

**Hsiao Tong (LKKAUTO)**

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**From:** chan pick yuen <chris\_chanbebe@hotmail.com>  
**Sent:** Monday, 30 July 2018 9:44 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Acknowledgement Your ref :SGZ5916E \*Our ref : S8M00C1OMC/NPS \*\*\*\*LKK  
REF:CC4/ASM18005759/Apb3  
**Attachments:** DV.jpeg

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**From:** chan pick yuen [[mailto:chris\\_chanbebe@hotmail.com](mailto:chris_chanbebe@hotmail.com)]  
**Sent:** Thursday, 10 May 2018 9:46 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Acknowledgement Your ref :SGZ5916E Our ref : S8M00C1OMC/NPS

Dear Sir / Mdm ,

Enclosed is our LOA , invoice & GIA report .

Please advise OIC .

As request following :

1. RC \$3800 ( AS AGREED )
2. LOU\$1200 ( \$150 -2400 cc X 8 DAYS -5 days recommend + 2 days waiting PRS / + 1 day weekend

@ 100% ( direct from behind )

Total \$5000/-.

Please let us have your offer soon . Thanks

Regards,  
Chris Chan Pick Yuen  
Workshop Manager  
LC AUTOMOTIVE  
HP: 92712214

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**From:** NIKAM Santosh Pandurang <[santosh.nikam@axa.com.sg](mailto:santosh.nikam@axa.com.sg)>  
**Sent:** Tuesday, March 27, 2018 10:07 AM  
**To:** chan pick yuen  
**Cc:** NG Stacey  
**Subject:** Acknowledgement Your ref :SGZ5916E Our ref : S8M00C1OMC/NPS

Dear Sir

Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a single joint expert.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman (LBS Automotive Appraisal Pte Ltd)
2. Derek Oh Siong Wee (LBS Automotive Appraisal Pte Ltd)
3. Mohd Noh Bin Sapoh/ Stan See Chee Seng (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong (RT Appraisal Pte Ltd)
6. Elson Teng (RT Appraisal Pte Ltd)
7. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
8. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
9. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
10. Gerard Favacho (A-PAC Investigation Solutions Pte Ltd)

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

**If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.**

Please send your reply to the in-charge claim handler who is copied in this email.

Regards,  
Santosh Nikam

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**From:** chan pick yuen [[mailto:chris\\_chanbebe@hotmail.com](mailto:chris_chanbebe@hotmail.com)]  
**Sent:** Tuesday, March 27, 2018 9:32 AM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>

Cc: KUMAR Shailendra <[shailendra.kumar@axa.com.sg](mailto:shailendra.kumar@axa.com.sg)>

Subject: SGZ5916E & SGV6351Z doa 25/3/18

Dear Sir & Mdm ,

Please let us have your 10 names list to survey our clients car : SGZ5916E at 1 kaki Bukit Avenue 6 #01-107 @ Autobay ( S) 417883 .

Best Regards

LC AUTOMOTIVE

Blk 25 kaki Bukit road 4

#05-26 Synergy @ KB

Singapore

Hp:92712214

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Auto  
Consultants  
Pte Ltd

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

18 APRIL 2018

NORMA BINTY ABU BAKAR  
BLK 774 WOODLANDS CRESCENT  
#03-26  
SINGAPORE 730774

Dear Sir/Madam,

OUR REF : CC4/ASM1005759/Amb3  
YOUR REF : SGV 6351Z  
ACCIDENT INVOLVING SGV 6351Z AND SGZ 5916E ALONG SINGAPORE CUSTOM  
ON 25/03/2018

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 LC AUTOMOTIVE, acting on behalf of the owner of SGZ 5916E 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 SGZ5 916E 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](mailto: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)



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 [bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com).

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

Yours sincerely,

Bevan Lim  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
Email: [bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)

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

## LETTER OF AUTHORISATION

LC AUTOMOTIVE  
Block 25 KAKI BUKIT ROAD 4  
#05-26 SYNERGY @ KB  
Singapore 417800

Dear Sir,

Accident on 25/3/18 @ 10:30hr S

Involving Vehicle Nos S625916E8 . SGV63512

Along Woodland's checkpoint Tuas JB

I/We the registered owner /driver of vehicle registration no: S625916E  
have involved in the above accident.

I/We hereby authorize **M/S LC AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

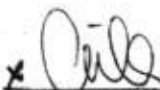
I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitors \_\_\_\_\_ to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.  
Thank you.

Yours truly,

x   
Owner's Signature  
(Company's stamp if applicable)

Name: Suhaila Bte Md Lat

NRIC No: S8140073C

Date: \_\_\_\_\_



redefining / insurance

WITHOUT PREJUDICE to:  
Insurance Subrogated Claim and/or  
any personal injury Claims.  
(Note: This Notice supersedes any inconsistencies  
found in this Discharge Voucher)

CLAIM REF : (S8M00 'D1M)  
INSURED : Norma Binti Abu Bakar I

**DISCHARGE VOUCHER**

We/I Suhaila Bt MO LAIP NRIC NO. S8140073C hereby agree to  
accept the sum of dollars FOUR THOUSAND FIVE HUNDRED ONLY  
(S\$ 4500) 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. SGV63512 as a result of an accident along Woodlands checkpoint turn JB  
on 25/3/18 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/  
insurer of motor vehicle no. SG289169.

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. SGV63512 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. SGV63512.

Dated this 30 day of 7 2017/8

Claimant's Signature

x

Atlee

NRIC no./ Company Stamp

S8140073C

Occupation/ Business

Address

Telephone No.

Witness's Name

Witness's Signature

Chan Prck yuen

Witness's NRIC No.

S2084264C

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)  
Raffles Place, #24-01 AXA Tower, Singapore 068811  
Customer Centre #B2-01  
Tel: +65 6886 4886 Fax: +65 6336 2522 Website: www.axa.com.sg

# LC AUTOMOTIVE

2017

BLOCK 25 KAKI BUKIT ROAD 4 #05-26 SYNERGY @ KB Singapore 417800

Tel : ( 65) 69664526 HP: 92712214 Fax: (65) 69664526

Email : [chris\\_chanbebe@hotmail.com](mailto:chris_chanbebe@hotmail.com)

## INVOICE

SUHAILA BTE MD LAIP  
25 KAKI BUKIT ROAD 4  
#05-26 SYNERGY @KB  
Singapore 417800

Date: 10<sup>th</sup> May 18

Accident date: 25<sup>th</sup> MARCH 2018

Final Bill For Vehicle No: SGZ5916E TOYOTA ESTIMATE 2.4

Descriptions	AMOUNT
Lump Sum repair cost as recommended by LKK AUTO CONSULTANTS PTE LTD Surveyor : Mr Adrian Ling	\$3,800.00
Total	\$3,800.00

S/DLRS: THREE THOUSAND EIGHT HUNDRED ONLY