



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

ACE TOURS & TRAVEL PTE LTD
101 UPPER CROSS STREET,
#07-08 PEOPLE'S PARK CENTRE,
Singapore 058357

Dear Sir/ Mdm

OUR REF : CC4/ASM18002556/Swa3
YOUR REF : PC 6461H

**ACCIDENT INVOLVING PC 6461H & SHB 1973E ALONG Harbourfront C/P ON
05/02/2018**

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 **SMRT Automotive Services Pte Ltd** acting on behalf of the owner of SHB 1973E against your motor insurance policy.

Based on the accident report and accident scenario, We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence to substantiate either parties' version

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 Vivianlau@lkkauto.com within 7 days 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



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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 our 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 6841 8625 or email us at Vivianlau@lkkauto.com

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

Yours sincerely,

Vivian Lau
Case Handler
DID: 6841 8625
FAX: 6741 4108
EMAIL: Vivianlau@lkkauto.com

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



Date: 5/2/2018

Our Ref. No.:

Letter of Authorisation

I, Yeo Hai Choon (NRIC No.: S 0187074B) the registered hirer / ~~relief driver~~ / contract hirer of SMRT taxi registration number S4B 1973 E hereby authorise **SMRT Automotive Services Pte Ltd** ("AutoSvs") to deal with all matters arising out of the accident between my taxi and Bus PC 6461 H happened on 5 Feb 2018 at 12.00 pm along Harbour Front Cable Car Station towards gantry (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 Yeo Hai Choon Signature: 

NRIC No. S 0187074B

Tel No. 91711069

Address No. 13 LENZOR VALL
SINGAPORE 788861

AUTHORIZATION TO ACT

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **60 WOODLANDS INDUSTRIAL PARK E4 (S)757705** (address), owner of **SHB 1973E** (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 **SHB 1973E** that was damaged pursuant to the accident which occurred on **05/02/2018** (date) along **HARBOURFRONT CAR PARK** (location) involving vehicle no/s **PC 6461H** ("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 18 (day) of Nov (month) 2019 (year)

A circular stamp with the text "SMRT TAXIS PTE LTD" around the perimeter. Inside the circle, there is a handwritten signature.

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

A circular stamp with the text "SMRT AUTOMOTIVE SERVICES PTE LTD" around the perimeter. Inside the circle, there is a handwritten signature.

Signed by "the workshop"
(with chop)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	PC6461H	(Insd veh)	Model: TOYOTA PRIUS HYBRID 1.8 CVT
	SHB1973E	(TP veh)	
Date of Accident/ Time:	05/02/2018 @ 1200HRS		

Repair Estimate	: \$	7,152.10	
Final Repair Cost	: \$	4,081.51	
Loss of Use	: \$	250.00	5 days at \$ 50 per day
Rental (if any)	: \$	585.15	5 days at \$ 117.03 per day
LTA / GIA Search Fee	: \$	7.00	
Others:	: \$	-	
Final Settlement Sum	: \$	4,900.00	
Payee Name : SMRT TAXIS PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No BOLA Scenario No: <u>NIL</u>	
	BOLA Liability: <u>100</u> (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for claim collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- 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.
- 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 representative / Workshop stamp Name of Representative: <u>Tan Lee Gek</u> Date: <u>18 NOV 2019</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Joly Gan</u> Date: <u>18 NOV 2019</u>
 Signature of AXA's surveyor/representative: Name of AXA's surveyor/representative: <u>LKK</u> Date: <u>18/11/2019</u>	

*** 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.



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/02/18/2030

From: SMRT Taxis Pte Ltd

Date: 15/02/2018

ACCIDENT ON 05/02/2018 INVOLVING SHB 1973E & PC 6461H
AT HARBOURFRONT CABLE CAR STATION TOWARDS GANTRY

This is to confirm that the daily rental rate for SHB 1973E is \$116.63 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



for Manager



Accident Vehicle Laid-Up Report

Registration No. : SHB1973E

Accident Case No. : TAX/02/18/2030

Make / Model : TOYOTA PRIUS GEN4

Ref. No. : 24094486

Date and Time Vehicle off-road for Accident Repair : 05.02.2018 13:00:00

Date and Time Repair Completed : 10.02.2018 11:43:32

Remarks :

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Printed on : 11.02.2018

Enquire Transaction History

Transaction History Details

Log Date/Time:	06 Feb 2018 / 09:39:17	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	PC6461H	Business Transaction Reference No.:	20180206093917562888
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 05 Feb 2018 12:00:00
Insurance Company: AXA INSURANCE PTE LTD
Information displayed is correct as at the log date and time.

Enquire Related Logs OK