From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [mailto:LeeGek@smrt.com.sg]
Sent: Wednesday, 7 March 2018 9:39 AM
To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

Dear All,

We quantify our own losses as follows:-

Cost of Repair	$1,700.00
Loss of Rental	$1203.75 (9 days x $133.75)
LTA Search Fee	$7.00
Total	**$2910.75**

We enclose the following documents:

1) Repair invoice
2) Proof of rental rate
3) GIA report
4) Letter of Authorisation
5) Accident vehicle laid-up report
6) LTA search

We have notified AXA of PRS on 25/1/2018 at 9.06am and our taxi was surveyed on 30/1/2018 at 11.08am. We attach the email for your perusal.

Please let us have your offer soon. Thanks.

Regards
Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd

SMRT AUTOMOTIVE

SMRT AUTOMOTIVE

Date: 24/1/2018

Our Ref. No.:

Letter of Authorisation

I, Tan Peng King (NRIC No.: S1209572D) the registered hirer / relief driver / contract hirer of SMRT taxi registration number SHC4679E hereby authorise **SMRT Automotive Services Pte Ltd ("AutoSvs")** to deal with all matters arising out of the accident between my taxi and SJY9087B happened on 24/1/18 time 3.50pm along Place Blk 930 Yishun Central 1 (the "**Accident**") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name : Tan Peng King Signature:

NRIC No. : S1209572D

Tel No. : 98773618

Address : Blk 331 #12-427

Yishun St 31 (S) 760331.

FR-AS-CLM-03 REV 3

AUTHORISATION TO ACT

I/We, **SMRT TAXIS PTE LTD** ("the third party claimant") of **BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705** (address), owner of **SHC 4679E** (vehicle no.) hereby authorize **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. **SHC 4679E** that was damaged pursuant to the accident which occurred on **24/01/2018** (date) along **LOADING BAY BESIDE BLK 930 YSIHUN CENTRAL 1** (location) involving vehicle no/s **SFY 9082B** ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of SMRT TAXIS PTE LTD.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 19 (day) of Oct (month) 2020 (year)

Signed by "the third party claimant"
(with chop if applicable)

Signed by "the workshop"
(with chop)

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SFY 9082B (Insd veh)	Model: Toyota Prius (1798cc)
	SHC 4679E (TP veh)	
Date of Accident/ Time:	24/01/2018	

Repair Estimate	: $		
Final Repair Cost	: $	850.00 ($1,700.00 @50%)	
Loss of Use	: $		days at $ per day
Rental (if any)	: $	468.13 ($936.25 @50%)	7 days at $133.75 per day
LTA / GIA Search Fee	: $	7.00	
Others:	: $		
	: $		
Final Settlement Sum	: $	1,325.13	

Payee Name : SMRT TAXIS PTE LTD

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

A) For Non GIA Registered Workshop: Agreed Liability _____(%)

B) For GIA Registered Workshop: BOLA Applicable: ~~Yes~~/ No BOLA Scenario No: NIL

BOLA Liability: _____(%) Assessed Liability (*): 50 (%)

** 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.

SMRT AUTOMOTIVE SERVICES PTE LTD

Signature of workshop representative / Workshop stamp
Name of Representative: Tan Lee Gok
Date: 19 OCT 2020

SMRT AUTOMOTIVE SERVICES PTE LTD

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Lim Siew Bee
Date: 19 OCT 2020

LKK

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 19/10/2020

*** This Discharge Voucher applies only to the claimant's claim or 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.

AXA Insurance Pte Ltd (Company Reg. No.: 199903512M)
8 Shenton Way #24-01 AXA Tower Singapore 068811
AXA Customer Centre #01-21/22
Telephone: +65 6880 4888 – axa.com.sg

SMRT Automotive Services Pte Ltd
251 North Bridge Road Singapore 179102
Tel: 65 63311000 Fax: 65 63340247

Tax Invoice

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4
SINGAPORE 757705

RECEIVED
12 FEB 2018
Claims Department
SMRT AUTOMOTIVE SERVICES PTE LTD

GST Reg No. : MR-8500001-7
CRN : 199004280Z
Invoice No. : IV180200207
Date : 10.02.2018
Vehicle No. : SHC4679E
Your Ref No. : TAX/01/18/2145
Our Ref No. : 24094268
Terms : 30 Days

Description	Qty	Unit Cost	Add / (Discount) %	Amount	
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00			$	1,700.00
			GRAND TOTAL	$	1,700.00

Remark :

Make/Model : TOYOTA PRIUS
Accident Date : 24.01.2018

N.B. Payment by cheque should be crossed and made payable to 'SMRT Automotive Services Pte Ltd'. No receipt will be issued unless requested.

Authorised Signature
for SMRT Automotive Services Pte Ltd

E. & O.E

SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/01/18/2145

From: SMRT Taxis Pte Ltd

Date: 07/02/2018

ACCIDENT ON 24/01/2018 INVOLVING SHC 4679E & SFY 9082B
AT THE LOADING BAY BESIDE BLK 930 YISHUN CENTRAL 1

This is to confirm that the daily rental rate for SHC 4679E is $133.75 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely
SMRT TAXIS PTE LTD

SMRT TAXIS PTE LTD

for Manager

SMRT

Accident Vehicle Laid-Up Report

Registeration No. : SHC4679E

Accident Case No. : TAX/01/18/2145

Make / Model : TOYOTA PRIUS

Ref. No. : 24094268

Date and Time Vehicle off-road for Accident Repair : 24.01.2018 16:43:00

Date and Time Repair Completed : 02.02.2018 15:28:12

Remarks :

Generated by : POHSUAN

Printed on : 04.02.2018

Enquire Transaction History

Transaction History Details

Log Date/Time:	25 Jan 2018 / 08:36:24		
Asset Type:	Vehicle	Transaction Amount:	$7.49
Asset ID:	SFY9082B		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20180125083624408048

Search Date / Time: 24 Jan 2018 15:50:00

Insurance Company: AXA INSURANCE PTE LTD

Information displayed is correct as at the log date and time.

Enquire Related Logs OK

Bevan Lim (LKK Auto)

From:	Bevan Lim (LKK Auto)
Sent:	Monday, 7 May 2018 3:26 PM
To:	'KEEGAY@HOTMAIL.COM'
Cc:	Vic (LKKAuto); Admin A
Subject:	OUR REF : CC4/ASM18001735/Smb3 YOUR REF : SFY 9082B ACCIDENT INVOLVING SFY 9082B AND SHC 4679E ALONG LOADING BAY BESIDE BLK 930 YISHUN CENTRAL 1 ON 24.01.2018

LKK Auto Consultants Pte Ltd

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

07 MAY 2018

KOH KIM TENG
BLK 232A SERANGOON AVENUE 2
#06-129
Singapore 551232,

Dear Sir/Madam,

OUR REF : CC4/ASM18001735/Smb3
YOUR REF : SFY 9082B
ACCIDENT INVOLVING SFY 9082B AND SHC 4679E ALONG LOADING BAY BESIDE BLK 930 YISHUN CENTRAL 1 ON 24.01.2018

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 SMRT AUTOMOTIVE SERVICES PTE LTD, acting on behalf of the owner of **SHC 4679E** against your motor insurance policy.

Based on the accident report and accident scenario and pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being pending for final allocation of liability in settlement by our principal.

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 full co-operation in the handling of the claim is required and kindly submit the following to bevanlim@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's 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 6749 4274 or email us at bevanlim@lkkauto.com.

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

Best Regards,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com| fax: 6741-4108

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

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