

TOH KOK WAH

c/o Blk 7 Sin Ming Industrial Estate

#01-76

Singapore 575642

Date: 30-1-2018

AXA INSURANCE SINGAPORE PTE LTD

MOTOR CLAIMS DEPT.

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE 068811

UKK

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES SGR 6899G AND SH333P  
ALONG SENGKANG EAST RD EXIT SENGKANG EAST AVE ON 08-01-2018

I / We, the owner of Vehicle No. SGR 6899G which was involved in the above accident.

My / Our vehicle sustained damages as a result of the above said accident and I / we are now claiming against you for the followings:-

- |   |   |                  |
|---|---|------------------|
| 1. Costs of repair  | - | \$4952.00        |
| 2. <del>Loss of Use</del> /Rental fees 11 days (Pri Sunday) | - | \$2860.00        |
| 3. <del>Police</del> /GIA report/LTA fees                   | - | \$7.45           |
| 4. Surveyor report fees                                     | - |                  |
| 5. Others   | - |                  |
| Total:  |   | <u>\$7789.45</u> |

Please advise whether you are now prepare to settle my claims as outlined above.

I / We hereby authorise my / our repairers, M/s **Alan's United Auto Pte. Ltd.** and/or their representatives to negotiate/compromise settlement of my / our above claim on my / our behalf. If there is a settlement I / we further authorise you to pay whatever settlement sum to my / our repairers being the outstanding repair bill and incidentals due to them.

Your kind attention and prompt settlement is much appreciated.

Yours faithfully,



## LETTER OF AUTHORITY

ACCIDENT INVOLVING SGR 6899G AND SHD33P  
ALONG SENGKANG EAST RD EX17 SENGKANG EAST AVE  
ON 08-01-2018

BY THE LETTER OF AUTHORITY, I / We, TOH KOK WAH  
NRIC NO. S1575283A The owner of Vehicle No. SGR 6899G

Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-

1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favor of **Alan's United Auto Pte. Ltd.**
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem necessary for the purpose of settling my/our said claim.

I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends and purposes whatsoever as if the same had been done or executed by me/us in person.

I / We further confirm that the acceptance by Messrs **Alan's United Auto Pte. Ltd.** of the settlement amount constitute the full discharge of my/our claim(s) in respect of the above accident.

Signed on the 09 (day) 01 (month) 2018 (year)

  
\_\_\_\_\_  
Acknowledged by Owner  
(company stamp if applicable)

# ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

Vehicle Insured : SHD33P  
Accident Date : 08-Jan-2018  
Our Ref : 218009 (AXA) / CHAN

No. : 15483

Date : 30-Jan-2018

PAGE : 1

TOH KOK WAH  
BLK 451A SENGKANG WEST WAY  
#04-369  
Singapore 791451

FINAL REPAIR COST FOR TOYOTA ALPHARD 3.5A SGR6899G

To supply spare parts

To remove & refix rear windscreen  
glass and conduct water leak test.

To remove roof lining, front and  
rear seats, trim board and carpet

To remove air con condenser, pipes  
and drier, vacuum and to recharge  
gas

To apply undersealing

To remove and renew exhaust  
silencer box

To putty and spray replaced parts

To remove, cut-out damaged parts,  
panel beating, welding, align,  
refix and to renew above parts

	-----
	4,600.00
Add 7% GST :	322.00
	-----
Total :	S\$ 4,922.00
	=====

Singapore Dollars Four Thousand Nine Hundred  
and Twenty Two Only



# HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125, SINGAPORE 575636. TEL: 6453 1473

INVOICE NO:

**28022**

## CUSTOMER

TOH KOK WAH  
C/O ALAN'S UNITED AUTO PTE LTD.

BLK 7 SIN MING IND. ESTATE  
SECTOR C, #01-76  
SINGAPORE 259960.

ATTN: MR. ALAN KHONG

Date : 20.01.2018

Your Ref. : ---

Term : CASH

## RENTAL FEES FOR :-

s/n	vehicle no.	vha no.	yr reference	no. of day/s	unit pr \$	amount
1	SGP 86K	16749	SGR 6899G	11	260.00	\$ 2,860.00
		***	*****	***		

**\$ 2,860.00**

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

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.



HUI SHOON CAR RENTAL

# HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125,  
SINGAPORE 575636. TEL: 6453 1473  
REGN. NO.: 53013461J

VRA NO:

16749

## VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: <u>SGP 86K</u> Mileage Out: <u>83717</u>	
Hirer: <u>TOH KOK WAH</u>	Make & Model: <u>TOYOTA ESTIMA</u> <input checked="" type="radio"/> Auto / <input type="radio"/> Manual Group:	OUT : Date <u>9-1-2018</u>	OUT : Time <u>3p.m</u>
NRIC / Passport No: <u>S157383A</u> Date of Birth: <u>28-3-1953</u>	Replace Veh No:	Mileage Out:	
Address: <u>BLK 451A SENGKANG WEST WAY</u>	OUT : Date	OUT : Time	
<u>#04-369 SC 791451</u>			
Driving Licence No: <u>97696408</u> Pass Date: <u>1-7-2017</u>			
Contact Number:			
DRIVERS PARTICULARS (If different from Hirer)		CHARGES	
Appointed Driver: <u>TOH XIN CHENG</u>	Daily <u>11</u> @ \$ <u>260</u> / <u>5</u> per day	<u>2860</u>	<u>00</u>
NRIC / Passport No: <u>S9548349F</u> Date of Birth: <u>18-12-1995</u>	Weekly @ \$ per week		
Address: <u>BLK 451A SENGKANG WEST WAY</u>	Monthly @ \$ per month		
<u>#04-369 SC 791451</u>	Hours @ \$ per hour		
Driving Licence No: <u>23-5-2014</u> Pass Date:	Others @ \$		
Contact Number: <u>83684450</u>			
		SUB-TOTAL \$ <u>2860.00</u>	
New Insurance Policy Terms & Conditions as at 08-12-2010		PETROL LEVEL	
<b>1. NOT PERMITTED TO DRIVE - Not Covered</b>		Out E 1/4 1/2 3/4 <u>F</u>	
Driver Age 22 years old and below		In E 1/4 1/2 3/4 <u>F</u>	
Driver above Age 70 years old			
Driver less than 2 years Driving Experience		TOTAL CHARGES \$ <u>2860.00</u>	
<b>2. ADDITIONAL EXCESS - S\$3000.00</b>			
Driver Age 23 to 25 years old with 2 years driving experience			
Driver Age 65 to 70 years old with 2 years driving experience			
REMARKS		IMPORTANT! FOR SINGAPORE USE ONLY	
<u>SGR 6899G</u>		Excess Liability: <u>2500</u>	
<u>ADDITIONAL DRIVER</u>		Malaysia Excess (With Prior Consent): <u>NOT ALLOWED</u>	
<u>LEOW LEE KUAN</u>		Hirer's Signature <u>[Signature]</u>	
<u>S 1706 757E</u>		Addition Driver's Signature <u>[Signature]</u>	
<u>H/P 93201656</u>			

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 HUI SHOON CAR RENTAL in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSONS ABOVE 26 TO BE BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE, OTHERWISE ADDITIONAL S\$3000.00 EXCESS IS APPLICABLE.
- 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 HUI SHOON 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 HUI SHOON 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	SIGNATURE OF HIRER / DRIVER
<u>20/1/18</u>	<u>5.10pm</u>	<u>80675</u>	<u>[Signature]</u>	<u>[Signature]</u>





Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Jan 2018 / 14:34:09

Receipt Date/Time : 09 Jan 2018 / 14:34:09

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-180109-001348

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SHD33P As at 08 Jan 2018/10:30:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SHD33P Enquiry Fee 20180109143224847768	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	xxxxxxxxxxxx8604 Credit Card: Visa/MasterCard			7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SHD33P	08 Jan 2018 / 10:30:00	AXA INSURANCE PTE LTD

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### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD 33P (Insd veh)	Model: TOYOTA ALPHARD (3456cc)
	SGR 6899G (TP veh)	
Date of Accident/ Time:	08/01/2018	

Repair Estimate	: \$	7,635.65	
Final Repair Cost (w/GST)	: \$	4,922.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,440.00	8 days at \$180.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	6,369.45	

Payee Name : Alan's United Auto Pte Ltd

Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)
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:		

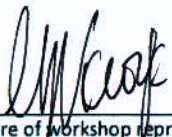

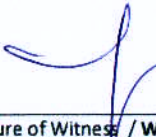

#### NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
3. 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>KHONG SHI JIE</u> Date: <u>3.06.2020</u>		 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>James Chou</u> Date: <u>03/6/20</u>
		
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:		



**ACCIDENT INVOLVING SHD 33P(AXA) AND SGR 6899G ALONG/AT SENGKANG E ROAD SLIP ROAD TOWARDS SENGKANG E AVE ON 08/01/2018**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 18/3/2020 8:43 AM

To: claims@transcab.com.sg <claims@transcab.com.sg>

Cc: transcab\_avaclaims@ava-ins.com <transcab\_avaclaims@ava-ins.com>; Admin A <admin-a@lkkauto.com>

18 March 2020

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/AXA18000685/Kpb3 // C0472625**

**YOUR REF : P1680520 (SHD33P)**

**ACCIDENT INVOLVING SHD 33P(AXA) AND SGR 6899G ALONG/AT SENGKANG E ROAD SLIP ROAD TOWARDS SENGKANG E AVE ON 08/01/2018**

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 ALAN'S UNITED AUTO PTE LTD acting on behalf of the owner of SGR 6899G against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head-to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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 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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our Customer Care Centre.

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

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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