

PAN EURO BIKES PTE LTD

21 Moonstone Lane #01-01 Poh Leng Building Singapore 328462
Tel: 62994929 Fax: 62994430 Email: paneurobikes@singnet.com.sg
Business / GST Regn No. 200916151R

Date:

19/01/2018

Claimant

NG MIN KIONG

To: (Third Party Insurer / Claims Dept)

AXA INS. (S) PTE LTD

Dear Sir/Mdm,

ACCIDENT INVOLVING FBL 7823 J & SHD 9209 R (Third party vehicle)
ON 08-01-18 ALONG LORNIE RD

We act on behalf of the owner/rider of vehicle number FBL 7823 J which was involved in the above accident with vehicle number SHD 9209 R which we understand was insured by you at the material time of accident. The claimant has informed us that the accident was clearly brought about by your insured's negligence, and we are instructed to claim for him/her the following damages and losses:

Repair Cost	\$ 7712.88
Policy excess	\$
Loss of use for <u>21</u> days @ \$ <u>30</u> per day	\$ 630.00
Medical bills and expenses	\$
LTA search	\$
Transportation fee	\$
Others:	\$
TOTAL:	\$ 8342.88

I enclose copies of the relevant documents for your attention and necessary action.

<input checked="" type="checkbox"/> Repair / Policy excess bill	Medical Bills
Police / IDAC Report	Insurance/ Log card
LTA search	Others:

Your prompt attention to the matter would be much appreciated.

Yours Sincerely,

Pan Euro Bikes Pte Ltd



(Claimant)

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Wednesday, 31 January 2018 2:06 PM
To: 'claims@transcab.com.sg'
Cc: 'carrisalee@ava-ins.com'; 'icewong@ava-ins.com'; 'ireneng@ava-ins.com'; 'foonghon@ava-ins.com'
Subject: ACCIDENT INVOLVING SHD 9209R & FBL 7823J ALONG/AT LORNIE ROAD ON 08/01/2018

31 JAN 2018

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/AXA18001268/Gea3
YOUR REF : P1680520 (SHD 9209R)
ACCIDENT INVOLVING SHD 9209R & FBL 7823J ALONG/AT LORNIE ROAD 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.

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 also wish to advise that there is an excess of **S\$5000.00** attached with Third Party Claims.

As Insurers, AXA 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to cst@axa.com.sg **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. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg 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), we 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 our Claims Service Team at 1800-880 4888 at our operating hours 9:00am to 5:30pm or cst@axa.com.sg. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com |

fax: 6741-4108

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

This is a computer generated letter and no signature is required.

cc Motor Claims Department
AXA Insurance Pte Ltd

June 16, 2018

Motor Claims Department

AXA Ins. (S) Pte Ltd

TO WHOM IT MAY CONCERN

Dear Sir/Mdm :

~~SATISFACTION~~/AUTHORISATION LETTER

I/We, NG MIN KIONG 81560963Z (name & NRIC),

affirm that the repairs to my/our vehicle of registration no.

FBL 7823J for the accident on 08.01.18 have been

completed to my/our full satisfaction and I/we hereby authorize

PAN EURO BIKES PTE LTD to claim on my/our behalf, from

AXA INS. (S) PTE LTD (insurance co.), the repair

costs to my/our vehicle FBL 7823J, and all other property

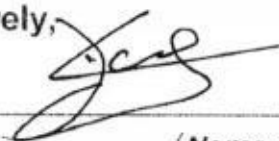
damages, all medical costs and general damages, loss of use, loss

of income and such disbursements, and that all these payments be

made payable to PAN EURO BIKES PTE LTD.

Yours Sincerely,

X



(Name & Date)



redefining / insurance

CLAIM REF :
INSURED : TRANS-CAB SERVICES PTE LTD

DISCHARGE VOUCHER

We/I [NG MING KIONG, NRIC NO. S1560963Z] hereby agree to accept the sum of dollars [SEVEN THOUSAND EIGHT HUNDRED THIRTY SEVEN AND CENTS EIGHTY EIGHT ONLY.] [S\$7,837.88] 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. [SHD 9209R] as a result of an accident along [LORNIE ROAD] on [08/01/2018] of which we/I were/was the driver/owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. [FBL 7823J].

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. [SHD 9209R] 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. [SHD 9209R].

Dated this 31 day of DEC 2018

Claimant's Signature

: X

NRIC no./ Company Stamp

:

Occupation/ Business

:

Address

:

Telephone No.

:

Witness's Name

:

Witness's Signature

:

Witness's NRIC No.

:

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

PAN EURO BIKES PTE LTD

21 Moonstone Lane #01-01 Poh Leng Building Singapore 328462
Tel: 62994929 Fax: 62994430 Email: paneurobikes@singnet.com.sg
Biz/GST Reg: 200916151R

PAGE 1

TO: CLAIMS DEPT.

DATE: 01.10.2018

AXA INSURANCE (S) PTE LTD

FINAL BILL

ENGINE NO :

CHASSIS NO :

VEHICLE NO : FBL 7823J

ACCIDENT ON : 08.01.2018

1 PC	WINDSHIELD	\$	1,150.00
1 PC	RH MIRROR/SIGNAL ASSY	\$	280.00
1 PC	RH FRONT COWLING, MATT METAL GREY	\$	185.00
1 PC	HEADLAMP ASSY, RH	\$	385.00
1 PC	FRONT NOSE PANEL, MATT METAL GREY	\$	55.00
1 PC	FRONT NOSE LOWER PANEL, MATT	\$	22.00
1 PC	RH FRONT INNER PANEL, MATT	\$	79.00
1 PC	RH FRONT MUDGUARD, MATT	\$	64.00
1 PC	FRONT MUDGUARD STAY	\$	48.00
1 PC	RH FRONT RIM/HUB, BLACK	\$	448.00
1 PC	RH FRONT BRAKE DISC	\$	135.00
1 PC	RADIATOR	\$	342.00
1 PC	INNER BOX/GLOVE COMPARTMENT, MATT	\$	155.00
1 PC	VENTILATION COVER, RH, INNER BOX	\$	6.00
1 PC	CENTRE REARVIEW MIRROR	\$	45.00
1 PC	FOOTREST STEP, RH, FRONT	\$	42.00
1 PC	MAIN FLOORBOARD, RH, MATT	\$	166.00
1 PC	SEAT	\$	290.00
1 PC	EXHAUST PROTECT PLATE, GUN METAL	\$	75.00
1 PC	REAR TRUNK COVER ASSY, MATT METALLIC GREY	\$	550.00
1 PC	LID, REAR TRUNK, MATT METALLIC GREY	\$	260.00
1 PC	END CAP COVER, EXHAUST, GUN METAL	\$	55.00
1 PC	BOTTOM BODY, REAR TRUNK, MATT	\$	180.00

TOTAL \$ 5,017.00

LESS 10% \$ 501.70

SUB TOTAL C/F \$ 4,515.30

NETT ITEMS:

1 SET	FOG LAMPS, KAPPA ITALY	\$	180.00
1 PC	RH FRONT TIRE, 130/60-13	\$	120.00
	COOLANT	\$	35.00
1 SET	CUSTOM RAIN DEFLECTOR, RH, LEG	\$	150.00
1 SET	BEADING ACCESSORY, BLACK	\$	76.00
1 SET	CUSTOM RAIN DEFLECTOR, RH, ROOF	\$	170.00
1 PC	REAR NO. PLATE	\$	12.00

SEND BIKE FOR HEAT-WELD RE-ALIGNMENT OF MAIN FRAME
& REAR RH FRAME(INCLUDING LABOUR & TRANSPORT)

\$ 1,550.00

LABOUR CHARGE \$ 400.00

REMARKS:

For a 3rd party claim against your insured
SHD 9209R.

Thank You.

Kin Wah, 9731-7133

TOTAL \$ 7,208.30

ADD 7% GST \$ 504.58

GRAND TOTAL \$ 7,712.88