# **Bevan Lim (LKK Auto)**

From:

Bevan Lim (LKK Auto)

Sent:

Wednesday, 9 May 2018 10:55 AM

To:

Hakimbiajid@gmail.com

Cc:

Vic (LKKAuto); Admin A

Subject:

: CC4/ASM18001997/Amb3 YOUR REF : FBM2671H ACCIDENT

INVOLVING FBM 2671H AND SLC 6860L ALONG LOYANG AVE EXIT TPE ON 31.01.2018



Auto Consultants Pte Ltd

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

09 MAY 2018

MOHAMMED NOORHAKIM BIN MOHAMMED BIAJID BLK 139 YISHUN RING ROAD #05-108 SINGAPORE 760139

Dear Sir/Madam,

**OUR REF** 

: CC4/ASM18001997/Amb3

YOUR REF

: FBM2671H

ACCIDENT INVOLVING FBM 2671H AND SLC 6860L ALONG LOYANG AVE EXIT TPE ON 31.01.2018

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 TORQUE 5 PTE LTD acting on behalf of the owner of SLC6860L against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had rear-ended the Third Party vehicle SLC6860L. 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 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 6256 3561 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)

Save the Earth Print only when necessary.



Co. Reg. No.: 201313221G



# **LETTER OF AUTHORISATION**

Accident on 31 01 2018 along Loyang Ave
Involving vehicles SLC 6860L, FBM 2671 H
Inconsideration of Torque 5 Pte Ltd, 8 Kaki Bukit Ave 4, Premier @ Kaki Bukit #01-50  Singapore 415875, repairing my/our motor vehicle noSLC_6860Lat my request,  I/We,Daud_Gin_Toengaji("the claimant") of6
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by <b>Torque 5 Pte Ltd</b> .
I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.
In the event that my/our claim is unsuccessful, I/we undertake to pay to <b>Torque 5 Pte Ltd</b> the cost of repairs to my/our vehicle.
In the event that the settlement/payment cheque is being made in my/our favour, I/we hereby undertake to return the full amount to <b>Torque 5 Pte Ltd</b> account, within 7 days from receiving and clearance of the said settlement/payment cheque. Failing which, <b>Torque 5 Pte Ltd</b> will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.
I/We further authorize <b>Torque 5 Pte Ltd</b> to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to <b>Torque 5 Pte Ltd</b> shall amount to a good discharge of <b>Torque 5 Pte Ltd</b> obligation to me/us in respect of the settlement monies.
Dated this 31 day of January (month) 20 8 (year)  Signed by "the claimant"  Signed by Torque 5 Pte Ltd
Name: Dand sin Toengaji Name: Michelle
NRIC No: 61359018 D



#### AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	FBM 2671H	(Insd veh)	
	SLC 6860L	(TP veh)	Model: TOYOTA ALTIS
Date of Accident/ Time:	31/01/2018		

			nly for chain collisions and for cases where BOLA d	
	BOLA Liability: 100	(%)	Assessed Liability (*):	(%)
в)	For GIA Registered Worksh	op:	BOLA Applicable: Yes/ <del>No</del> -BC	LA Scenario No: 27
A)	For Non GIA Registered Wo	orksh	op: Agreed Liability	%)
Is Third P	arty Workshop GIA Registered?	[\	/] YES [ ] NO (Kindly indicate below	v)
Payee Na		100000		
Final Settlement Sum :\$ 4,900,00		4,900.00	GLOBAL SUM (ALL-IN)	
		\$		
Others:		\$		
LTA/GIA	Search Fee :	\$	31.00	
Rental (if	any) :	\$	400.00	4 days at \$ 100,00per day
Loss of Us		\$		days at \$ per day
Final Rep	air Cost :	\$	4,494.00	(W/GST)
Repair Es	timate :	\$	12,756.01	

#### 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.

Signature of workshop représentative / Workshop stamp
Name of Representative : 2000 K KMB VON

Date: 17/10/19

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Guou

Date: 17/90/19

Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative:

Date:

my execution of this Discharge Voucher is only for my claim for property damage and not prejudicia to any other claims arising from the same accident.



# Invoice

SLC6860L

LI JINGHAN

**6 MARINE VISTA** 

#21-21

S(449030)

Invoice No: WPLIN0001757

Invoice Date: 6/2/2018

Due Date

:6/2/2018

VHA No

:2229

Referral ID : T012

Description:

Amount

Rental for

6 Day/s

(a)

\$140 per Day

\$840

Vehicle No

SLC4693R

Vehicle Description

Mazda 3 1.5A

Rental Period

31/01/2018

06/02/2018

Total Amount Payable:

\$840

# WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875 Tel: 6315 8479 H/P: 9833 0807

re 415875 VHA No: 2229
SC (860L Invoice No: WPLIN 1757

LIEN: 201505115E

# **VEHICLE RENTAL AGREEMENT**

HIRER'S PARTICULARS	Vehicle No: 52 C 4693 & Replace Veh No:			
Name: (as in I/C) L1 JINGHAN  NRIC/FIN No: 9038940 H	Mileage Out: 30840 Mileage Out:			
Address (Res): 6 MARINE VISTA # 21 - 21	Make & Model: Auto / Manual			
Address (Res): 8 ////// 13/1/ 4/2/ 5 (449030)	MAZDA-3			
	Out: Date 3////8 Time: 15:30			
Name & Address of Employer:	HIRE / PERIOD EXPIRY Time:			
Occupation District Front	NON-WAIVER EXCESS=\$ 2000/.			
Occupation:Driving Exp:	CHARGES			
Singapore Driving Licence No:	Daily 6 @\$ 140 per day # 840 -			
Tel: (O) (R) HP: 9222 772	, , , , , , , , , , , , , , , , , , , ,			
	Weekly @\$ per week			
ADDITIONAL DRIVER'S PARTICULARS	Monthly @\$ per month			
Name: (as in I/C)	Hours @\$ per hour			
NRIC / FIN No:Address (Res):	Extension @\$			
Addiess (Res).				
Occupation: Driving Exp:	Delivery/Collection Service			
Singapore Driving Licence No:	SUB-TOTAL \$			
Issue Date: Date of Birth:	PETROL LEVEL			
Tel: (O)(R):H/P:	Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			
VEHICLE CHECK LIST	In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			
	Fuel			
SCRATCHES SCRATCHES SCRATCHES				
SCHATTS SCHATTS	Traffic / Parking Fines			
	TOTAL CHARGES \$			
RIGHT FRONT TOP LEFT	Hirer's Signature			
MISSING / FAULTY ACCESSORIES / PARTS REMARKS:	Additional Driver's Signature			

considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

- 1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
- 2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED. 4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- 5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- 6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	m 1. Jags
6/2/18	4.300	m31407			- Danfordat
	1850				SIGNATURE OF HIRER/DRIVER



#### 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-18-017063

Date of Request:

31/01/2018

Your Ref No:

Online Purchase

Torque 5 Pte Ltd No. 8 Kaki Bukit Ave 4, #01-50 Singapore 415875

Dear Sir/Madam,

Enquiry Date

31/01/2018

**Enquiry By** 

Stephanie Teo Wan Ting

TP Vehicle No. Accident Date

FBM2671H

31/01/2018

sic 6860L

**Enquiry Result** 

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.	
FBM2671H	AXA Insurance Pte Ltd	05/12/2017-04/12/2018	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.

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

RATION WANDEMILE CENTRY
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: Date of Request:

GR-18-017063

31/01/2018

Your Ref No:

Online Purchase

Torque 5 Pte Ltd No. 8 Kaki Bukit Ave 4, #01-50 Singapore 415875

Dear Sir/Madam,

**Enquiry Date** 

31/01/2018

Enquiry By

Stephanie Teo Wan Ting

TP Vehicle No.

FBM2671H

Accident Date

31/01/2018

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:

[X] GIRO [] Cash [] Cheque



# 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

# SEARCH RESULTS

Our Ref No:

GR-18-018207

Date of Request:

02/02/2018

Your Ref No:

Online Purchase

Torque 5 Pte Ltd No. 8 Kaki Bukit Ave 4, #01-50 Singapore 415875

Dear Sir/Madam,

#### Your Search Criteria:

Date of Accident:

31/01/2018

Place of Accident:

LOYANG ACE

Client Vehicle No:

SLC6860L

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	
FBM2671H	LOYANG AVE EXIT TPE	31/01/2018 08:45	

Thank You.

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# 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-18-018207

Date of Request:

02/02/2018

Your Ref No:

Online Purchase

Torque 5 Pte Ltd No. 8 Kaki Bukit Ave 4, #01-50 Singapore 415875

Dear Sir/Madam,

### Your Search Criteria:

Date of Accident:

31/01/2018

Place of Accident:

LOYANG ACE

Client Vehicle No:

SLC6860L

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

Thank You.

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For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque



# 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-18-023744

Date of Request:

13/02/2018

Your Ref No:

Online Purchase

Torque 5 Pte Ltd No. 8 Kaki Bukit Ave 4, #01-50 Singapore 415875

Dear Sir/Madam,

Date of Accident:

31/01/2018

Vehicle No:

SLC6860L

Place of Accident:

ALONG LOYANG AVE

Involving Vehicle No: FBM2671H

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\$)
FBM2671H	ALONG LOYANG AVE	14	.00 1	13.08
GST Amount	0.92			
Total Amount Due (	14.00			

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[X] GIRO [] Cash [] Cheque