

Hsiao Tong (LKKAUTO)

From: waimun@novita.com.sg
Sent: Wednesday, 31 January 2018 5:14 PM
To: Hsiao Tong (LKKAUTO)
Cc: 'Grace'
Subject: RE: ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

Dear Hsiao Tong,
Thank you for the updates.
Shall leave it to you all to negotiate for an amicable settlement with the Third Party.

Thanks!
Best Rgds
Wai Mun

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Wednesday, 31 January 2018 11:19 AM
To: waimun@novita.com.sg
Subject: ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

31 JANUARY 2018

M/s 9 Koi Marketing Pte Ltd

Dear Sir/ Mdm

OUR REF : CC4/ASM18000151/Kpb3
YOUR REF : SGM 2083X
ACCIDENT INVOLVING SGM 2083X & SJR 8537C ALONG/AT SPRINGSIDE WALK ON 29/12/2017

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 K KIM HIN AUTOMOTIVE PTE LTD acting on behalf of the owner of SJR 8537C against your motor insurance policy.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SJR 8537C. Your vehicle was coming out minor road and collided with third party who was driving on the main road. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. Therefore, we are of the opinion that liability is not in your favour. We will 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)

Letter of Authorization

To Whom It May Concern

Accident on 29th December 2017 involving SJR8537C and SGM2083X

Along Junction of Springside Ave and Walk

I/We Goh See Tiang NRIC NO. S1134237Z of
Blk 601 Ang Mo Kio Ave 5 #04-2627 S(560601)

owner of Motor Vehicle Registration No. SJR8537C insured by
NTUC INCOME INSURANCE CO-OPERATIVE LTD under Policy No. 5087946642

do hereby authorize M/s K. Kim Hin Auto Pte Ltd as my/our
representative with full authority to write, negotiate and settle claim for damages on my/our
behalf against the owner and /or driver of Motor Vehicle Regn No. SGM2083X
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,
M/s K. Kim Hin Auto Pte Ltd and the said
payment be forwarded to them to be construed as full and final discharge of my/our claim.



Owner' Signature & Company Stamp

11.09.2019

Date



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGM 2083X	(Insd veh)	Model: TOYOTA CAMRY 2.4 G AUTO
	SJR 8537C	(TP veh)	
Date of Accident/ Time:	29/12/2017		

Repair Estimate	S	14,355.52	
Final Repair Cost (WITH GST)	S	9,737.00	
Loss of Use	S	—	days at \$ per day
Rental (if any)	S	1,400.00	10 days at \$140.00 per day
LTA / GSA Search Fee	S	—	
Others:	S		
	S		
Final Settlement Sum	S	11,137.00	

Payee Name : K KIM HIN AUTO PTE LTD

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: Yes/ No BOLA Scenario No: <u>9</u>
	BOLA Liability: <u>100</u> (%)	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.

 Signature of workshop representative / Workshop stamp Name of Representative: <u>ANDREA KHONG</u> Date: <u>31/12/2019</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>MARGARET</u> Date: <u>31/12/2019</u>
 Signature of AXA's surveyor/representative Name of AXA's surveyor /Representative: Date: <u>2/1/2020</u>	

CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,
SINGAPORE 575642. TEL: 6453 4680
REGN. NO.: 53090791K

VEHICLE RENTAL AGREEMENT

NO: 8004

HIRER'S PARTICULAR		Vehicle No: <u>SVV 6373A</u>		Mileage Out: <u>9667</u>													
Hirer: <u>Goh See Tiang</u>		Make & Model: <u>Yota 1.0 7A</u>		Gear: <u>Auto</u> Manual													
NRIC / Passport No: <u>S1134237Z</u>		Date of Birth: <u>29/4/1955</u>		OUT : Date: <u>29/12/17</u>													
Address: <u>BLK 601 Ang Mo Kio Ave 5</u>		Replace Veh No:		Mileage Out:													
<u>#04-2627 S(560601)</u>		OUT : Date:		OUT : Time: <u>13.50 PM</u>													
Driving Licence No: <u>S1134237Z</u>		Pass Date: <u>4/8/1976</u>															
Contact Number: <u>92380106 / 91451568</u>		(Husband)															
DRIVERS PARTICULARS (if different from Hirer)		CHARGES															
Appointed Driver: <u>As Above</u>		Daily <u>13</u> @ \$ <u>180/-</u> per day <u>2340.00</u>															
NRIC / Passport No:		Weekly @ \$ per week															
Date of Birth:		Monthly @ \$ per month															
Address:		Hours @ \$ per hour															
Driving Licence No:		Others @ \$															
Pass Date:																	
Contact Number:		SUB-TOTAL \$ <u>2340.00</u>															
New Insurance Policy Terms & Conditions as at 08-12-2010 1. NOT PERMITTED TO DRIVE - Not Covered Driver Age 22 years old and below Driver above Age 70 years old Driver less than 2 years Driving Experience 2. ADDITIONAL EXCESS - S\$3000.00 Driver Age 23 to 25 years old with 2 years driving experience Driver Age 65 to 70 years old with 2 years driving experience		PETROL LEVEL															
		<table border="1"> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table>				Out	E	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F
		Out	E	1/4	1/2	3/4	F										
In	E	1/4	1/2	3/4	F												
TOTAL CHARGES \$ <u>2340.00</u>																	
REMARKS		IMPORTANT! FOR SINGAPORE USE ONLY															
		Excess Liability: S\$2500.00															
		Malaysia Excess (With Prior Consent): <u>Not Allowed.</u>															
<u>Own: SVR 8537 C</u>		Hirer's Signature: 															
		Addition Driver's Signature:															

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CHIN HUI CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

RETURN OF VEHICLE: THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	
<u>11.1.18</u>	<u>9:15 AM</u>	<u>97093</u>		

CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

CUSTOMER

GOH SEE TIANG
C/O K. KIM HIN AUTO PTE LTD.
160 SIN MING DRIVE #02-20
SIN MING AUTO CITY
SINGAPORE 575722.
ATTN: MS SANDRA KHONG

INVOICE NO : **180017**

DATE : 11.01.2018

TERM : CASH

RENTAL FEES FOR :-

s/n	rental veh no.	vha no.	yr reference	no. of day/s	unit pr \$	amount
1	SJV 6373A	8004	SJR 8537C	13	180.00	\$ 2,340.00
		***	*****	***		

PLEASE LET US HAVE YOUR CHEQUE MADE IN FAVOR
OF **CHIN HUI CAR RENTAL**

TOTAL: **\$ 2,340.00**

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.



CHIN HUI CAR RENTAL