

BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE SECTOR C #01-115 SINGAPORE 575636

Tel: 6559 8944 Fax: 6269 2404

CO. REG. NO. 200917512K

GST REG NO. 200917512K

PLEASE QUOTE OUR FILE REFERENCE WHEN REPLYING

Your Reference: FBC8024P

Our Reference: SKR5995X

Date: 01/03/2018

M/s AXA Insurance Pte Ltd
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

BY POST ONLY

Attention: Claims Department

CLAIMANT: YAP FOOK KEN

PROPERTY DAMAGED CLAIM ARISING FROM A ROAD TRAFFIC ACCIDENT ON 09/01/2018 ALONG THOMSON RD (BEFORE THOMSON FLYOVER) INVOLVING VEHICLE NO SKR5995X & FBC8024P

We act for YAP FOOK KEN who was the owner of motor vehicle no. SKR5995X

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 09/01/2018 involving our client's vehicle registration number FBC8024P and vehicle registration number SKR5995X, driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/you insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

1	Cost of Repair (Included 7% GST)	\$ 1632.16
2	Loss of Use (\$ 120.00 x 4days)	\$ 480.00
3	LTA Search Fee	\$ 2.00
	Total :	\$ 2114.16

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA/ Police report lodged by driver of;
- (b) Final Repair Bill
- (c) Rental Invoice / Loss Of Use
- (d) LTA Search Fee Invoice
- (e) Letter Of Authorization

Kindly revert to our client's claim within the next 7 days.

Yours faithfully,

Jacelyn Loh
(O): 6559 8944 (F): 6269 2404
Email: Jacelyn.loh@bhauto.com.sg



Auto
Consultants
Pte Ltd

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

06 February 2018

**ISKANDAR DZULKARNEAN BIN ALI
308 YISHUN RING ROAD
SINGAPORE 760803**

Dear Sir/Madam,

**OUR REF : CC4/ASM18000942/Kjb3
YOUR REF : FBC 8024P
ACCIDENT INVOLVING FBC 8024P AND SKR 5995X ALONG BEFORE FLYOVER
(PIE) TO THOMSON ROAD 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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s BH AUTO SERVICES PTE LTD, acting on behalf of the owner of SKR 5995X against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had hit Third Party vehicle from the rear. As such, liability is down against us.

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 joyirene@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



Auto
Consultants
Pte Ltd

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

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 6256 3561 or email us at joyirene@lkkauto.com.

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

Yours sincerely,



Joy Irene
Case Handler

DID: 6841 2409

FAX: 6741 4108

Email: joyirene@lkkauto.com

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

AUTHORISATIONName of owner of m/vehicle: Yap Fook Ken.Address: Blk 69 Taman Permatu S'pore 575192.NRIC No: S6975929G.RE: ACCIDENT ON 07/1/18 ALONG Thomson RD (Before Thomson flyover).INVOLVING SKG 5995009 FBC 8024P.

In consideration of **BH AUTO SERVICES PTE LTD** ("the Workshop") repairing my/our vehicle no. SKR 5995X at my/our request, I/we the abovenamed owner of motor vehicle no. SKR 5995X hereby authorise the Workshop to demand claim, negotiate, settle my/our claim for cost of repairs loss of use and all other expenses and damages arising out of the above accident.

I/we further authorise the Workshop to appoint solicitors to demand, claim, negotiate, settle and/or commence legal proceedings in my/our name for the above purpose and at the sole discretion of the Workshop. All sums recovered therefrom shall belong to the Workshop absolutely and I/we further authorise the Workshop to give absolute discharge on my/our behalf and to sign all discharge vouchers and other documents in relation to the same on my/our behalf. I/we further agree to fully co-operate with the solicitors appointed by the Workshop on my/our behalf and attend all Court hearings that are necessary to prosecute the claims maintained by the Workshop.

I/we agree that in the event that the claim is rejected for whatsoever reason or the Workshop decides not to proceed with legal proceedings or for whatsoever reason the Workshop is unable to recover all of the repair costs or are only able to recover a portion of the same I/we hereby undertake to pay them the full repair costs and or any portion thereof that cannot be recovered and all expenses including legal costs that they may have incurred in pursuing the claim within 7 days from the date of the written notice for payment by them to my/our last known address.

I/we hereby declare that I/we will always remain and be liable to the Workshop for the cost of repair to my/our motor vehicle and expenses incurred on my/our behalf. In the event that Workshop has to issue any notice or commence legal proceedings against me/us to enforce this undertaking against me/us, I/we shall be liable for the Workshop's expenses and legal cost (including solicitor and client cost) on an indemnity basis.

I/we further authorise the Workshop to give to the other party/parties absolute discharge in respect of any liability and any sum, whether agreed or not made the Workshop or to the law firm appointed by the Workshop towards full settlement of my/our claim it shall be regarded as full and final discharge of the claim.

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

Date this 10 (day) of 1 (month) 2018 (year)Signed: [Signature] if I repair with BH AutoOwner of m/vehicle: SKR 5995XHP: 96322990



redefining / insurance

CLAIM REF : S8M006YZ
INSURED : ISKANDAR DZULKARNEAN BIN ALI

DISCHARGE VOUCHER

We/I **YAP FOOK KEN** NRIC NO. **S6975929G** hereby agree to accept the sum of dollars [**TWO THOUSAND THIRTY FOUR ONLY AND CENTS SIXTEEN.**] (\$\$ **2,034.16**) 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. **[FBC 8024P]** as a result of an accident along **[BEFORE THOMSON FLYOVER]** on **[09/01/2018]** of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. **[SKR 5995X]**.

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. **[FBC 8024P]** 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. **[FBC 8024P]**

Dated this 02 day of 07 2018

Claimant's Signature : **YAP FOOK KEN**

NRIC no./ Company Stamp : **S6975929G**

Occupation/ Business : _____

Address : _____

Telephone No. : _____

Witness's Name : Jacelyn Loh Geling.

Witness's Signature : [Signature]

Witness's NRIC No. : S8742297F.

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)
8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Customer Centre #B1-01
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE

SECTOR C #01-115 SINGAPORE 575636

Tel: 6743 3494

Fax: 6269 2404

CO. REG. NO. 201006106C

GST REG NO. 201006106C

TAX INVOICE**Final Repair Bill****Our Ref: SKR5995X****Date: 01/03/2018**

M/s AXA Insurance Pte Ltd
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

BY POST ONLY

Vehicle No : **SKR5995X**
Make/ Model : TOYOTA ESTIMA
Year of Manufacture : 2014
Chassis No. : ACR500185480
Colour : GREY
D.O.A : 09/01/2018

QTY	ITEM/PARTICULARS	AMOUNT (S\$)
-----	------------------	--------------

1. Repair Cost for Motor Vehicle No. **SKR5995X**
Type of repair: Part By Part :S\$ 1525.39

GST @ 7% : S\$ 107.77

GRAND TOTAL:S\$ 1632.16

Total : Singapore Dollars One Thousand Six Hundred and Thirty - Two Dollars and Sixteen Cents Only.

Company's Stamp & Signature

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-005326
Date of Request: 10/01/2018

Your Ref No: Online Purchase

BH Auto Services Pte Ltd
Blk 1 Sin Ming Industrial Estate Sector C
#01/111/113/115/117
Singapore 575636

Dear Sir/Madam,

Enquiry Date: 10/01/2018
Enquiry By: Jacelyn Loh Cai Ling
TP Vehicle No.: FBC8024P
Accident Date: 09/01/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
FBC8024P	AXA Insurance Pte Ltd	12/01/2017-11/01/2018	6338 7288

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.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-005326

Date of Request: 10/01/2018

Your Ref No: Online Purchase

BH Auto Services Pte Ltd
Blk 1 Sin Ming Industrial Estate Sector C
#01/111/113/115/117
Singapore 575636

Dear Sir/Madam,

Enquiry Date: 10/01/2018
Enquiry By: Jacelyn Loh Cai Ling
TP Vehicle No: FBC8024P
Accident Date: 09/01/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque