



Auto
Consultants
Pte Ltd

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

27 MAR 2019

RAVINDRAN RAMON
318C YISHUN AVE 9
#10-146
SINGAPORE 763318

Dear Sir/ Mdm

OUR REF : CC4/ASM18007141/Kua3

YOUR REF :-

**ACCIDENT INVOLVING SLR 822H AND SLN 4133H AT/ALONG SCOTTS RD
TOWARDS STEVEN ROAD ON 15/04/2018**

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 ESTEEM PERFORMANCE PTE LTD acting on behalf of the owner of SLN 4133H against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. We are of the view that the case would be settled at equal 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 ceciliachong@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 6749 4274 or email us at ceciliachong@lkkauto.com.

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

Yours sincerely



Cecilia Chong

Case Handler

DID: 6749 4274

FAX: 6741 4108

EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SLN 4133 H & SLN 822 H along Junction of Dagroot Rd and Steven Rd on 15.04.18 @ 06:00.

I, Grab Rentals Pte Ltd Nric No. 201617200G
of 18 Sin Ming Lane #01-08 Midview City Singapore 573960

Owner of motor vehicle no. SLN 4133 H do hereby appoint M/S
ESTEEM PERFORMANCE PTE LTD as my authorized representation and
_____ as my solicitors to write, to negotiate and settle my claim against
the other party/parties involved in the above mentioned accident. M/S ESTEEM
PERFORMANCE PTE LTD shall have absolute discretion to settle the matter at the best
terms.

I also confirm and instruct that any agreed settlement sum in respect of my claim be paid to
M/S ESTEEM PERFORMANCE PTE LTD and such payment will constitute a full and final
discharge of my claims.

I further authorize M/S ESTEEM PERFORMANCE PTE LTD to execute the discharge
voucher on my behalf.

Signature of Owner





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLR 822H (Insd veh)	Model: TOYOTA PRIUS -1798 cc
	SLN 4133H (TP veh)	
Date of Accident/ Time:	15/04/2018 / 06:00	

Repair Estimate	: \$	17,893.94	
Final Repair Cost	: \$	9,606.48	
Loss of Use	: \$		days at \$ per day
Rental (if any) (W/GST)	: \$	791.51	11 days at \$ 79.95 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	10,400.00	(global sum)
Payee Name : ESTEEM PERFORMANCE PTE LTD			
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 90 (%)	
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:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
3. 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: Carmen Lim
Date: 3.07.2019

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Jenny
Date: 03.07.2019

Signature of AXA's surveyor/representative:
Name of AXA's surveyor / Representative:
Date: 8/7/2019



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio Industrial Park 2, #01-250/01-251, Singapore 569535.

Tel: 6484 1221 Fax: 6484 7829

385 Sin Ming Drive (Inside Vicom) Singapore 575718.

Tel: 6753 2112 Fax: 6451 0394

Co. Reg No.: 200005485N GST Reg No.: 20-0005485-N

M/S: AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way
#27-01 AXA Tower
Singapore 068811

ATTN: Motor Claim Department

Your Ref No: SLH822H
Claim Type: Third Party
Accident Date: 15/04/2018
TP Veh Reg No: SLH822H

Claim No: CER1301328
Final No: CIV1301714
Date: 07 Mar 2019
Policy No: A29069766MKF
Veh Reg No: SLN4133H
Make/Model: TOYOTA PRIUS
HYBRID 1.8S
Chassis No: JTDKB3FU803556649
Engine No: 2ZRS041767
Reg. Date:

Tax Invoice to Vehicle No :SLN4133H

Description	Quantity	List Price	Amount
		S\$	S\$
Others			
1 COST OF REPAIR	1 PCS	9,975.58	9,975.58
		9,975.58	9,975.58
		Total	S\$ 9,975.58
		Add GST @ 7%	698.29
		Total Amount Payable	S\$ 10,673.87

TOTAL: SINGAPORE DOLLAR TEN THOUSAND SIX HUNDRED SEVENTY THREE AND CENTS EIGHTY SEVEN ONLY

The above vehicle was surveyed by KENNETH on 17/04/2018

For Esteem Performance Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

CONFIDENTIAL
SCHEDULE TO VEHICLE RENTAL AGREEMENT

Date:	11/14/2017	Vehicle Rental Agreement No.	4950
Renter Details		Additional Driver (if any)	
<input checked="" type="checkbox"/> Name	Choon Choy Teo	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Address	Blk 14 Lorong 7 Toa Payoh #15-219	<input checked="" type="checkbox"/> Address	
<input checked="" type="checkbox"/> Date of Birth	03/12/1976	<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> NRIC/Passport No.		<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Driving License No.	S7608379G	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> Telephone No.	6597717446	<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Mobile No.	6597717446	<input checked="" type="checkbox"/> Mobile No	
Vehicle Description		Additional Driver (if any)	
<input checked="" type="checkbox"/> Vehicle No	SLN4133H	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Make/Model	TOYOTA Prius	<input checked="" type="checkbox"/> Address	
Rental Period		<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> Minimum Rental Period	205	<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Date Checked Out	11/14/2017	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> No. of Days	206	<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Expected Date of Return	06/07/2018	<input checked="" type="checkbox"/> Mobile No	
<input checked="" type="checkbox"/> Actual Date of Return	06/08/2018		
Rental Charges* & Deposit			
<input checked="" type="checkbox"/> () RR Rental Charges/Day	Per day @ S \$84.00 Per week @ S \$568.00	Deposit Received	S \$1,500.00
<input checked="" type="checkbox"/> (X) ER Promotion Rental Charges/Day	Per day @ S \$79.95 Per week @ S \$559.65	Total Amount Received*	S \$16,459.8
<input checked="" type="checkbox"/> () DD Promotion Rental Charges/Day	Per day @ S Per week @ S	* Inclusive GST	
Rental Period	205 days / 29 weeks	Total Rental Charges	S \$16,579.81

Insurance Matters (Accident/Theft)			
Liability Assessment / Nature of Incident	Non-Refundable Excess Payable by Renter		Rental Charge / Replacement Vehicle
	Renter or authorised driver(s) is 26 years of age or older	Renter or authorised driver(s) is below 26 years of age	
3 rd Party Fault	S\$2140	S\$5350	Rental Charges waived or replacement vehicle provided (subject to availability)
High Liability	S\$2140	S\$5350	No waiver of Rental Charges & no replacement vehicle provided
Own Damage (Inclusive of Act of God incidents & accidents in Malaysia)	S\$2140	S\$5350	No waiver of Rental Charges & no replacement vehicle provided
Stolen Vehicle	S\$2140	S\$5350	Rental Charges waived or replacement vehicle provided (subject to availability)
Damage to Windscreen	S\$107	S\$107	No waiver of Rental Charges & no replacement vehicle provided

Payment Method			
<input checked="" type="checkbox"/> Driver Wallet		<input type="checkbox"/> Cash	SG\$
<input type="checkbox"/> Credit Card		<input type="checkbox"/> Debit Account	
Type		Bank Name	
Card No.		Account No.	

CONFIDENTIAL

I, the Renter, agree that the Lessor may collect, use & disclose my personal data, as provided in this Schedule &/or pursuant to the Agreement from time to time, for the following purposes in accordance with the Personal Data Protection Act 2012 & the Lessor's group Privacy Policy (available at www.grab.com/sq/privacy/):

- (a) administration of the vehicle rental under the Agreement;
- (b) for internal administrative purposes;
- (c) to communicate with me; &
- (d) for the Lessor to comply with its obligations under law.

☒ X

Further, I understand that my personal data may be used for marketing purposes by the Lessor, its affiliated companies or their partners; & I hereby consent to receive marketing & promotional materials by telephone, SMS or e-mail.

Additional Notes:

Subject to Renter's fulfilment of Minimum Rental Period, Renter shall enjoy the following Discounts:

Agreement

The Renter has read, understood & agrees with all terms & conditions of this Agreement.



Renter's Signature/Stamp
Date:



Authorised Signatory/Stamp
Grab Rentals Pte Ltd

Cecilia Chong (LKK Auto)

From: Carmen Lim <carmen@esteemperf.com.sg>
Sent: Thursday, 4 July 2019 9:15 AM
To: Cecilia Chong (LKK Auto)
Cc: coleen kwok; jenny chong
Subject: Re: LOD - SLN4133H (TP - AXA)
Attachments: image002.png

Dear Cecilia,

We have never provided the rental invoice before and the driver no longer with Grab rental , Grab Rental cannot access the invoice because the rental payment automatic deduct on their credit wallet.

Kindly advise.

Thank you



Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

M: 8799 0066

P: 6484 1221

E: carmen@esteemperf.com.sg

5033 Ang Mo Kio Industrial Park 2 #01-259

(Head Office)

385 Sin Ming Drive Vicom Inspection Centre

(Showroom)

www.esteemperformance.com



On Wed, Jul 3, 2019 at 6:47 PM Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Dear Carmen,

I have rental agreement already. However I need rental invoice as well.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

From: Carmen Lim [mailto:carmen@esteemperf.com.sg]

Sent: Wednesday, 3 July 2019 6:40 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: coleen kwok <coleen21@esteemperf.com.sg>; jenny chong <jenny@esteemperf.com.sg>

Subject: Re: LOD - SLN4133H (TP - AXA)

Dear Cecilia,

Pls refer as attached.

Thank you



Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 16 Apr 2018 / 17:31:47

Receipt Date/Time : 16 Apr 2018 / 17:31:47

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180416-001912

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SLR822H				
As at 15 Apr 2018/06:02:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLR822H Enquiry Fee 20180416173101310355	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				
	20180416173116958	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.