



Auto
Consultants
Pte Ltd

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

26 January 2018

R & D Equipment Pte Ltd

11 Mandai Estate
#07-04
Singapore 729908

Dear Sir/ Mdm

OUR REF : CC4/ASM18000907/T1wa3

YOUR REF : GBF 7915J

ACCIDENT INVOLVING GBF 7915J & SJG 8163E ALONG PIE TUAS TWDS BKE ON 09/01/2018

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 **Cheng Auto Bodyworks** acting on behalf of the owner of SJG 8163E against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. 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 7 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 Vivianlau@lkkauto.com within 7 days **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 our 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 6841 8625 or email us at Vivianlau@lkkauto.com

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

Yours sincerely,

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

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

LETTER OF AUTHORIZATION

IN RESPECT OF ACCIDENT INVOLVING MY MOTOR VEHICLE NO. SJG8163E
AND GBF7915J
AT ALONG PIE (NEAR BKE EXIT)
ON 09/01/2018 2030 HRS

I/we the registered owner of vehicle no. SJG8163E hereby appoint **CHENG AUTO BODYWORKS** to be my/our agent and I/We authorize my/our said agent to give all instructions pertaining to the conduct of my/our claim including instructions to commence legal proceedings in court in my/our name against the third party driver and/or his employers, if applicable.

1. I/We authorize **CHENG AUTO BODYWORKS** to proceed with the repairs to my/our vehicle once 3rd party insurer had inspected my/our vehicle's damages or after the 2 days' grace period given to them had lapsed.
2. My/Our said agent also has my/our authority to decide on my/our behalf whether to accept any offer of settlement from the third party and/or his insurer.
3. I/We undertake to sign the Discharge Voucher issued by third party insurer. Otherwise, I/We shall be liable for all cost incurred.
4. I/We also authorize **CHENG AUTO BODYWORKS** to sign all discharge voucher /indemnity forms and all necessary documents on my/our behalf in connection with the abovementioned claim.
5. I/We also undertake not to accept any offer, settlement or monies from third party insurer without first communicating with **CHENG AUTO BODYWORKS** in writing and also to inform **CHENG AUTO BODYWORKS** and/or the solicitor appointed by **CHENG AUTO BODYWORKS** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
6. In the event that third party insurer issued the Agreed Settlement Cheque to me/us, I/We undertake to either give the said cheque to **CHENG AUTO BODYWORKS** or bank into my/our account and re-issue the cheque amount to **CHENG AUTO BODYWORKS**.
7. I/We understand and accept that until I/We revoke my/our said agent's authority in writing to you, I/We am bound by all instructions given by my/our said agent.
8. I/We accept in the event that my/our liability for the incident has been concluded to be more than 0%, I/we will pay, within 30 days of notice, the propotion of the repair costs and car rental fees (if applicable) that is not borne by the Insurer.
9. In cases where events relating to the accident were not made known to the agent, either with malicious intention or otherwise and cost have been incurred by the agent, these costs are recoverable from the registered owner.
10. I/We will bear the car rental fees for the number of days exceeding the days of repair.

Dated this 10 day of Jan Year 2018

V Kanagaraj
Signature (Company Stamp where applicable)



Witness by;

Name: VENKATARAYALU KANAGARAJ

Handphone No. : 96313643

NRIC No.: S2709885A

Home/Office No. : _____

Email: _____



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBF 7915J (Insd veh)	Model: Toyota Altis - 1598 cc
	SJG 8163E (TP veh)	
Date of Accident/ Time:	09/01/2018	

Repair Estimate	: \$	8030.25	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		6 days at \$ 107 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	4,470.00	Global sum
Payee Name: CHENG AUTO BODYWORKS			
Is Third Party Workshop GIA Registered? [] YES [X] 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:			





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/TORTEASOR 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: RACHEL LAI Date: 31/07/2019	  Signature of Witness / Workshop stamp (if applicable) Name of Witness: Date: 31/07/2019
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 6/8/2019	 

AXA INSURANCE PTE LTD

8 SHENTON WAY
#24-01 AXA TOWER
SINGAPORE 068811
Tel: 18008804888 Fax: 68804740

Inv No. : INV18010074
Invoice Date : 15 Jan 2018
Ref : WJ1801059
Terms : 30 Days
Veh. No. : SJG8163E

Tax Invoice

#	Description	Qty	UOM	U/P	Disc	Amt
1	Package: THIRD PARTY CLAIM +++	1.00		0.00	0.00	0.00
2	rear boot	1.00		789.90	0.00	789.90
3	boot rubber	1.00		198.90	0.00	198.90
4	emblem vvti	1.00		49.90	0.00	49.90
5	emblem toyota	1.00		49.90	0.00	49.90
6	emblem corolla	1.00		49.90	0.00	49.90
7	emblem altis	1.00		49.90	0.00	49.90
8	boot lh reflector lamp	1.00		203.50	0.00	203.50
9	boot lock	1.00		197.70	0.00	197.70
10	boot catch	1.00		99.90	0.00	99.90
11	taillamp lh	1.00		414.20	0.00	414.20
12	rear bumper	1.00		534.00	0.00	534.00
13	bumper sponge	1.00		149.90	0.00	149.90
14	endpanel	1.00		580.90	0.00	580.90
15	rear bumper retainer rh	1.00		59.90	0.00	59.90
16	rear bumper retainer lh	1.00		59.90	0.00	59.90
17	bumper clips	10.00		6.90	0.00	69.00
18	end panel top ganish	1.00		159.90	0.00	159.90
19	saaa- 25%	1.00		-929.30	0.00	-929.30
20	labour	1.00		900.00	0.00	900.00
21	spraypainting	1.00		800.00	0.00	800.00
22	remove and refit endpanel lining	1.00		50.00	0.00	50.00
23	remove and replace bumper sensors	1.00		30.00	0.00	30.00
24	rear parking sensor	1.00		200.00	0.00	200.00
25	lumpsum repair-20% and round down	1.00		-967.90	0.00	-967.90

Cheque should be crossed and made payable to
"CHENG AUTO BODYWORKS".

Total : S\$ 3,800.00

*I agree to the price as listed above and affirm
that the goods are received in good condition.*

For **Cheng Auto BodyWorks**

[Signature]



(Customer's Signature and Company Stamp)

(Authorised Signature)

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
VENKATARAYALU KANAGARAJ BLK 252 CHIOA CHU KANG AVENUE 2 #15-310 SINGAPORE 680252

DATE	INVOICE NO.
22-Jan-2018	A 37210

DESCRIPTION	VHA NO.	DUE DATE	VEH. NO.
	A 37210	22-Jan-2018	SJW 6391 S
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 13 JANUARY 2018 TO 19 JANUARY 2018 YOUR REF: SJG 8163 E	6	120.00	720.00
GST @ 7%			\$50.40
TOTAL			\$770.40

*All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.*

BKW Rent-A-Car Pte Ltd
120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd**

**bizSAFE**

HIRER'S PARTICULARS

Name (as in I/C) VENKATARAYALU KANAGARAJ
 NRIC/Passport No: S2709885A Date of Birth: 2/5/1965
 Address: BLK 252 CHOU CHU KANG Age: 43
AVENUE 2 #15-310 S(680252)
 Name & Address of Employer _____
 Occupation _____ Driving Exp: _____
 Driving Licence No: _____ Passed Date: 6/4/2009
 D/L Type: Local/Int'l/Others: _____
 Tel(O) _____ (R) _____ HP _____

DRIVER'S PARTICULARS

Name (as in I/C) _____
 NRIC/Passport No: _____ Date of Birth: _____
 Address: _____ Age: _____
 S(_____)
 Occupation _____ Driving Exp: _____ Yrs
 Driving Licence No: _____ Passed / Expiry Date: _____
 D/L Type: Local/Int'l/Others: _____ Contact No: _____

Hirer's Own Vehicle No: 259/106 Replace Veh No: _____
 Loan Vehicle No: 33065117 VR No: _____
 Make & Model: 1.7 TIA Auto/Manual Group: _____
 CHARGES : \$ cts
 Daily 6 day @\$ 120 Per day \$720 ✓
 Weekly/Monthly week @\$ Per week/Monthly _____
 Others _____
 CDW/PAI @\$ Per day/Monthly _____
 Delivery/Collection Svc _____
 GST 7% \$ 50 ✓
 OR No: _____ (A) SUB-TOTAL \$770 ✓
 Petrol Level & Surcharge
 OUT E 1/4 1/2 3/4 F
 IN _____
 First _____ km FREE per day
 Excess mileage is chargeable at _____ cents per km
 GST
 TOTAL CHARGES

Security Deposit : \$ _____ Bank: _____
 CASH/NETS/VISA/MC/AMEX/CHQ No: _____
 Expiry Date: _____ Card ID No: _____
 Name as in Card: _____

NON WAIVER EXCESS (Subject to GST): \$ 2000/-

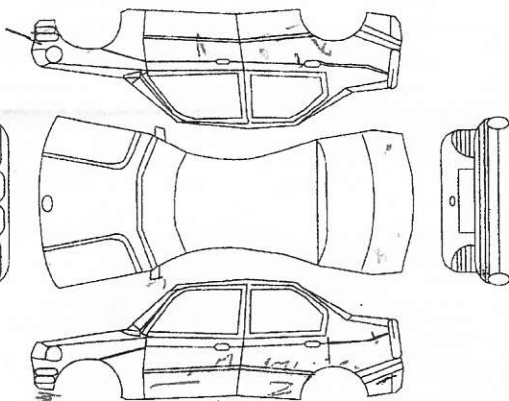
ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: _____ Additional Driver's Signature: _____

SINGAPORE Use Only

INDICATE:
 A - Accidents
 D - Dents
 S - Scratches
 X - Crack



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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from a 3 parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
13/1/18		112589	K T	

Hirer's/Driver Signature

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 BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks

Hirer's/Driver Signature

SEARCH RESULTS

Our Ref No: GR-18-005390

Date of Request: 10/01/2018

Your Ref No:

Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 09/01/2018

Place of Accident: ALONG PIE(NEAR BKE EXIT)

Client Vehicle No: SJG8163E

With reference to your search criteria for the accident report, the following documents were found to closely match your search criteria:

REQ. VEHICLE	ACCIDENT LOCATION	ACCIDENT DATE
GBF7915J	PIE TUAS TOWARDS BKE (EXIT 24)	09/01/2018 21:00

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

TAX INVOICE

Our Ref No: GR-18-005390

Date of Request: 10/01/2018

Your Ref No:

Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 09/01/2018

Place of Accident: ALONG PIE(NEAR BKE EXIT)

Client Vehicle No: SJG8163E

DESCRIPTION	AMOUNT (\$\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-18-009310

Date of Request: 17/01/2018

Your Ref No:

Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Date of Accident: 09/01/2018

Vehicle No: SJG8163E

Place of Accident: ALONG PIE(NEAR BKE EXIT)

Involving Vehicle No: GBF7915J

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
GBF7915J	ALONG PIE(NEAR BKE EXIT)	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque