

27 JUNE 2018

Our Ref. No. : VFIX-TP20180480

MOTOR CLAIMS DEPT
AXA INSURANCE (S'PORE) PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

vfix

Vfix Auto Service Pte Ltd
60 Kakit Bukit Ave 6 Ark@KB
Singapore 417892
Email: contact@vfixauto.com.sg
Tel: +65 6455 2957 F: +65 6445 2368
UEN/GST Reg No: 201602964H

WITHOUT PREJUDICE

Dear Sir / Madam

PROPERTY CLAIM ONLY

**ACCIDENT INVOLVING SLT6275L AND SLJ6866J ON 23 FEB 2018
ALONG BLK 226 ANG MO KIO AVE 1 OPEN CAR PARK**

We refer to the above-mentioned accident.

We are writing on behalf of **MR ENG HOON CHAY** the registered owner of motor vehicle number **SLT6275L** which was involved in the above accident.

We are instructed that the above accident was caused by the negligence and management of your insured's vehicle number **SLJ6866J**. As a result of the above accident, our client's vehicle was damaged and our client's has been put to loss and expense, particulars of which are as follows :-

1	Cost of Repair	:S\$	963.00
2	Loss of Use (3 days X \$ 120.00)	:S\$	360.00
3	LTA Fees	:S\$	7.45

TOTAL AMOUNTS	:S\$	1,330.45
----------------------	-------------	-----------------

We enclosed a list of the supporting documents :-

- (a) Original Final Repair Bill
- (b) LTA Tax Invoice
- (c) GLA / Police Report lodged by Our Client
- (d) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favourable reply is greatly appreciated.

Any settlement reached is strictly without prejudice to and shall not affect any other claims arising from this accident. Settlement is solely for the items claimed only.

Yours Faithfully,
VFIX AUTO SERVICE PTE LTD



Ken Tan

Joy Irene (LKKAuto)

From: Joy Irene (LKKAuto)
Sent: Tuesday, 17 July 2018 3:38 PM
To: joseph@nuengrg.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SLJ 6866J AND SLT 6275L ALONG ANG MO KIO AVE 1
OPEN CAR PARK ON 23.02.2018
Attachments: VIDEO FOOTAGE-SLT 6275L (1).mp4

NEW UNIVERSE MANUFACTURING PTE LTD

Policy Holder

Dear Sir/Madam,

OUR REF : CC4/ASM18004103/Uja3
YOUR REF : SLJ 6866J

**ACCIDENT INVOLVING SLJ 6866J AND SLT 6275L ALONG ANG MO KIO AVE 1 OPEN CAR
PARK ON 23.02.2018**

We refer to the above subject matter and to our telephone conversation earlier.

As spoken, 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 reviewed the matter and based on the video graphic evidence available (video attached), your vehicle was reversing and had hit parked/stationary SLT 6275L. As such, we are of the opinion that 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.

Your full co-operation in the handling of the claim is required and kindly submit the following to joyirene@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
- Letter of Authorization that your driver is allowed to drive
- 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

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.

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 the undersigned.

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

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

To: AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

Dear Sir / Madam,

Claimant:

ACCIDENT INVOLVING SLT6275L AND SLJ6866J ON 23/02/2018 AT
BLK 226 ANG MO KIO AVE 1 OPEN CAR PARK

I/We, ENG HOON CHAY, am/are the registered owner of
motor car no. SLT6275L

Please be informed that I have assigned all compensation monies due to me/us in the above
accident to VFIX AUTO SERVICE PTE LTD.

I/We hereby authorized you to release all monies pertaining to the above mentioned accident
to VFIX AUTO SERVICE PTE LTD and forward the settlement cheque to VFIX AUTO SERVICE PTE
LTD whom I/we have authorized to collect the said compensation monies.

Thank you,



Signature of Claimant &
Company Stamp if applicable

IC no.: **S1271561G**

Date: 27/6/18



Signature of Witness

IC no.: S1527552T

Date: 27/6/18



redefining / insurance

CLAIM REF : S8M009SL
INSURED : NEW UNIVERSE MANUFACTURING PTE LTD

DISCHARGE VOUCHER

We/I **ENG HOON CHAY** NRIC NO. **S1271561G** hereby agree to accept the sum of dollars [**ONE THOUSAND ONE HUNDRED FIFTY AND CENTS FORTY FIVE.**] (\$\$ **1,150.45**) 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. **[SU 6866J]** as a result of an accident along **[BLK 226 ANG MO KIO AVE 1]** on **[23/02/2018]** of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. **[SLT 6275L]**.

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. **[SU 6866J]** 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. **[SU 6866J]**

Dated this 13 day of August 2018

Claimant's Signature : **ENG HOON CHAY**

NRIC no./ Company Stamp : **S1271561G**

Occupation/ Business :

Address :

Telephone No. :

Witness's Name :

Witness's Signature :

Witness's NRIC No. :

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)
8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Customer Centre #B1-01
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg

*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim on a later date.

Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.



Vfix Auto Service Pte Ltd
60 Kaki Bukit Ave 6 Ark@KB
Singapore 417892
Email : contact@vfixauto.com.sg
Tel: +65 6455 2957 F: +65 6445 2368
UEN/GST Reg No: 201602964H

AXA INSURANCE (S'PORE) PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

FINAL REPAIR BILL

DATE : 27/06/2018
VEHICLE NO : SLT6275L
MAKE/MODEL : HONDA CIVIC 1.6 (A)
ACC DATE : 23/02/2018
CLAIM NO : VFIX-TP20180480
POLICY NO :

AMOUNT S\$

LUMP SUM REPAIR COST

Repair Amount	900.00
7% GST	63.00
Total	963.00

SINGAPORE DOLLARS : NINE HUNDRED & SIXTY THREE
ONLY

VFIX AUTO SERVICE PTE LTD

Ken Tan

Land Transport Authority

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

SLT6575L

Print Date/Time : 27 Feb 2018 / 09:07:26

Receipt Date/Time : 27 Feb 2018 / 09:07:07

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180227-000229

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SLJ6866J As at 23 Feb 2018/22:30:30 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLJ6866J Enquiry Fee 20180227090506781544	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx4556	Credit Card: Visa /MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 4883
www.police.gov.sg

Our Ref : TP/IP/14213/2018
Date : 24 May 2018

Eng Hoon Chay
Blk 226 Ang Mo Kio Avenue 1
#10-609
Singapore 560226

Dear Sir / Madam,

TRAFFIC ACCIDENT INVOLVING SLT6275L AND SLJ6866J ALONG ANG MO KIO AVENUE 3 ON 23/02/2018 AT ABOUT 2240 HRS

I refer to the above accident.

2. Please be informed that we have completed our investigations which revealed that the driver of **SLJ6866J** had committed the offence of Careless Driving under Rule 29 of the Road Traffic Rules. Action has been initiated against the driver for the said offence.
3. If you have any clarification, you may contact the Investigation Officer, SSI Pamela Goh at office number: 6547 6148.
4. Thank you.

Yours faithfully,

**HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.