



Auto
Consultants
Pte Ltd

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

25 APRIL 2018

CAROLINA BIOLOGICAL SUPPLY (S) PTE LTD

49 JALAN PEMIMPIN
#01-06 APS INDUSTRIAL
SINGAPORE 577203

Dear Sir/ Mdm

OUR REF : CC4/ASM18005843/M1ua3
YOUR REF : GBG 1620T
ACCIDENT INVOLVING GBG 1620T AND GBG 5455C ALONG BARTLEY RD EAST
ON 28/03/2018

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 EM-1 AUTO PTE LTD acting on behalf of the owner of GBG 5455C against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had rear ended Third Party vehicle GBG 5455C. 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 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)



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- 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 thinthin@lkkauto.com.

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

Yours sincerely,

Thin Thin
Case Handler
DID: 6841 2360
FAX: 6741 4108
Email: thinthin@lkkauto.com

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

LETTER OF AUTHORISATION

ACCIDENT INVOLVING (any vehicle) GB65455C and GBG1620T,
ON 28/3/18 ALONG Bartley Rd East twas Braddell Rd

I, Tree Scapes P/L, NRIC No. / Company Reg. No.
_____ of (address) _____

Postal Code _____, the registered owner (or authorised agent) of motor vehicle registration number
GB65455C hereby authorise your workshop EM-1 Auto P/L (Company/GST REG.No. :

201316380R) Blk 8 #01-68 Sector C Sin Ming Industrial Estate Singapore 575643 to :-

1. Begin or commence repairs to my/our motor vehicle;
2. Start or initiate third party claims for damages incurred by me against third party(ies) responsible for the accident.
3. To instruct EM-1 Auto P/L on my/our behalf to negotiate a settlement with the third party and/or his insurers as you deem fit.
4. To appoint vehicle surveyor on my/our behalf to determine reasonable costs of repair and period of repair.
5. To act on my/our behalf for any documents mailed to EM-1 Auto P/L by the third party and/or his insurers for the claim of my vehicle, if I am not contactable.

I am prepared to attend at my/our solicitors' office or to attend Court in connection with my/our claim, if necessary, I shall give my full co-operation and support for the claim for cost of repair and loss of use and shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay up or receive any monies due to this claim.

I authorise you to claim for the period of loss of use as specified by the motor surveyor or such shorter period due to accelerated work. I further authorise you to accelerate the repair period with overtime work and additional resource, I will pay you a reasonable amount to reflect the additional period of time to shorten.

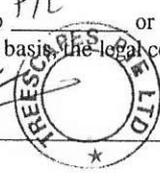
I agree to keep you informed of any document(s), including cheques, mailed to me by third party and/or his insurers before taking any action. I also will not bank in any cheques issued by third party insurance and/or his insurers without the approval of EM-1 Auto P/L, and should I get approval from EM-1 Auto P/L to bank in the said cheques, I agree to pay EM-1 Auto P/L the full settlement amount as stated on the cheques within 5 working days.

Should my/our claim be partly successful or unsuccessful or cannot be proceeded with and/or if any judgement or settlement is not honoured or satisfied by third party, I/We:

1. Agree to pay you the sum of monies (as agreed) or as certified by the surveyor appointed, being the costs of repairs, survey fees and/or any other expenses reasonably incurred by you on my/our behalf. You may use the recovered amount from my claim for loss of us to partially offset the difference.
2. Agree to pay you such increased cost for additional resources and overtime work to shorten the period of repair.
3. Will pay for any shortfall that may result in the settlement amount.

In the event that EM-1 Auto P/L or the Repairer is compelled to enforce this undertaking, I/We agree that I/we shall pay on a full indemnity basis the legal costs incurred by EM-1 Auto P/L or the Repairer.

Signature: _____
 Company Stamp: _____
 (if applicable)



Name: Tan Choon Keng
 NRIC No: S1514202B
 Contact No: 97282189
 Date: 28/3/18



Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBG 1620T (Insd veh)	Model: NISSAN NV200 1.5
	GBG 5455C (TP veh)	
Date of Accident/ Time:	28/03/2018	

Repair Estimate	\$	9,828.23	
Final Repair Cost (w/GST)	\$	4,975.50	
Loss of Use	\$	-	days at \$ per day
Rental (if any)	\$	600.00	6 days at \$100.00 per day
LTA / GIA Search Fee	\$	7.45	
Others:	\$	-	
Final Settlement Sum	\$	5,582.95	

Payee Name : EM-1 AUTO PTE LTD

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability: 100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)
* 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/TORTEASOR 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 for client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp
 Name of Representative: Chia Sin Muk
 Date: 6/9/19

Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: Cheryl Mee Choo
 Date: 6/9/19

Signature of AXA's surveyor/ Representative
 Name of AXA's surveyor/ Representative: LKK
 Date:

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

TAX INVOICE

M/S TREESCAPES PTE LTD

Invoice No : 19/00090/5241TP

Date : 11-Mar-2019

AXA Insurance Singapore Pte Ltd

Motor Claim Department

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Date of Accident : 28-Mar-2018
Our Client's Vehicle Number : GBG 5455C
Vehicle Make / Model : NISSAN NV 200
Your Insurer : GBG 1620T

DESCRIPTION	SUB-AMOUNT	GST 7%	AMOUNT (SGD)
Lump Sum Repair Cost (Recommended by LKK Mr Ma)	4,650.00	325.50	4,975.50 SR

SGD (Four Thousand Nine Hundred Seventy-Five And
Cents Fifty only)

GRAND TOTAL

4,975.50

Subject to 7% GST

325.50



Authorised Signature and Company Stamp



RICA LEASING PTE LTD

126 Joo Seng Road #05-12 Gold Pine Industrial Building
Singapore 368355 Tel: 6552 8003 Fax: 6453 1409
Co Reg No. 200510430K

OFFICIAL RECEIPT

No. 20540

Date 03-04-18

Received from Tree Scapes Pte Ltd

the sum of Dollars Seven Hundred Twenty Only

Being payment for SJS 8076K 28/03/18 - 03/04/18 STA # 25893

- Cash
- Nets
- Cheque / Visa / Master

for RICA LEASING PTE LTD

\$ 720/20



RICA LEASING PTE LTD

Co Reg No. 200510430K

Registered Address:
126 Joo Seng Road #05-12 Gold Pine Industrial Building
Singapore 368355

GBG 5455C
P/L

Operation Address:
160 Sin Ming Drive, #08-05 Sin Ming AutoCity
Singapore 575722 Tel: 6266 2307 Fax: 6266 2306

VEHICLE RENTAL AGREEMENT

STA No. 25893

HIRER'S PARTICULAR		Veh No : <u>SJS 8076K</u>		Replace Veh No :	
Name : (as in I/C) <u>Treescapes Pte Ltd</u>		Mileage Out : <u>151802</u>		Mileage Out :	
NRIC / PASSPORT No :		Make & Model <u>Toyota</u>		Make & Model	
Address (Res) :		Auto / Manual <u>Allion</u>		Auto / Manual	
Name & Address of Employer :		OUT : Date <u>28/3/18</u>		OUT : Date	
Occupation : _____ Driving Exp : _____		OUT : Time <u>2-10 PM</u>		OUT : Time	
D/L No : _____ D/L Type : Local/International		RENTAL CHARGES			
Pass Date : _____ Date of Birth : _____		Daily <u>6</u> @ \$ <u>120/=</u>		\$ <u>720</u> 00	
Tel : (O) _____ (R) _____ HP/PG : _____		Weekly @ \$ _____			
ADDITIONAL DRIVER'S PARTICULARS		Monthly @ \$ _____			
Name : (as in I/C) <u>Tan Choon Keng</u>		Hours @ \$ _____			
NRIC / PASSPORT No : <u>S1514202B</u>		Others @ \$ _____			
Pass Date : <u>31/5/78</u> Date of Birth : <u>27/1/61</u>		CDW @ \$ _____			
Address (Res) : <u>BLK 123 Bedok Reservoir Rd #04-1003 S'1647</u> Tel/Hp : <u>97282189</u>		PAI @ \$ _____			
Refundable Deposit :		Delivery Service			
Cash/Nets/Cheque/VISA/MC Cards No :		SUB-TOTAL \$		<u>720 00</u>	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES					
FRONT					
LEFT					
RIGHT					
REAR					
ACCESSORIES CHECK		ESTIMATED TOTAL RENTAL \$			
<input type="checkbox"/> Ashtray	<input type="checkbox"/> Cig Lighter	Sales Person Code :			
<input type="checkbox"/> STD Tools	<input type="checkbox"/> Jack	Hirer is responsible for the first \$1,500.00 excess for collision / damage to first party. (i.e.) RICA LEASING PTE LTD Vehicle (including windscreen) and also first \$1,500.00 excess for collision / damage to third party's vehicle for each and every accident / damage.			
<input type="checkbox"/> Radio / Cass	<input type="checkbox"/> CD/Cartridges				
<input type="checkbox"/> S / Tyre	<input type="checkbox"/> Hub Caps				
<input type="checkbox"/> S / RIM					

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

* IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY RICA LEASING PTE LTD.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER :
 - shall report all accidents involving the said vehicle to the Owner immediately;
 - shall take immediate steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the Owner);
 - shall report to the police within 24 hours from the occurrence, the following types of accidents :
 - injury case;
 - non-injury case involving a Government vehicle, or damage to Government property;
 - non-injury case involving a foreign vehicle (to obtain their motor insurance policy. Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
 - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE-THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO RICA LEASING PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
<u>3/4/18</u>	<u>9:40</u>	<u>152,112</u>				

GBG5455C



Land Transport Authority
 10 Sin Ming Drive
 Singapore 575701
 GST Registration No. : M4-0006529-2

Print Date/Time : 28 Mar 2018 / 14:04:11

Receipt Date/Time : 28 Mar 2018 / 14:04:11

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180328-001130

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GBG1620T As at 28 Mar 2018/08:20:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - GBG1620T Enquiry Fee 20180328140317370750	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

20180328140323544 Direct Debit: eNETS Debit
(Internet Banking) 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.

Print Receipt

OK

Save as PDF