



16 APRIL 2018

PNH RESOURCES PTE LTD
59 WOODLANDS INDUSTRIAL PARK, E2 NORDIX
SINGAPORE 757476

Dear Sir/Madam,

OUR REF : CC4/ASM18005567/R1ub3
YOUR REF : GU 3490E

**ACCIDENT INVOLVING GU 3490E / SCJ 811M AND OTHERS ALONG PIE ON
21/03/2018**

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 **KAN FOOK SING MOTOR WORKSHOP** acting on behalf of the owner of SCJ 811M against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties (chain collision) where your vehicle was the 4th vehicle, we are of the opinion that we cannot be absolved from liability.

Please be informed that your No Claim Discount (NCD) will be withheld for the time being, pending for the final allocation of liability.

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 thinthin@lkkauto.com within 7 days from the date of this letter **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

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.



Auto
Consultants
Pte Ltd *

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

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 6841 2360 or email us at thinthin@lkkauto.com

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

Yours sincerely

THIN THIN HLAING
LKK Auto Consultants Pte Ltd
DID: 6841 2360
FAX: 6741 4108
Email: thinthin@lkkauto.com

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

AUTHORISATION FORM

TO:-

KAN FOOK SING MOTOR WORKSHOP
61 DEFU LANE 12
SINGAPORE 539147

FROM:-

NAME: WONG KIONG
NRIC NO: S0016541G

Dear Sir/Madam

Accident on 21/03/2018 involving vehicles SCJ811M & GU3490E
along/at pie exit jalan bahar 36

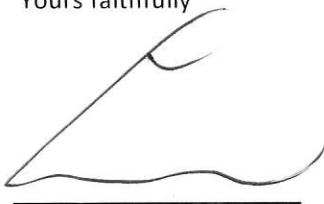
I/We WONG KIONG the owner of
vehicle registration no: SCJ811M hereby do authorize you. Kan Fook Sing Motor
Workshop to commence repairs to my above mentioned vehicle.

I/ We confirm that Kan Fook Sing Motor Workshop is hereby authorized to handle the repairs of my/ our
vehicle and/ or to negotiate and settle any claims relating to the above accident which I/ We may have
against other third party/ parties or insurers and/ or to instruct lawyers on my/ our behalf to facilitate the
third party claim for me/ us.

Kan Fook Sing Motor Workshop is here by authorized to execute and /or sign my documents/ discharge
vouchers/ discharge agreements regarding my/ our claim to facilitate my convenience. **ALL PAYMENT
WILL BE MADE TO KAN FOOK SING MOTOR WORKSHOP.**

Thank you.

Yours faithfully



A handwritten signature in black ink, appearing to be 'Wong Kiong', written over a horizontal line.



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GU 3490E	(Insd veh)	Model: BMW S231
	SCJ 811M	(TP veh)	
Date of Accident/ Time:	21/03/2018		

Repair Estimate	: \$	51,688.35	
Final Repair Cost	: \$	20,490.50 GST INCLUDED	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,540.80 GST INCLUDED	12 days at \$ 120 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	22,033.30	
Payee Name: KAN FOOK SING MOTOR WORKSHOP			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability	600 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No	BOLA Scenario No: _____
	BOLA Liability: _____ (%)	Assessed Liability (*):	0 (%)
* Assessed Liability to be filled only for chain 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: Ken Yin Ling

Date: 28/6/19

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Alice Chan

Date: 28/6/2019

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 27/6/19



簡 福 星 摩 多 工 廠

KAN FOOK SING MOTOR WORKSHOP

Headquarter: 61 Defu Lane 12, Singapore 539147

Tel: (65) 6747 9560, 6743 5344, 6858 4361 • Fax: (65) 6748 1006, 6281 8428

E-mail: ryan@kanfs.net / patricia@kanfs.net

Branch: 1 Kaki Bukit Avenue 6 #01-13, Singapore 417883

Tel: (65) 6481 5150 • Fax: (65) 6481 8683

TAX INVOICE

No. 46094

Business Reg. No. 221468-00E
GST Reg. No. M9-0005333-E

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

INVOICE NO : 46094

DATE : 27-12-2018

VEHICLE NO. : SCJ811M
ACCIDENT DATE : 21-03-2018 10:45
THIRD PARTY REF. : GU3490E

ATTN: MOTOR CLAIMS DEPT.

INVOICE COST OF REPAIRS TO VEHICLE SCJ811M BMW 523I 2.5 AT ABS

QTY	PARTS DESCRIPTION	AMOUNT (SG\$)
	LABOUR CHARGES	
1	LMUP SUM REPAIRS	19150.00

TOTAL (D)	19,150.00
TOTAL REPAIR COST :	19,150.00
G S T % :	1,340.50
INVOICE AMOUNT :	20,490.50



IN PANEL-BEATING & BODY-WORK, OUR WORKSHOP IS WELL-EQUIPPED WITH THE LATEST TECHNOLOGY --- CELETTE BENCH PULLER SYSTEM WHICH ENABLE US TO MEASURE CORRECTLY & REPAIR MANY DIFFERENT KINDS OF DAMAGES, SERIOUS DAMAGES TO THE FLOOR-BOARD CHASSIS & WHEEL-HOUSING CAN BE RESTORED BACK TO THE ACCORDING MEASUREMENT. WE ARE ABLE TO REPAIR & RESTORE ANY BADLY DAMAGED VEHICLE BACK TO ITS ORIGINAL SPECIFICATIONS TO ENSURE SAFETY WHILE DRIVING.

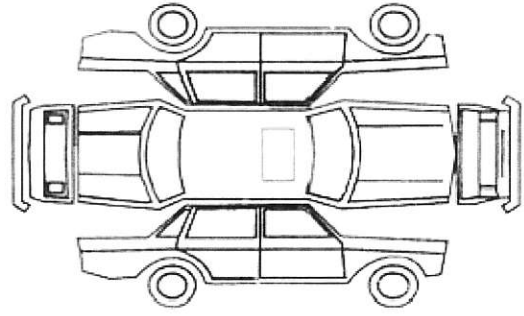
在鈹金修理業，本廠有最精良，先進的機械，來準確測量及修理，在規格尺寸圖內，本公司有能力回復原來相符的程度。

SCJ 811M
T/P



Company Reg. No. : 200807224Z GST Reg. No: 200807224Z
Tel: (65) 6747 9560 Fax: (65) 6478 1006
61 Defu Lane 12 Singapore 539147

VEHICLE RENTAL AGREEMENT

VEHICLE'S PARTICULARS Veh. Reg. No.: SLH 1546G Engine C.C.: Make/Model: X. Pasagai 5.0 Comprehensive/ Third Party Only Coverage		Date Out: 31/3/2018 Date In: 7/4/2018 Time Out: 1715hrs Time In: 1701hrs Mileage Out: Mileage In: Fuel Level: E - 1/4 - 1/2 - 3/4 - F	
HIRER'S PARTICULARS Name: Tel no. (R/O): Address: Mobile No.: Nationality: s() Gender: NRIC/ FIN No.: Driving Lic. No.: Date of Birth: Driving Exp:		17 DAYS @ \$ 180 per Day \$ 3,060 WEEKS @ \$ per Week MONTHS @ \$ per Month ADD. @ \$ per Hour SUB TOTAL \$ 3,060 7% GST \$ 214.20 TOTAL CHARGE \$ 3,274.20 PAYMENT METHOD	
DRIVER'S PARTICULARS Name: Huang Hongyu Vikter Tel no. (R/O): Address: Mobile No.: 9723 1123 55 Stratton Drive S (805653) Nationality: Singapore s() Gender: M NRIC/ FIN No.: S 8235453 Driving Lic. No.: S 8235453 Date of Birth: 07 Nov 1982 Driving Exp: 16 years		LH RR FRT  RH	
ADDITIONAL DRIVER'S PARTICULARS Name: Tel no. (R/O): Address: Mobile No.: Nationality: s() Gender: NRIC/ FIN No.: Driving Lic. No.: Date of Birth: Driving Exp:		Remarks: FOR SINGAPORE USE ONLY Own Damage Excess \$ \$ All damages borne by hirer Third Party Coverage vehicle	
IMPORTANT 1. The Hirer and the Authorized Driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/ the Authorized Driver. 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the Hirer should he fail to return the vehicle at the appropriate petrol level. 3. No refund for early return of vehicle. The Hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and /or PAI where applicable. Any returns after our operation hours will be charges as a full day rental. 4. Use of the vehicle for illegal purpose (For instance: In connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited. 5. Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Lion's Auto Trading Pte Ltd. The Hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage. 6. The Hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of of in connection with it's use or operation. 7. The Hirer and/or Driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-wavier excess and cost expense		(including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle of the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident occurred. Any damage to the vehicle will be repaired at Lion's Auto Trading Pte Ltd authorized workshop. 8. Smoke or permit smoking and transport of pets in the vehicles are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the Hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400. 9. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the coast of such responses at \$50.00 per trip. 10. In case of accident, the Hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the Hirer will have to borne all liability from all parties claim. Full excess amount have to paid immediately in the event of accident. 11. The Hirer/ Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and so not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the Hire/Driver. 12. All customer's data will be kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters. 13. I understand and agree to the personal data & collection statement.	
ACKNOWLEDGEMENT I have read and agree to the terms and conditions of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to the account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given to Lion's Auto Trading Pte Ltd in connection with this agreement is true.			
Hirer's Signature		Additional Driver's Signature	
		Rented out by (Staff name)	



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

Third Party Insurer Enquiry

Our Ref No: GR-18-043146

Date of Request: 21/03/2018

Your Ref No:

Online Purchase

Kan Fook Sing Motor Workshop
No. 61 Defu Lane 12
Singapore 539147

Dear Sir/Madam,

Enquiry Date 21/03/2018

Enquiry By Yen Boo

TP Vehicle No. GU3490E

Accident Date 21/03/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GU3490E	AXA Insurance Pte Ltd	06/03/2017-30/04/2018	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.

This is a computer generated document and requires no signature.

**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

RECORDS MANAGEMENT CENTRE

TAX INVOICE

Our Ref No: GR-18-043146

Date of Request: 21/03/2018

Your Ref No: Online Purchase

Kan Fook Sing Motor Workshop
No. 61 Defu Lane 12
Singapore 539147

Dear Sir/Madam,

Enquiry Date 21/03/2018

Enquiry By Yen Boo

TP Vehicle No. GU3490E

Accident Date 21/03/2018

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