive Pte. Ltd.

I/We further confirm and accept that I will indemnify ST & T Automotive Pte Ltd in connection with or arising from the Claim; and that notwithstanding this Agreement or otherwise; under no circumstances will I (jointly or severally) in any manner hold ST & T Automotive Pte Ltd liable for losses/ damages of whatever nature arising from or in connection with the Claim.

ST&T AUTOMOTIVE PTE LTD

In the event that an unrelated/unreported third party property or injury claim arises or there is a breach of policy terms and conditions mentioned by insurance company, I irrevocably undertake to pay any sums to ST & T Automotive Pte Ltd.

In the event the payment of the settlement sum is made in my favour, I/we shall attend your workshop and give ST & T Automotive Pte. Ltd a replacement cheque/ cash within 7 days of being notified by ST & T Automotive Pte. Ltd. If I/We fail to do the above, I/We shall be liable to ST & T Automotive Pte. Ltd for the sum of repair, legal costs and other costs/ expenses incurred by ST & T Automotive Pte. Ltd. I/We undertake to ensure that my/our cheque shall be honoured upon presentation by you. In the event that my/our cheque is dishonoured, for whatever reason, ST & T Automotive Pte. Ltd. may proceed to lodge a police complaint against me for this criminal act and may proceed to sue me/us for this breach.

I/We undertake to inform ST & T Automotive in the event the third party's insurance company communicate with me/us directly orally or in writing and I/We further undertake not to accept any monies or offer settlement from third party insurance without first communicating with ST & T Automotive Pte. Ltd. and obtaining your consent.

In the event of any of the aforesaid breach, I/We shall have totally no deface to your action against me/us and I/We will have to bear your legal costs incurred on an indemnity basis for any legal action may arise against me/us including your damages, expenses and other incidental charges.

Date this 27 day of Dec 2017



Owner/ Policy Holder Signature
Company stamp (if any)

Name : Zhang Yi Fan
NRIC No : S8844984J
Address :



Witness/ signature
Company stamp (if any)

Name : Tong Heek Hing
NRIC No : S77722367
Address :



redefining / insurance



CLAIM REF : S7M005NA
INSURED : KOO TET NYEN

DISCHARGE VOUCHER

We/I (O1O Pte Ltd. 200807226C) hereby agree to accept the sum of dollars Nine Thousand Seven Hundred and Seventy Four Only (S\$ 9,774.00) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. SGG 7959T as a result of an accident along NORTHGATE ENTRANCE on 13/12/2017 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKN 60835.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SGG 7959T in connection directly or indirectly with the said accident and give our/my full and final discharge.

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

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SGG 7959T.

Dated this 17 day of Aug 2018

Claimant's Signature

[Signature]
200807226C


NRIC no./ Company Stamp

Occupation/ Business

Address

7030 Ang Mo Kio Ave 5 #01-49 NorthStar AMK
Singapore 569880

Telephone No.

Witness's Name

Tong Hock Hing


Witness's Signature

Witness's NRIC No.

S7772236Z

ST&T AUTOMOTIVE PTE LTD

To

ST & T Automotive Pte Ltd

48 Toh Guan Road East

Enterprise Hub #05-139

Singapore 608586



Satisfaction Form

I/ We O10 Pte Ltd NRIC No. / Company Reg No.

200807226C residing at Blk 775 Woodlands Ave 4 #06-295

Singapore 730755 HEREBY DECLARE that the repairs to my/ our

vehicle no. : SKN6083S have been completed to my/ our satisfaction and the

vehicle was handled to me/ us in good condition on 10 Jan 2018

at Spm.



(Signature of Owner/ Company Stamp)

Name : O10 PTE LTD
200807226C

NRIC No. :



(Signature of Witness)



ST&T Automotive Pte Ltd
 350 Balestier Road
 #14-02 Twin Heights
 Singapore 329779

TAX INVOICE
6914

Tel: 96262283 Fax: 63565541

I - O10 Pte Ltd
 Block 755 Woodlands Avenue 4
 #06-295
 Singapore 730755

Vehicle Details:-
 SKN6083S
 MB E200

Ref: CC4/AXA17024377/ua3

Date: 14/03/2018 Number: 6914 Account Number: Z120
 Payment Terms: Due On Receipt
 Reference:

Rate/Qty	Job / Product Description	Unit Price	T	Extended Price
1.00	Being lump sum repair job for SKN6083S, for the accident happened on 13 Dec 2017	8,200.00	T	8,200.00

Total Rate/Qty: 1

Paid Amount: \$0.00



Total: \$8,200.00
 GST@7% \$574.00
 Grand Total: \$8,774.00
 Balance Due: \$8,774.00

GST Registration No.: 200601152R