



**mbm wheelpower**  
DARE TO BE

Your ref: SJQ1896S  
Our ref : SLQ2621M

16th April 2018

**AXA Insurance (Singapore) Pte Ltd**  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

TEL: 6338 7288

Attn: Motor Claims Dept

**WITHOUT PREJUDICE**

Dear Sir / Mdm,

**Accident involving SLQ2621M and SJQ1896S along Catholic Junior College Driveway  
on 17.01.2018 at 08:35hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SJQ1896S at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final repair invoice
- 2 Authorisation Letter
- 3 Discharge Voucher
- 4 GIA Search Fee
- 5 Towing fee

We are instructed to claim the following

1 Costs of Repair - Part by Part - ( \$5,439.00 + 7% gst)	\$ 5,819.73
2 Loss of Use (\$100 X 8 Days)	\$ 800.00
3 GIA Search Fee	\$ 2.00
4 Towing Fee	\$ 55.00

**Grand Total: \$ 6,676.73**

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Yin Siew  
HP: 8588 3198  
[yinsiew.kon@mbmwheelpower.com.sg](mailto:yinsiew.kon@mbmwheelpower.com.sg)

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L

## Asher Sng (LKKAUTO)

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 26 April 2018 12:27 PM  
**To:** 'lem815@gmail.com'  
**Subject:** ACCIDENT INVOLVING SJQ 1896S AND SLQ 2621M ALONG CATHOLIC JUNIOR COLLEGE CARPARK SERVICE ROAD ON 17/01/2018

26 APRIL 2018

**CHAN LAI YING / HO YUN LING, MELISSA**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18001160/Kea3**  
**YOUR REF : SJQ 1896S**  
**ACCIDENT INVOLVING SJQ 1896S AND SLQ 2621M ALONG CATHOLIC JUNIOR COLLEGE CARPARK SERVICE ROAD ON 17/01/2018**

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 M/s MBM WHEELPOWER PTE LTD acting on behalf of the owner of SLQ 2621M against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided the Third Party vehicle SLQ 2621M. 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 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 [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) within 7 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 6256 3561 or email us at [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com).

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

Yours sincerely,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

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

Date

:

19-01-18

To

:

MBM WHEELPOWER PTE LTD

( / )

176 Sin Ming Drive #01-14/15 Sin Ming Autocare Singapore 575721

FROM

:

KUANG LIXIA

(Name of Owner & Policyholder)

CLAIM VEHICLE No

:

SLQ2621M

ACCIDENT DATE

:

17/1/2018

LOCATION

:

CATHOLIC JUNIOR COLLEGE DRIVEWAY

OTHER VEHICLE

:

SJQ1896S

1 I hereby authorise MBM WHEELPOWER PTE LTD to :-

a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved  
**(Claim against own Insurer)**

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved.  
**(Claim against Third Party)**

2 I confirm that MBM's authorisation shall include without limitation paying for all the relevant reports / documents, corresponding and negotiating with the insurer / third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and / or completion of the claim.

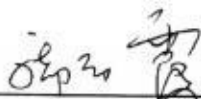
Where authorising party is not vehicle owner and policyholder

EXCEPT :-

- a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and
  - b. The submission of the claim to the insurer (Where applicable)
- 3 I understand if I submit a claim of whatever nature to my own insurer [ **FOURTEEN DAYS (14 days)** ] after the accident (or such other time stipulated by my own insurer and / or the law), such claim will not or may not be accepted by my own insurer.
- 4 I further confirm and accept that :-
- a. To the extent permitted by laws :-
    - i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and
    - ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.
  - b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.
- 5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$ \_\_\_\_\_ (excluding Gst) for the repair's cost.
- 6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-
- a. **50% and below - NO REFUND**
  - b. **100% - FULL REFUND**

- 7 I shall inform and forward to MBM all correspondence and letters received by me from the insurer / third party, any other insurer, solicitors governmental authorities and / or, any other relevant party.
- 8 I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 9 I shall not :-
- a. respond to correspondence and letter; and
  - b. negotiate agree or accept any other from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.
- 10 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-
- a. the repair's costs and
  - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.

- 11 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature / Company Stamp (if applicable); or  
Authorising party's Signature / Company Stamp (if applicable)

Name : KUANG LIXIA

NRIC : S2685108D

Address : BLK 139B LOR 1A WA PAYOH #35-60 631239



Witness's Signature

Name : JOSEPH TAN

NRIC : S8316647I



redefining / insurance

WITHOUT PREJUDICE to:  
(a) Insured's Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
inconsistencies found in this  
Discharge Voucher]

CLAIM REF : S8M007DI  
INSURED : CHAN LAI YING

# DISCHARGE VOUCHER

We/I [KUANG LIXIA, NRIC NO. S2685108D] hereby agree to accept the sum of dollars [SIX THOUSAND THREE HUNDRED ONE AND CENTS SEVENTY THREE ONLY.] [S\$6,301.73] 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. [SIQ 1896S] as a result of an accident along [CATHOLIC JUNIOR COLLEGE DRIVEWAY] on [17/01/2018] of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. [SLQ 2621M].

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. [SIQ 1896S] 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. [SIQ 1896S].

Dated this 17 day of August 2018

Claimant's Signature

: X [Signature]

NRIC no./ Company Stamp

: S2685108D

Occupation/ Business

: \_\_\_\_\_

Address

: BK139B LORIA TOA PAYOH #35-60 S'312139

Telephone No.

: 98565774

Witness's Name

: Kon [Signature]

Witness's Signature

: [Signature]

Witness's NRIC No.

: 92272883A

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





**mbm wheelpower**  
DARE TO BE

To: AXA Insurance (Singapore) Pte Ltd  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

TEL: 6338 7288

Attn: Motor Claims Dept

Tax Invoice: 29163  
Date: 16/4/2018  
Vehicle No.: SLQ2621M  
Make / Model: Honda Vezel Hybrid  
Chassis No.: RU31244339  
Engine No.: LEB5944355  
Year of Make: 2017  
Accident Date: 17/1/2018

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - PART BY PART	\$ 5,439.00

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Total : \$	5,439.00
7% GST: \$	380.73
<b>Amount Due S\$</b>	<b>\$ 5,819.73</b>

For & on behalf  
MBM WHEELPOWER PTE LTD



Prepared by: Yin Siew

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L



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-18-009063  
Date of Request: 17/01/2018

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd  
160 SIN MING DRIVE #06-02  
SIN MING AUTOCITY  
Singapore 575722

Dear Sir/Madam,

Enquiry Date: 17/01/2018  
Enquiry By: Tan Yong Huat, Joseph  
TP Vehicle No: SJQ1896S  
Accident Date: 17/01/2018

## Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJQ1896S	AXA Insurance Pte Ltd	28/04/2017-27/04/2018	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.

1/17/2018

Invoice



**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-18-009063  
Date of Request: 17/01/2018

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd  
160 SIN MING DRIVE #06-02  
SIN MING AUTOCITY  
Singapore 575722

Dear Sir/Madam,

Enquiry Date: 17/01/2018  
Enquiry By: Tan Yong Huet, Joseph  
TP Vehicle No: SJQ1896S  
Accident Date: 17/01/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
T 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