

To: **AXA Insurance Pte Ltd**
8 Shenton Way #24-01
AXA Tower
Singapore 068811

Attn: **Motor Claims Department**

Date: 15th May 2018

Dear Sir/Madam,

Claimant: **Low Leong Chai**
561 Choa Chu Kang North 6
#11-86 Singapore 680561

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 31/03/2018 at PIE(Tuas), ECP Exit involving our client's vehicle registration number SLD 4551 L and vehicle registration number SLV 7964 P driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$10,500.00
2) Loss of Rental	\$1,500.00
3) LTA Search Fee	\$7.45

Total : **\$12,007.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice
- LTA Search Fee Receipt

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd
832 Sims Avenue, Eunosville
#12-884 Singapore 400832
Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



Auto
Consultants
Pte Ltd

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

7th May 2018

FAUZIAH BINTE ISMAIL

Block 704 Choa Chu Kang Street 53,
#11-82,
Singapore 680704.

Attn: Ms Putri Qistina Bte Mohd Rafee

Dear Sir/Madam,

OUR REF : CC4/ASM18006180/Uha3

YOUR REF : SLV 7964P

**ROAD TRAFFIC ACCIDENT INVOLVING SLV 7964P, SKA 8182U, SLX 1032H AND
SLD 4551L ALONG PIE TOWARDS JURONG ON 31.03.2018**

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 ZOOM AUTOWERKS PTE LTD, acting on behalf of the owner of SLD 4551L against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AXA Insurance Pte Ltd.

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 vicalpeh@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)



Auto
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Pte Ltd

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

- 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 6841 2132 or email us at vicalpeh@lkkauto.com.

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

Yours sincerely,

Poh Kin, Chong
Case Handler
DID: 6841 2132
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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



ZOOM AUTOWERKS PTE LTD

832 Sims Avenue, Eunosville

#12-884 Singapore 400832

Tel: 9450 7920

zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 31/03/18 @ 13:55hr along PIE TUAL, ECP EXIT
Involving vehicles SLD4551L, SLV 7964P, SKA 8182U and SLX1032H

In consideration of **Zoom Autowerks Pte Ltd, 832 Sims Avenue, Eunosville, #12-884 Singapore 400832**, repairing my/our motor vehicle no SLD4551L at my request, I/We, Low Leong Chai ("the claimant") of 361 Choa Chu Kang North 6 #1186 S(680561) (address) bearing NRIC No 81249204I the owner of motor vehicle no SLD4551L, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 31 day of 03 (month) 20 18 (year)

Signed by "the claimant"

Name: Low Leong Chai

81249204I



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai



redefining / insurance

CLAIM REF : S8M00CIA
INSURED : FAUZIAH BINTE ISMAIL

DISCHARGE VOUCHER

We/I, LOW LEONG CHAI, NRIC NO. S1249204I hereby agree to accept the sum of dollars **ELEVEN THOUSAND SIX HUNDRED SEVEN AND CENTS FORTY FIVE ONLY (\$\$11,607.45)** 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. **SLV 7964P** as a result of an accident along **PIE TOWARDS JURONG** on **31/04/2018** of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. **SLD 4551L**.

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. **SLV 7964P** 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. **SLV 7964P**.

Dated this 01 day of JULY 2018

Claimant's Signature : 

NRIC no./ Company Stamp : S1249204 I

Occupation/ Business : _____

Address : 561 Choa Chu Kang North 6 #11-86 S(680561)

Telephone No. : _____

Witness's Name : Lai Qianwen, Elin

Witness's Signature : 

Witness's NRIC No. : S8901499I

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road,

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

To: **AXA Insurance Pte Ltd**
8 Shenton Way #24-01
AXA Tower
Singapore 068811

Invoice No. : ZI0000046
Date : 15/5/2018
VRN : SLD 4551 L
Make & Model : Toyota Sienta
DOA : 31/3/2018
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			10,500.00
2	Loss of Rental			1,100.00
3	LTA Search Fee			7.45

TOTAL : **\$11,607.45**

I agree to the price as listed above and confirm that
goods are received in good condition.



(Customer's Signature)

(by Zoom Autowerks Pte Ltd)

ZOOM CAR LEASING

Zoom Car Leasing
Registration No.: 5339410M
e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd
Tel: 9450 7920

RENTAL INVOICE

Invoice No. : **INV0000190**
Date : **30/4/2018**
Ref : **SJD 9051 D**
Your Ref : **SLD 4551 L**
Terms : **30Days**

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SJD 9051 D (31/03/2018 to 06/04/2018)	\$150.00	6 Days	\$900.00

C/O Low Leong Chai
561 Choa Chu Kang North 6
#11-86 Singapore 680561
Contact: 9830 2592

Total : \$900.00

**ZOOM CAR
LEASING**

(Customer's Signature/Stamp)

(For Zoom Car Leasing)

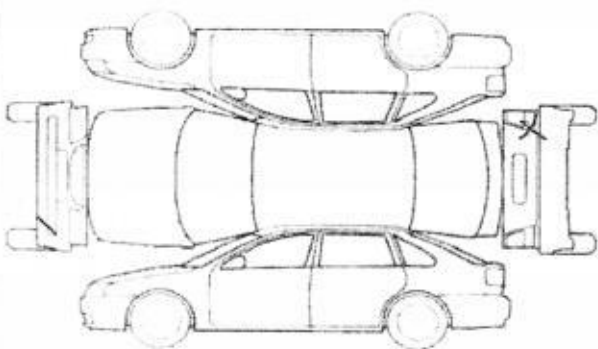

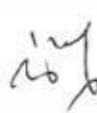

ZOOM CAR LEASING

Zoom Car Leasing

Registration No.: 53349410M

E-mail: zoomcarleasing@gmail.com

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <u>LOW Leng Chai</u>		Vehicle No.: <u>3309051 D</u>																					
NRIC/Passport No.: <u>S12492041</u>		Vehicle Make/Model: <u>Honda Stream</u>																					
Address: <u>561 Choa Chu Kang North 6</u>		Date/Time Out: <u>31/03/2018 4:15pm</u>																					
<u>#11-86 S(680561)</u>		Date/Time In: <u>06/04/2018</u>																					
Tel: <u>9830 2592</u>		<table border="1"> <tr> <td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td> <td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">155, 68 KWHN</td> </tr> </table>		E	1/4	1/2	3/4	F	E	1/4	1/2	3/4	F	OUT					155, 68 KWHN				
E	1/4	1/2	3/4	F	E	1/4	1/2	3/4	F														
OUT					155, 68 KWHN																		
Driving License No./Exp.:		Mileage: <u>60727</u> Mileage:																					
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES																					
Name:		<table border="1"> <tr> <td>Hours @</td> <td>per hour</td> <td rowspan="4">\$900</td> </tr> <tr> <td>6 Days @</td> <td>\$150 per day</td> </tr> <tr> <td>Weeks @</td> <td>per week</td> </tr> <tr> <td>Months @</td> <td>per month</td> </tr> </table>		Hours @	per hour	\$900	6 Days @	\$150 per day	Weeks @	per week	Months @	per month											
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6 Days @	\$150 per day																						
Weeks @	per week																						
Months @	per month																						
NRIC/Passport No.:		Other Charges																					
Address:		Petrol Top-Up																					
Tel:		Sub-total																					
Driving License No./Exp.:		TOTAL CHARGES \$900																					
(A) - Accident (D) - Dent (S) - Scratch		PRE-PAYMENT																					
		Downpayment and Deposit																					
		Amount Refunded Due																					
		I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.																					
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	\$52,000.00																						
Singapore - 3rd Party	\$52,000.00																						
Malaysia*	\$58,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$3,000.00 (Additional)																						
IMPORT NOTE:																							
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited 4. In case of accident, the hirer shall report to Zoom Car Leasing immediately		Hirer's Signature / Date  Owner's Signature / Date																					

Zoom Car Leasing

Zoom Car Leasing
Registration No.: 5339410M
e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd
Tel: 9450 7920

RENTAL INVOICE

Invoice No. : **INV0000190**
Date : 30/4/2018
Ref : SLX 2039 H
Your Ref : SLD 4551 L
Terms : 30Days

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SLX 2039 H (06/04/2018 to 11/04/2018)	\$120.00	5 Days	\$600.00

C/O Low Leong Chai
561 Choa Chu Kang North 6
#11-86 Singapore 680561
Contact: 9830 2592

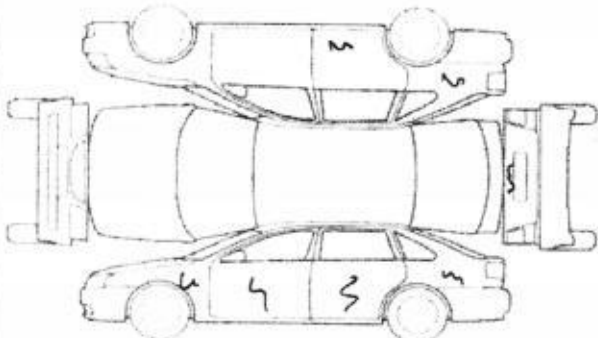
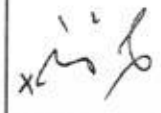
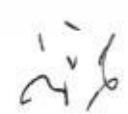

Total : \$600.00



(Customer's Signature/Stamp)

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR Name: <u>Low Leong Chai</u> NRIC/Passport No.: <u>S12492042</u> Address: <u>561 Choa Chu Kang Road, #11-86 S(68056)</u> Tel: <u>9830 2592</u> Driving License No./Exp.:		VEHICLE DETAIL Vehicle No.: <u>SLX 2039H</u> Vehicle Make/Model: <u>Honda Air Wave</u> Date/Time Out: <u>06/04/2018</u> Date/Time In: <u>11/04/2018</u> <div style="display: flex; justify-content: space-around;"> <div> E <input checked="" type="checkbox"/> 1/2 3/4 F OUT </div> <div> E <input type="checkbox"/> 1/2 3/4 F IN </div> </div>										
ADDITIONAL DRIVER'S PARTICULAR Name: NRIC/Passport No.: Address: Tel: Driving License No./Exp.:		RENTAL CHARGES <table border="1"> <tr> <td>Hours @</td> <td>per hour</td> <td rowspan="4" style="vertical-align: middle; text-align: center;">\$600</td> </tr> <tr> <td>5 Days @</td> <td>\$120 per day</td> </tr> <tr> <td>Weeks @</td> <td>per week</td> </tr> <tr> <td>Months @</td> <td>per month</td> </tr> </table> Other Charges Petrol Top-Up Sub-total TOTAL CHARGES		Hours @	per hour	\$600	5 Days @	\$120 per day	Weeks @	per week	Months @	per month
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Weeks @	per week											
Months @	per month											
(A) - Accident (D) - Dent (S) - Scratch 		\$600 PRE-PAYMENT Downpayment and Deposit Amount Refunded Due I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.										
PHYSICAL DAMAGE EXCESS <table border="1"> <tr> <td>Singapore - Own Damage</td> <td>\$2,000.00</td> </tr> <tr> <td>Singapore - 3rd Party</td> <td>\$2,000.00</td> </tr> <tr> <td>Malaysia*</td> <td>\$8,000.00</td> </tr> <tr> <td>For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age</td> <td>\$3,000.00 (Additional)</td> </tr> </table>		Singapore - Own Damage	\$2,000.00	Singapore - 3rd Party	\$2,000.00	Malaysia*	\$8,000.00	For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$3,000.00 (Additional)	ACKNOWLEDGEMENT <div style="display: flex; align-items: center;">  <div style="margin-left: 20px;"> x  </div> </div>		
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		Hirer's Signature / Date  Owner's Signature / Date										



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 01 Apr 2018 / 18:19:54

Receipt Date/Time : 01 Apr 2018 / 18:19:54

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180401-000542

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SLV7964P As at 31 Mar 2018/13:55:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLV7964P Enquiry Fee 20180401181916890092	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				
	xxxxxxxxxxxx0962	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.