



**CarCrafters Singapore Pte Ltd**

48 Toh Guan Road East  
#05-155 Enterprise Hub  
Singapore 608586

Tel: +65 62679916

Fax: +65 6267 9313

www.carcrafters.sg

Our Ref: File 213 – SKR 3043 G

WITHOUT PREJUDICE

Date: 16<sup>TH</sup> MAY 2018 (AR Registered)

Attention: Motor Claim Department

AXA INSURANCE SINGAPORE PTE LTD  
8 Shenton Way, #21-01 AXA Tower  
Singapore 058716

Dear Sir / Ma'am,

**TRAFFIC ACCIDENT INVOLVING SKR3043G & SBH328P ALONG PIEAFER KPE EXIT BEFORE PAYA LEBAR EXIT  
DATED ON 16/02/2018 @ 1605HRS**

We have been authorized by DANCY-ANN KHO CHA KUON, the owner of vehicle number: SKR 3043 G, to claim against the party/parties responsible for the damages arising from the above-mention accident.

Our record show that you are the insurer of vehicle number: SBH 328 P, at the material time of the accident with the driver of our client's vehicle, DANCY-ANN KHO CHA KUON.

As a result of the accident caused by your Insured Driver's negligent and/or management of your insured vehicle Number: SBH 328 P, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of Repairs (Including GST)	\$15,257.13
(2) Loss of Use -14 Days	\$1,120.00
	<b><u>\$16,377.13</u></b>

A Copy of each of the following supporting documents are enclosed:

- (1) Repairer Invoice, LOA & Discharged voucher

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We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please made payment to **"CarCrafters Singapore Pte Ltd"**

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,



Claims Department – Md Faisal Bin Masrif (HP: 8683 1844)

Email: [faisal@carcrafters.sg](mailto:faisal@carcrafters.sg)

NB: We encourage all parties to liaise with us via email or phone call to expedite all matters

PS: Please quote our reference number when replying

c.c Client – DANCY-ANN KHO CHA KUON



Auto  
Consultants  
Pte Ltd

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

07 MARCH 2018

THONG HOW LEY JOHN  
315 TELOK KURAU ROAD  
SINGAPORE 423863

Dear Sir/Madam,

**OUR REF : CC4/ASM18003239/T1wa3**

**YOUR REF : SBH 328P**

**ACCIDENT INVOLVING SBH 328P AND SKR 3043G ALONG PIE CHANGI BETWEEN  
KALLANG RIVER & PAYA LEBAR EXIT ON 16.02.2018**

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 CARCRAFTERS SINGAPORE PTE LTD, acting on behalf of the owner of SKR 3043G 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 SKR 3043G. 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 10 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 [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com) within 10 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)



Auto  
Consultants  
Pte Ltd

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

- 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 [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com).

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

Yours sincerely,

Zaini  
Case Handler  
DID: 6841 2132  
FAX: 6741 4108  
Email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)

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

**AUTHORISATION, ASSIGNMENT AND INDEMNITY**

To: CarCrafters Singapore Pte Ltd  
45 Tan Guan Road East #05-155  
Enterprise Hub  
Singapore 608588

ACCIDENT INVOLVING MY/OUR VEHICLE NO. SKR3013G AND SKR3018P ON 16/02/2018  
AT ALONG Pte after RPE exit before Laya Lebar exit

1. I/we, Daniel Ann the Clerk owner of motor vehicle no. SKR3013G "my vehicle" hereby appoint you and authorise you to commence repairs to my vehicle. Except for cases where direct settlement is made with the opposite party's insurers, you will only commence repairs only upon receipt of notification from my/our appointed solicitors that I/we have appointed to act for me/us in the claim in respect of the above caption.
2. Pending notification by my/our solicitors to you, I/we authorise you to appoint a surveyor to survey the damages to my vehicle and to do all necessary work ("the preliminaries") with a view to expediting the repairs to my vehicle. In the event that I/we decide not to proceed with the repairs to my vehicle after the preliminaries were done and/or arranged by you, I/we agree to pay for all the expenses incurred for the preliminaries.
3. You shall not be liable for any delay in the repairs to my vehicle for delays occasioned by the delay in notification by my/our appointed solicitors that I/we have appointed them to act for me/us in the claim in respect of the above caption.
4. I/we also authorise you to liaise with and give all necessary instructions to my/our solicitors as if the instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including, if necessary, to commence legal proceedings in my/our name against the third party. Further, I/we have authorised my/our solicitors to direct all correspondence (including documents in support of my/our claim and court documents) to you as my/our nominated representative to facilitate the settlement of my/our claim.
5. In consideration of you agreeing not to collect from me/us the repair costs, rental fees for another vehicle (if applicable) and surveyor's fees now, I/we agree to assign the whole proceeds of my/our third party claim to you. In this regard, I/we shall authorise my/our solicitors to receive the settlement sum from the third party's insurers and for our solicitors to release all the balance of the settlement funds less the legal costs and disbursements, directly to you whom I/we have so authorised and I/we hereby release you and the third party's insurers of any and all liability during your/their course of following any/all of my/our instructions. My/Our solicitors shall accept this as my/our irrevocable authority to pay the compensation amount in my/our third party claim directly to you after deducting of their costs on a solicitor and client basis. In the event that the third party insurers should make payment to the settlement sum directly to me/us, we will notify you and/or our solicitors of same and make payment to my/our solicitors the settlement sum so received by me/us for my solicitors' necessary action.
6. In the event that my/our claim or suit for damages against the third party is unsuccessful or is dismissed for whatever reasons, I/we understand that I/we shall be liable to pay the legal costs of the third party and the sum of monies due to you including the survey fee and any other costs and disbursements and incidentals incurred by you.
7. If my/our claim against the third party and/or his insurers is unsuccessful or cannot be proceeded with and/or if any judgment or settlement is not honoured or settled by the third party, I/we authorise you to make a claim under my own motor comprehensive policy for the repair costs and other losses recoverable under the policy. In this respect, I/we understand and accept that the excess amount under the policy shall be borne by me/us.
8. If for whatever reason, my/our insurers reject my/our claim for indemnity for the repair costs and/or other losses recoverable under the policy or offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill, survey fee and other expenses reasonably incurred on my/our behalf or to pay you the difference in amount as the case may be.
9. I/we further understand that I/we may receive communications from the third party's insurers including but not limited to statements to be signed by me/us confirming that all items being claimed were caused by the accident or letter of offer/proposal at settlement enclosing discharge voucher. I/we undertake that we will not communicate with the third party's insurers or sign any documents whatsoever or do any act which will jeopardise my/our claim; but rather I/we will direct all communications and forward all documents received by me/us to you or to our solicitors.

Dated this 20 day of 02

2018

Signature / Company stamp  
Nric:

51830041H



redefining / insurance

CLAIM REF : S8M00974  
INSURED : THONG HOW LEY JOHN

DISCHARGE VOUCHER

We/I DANCY-ANN KHO CHA KUON, S1850041H hereby agree to accept the sum of dollars Fifteen Thousand Nine Hundred Fifty Seven and cents Thirteen Only (S\$ 15,957.13) 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. SBH 328P as a result of an accident along PIE on 16/02/2018 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKR 3043G.

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. SBH 328P 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. SBH 328P.

Dated this 9th day of Oct 2018

Please  
signature

Claimant's Signature : (X) [Signature]

NRIC no./ Company Stamp : S1850041H

Occupation/ Business : Director

Address : 315 TELOK KURAU RD S(423863)

Telephone No. : 96193661

Witness's Name : Tony Ong Kean Hian

Witness's Signature : [Signature]

Witness's NRIC No. : S0394514F

WITHOUT PREJUDICE to:-

- (a) Insurers' Subrogated Claim and/or
- (b) Any Personal Injury Claims

Note: This Notice supersedes any inconsistencies found in this Discharge Voucher

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Singapore 608586

**TAX INVOICE**

Tel: (65) 6267 9916  
Fax: (65) 6267 9313  
Email: ask@carcrafters.sg

**Invoice No. : INV2018-050029****Invoice Date : 16/05/2018****Job No. : SO2018-00250****Date Out :****Payment Terms : 30 Days****Payment Mode : INS CLAIM****Registration Number :****Chassis Number : WAUZZZ8V3F1039456****Mileage : 0000****Colour Code :****Fuel : 1/4****Cash Card : Yes****Vehicle Make & Model : AUDI A3 SEDAN 1.4 TFSI  
AMBIENTE MY 15 8VSCAG****Invoice To :**

AXA Insurance Singapore Ltd  
8 Shenton Way  
#27-01/02 AXA Tower S (068811)

S/N	Item No.	Description	Qty	Price (SGD)	Amount (SGD)
1	420090	Lump Sum Amount By LKK Auto - Taufikh	1	14,259.00	14,259.00

**Note:**

- \* Interest for late payment will be charged at 1% per month on all overdue invoices.
- \* Balance due to be paid and ordered goods must be collected within 3 months from Deposit date in order to avoid forfeiture of Deposit Amount.
- \* Quotes validity: 14 days

I certify that I have received all products in good condition and confirm that all services have been satisfactorily completed. I understand that goods sold are not returnable and hereby absolve CarCrafters Singapore Pte Ltd of any liability arising from use therefrom.

**Sub Total 14,259.00****GST 7% 998.13****Total SGD 15,257.13**

Customer Signature

GST REGISTRATION NO: 201405620M

Prepared By:

BANK ACCOUNT: DBS Bank -107-901991-9