

LKK REF : CC4/AXA18007435/6pa3

Mr Lee Yong Chong Jason  
c/o 160 Sin Ming Drive  
#02-02/03 Sin Ming Autocity  
Singapore 575722  
Date: 15/08/2019

AXA Insurance Singapore Pte Ltd  
8 Shenton Way  
AXA Tower #27-01  
Singapore 068811  
**Attn: Motor Claim Dept.**

Dear Sirs

**Re: Accident involving vehicle nos. SDF2286A & SHB9697A  
On 21/03/2018 at 0030 hrs along Sims Way**

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I refer you to the above mentioned accident, whereby my car SDF2286A was involved with vehicle SHB9697A and understand is insured with you.

As the accident was caused by the negligence of your insured vehicle SHB9697A.  
I hereby quantify my claims as follow:

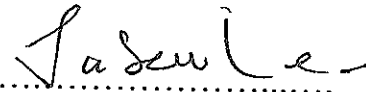
|    |                |                     |
|----|----------------|---------------------|
| 1. | Cost of Repair | S\$ 856.00          |
| 2. | Loss of Rental | S\$ 321.00          |
| 3. | SEARCH FEE     | S\$ 14.00           |
|    | Total:         | <u>S\$ 1,191.00</u> |

I also enclosed herewith the repairer's invoice, Rental car receipt for your perusal.

I hereby authorized M/s **Ricardo Auto Centre Pte Ltd** to claim on my behalf and also to liaise all my future correspondences & collect payment on my behalf.

Your early reply will be greatly appreciated.

Yours faithfully

  
.....  
Mr Lee Yong Chong Jason

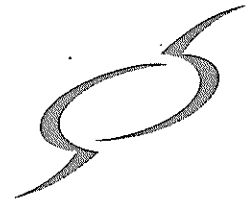
# RICARDO AUTO CENTRE PTE LTD

GST M2-0053787-4 RCB NO: 198102182M

160 SIN MING DRIVE #02-02/03 SIN MING AUTOCITY SINGAPORE 575722

TEL: 6475 2112 FAX: 6475 4666

Email: <http://www.ricardo.com.sg>



**RICARDO**

**TAX INVOICE NO:**

**WINV0828995**

| Owner's Information  | Make                          | Technician                               | Job Card No                                |
|--|-------------------------------|--|--|
| A/C: C006814<br>LEE YONG CHONG JASON<br>BLK 448 BRIGHT HILL DRIVE #10-143<br>(S570448) | TOYOTA                        | GRACE TAN                                | 29451                                      |
|  | Registration No.<br>SDF2286A  | Make/Model<br>TOYOTA COROLLA AXIO 1.5X A | Date of Invoice<br>15/8/2019               |
|  | Mileage (km)<br>0             | Next Mileage                             | Next Service Date<br>15/08/2019            |
|  | Chassis No.<br>NZE141-0050553 | Engine No.<br>INZ-C739669                | Promised Date/Time<br>15/8/2019 5:12:00 PM |


| Service Description   | Quantity     | Unit Price<br>S\$ | Amount<br>S\$     |
|---|--------------|-------------------|-------------------|
| TO SUPPLY & REPLACE NECESSARY DAMAGE PARTS<br>INCLUDING SUPPLY LABOUR TO PANEL BEAT & SPRAY<br>PAINT ON LUMP SUM BASIS. | 1 PC         | 800.00            | 800.00            |
|   | TOTAL        |                   | <b>S\$ 800.00</b> |
|   | ADD GST @ 7% |                   | 56.00             |
|   | GRAND TOTAL  |                   | <b>S\$ 856.00</b> |

SINGAPORE DOLLAR EIGHT HUNDRED FIFTY SIX ONLY

Remarks: WE SUBMIT HERewith OUR FINAL REPAIRED BILL TO ABOVE MENTIONED VEHICLE  
DOA: 21/03/2018  
ACCIDENT INVOLVING SDF2286A & SHB9697A  
CLAIM TYPE: 3RD PARTY CLAIM AGAINST SHB9697A (INSURED WITH AXA INS.)

Customer's Signature/Co. Stamp

E & O E

  
Ricardo Auto Centre Pte Ltd

# RICARDO AUTO CENTRE PTE LTD

GST:M2-0053787-4 RCB NO:198102182M

160 SIN MING DRIVE #02-02/03 SIN MING AUTOCITY SINGAPORE 575722

TEL: 6475 2112 FAX: 6475 4666

Email: <http://www.ricardo.com.sg>

## TAX INVOICE

TO: LEE YONG CHONG JASON

BLK 448 BRIGHT HILL DRIVE  
#10-143  
S(570448)

HandPhone: 92293068

NO : WARDN0800227  
OTHER REF :  
DATE : 15/08/2019  
A/C NO : C006814  
CURRENCY : S\$  
PAGE : 1

| NO          | DESCRIPTION   | AMOUNT |
|-------------|---|--------|
|             | SGV446Z TOYOTA COROLLA ALTIS  |        |
| 1           | RENTAL FEE FOR SGV446Z, PERIOD: 04/06/2018 -<br>07/06/2018 (3 DAYS) | 300.00 |
| SUB TOTAL:  |   | 300.00 |
| 7.00 % GST: |   | 21.00  |
| TOTAL:      |   | 321.00 |

RICARDO AUTO CENTRE PTE LTD

  
AUTHORISED SIGNATURE

Date: 4/6/2018

Name: Lee Yong Chong Jason

NRIC No: S1402555C

Address: Blk 448 Bright Hill Drive  
#10 - 143 S(570448)

HP: 92293068



I/We agree with the following terms & conditions in respect of rental

Vehicle No/Make & Model: SEV446Z T/AHIS RE: SDF 2286A.

#### TERMS AND CONDITIONS

1. The hirer shall be responsible for the unleaded petrol, parking, Electronic Road Pricing (ERP) charges and traffic offence penalties.
2. Hirer must be more than 23 years of age with more than 1 year driving experience.
3. Collision Damage Waiver (CDW) does not cover missing accessories, damage to undercarriage, paint spots and sand blasting. The car's windscreen is not covered deductible. A charge of \$100 is applicable per claim. In event of an accident, Hirer is liable for deductible of \$2000/- (Section I) & \$1500/- (Section II).
4. Hirer has to cover his own Personal Accident Insurance (PIA) to cover his personal injuries in the event of an accident.
5. Our rental rate excludes Goods and Services Tax (GST).
6. The vehicle quoted is strictly for the purpose of social and domestic purposes. The vehicle is not to be used and will not permit to be used, for purposes it is not expressly designed. Vehicle cannot be used for hire, driving tuition, towing racing or pace making or for competing in any rally or other form of motor sport.

#### ACKNOWLEDGE RECEIPT OF ABOVE TERMS AND CONDITIONS

*Jason Lee*

NAME OF HIRER: Lee Yong Chong Jason

NRIC NO: S1402555C

VEHICLE TAKEN ON 4/6/18 @ 10.30 AM VEHICLE RETURN ON 7/6/18 @ 6.18 PM

**RICARDO AUTO CENTRE PTE LTD**

160 Sin Ming Drive, #02-02/03 Sin Ming AutoCity, Singapore 575722

Main Office Tel: 64752112 Fax: 64754666 | Vehicle Sales Tel: 64754555 Fax: 64688981

www.ricardo.com.sg



**SINGAPORE  
POLICE FORCE**

**PAYMENT**

**TAX INVOICE**

Invoice No : SPF2020032701000213

Date/Time: 27/03/2020 12:58:23

Application Paid Via: Master  
GST Reference No: MG-8400000-5

Transaction Ref No: TP000131610

|             | Service Type       | Service Fee | eService Reference<br>No | Unit Price (S\$) | GST (S\$) | Qty | Amount (S\$) |
|-------------|--------------------|-------------|--------------------------|------------------|-----------|-----|--------------|
| 1           | Police<br>Document | Search Fee  | 0050000002213345         | 14.00            | 0.00      | 1   | 14.00        |
| Total (S\$) |                    |             |                          |                  |           |     | 14.00        |

This is a computer-generated invoice. No signature is required.

Please print a copy of the invoice for your reference.

A FORCE FOR THE NATION





**SINGAPORE  
POLICE FORCE**

TRAFFIC POLICE  
10 UBI AVE 3  
SINGAPORE 408865  
Tel : 65476244/43  
Fax : 65474749

Your Ref: Pls Advise

Our Ref: TP/IP/21465/2018(TP131610/SR)

Date : 01/04/2020

JONATHAN LEE ERN KHAI  
448 BRIGHT HILL DRIVE  
#10-143  
SINGAPORE 570448

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NOS: SDF2286A AND SHB9697A ON 21/03/2018.**

I refer to your application dated 27/03/2020. I wish to draw to your attention to the item(s) marked "X" hereunder:-

- ☐ Please be informed that Traffic Police will not investigate into the accident as it is a non-injury case which did not fall within the various categories of exception. You may wish to know that this is pursuant to the Non-injury Accident Reporting Scheme which was implemented on 1 May 1999.
- ☐ This case is still under investigation by IO \_\_\_\_\_. Tel no: \_\_\_\_\_.
- ☐ No action is being taken against anyone in this case. This does not preclude further prosecution should new evidence emerge later. Our findings do not affect insurance and civil claims.
- ☐ Action is being taken against the driver of vehicle no: \_\_\_\_\_ for Careless Driving.
- ☒ **X** The driver of vehicle no: SHB9697A has been given a warning for Careless Driving  
2) Failing to report accident within 24 hours 3) Failing to stop after an accident.
- ☐ The driver of vehicle no: \_\_\_\_\_ has accepted the offer of composition on \_\_\_\_\_ for Careless Driving.
- ☐ The driver of vehicle no: \_\_\_\_\_ has pleaded guilty in Court no: 21 on \_\_\_\_\_ for Inconsiderate Driving.
- ☐ Please be informed that there is no record of this incident/accident in our system.
- ☐ Traffic Police is not investigating this case, as this case was investigated by IO \_\_\_\_\_ from \_\_\_\_\_ and you may liaise with the division concerned for the information you requested for.
- ☐ Letter of advisory was issued to driver of vehicle no: \_\_\_\_\_ for Careless Driving.
- ☐ A copy of Police Report T/ \_\_\_\_\_ is attached as requested.
- ☐ There is no Police Report for vehicle no: \_\_\_\_\_.

Yours Faithfully

  
SITI ROHAIYAH KASMANI  
for HEAD INVESTIGATION  
TRAFFIC POLICE

\*Delete where inapplicable

NP 510

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### AXA THIRD PARTY DIRECT SETTLEMENT

|                         |                      |                                |
|-------------------------|----------------------|--------------------------------|
| Vehicle No:             | SHB 9697A (Insd veh) | Model: Toyota Corolla (1496cc) |
|                         | SDF 2286A (TP veh)   |                                |
| Date of Accident/ Time: | 21/03/2018           |                                |

|  |                                  |          |  |
|--|----------------------------------|----------|--|
| Repair Estimate  | : \$                             | 2,958.12 |  |
| Final Repair Cost  | : \$                             |          |  |
| Loss of Use  | : \$                             |          | days at \$ per day                               |
| Rental (if any)  | : \$                             |          | days at \$ per day                               |
| LTA / GIA Search Fee   | : \$                             |          |  |
| Others:  | : \$                             |          |  |
|  | : \$                             |          |  |
| Final Settlement Sum (Global Sum)  | : \$                             | 1,170.00 |  |
| Payee Name : Ricardo Auto Centre Pte Ltd   |                                  |          |  |
| Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)                       |                                  |          |  |
| A)   | For Non GIA Registered Workshop: |          | Agreed Liability <u>100</u> (%)                  |
| 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/TORTEFEASOR 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.

|   |   |
|---|---|
| <br><br>Signature of workshop representative / Workshop stamp<br>Name of Representative: <u>GRACE TAN</u><br>Date: <u>29/5/2020</u> | <br>Signature of Witness / Workshop stamp (if applicable)<br>Name of Witness: <u>JEREMY SOH</u><br>Date: <u>29/5/2020</u> |
| <br>Signature of AXA's surveyor/representative:<br>Name of AXA's surveyor /Representative:<br>Date: <u>29/05/2020</u>  |   |

**ACCIDENT INVOLVING SHB 9697A(AXA) AND SDF 2286A ALONG/AT SIMS WAY ON 21/03/2018**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Fri 24/4/2020 9:09 AM

To: claims@transcab.com.sg <claims@transcab.com.sg>

Cc: transcab\_avaclaims@ava-ins.com <transcab\_avaclaims@ava-ins.com>

 2 attachments (9 MB)

SDF2286A TP VIDEO.MP4; PIR\_FROM\_TP.pdf;

24 April 2020

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/AXA18007435/Gpa3 // C0473213**

**YOUR REF : P1680520 (SHB9697A)**

**ACCIDENT INVOLVING SHB 9697A(AXA) AND SDF 2286A ALONG/AT SIMS WAY ON 21/03/2018**

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 RICARDO AUTO CENTRE PTE LTD acting on behalf of the owner of SDF 2286A against your motor insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SDF2286A. Kindly refer to the attached video from SDF2286A for your easy reference. We observe that third party had stopped, your taxi was reversing and collided onto third party vehicle. In addition, third party had submitted a copy of police investigation result to show that your driver had been given warning for careless driving. As such, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.



Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our Customer Care Centre.

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

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

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

Lee Yong Chong Jason  
Blk 448 Bright Hill Drive #10-143  
Singapore 570448

Date: 27/05/2020  
Your Ref: CC4/AXA18007435/Gpa3

AXA Insurance Pte Ltd  
8 Shenton Way  
AXA Tower #24-01  
Singapore 068811  
**Attn: Motor Claim Department**

Dear Sir

**Re: Accident involving SDF2286A & SHB9697A on 21/03/2018**

With reference to your email dated 26/05/2020.

I hereby authorize you to make out the Cheque of S\$1170.00 in settlement of my motor claim in favour of **Ricardo Auto Centre Pte Ltd.**

Yours faithfully



.....  
Lee Yong Chong Jason