

來發 (明記) 摩哆有限公司  
LAI HUAT (MENG KEE) MOTOR PTE LTD

ROC: 199407592C  
Sector A, Blk 21 Sin Ming Industrial Estate, #01-56/58/60, Singapore 575679  
Telephone: 6453 8110 Facsimile: 6459 6267

8 December 2016

Your Ref: SJH 5755L  
Our Ref: SKS 1505Z - 2016/JL

AXA Insurance Singapore Pte Ltd  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811  
Attention: Motor Claims

WITHOUT PREJUDICE

**\*DIRECT SETTLEMENT\***

Dear Sirs

ACCIDENT INVOLVING VEHICLE NOS. SKS 1505Z AND SJH 5755L ON 12 JULY 2016 ALONG  
ECP NEAR BAYSHORE TOWARDS CHANGI

We refer to the above matter wherein your insured's vehicle no. SJH 5755L was involved in an  
accident with our client's vehicle no. SKS 1505Z.

As agreed for the purpose of direct settlement, we enclose supporting documents in full and final  
settlement of the following:

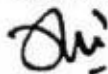
• Repair cost:	\$8,824.93 (include of GST)
• Rental cost:	\$1,059.30 (9 days x \$110 per day + GST)
<b>Total</b>	<b>\$9,884.23</b>

Relevant documents in support of our client's claim are enclosed for your kind attention.

Please do not hesitate to contact the undersigned by phone or email at [jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)  
should you have any queries and we look forward to receiving your payment soonest.

Thank you.

Yours faithfully



LAI HUAT (MENG KEE) MOTOR PTE LTD

enc

**Vasanthi Rengiyan (LKKAuto)**

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To: OOHAILIANG@GMAIL.COM  
Cc: Vic (LKKAuto); Vasanthi Rengiyan (LKKAuto); Thin Thin (LKKAuto)  
Subject: YOUR REF : SJH 5755L \_ ACCIDENT INVOLVING SJH 5755L / SKS 1505Z /OTHERS  
ALONG ECP TOWARDS CHANGI ON 12/07/2016

09 NOVEMBER 2016

OO HAI LIANG  
31 AMBER ROAD  
#06-05 THE SEA VIEW  
SINGAPORE 439943

Dear Sir/Madam,

OUR REF : CC4/AXA16013072/Gug3  
YOUR REF : SJH 5755L  
ACCIDENT INVOLVING SJH 5755L / SKS 1505Z /OTHERS ALONG ECP TOWARDS CHANGI ON 12/07/2016

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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from LAI HUAT (MENG KEE) MOTOR PTE LTD acting on behalf of the owner of SKS 1505Z against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties, where your vehicle was involved in a four (4) vehicle chain collision and was the last vehicle and rear-ended the Third Party Vehicle SKS 1505Z, we are of the opinion that we cannot be absolved from liability.

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 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 Vasanthi@lkkauto.com within 10 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.

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

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

Best Regards,

**R.Vasanthi (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [Vasanthi@lkkauto.com](mailto:Vasanthi@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

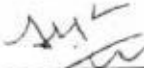
## AUTHORIZATION TO ACT


I, Koh Hwee Hong ("the third party claimant")  
of 9 Greenleaf View, Singapore 279249 (address),  
owner of SKS 1505 Z (vehicle no.) hereby authorize  
Lai Huat (Meng Kee) Motor Pte Ltd  
("The workshop") to act for me with respect to my claim for  
repair costs and/or rental and/or loss of use ("claim") for my  
Vehicle No. SKS 1505 Z that was damaged pursuant to the  
accident which occurred on 12/07/2016 (date) along  
ECP near Bayshore towards Changi (location)  
involving Vehicle No/s SJH 5755 L  
("The accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 12 day of July (month) 20 16 (year)

  
Signed by "the third party claimant"

  
Signed by "the workshop"

## LETTER OF AUTHORITY

To: Lai Huat (Meng Kee) Motor Pte Ltd  
Blk 21 Sin Ming Industrial Estate Sector A  
#01-56/58/60  
Singapore 575679

Dear Sirs

ACCIDENT INVOLVING VEHICLE NOS: SKS 15052 & SJH 57551 ON 12.07.2016  
AT ECP Near Bayshore Towards Changi

This is to confirm that on 12.07.2016, I / We gave you instructions to repair my / our vehicle no. SKS 15052 which was damaged in the above accident.

In consideration of your agreement to repair my vehicle no. SKS 15052, pay for my other expenses and to defer demanding for payment of the costs of repair which was damaged as a result of the above accident, I / We hereby authorise you and/or your solicitors as my / our representative to write, negotiate and settle the accident claim on my / our behalf against any part involved in the abovementioned accident.

I / We hereby undertake to co-operate with you and render you all the assistance (including having my / our vehicle re-inspected and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use to my / our vehicle. I / We further undertake to keep you informed at all times of any communication received from any party involved in the abovementioned accident.

I / We hereby confirm that by signing this Letter of Authority, I / We are not entitled in law to receive any payment. If a cheque is sent to me, I / We shall return the same to the sender as I am precluded in law from accepting any payment.

In the event of my / our claim against any party involved in the abovementioned accident being unsuccessful for any reason whatsoever, I / We shall bear the repair / excess cost payable to Lai Huat (Meng Kee) Motor Pte Ltd either by cash / cheque or claim against my / our insurance policy.

I / We hereby authorise the payment of my / our claim (including any or all medical related invoices / receipts) to be made directly to my / our representative, Lai Huat (Meng Kee) Motor Pte Ltd accordingly.

In relation to the personal and vehicle information collected or otherwise provided during the course of the claim process (including by way of recordings), I agree and consent that Lai Huat (Meng Kee) Motor Pte Ltd may use, disclose and process my personal data for the purpose of responding and administering all activities related to my insurance claim.

Yours faithfully

Signature:



Name:

Koh Hwee Hung

NRIC No:

S1516748C



redefining / insurance

CLAIM REF : 00391807  
INSURED : 00 HAT Yang

**DISCHARGE VOUCHER**

We/I, Koh Hwee Hong, NRIC NO. S1516748C hereby agree to accept the sum of dollars Nine Thousand Seven Hundred Eighty Seven and Centre Ninety Three Only. (\$\$9,787.93) 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. SJH 5755L as a result of an accident along ECP near Bayshore towards Changi on 12/07/2016 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKS 1505Z.

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. SJH 5755L 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. SJH 5755L.

Dated this 22 day of Mar 2017

Claimant's Signature : [Signature] X

NRIC no./ Company Stamp : S1516748C

Occupation/ Business : ---

Address : 9 Greenleaf View, Singapore 279249

Telephone No. : 91388779

Witness's Name : TAN LI TING LAURA

Witness's Signature : [Signature]

Witness's NRIC No. : S9102717H

# 来發 ( 明 记 ) 摩 哆 有 限 公 司 LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A, Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267  
RCB No: 199407592C

## TAX INVOICE

EST No. .... EST0013977  
Koh Hwee Hong

GST Reg No ..... M2-0128609-3  
Page ..... 1 of 2  
Number ..... INV0014696  
Your ref. .... TP-SJH 5755L AXA  
Job No. .... 67563  
Our ref. .... 16.07.26  
Payment .....  
Date ..... 1/12/2016

Attn .....

Vehicle No. .... SKS 1505Z  
Vehicle Model .... Audi A3  
Accident on .... 12/7/2016

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
Supply of Parts - Nett item:					
1.00	Pc	Rear bumper with tow hook cover	1,289.00		1,289.00
1.00	Pc	Rear bumper reflector RH	23.00		23.00
1.00	Pc	Rear bumper parking sensor (corner) RH	183.00		183.00
1.00	Pc	Rear bumper lower spoiler	159.00		159.00
1.00	Pc	Rear bumper reinforcement	377.00		377.00
1.00	Pc	Rear bumper side holder RH	49.00		49.00
2.00	Pcs	Rear bumper pins RH	0.80		1.60
1.00	Pc	Rear boot lid A3 emblem	68.00		68.00
1.00	Pc	Rear boot lid TFSi emblem	70.00		70.00
1.00	Pc	Rear boot lid reflector RH	436.00		436.00
1.00	Pc	Front bumper	1,382.00		1,382.00
1.00	Pc	Radiator grille	378.00		378.00
1.00	Pc	Front bumper lower cover LH	78.00		78.00
1.00	Pc	Front bumper lower cover RH	78.00		78.00
1.00	Pc	Front bumper sponge	45.00		45.00
1.00	Pc	Air con air guide LH	24.00		24.00
1.00	Pc	Front bumper reinforcement	427.00		427.00
1.00	Pc	Front bumper sponge cover	27.00		27.00
1.00	Pc	Front headlamp RH	1,378.00		1,378.00

Special nett item:

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。除外，还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

# 来發 ( 明 记 ) 摩 哆 有 限 公 司

## LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A, Block 21, Sui Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110, Fax: 6459 6267  
RCB No: 199407592C

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EST No. .... EST0013977  
Koh Hwee Hong

GST Reg No ..... M2-0128609-3  
Page ..... 2 of 2  
Number ..... INV0014696  
Your ref ..... TP-SJH 5755L AXA  
Job No ..... 67563  
Our ref ..... 16.07.26  
Payment .....  
Date ..... 1/12/2016

Attn .....

Vehicle No .... SKS 1505Z  
Vehicle Model .... Audi A3  
Accident on .... 12/7/2016

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
1.00	Pc	Front number plate	25.00		25.00
		Labour & Misc.			
1.00		To straighten rear body, to knock dents on rear end panel, rear boot lid and renew of parts	400.00		400.00
1.00		To spray paint (rear portion)	600.00		600.00
1.00		To straighten front body, to knock dents on bonnet and renew of parts	350.00		350.00
1.00		To spray paint (front portion)	400.00		400.00

Sub-Total ..... 8,247.60  
GST 7.00% ..... 577.33  
Total ..... S\$ 8,824.93

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# APEX Car Rental Pte Ltd

37A BARTLEY ROAD SINGAPORE 539777  
TEL: 6459 8206 FAX: 6553 4645  
GST REGISTRATION NO: 20-0102894-H / RCB NO: 200102894H

## HIRING AGREEMENT CUM TAX INVOICE NUMBER:

**1003911**

(Please quote this number in all payments and correspondence)

Vehicle number : SJU 2035H  
Make & model : TOYOTA COROLLA ALTIS 1.6 AUTO

### HIRER'S PARTICULARS

Hirer : KOH HWEE HONG  
Address : 9 GREENLEAF VIEW  
SINGAPORE 279249

NRIC No: S1516748C

Contact Number Off :  
H/p: 91388779

Res:

Nationality : SINGAPOREAN  
Date Of Birth : 14.01.1962

Licence Number: AS NRIC NO  
Licence Expiry : NEW PHOTO LIC.

Driver : TAN LI-EN, DEBRA  
Address : AS ABOVE

NRIC No: S9333722J

Contact Number Off :  
H/p: 97702247

Res:

Nationality : SINGAPOREAN  
Date Of Birth : 04.09.1993

Licence Number: AS NRIC NO  
Licence Expiry : NEW PHOTO LIC.

### RENTAL PRICING

Daily Rental Rate : S\$ 110.00  
Days On Rental : 09 /Day

Date Out : 12.07.2016  
Time Out : 5.50pm

Sub-Total : S\$ 990.00  
G.S.T.@7.0% : S\$ 69.30  
Total : S\$ 1059.30

Date Return: 21.07.2016  
Time Return: 4.45pm

\*\*\*RENTER'S Liability for Vehicle Damage EXCESS is S\$1,500.00 ON ALL CLAIMS.  
\*\*\*Applicable to driver below 23YRS old and above 70YRS old OR with less than 2YRS driving experience  
EXCESS is S\$5,000.00

REMARK - Vehicle no: SKS1505Z  
Job No: 67563

### HIRER'S DECLARATION

I agree to the terms and conditions above and as set out overleaf. If I opt to pay by credit/charge card, my signature here is deemed to have been made on the application credit card charge slip.

Authorised Signatory and Company Stamp

Date:

APEX CAR RENTAL PTE LTD  
Prepared by:  
Date: 12 JUL 2016

## Print Received Message

This mail is associated with :

\*SKS1505Z (C0391807)  
[SJH5755L]

TP

KOH HWEE HONG

Jul 12 2016 8:00AM

[OO, HAI LIANG]

Lai Huat (Meng Kee) Motor Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA\_SG), sent on 08/03/2017 15:24 PM.  
To LKK\_HQ  
Subject Alert - Adj Mandate Approved (S\$9787.93) - SKS1505Z - Claim Handler: Khor Saw Theng

Approved:9787.93.