

INS. CASE OWNER: PA CC4, AXA 1800 9162, KIP03 LCK: IDAC:

Surveyor: ANK DOI: ASSIGNMENT 18/05/18 Date / Time: 18/05/18
Registered in Merimen: 17/05/18

Pre-assign / CCU / FTE

Insured Vehicle No.: SHD 838J Claim No.: C0473741
 Name of Insured: TRANS. LAB SERVICES PLC Policy No.: P1680520
 Insured Tel No.: _____ HP: _____ Make / Model: _____
 Excess Sec II :SS 5,000.00 D.O.A: 19/05/18 Place of Accident: _____
 Is driver the owner? (YES / NO) Nature of Accident: _____
 If NO, Driver Name / Age: _____ OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO
 Driver Tel No.: _____ (V/L: YES / NO) Insured Liability: % Final? Yes / No
SHC 3103 G → → →

INSRS: WSP: Tel: Liability: RMKS: CDL6 10404
 INSRS: WSP: Tel: Liability: RMKS: _____
 INSRS: WSP: Tel: Liability: RMKS: _____
 INSRS: WSP: Tel: Liability: RMKS: _____

Date / Time	STAGE	DATE / PIC
13/11	Non-Reporting ltr (1st)	
01/17	Non-Reporting ltr (2nd)	
	Non-Reporting ltr (Final)	
	Notification ltr (if non-pickup):	
	Call OI: <u>13/11/18</u>	
	After call ltr to OI: <u>13/11/18</u>	
	Documentation Check List: Handler Typist	
	Notification ltr (if non-pickup)	
	After call ltr to OI:	
	Authorization To Act:	
	Release Voucher:	
	Final Repair Bill:	
	Car Rental Invoice:	
	Towing Invoice	
	LTA / GIA :	
	Medical Bill:	
	PIR:	
	Man/Re/Reject Instruction:	
	LOD	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others: <u>Income Tax</u>	

PRELIMINARY ADVICE Date/Time: 2/18 Sent By: [Signature]

FINALIZATION Date/Time: _____ Confirm with: _____ Confirm by: _____

Repair Cost: S\$ _____ (_____ days) Reduction: _____ % Email Call

FINAL SETTLEMENT Date/Time: 06/1/19 Confirm with: William Email Call
 Final Liability: % 100 (Agreed / Assesed) BOLA S/N No.: N/A
 Repair Cost: w/6h S\$ 428.00 (u/c correct).
 Loss of Rental (LOR): S\$ 503.40 (3 days) X \$ 167.80
 Loss of Use (LOU): S\$ _____ (\$ _____ x _____ days)
 Loss of Income (LOI): S\$ 330.00 (\$ 110 x 3 days)
 LOR only LOU only LOR + LOU LOR + LOI [Tick only one]
 GIA/LTA Search S\$ -
 Medical: S\$ -
 Disbursement: S\$ - (e.g. Tow/ Independent)
 Legal Cost S\$ -
 Total: S\$ 1261.40 Global Sum S\$: 1250.00
 1) Claim status: Normal/Reject/Private Settle
 2) Report Format: Q1
 3) Survey fee: \$350.00

FINAL PAYMENT Date/Time: _____ Confirm with: _____ Email Call

Payee 1: S\$ 1250.00 Name 1: ComfortDesign Engineering Pte Ltd
 Payee 2: (Strike if N.A.) S\$ _____ Name 2: _____
 Payee 3: (Strike if N.A.) S\$ _____ Name 3: _____

A member of COMFORTDELGRO

Date/Time: 17.05.2018 14:14 Page : 1

Team: ARC Repair TP(CLS0)1 **JOB CARD** Sales Order: JC NO305161455

CUSTOMER NAME: COMFORT TRANSPORTATION PTE LTD CUSTOMER NO: 7010045 ADDRESS: 383 SIN MING DRIVE Singapore SINGAPORE 575717 (R) 65508755 (O) (P) COUNT CARD NO.	REGN NO: SHC3103G	MILEAGE
	MAKE: MERCEDES BENZ	FUEL E _____ 1/2 _____ F
	MODEL: E220CDI (E5)	DATE/TIME IN: 17.05.2018 09:10
	YR OF MANU: 20.03.2014	TARGET DATE
	CHASSIS CODE: WDD2120022A759349	COMPLETION DATE/TIME:

JOB DESCRIPTION

Accident Date: 17.05.2018
 NATURE: 3P 17.05.2018

S/N	LABOR CODE	DESCRIPTION
		AXA (SHD 8383-Transub) - Front damage

CHECKED & PASSED OUT BY: _____

 SERVICE ADVISOR CUSTOMER'S SIGNATURE

Acknowledgement Slip

Vehicle No.: SHC3103G

Name of Service Advisor: LARRY

Signature/Date: *Larry Ng*

returned to Service Reception upon collection

Exit Pass

Vehicle No.: SHC3103G

Name of Service Advisor: _____

Date: _____

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD
REPAIR ESTIMATE*

AXA

VEHICLE NO : SHC 3103G
 MAKE :
 MODEL : MERCEDES

DATE 17/5/2018 11:12

DOA: 17.05.18 LS

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bumper Assy, Frt X 1 pair			\$ 1,890.50
	Bumper Reinforcement, Frt ?			\$ 1,158.00
	Bumper Sponge, Frt/Centre ?			\$ 285.00
	Bumper Inner Clip, Frt x			\$ 22.00
	License Plate Trim Cover, Frt /			\$ 155.00
	SUB TOTAL			\$ 3,510.50
	LESS 20%			\$ 702.10
	DISCOUNTED TOTAL			\$ 2,808.40
	Number Plate, Frt (Merc Taxi) /			\$ 50.00
	Labour Charge			
	Panel Beating			\$ 350.00 100
	Spray Painting Charge			\$ 250.00 200
	TOTAL LABOUR			\$ 600.00
	ESTIMATE TOTAL			\$ 3,458.40

Nett

Katrina (11/11/18)
 18/5/18 1030 hrs.
 2 days
 LS
 After Rep. photo.

LKY Auto Consultants hence notify the Repairer of the following:

- To be surveyed before after spray painting
- To display damaged parts during survey
- Parts prices are subject to change
- Third party survey is the only way to deal with
- No illegal modification allowed
- Supplementary : as much as surveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer
 Signature:
 Date:

Larry Ng

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO ENGINEERING

Our Job Ref No : 305161455

Date : 19. May. 2018

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508989
Fax: 6548 8156

FINALIZATION FORM

To : LKK

Fax :

Attn : KALVIN

Vehicle Reg No. : SHC3103G

Date of Accident: 17.05.2018

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: AXA SHD838J(Transcab)

2. The finalized amount shall be:

(a) Spare Parts after List discount _____

(b) Labour Charges _____

Total for Part-By-Part Repair Cost _____

(c) Lumpsum Repair (if applicable) _____

Total for Lumpsum repair cost after Less: _____

Final Lumpsum Repair cost \$400.00

3. Estimated normal period for repairs: 2 working days.

4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days

5. Thank you for your assistance.

We confirm the estimates and finalized amount

Signature : [Signature]

Signature : [Signature]

Name : Larry Ng

Name : Kalvin

Tel : 6214 8316

Date : 21/5/18

Fax : 6548 8156

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid				
3. Survey Fees				
4. LTA Search Fee				
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

COMFORTDELGRO ENGINEERING PTE LTD
 REPAIR ESTIMATE*

AXA

VEHICLE NO : SHC 3103G

DATE 17/5/2018 11:12

MAKE :

DOA : 17.05.18 LS

MODEL : MERCEDES

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bumper Assy, Frt X 1 pair			\$ 1,890.50
	Bumper Reinforcement, Frt X 1 pc			\$ 1,158.00
	Bumper Sponge, Frt/Centre X 1 pc			\$ 285.00
	Bumper Inner Clip, Frt X 2			\$ 22.00
	License Plate Trim Cover, Frt 1 pc			\$ 155.00
	SUB TOTAL			\$ 3,510.50
	LESS 20%			\$ 702.10
	DISCOUNTED TOTAL			\$ 2,808.40
	Number Plate, Frt (Merc Taxi) 1 pc			\$ 50.00
	Labour Charge			100
	Panel Beating			\$ 350.00
	Spray Painting Charge			\$ 250.00
	TOTAL LABOUR			\$ 600.00
	ESTIMATE TOTAL			\$ 3,458.40

Nett

Katrina (M/K)
 18/5/18 1030hrs
 2 hrs
 45
 After Repair photo.

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification is allowed
- Supplementary work must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer
 Signature:
 Date:

Larry Ng

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Print Sent Message

This mail is associated with :

***SHC3103G (C0473741)**
[SHD838J]

TP

COMFORT TRANSPORTATION PTE LTD

May 17 2018 2:00PM

[TRANS-CAB SERVICES PTE LTD]

Comfortdelgro Engineering Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 13/11/2018 11:40 AM.
To richard.angbs@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject <IA UPLOADED> - C0473741

Hi,

Liability: 100%. Insured driver reversed and hit third party. Inform OI about third party claim. Agreed to settle.

IA had been uploaded in Merimen. The total quantum is < \$5,000.00. We will proceed to negotiate settlement with third party.

Thank you.

Hsiao Tong
LKK Auto Consultants Pte Ltd
DID: 6742 3197



Auto
Consultants
Pte Ltd

Company Registration No: 199602168R

51 CUBA AVENUE, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 409051 TEL : (65) 62563561 FAX : (65) 62564317

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 13.11.2018

Survey Details:

Date of loss	17.05.2018
Date of appointment	18.05.2018
Date of survey	18.05.2018
Location of survey	CDGE LOYANG

Vehicle Details:

Claim Type:	Third party	
Vehicle number	SHC 3103G	
Make and Model	MERCEDES BENZ E 220 CDI - 2143cc	
Date of registration	20.03.2014	
Excess	NIL	
Market Value/ Book Value		(est)
Parf/COE Rebate		(est)
Nett Value/ ERV		(est)

Repair details:

Initial Estimate	\$	3,458.40
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Proposed/Revised repair cost:

Parts	\$	174.00
Check items (estimate)		NIL
Labour	\$	300.00
Supplementary		NIL
Total	\$	474.00
Lump Sum(if applicable)	\$	400.00

Number of days for repair	<u>2</u>
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L&K
Consultants
Pte Ltd

Company Registration No. 199601004R

31 UBI AVENUE, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408903 TEL : (665) 62563561 FAX : (665) 67564315

Remarks:

Mandate:

Liability(TP)		100%	
Proposed repair cost (w/GST)	\$	428.00	
Loss of use		NIL	
Loss of rental	\$	419.50	(2.5days x \$167.80)
Loss of income	\$	125.00	(2.5days x \$50.00)
LTA/GIA search fees		NIL	
Others		NIL	
Proposed Total	\$	972.50	

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Sunday, 18 November 2018 9:45 AM
To: 'williamtan@cdge.com.sg'
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Without Prejudice

Hi Mr William,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 428.00
2. Loss of Rental (2days x \$167.80)	\$ 335.60
3. Loss of Income (2days x \$50.00)	\$ 100.00
TOTAL	\$ 863.60

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 13 November 2018 11:31 AM
To: 'williamtan@cdge.com.sg' <williamtan@cdge.com.sg>
Subject: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Your Ref: **T 0518/ SHC3103G/ WT(st)**
Our Ref: CC4/AXA18009162/K1pa3

Without Prejudice

Dear Mr William,

ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018

We refer to the above matter.

As spoken earlier, attached is a copy of our insured driver accident report for your easy reference.

We are looking into the matter and will get back to you asap.

Print Sent Message

This mail is associated with :

***SHC3103G (C0473741)**
[SHD838J]
 TP
 COMFORT TRANSPORTATION PTE LTD
 May 17 2018 2:00PM
 [TRANS-CAB SERVICES PTE LTD]
 Comfortdelgro Engineering Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 24/11/2018 11:34 AM.
To richard.angbs@axa.com.sg
CC AXA_SG; chewht@lkkauto.com
Subject <MANDATE IA> - C0473741

Hi,

We have offered third party at \$972.50(all-in), However third party had rejected our offer as third party is not willing to accept LOI @ \$50/ day. Third party had submitted a copy of notice of assessment which had been uploaded in Merimen for your easy reference. The average dally earning is about \$209.00. Therefore third party wanted to claim for LOI @ \$209.00/day.

The summary of claim is as follows: -

	Our Offer	TP Proposed	
Proposed repair cost (w/GST)	\$ 428.00	\$ 428.00	
Loss of rental (2.5days x \$167.80)	\$ 419.50	\$ 503.40	(3days x \$167.80)
Loss of income (2.5days x \$50.00)	\$ 125.00	\$ 627.00	(3days x \$209.00)
Proposed Total	\$ 972.50	\$ 1,558.40	

In view of this, kindly let us have your mandate/ instruction.

Thank you.

Hsiao Tong

<-- Original Message -->

From: LKK_HQ
To: richard.angbs@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Sent On: 13/11/2018 11:40 AM
Subject: - C0473741

Hi,

Liability: 100%. Insured driver reversed and hit third party. Inform OI about third party claim. Agreed to settle.

IA had been uploaded in Merimen. The total quantum is < \$5,000.00. We will proceed to negotiate settlement with third party.

Thank you.

Hsiao Tong
 LKK Auto Consultants Pte Ltd
 DID: 6742 3197



Immediate Advice

To : AXA Insurance Pte Ltd

Date: 24.11.2018

Survey Details:

Date of loss	17.05.2018
Date of appointment	18.05.2018
Date of survey	18.05.2018
Location of survey	CDGE (LOYANG)

Vehicle Details:

Claim Type:	Third party
Vehicle number	SHC 3103G
Make and Model	MERCEDES BENZ E 220 CDI - 2143cc
Date of registration	20.03.2014
Excess	NIL
Market Value/ Book Value	(est)
Parf/COE Rebate	(est)
Nett Loss	(est)

Repair details:

Initial Estimate	\$ 3,458.40
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Proposed/Revised repair cost:

Parts	\$ 174.00
Check items (estimate)	NIL
Labour	\$ 300.00
Supplementary	NIL
Total	\$ 474.00
Lump Sum(if applicable)	\$ 400.00

Number of days for repair	<u>2</u>
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Date:

Remarks:

For LOI, third party had submitted notice of assessment. Average daily earning is \$209.00. Therefore third party wanted to claim for LOI @ \$209.00/day.

Mandate:

Liability(TP)	100%	
	Our Offer	TP Proposed
Proposed repair cost (w/GST)	\$ 428.00	\$ 428.00
Loss of use	NIL	NIL
Loss of rental (2.5days x \$167.80)	\$ 419.50	\$ 503.40 (3days x \$167.80)
Loss of income (2.5days x \$50.00)	\$ 125.00	\$ 627.00 (3days x \$209)
LTA/GIA search fees	NIL	NIL
Others	NIL	NIL
Proposed Total	\$ 972.50	\$ 1,558.40

Print Received Message

This mail is associated with :

***SHC3103G (C0473741)**
[SHD838J]

TP

COMFORT TRANSPORTATION PTE LTD

May 17 2018 2:00PM

[TRANS-CAB SERVICES PTE LTD]

Comfortdelgro Engineering Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 27/11/2018 14:03 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1150.00) - SHC3103G - Claim Handler: Richard Ang

Approved:1150.00:We propose global sum at \$1,150.

Hsiao Tong (LKKAuto)

From: ANG Richard <richard.angbs@axa.com.sg>
Sent: Tuesday, 27 November 2018 2:07 PM
To: Hsiao Tong (LKKAuto)
Subject: RE: <MANDATE IA> - C0473741

Importance: High

Hi Hsiao Tong,

Are you able to obtain the video footage from TP for this case?

Thank you.



Richard Ang | Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: richard.angbs@axa.com.sg
Customer Care No. 1800 8804888



Please consider the environment before printing this message

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Do-Not-Reply [mailto:do-not-reply@merimen.com]
Sent: Saturday, November 24, 2018 11:40 AM
To: ANG Richard <richard.angbs@axa.com.sg>
Cc: chewht@lkkauto.com
Subject: <MANDATE IA> - C0473741

This mail is associated with :
***SHC3103G (C0473741)**
[SHD838J]
TP
COMFORT TRANSPORTATION PTE LTD
May 17 2018 2:00PM
[TRANS-CAB SERVICES PTE LTD]
Comfordelgro Engineering Pte Ltd

Hi,

We have offered third party at \$972.50(all-in), However third party had rejected our offer as third party is not willing to accept LOI @ \$50/ day. Third party had submitted a copy of notice of assessment which had been uploaded in Merimen for your easy reference. The average daily earning is about \$209.00. Therefore third party wanted to claim for LOI @ \$209.00/day.

The summary of claim is as follows: -

	Our Offer	TP Proposed	
Proposed repair cost (w/GST)	\$ 428.00	\$ 428.00	
Loss of rental (2.5days x \$167.80)	\$ 419.50	\$ 503.40	(3days x \$167.80)
Loss of income (2.5days x \$50.00)	\$ 125.00	\$ 627.00	(3days x \$209.00)
Proposed Total	\$ 972.50	\$ 1,558.40	

In view of this, kindly let us have your mandate/ instruction.

Thank you.

Hsiao Tong

<-- Original Message -->

From: LKK_HQ

To: richard.angbs@axa.com.sg

CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com

Sent On: 13/11/2018 11:40 AM

Subject: - C0473741

Hi,

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Thank you.

Hsiao Tong

LKK Auto Consultants Pte Ltd

DID: 6742 3197

This is an auto-generated email. Do not reply to this email.

Sent by : CHEW HSIAO TONG (LKK Auto Consultants Pte Ltd)



This email has been checked for viruses by AVG antivirus software.

www.avg.com

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this

message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 1 December 2018 8:42 AM
To: 'williamtan@cde.com.sg'
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Without Prejudice

Hi Mr William,

We refer to the above matter.

As per AXA instruction, we would like to request a copy of your client's video footage.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)
Sent: Sunday, 18 November 2018 9:45 AM
To: 'williamtan@cde.com.sg' <williamtan@cde.com.sg>
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Without Prejudice

Hi Mr William,

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We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 428.00
2. Loss of Rental (2days x \$167.80)	\$ 335.60
3. Loss of Income (2days x \$50.00)	\$ 100.00
TOTAL	<u>\$ 863.60</u>

Hsiao Tong (LKKAuto)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Monday, 3 December 2018 9:15 AM
To: Hsiao Tong (LKKAuto); KKLau
Cc: ANG Richard; kianchuan.chan@axa.com.sg
Subject: Re: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Outstanding : > 5 months.
Liability : 100% ***

Without Prejudice.

Dear Vivian

Preceding emails and our telephone conversations refer.

On 19.11.18, we spoke and you told us that you are waiting for Richard's mandate to settle at \$1,370.00.

Instead, you simply request for video footage (???). In your driver's accident report, he clearly stated that he reversed his vehicle and hit our taxi. This clearly evident liability is 100% down.

Dear Mr Lau

As per the above, kindly assist to liaise with AXA case handler to settle this clear cut liability case expeditiously at **\$1,370.00**.

Kindly revert.

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Saturday, 1 December 2018 8:41 AM
To: William Tan Thoo Seng
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Without Prejudice

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Appreciate an early reply.

Print Received Message

This mail is associated with :

***SHC3103G (C0473741)**
[SHD838J]

TP

COMFORT TRANSPORTATION PTE LTD

May 17 2018 2:00PM

[TRANS-CAB SERVICES PTE LTD]

Comfortdelgro Engineering Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 27/11/2018 14:03 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1150.00) - SHC3103G - Claim Handler: Richard Ang

Approved:1150.00:We propose global sum at \$1,150.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 8 December 2018 9:22 AM
To: 'ANG Richard'
Subject: RE: <MANDATE IA> - C0473741

Hi Rirchard,

We refer to your below email.

We have requested a copy of video footage from third party. However third party refused to provide a copy of video footage.

Kindly advise if we may proceed to settle the matter as per your mandate at \$1,150.00(all-in).

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: ANG Richard <richard.angbs@axa.com.sg>
Sent: Tuesday, 27 November 2018 2:07 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: <MANDATE IA> - C0473741
Importance: High

Hi Hsiao Tong,

Are you able to obtain the video footage from TP for this case?

Thank you.



Richard Ang | Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: richard.angbs@axa.com.sg

Customer Care No. 1800 8804888



Hsiao Tong (LKKAuto)

From: ANG Richard <richard.angbs@axa.com.sg>
Sent: Monday, 10 December 2018 9:46 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: <MANDATE IA> - C0473741

Hi Hsiao Tong,

Please proceed to settle global sum between \$1150 up to \$1250.

Thank you.



Richard Ang | Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: richard.angbs@axa.com.sg
Customer Care No. 1800 8804888



Please consider the environment before printing this message

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Saturday, December 08, 2018 9:22 AM
To: ANG Richard <richard.angbs@axa.com.sg>
Subject: RE: <MANDATE IA> - C0473741

Hi Richard,

We refer to your below email.

We have requested a copy of video footage from third party. However third party refused to provide a copy of video footage.

Kindly advise if we may proceed to settle the matter as per your mandate at \$1,150.00(all-in).

LUI - 129,36 X

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: ANG Richard <richard.angbs@axa.com.sg>
Sent: Tuesday, 27 November 2018 2:07 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: <MANDATE IA> - C0473741
Importance: High

Hi Hsiao Tong,

Are you able to obtain the video footage from TP for this case?

Thank you.



Richard Ang | Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: richard.angbs@axa.com.sg
Customer Care No. 1800 8804888



Please consider the environment before printing this message

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Do-Not-Reply [<mailto:do-not-reply@merimen.com>]
Sent: Saturday, November 24, 2018 11:40 AM
To: ANG Richard <richard.angbs@axa.com.sg>
Cc: chewht@lkkauto.com
Subject: <MANDATE IA> - C0473741

This mail is associated with :
***SHC3103G (C0473741)**
[SHD838J]
TP
COMFORT TRANSPORTATION PTE LTD
May 17 2018 2:00PM

[TRANS-CAB SERVICES PTE LTD]
Comfortdelgro Engineering Pte Ltd

Hi,

We have offered third party at \$972.50(all-in), However third party had rejected our offer as third party is not willing to accept LOI @ \$50/ day. Third party had submitted a copy of notice of assessment which had been uploaded in Merimen for your easy reference. The average daily earning is about \$209.00. Therefore third party wanted to claim for LOI @ \$209.00/day.

The summary of claim is as follows: -

	Our Offer	TP Proposed	
Proposed repair cost (w/GST)	\$ 428.00	\$ 428.00	
Loss of rental (2.5days x \$167.80)	\$ 419.50	\$ 503.40	(3days x \$167.80)
Loss of income (2.5days x \$50.00)	\$ 125.00	\$ 627.00	(3days x \$209.00)
Proposed Total	\$ 972.50	\$ 1,558.40	

In view of this, kindly let us have your mandate/ instruction.

Thank you.

Hsiao Tong

<- Original Message ->

From: LKK_HQ

To: richard.angbs@axa.com.sg

CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com

Sent On: 13/11/2018 11:40 AM

Subject: - C0473741

Hi,

Liability: 100%. Insured driver reversed and hit third party. Inform OI about third party claim. Agreed to settle.

IA had been uploaded in Merimen. The total quantum is < \$5,000.00. We will proceed to negotiate settlement with third party.

Thank you.

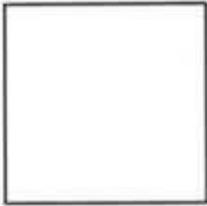
Hsiao Tong

LKK Auto Consultants Pte Ltd

DID: 6742 3197

This is an auto-generated email. Do not reply to this email.

Sent by : CHEW HSIAO TONG (LKK Auto Consultants Pte Ltd)



This email has been checked for viruses by AVG antivirus software.
www.avg.com

-----Disclaimer-----

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-----Disclaimer-----

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 18 December 2018 9:42 AM
To: 'William Tan Thoo Seng'
Cc: KKLau
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Without Prejudice

Hi Mr William,

We refer to the above matter.

We have our principal instruction to offer at a global sum of \$1,150.00(all-in).

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Monday, 3 December 2018 9:15 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>
Cc: ANG Richard <richard.angbs@axa.com.sg>; kianchuan.chan@axa.com.sg
Subject: Re: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Outstanding : > 5 months.

Liability : 100% ***

Without Prejudice.

Dear Vivian

Preceding emails and our telephone conversations refer.

Hsiao Tong (LKKAuto)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Tuesday, 18 December 2018 11:33 AM
To: Hsiao Tong (LKKAuto); KKLau; kianchuan.chan@axa.com.sg
Cc: ANG Richard; Aileen Tan Lee Noi
Subject: Re: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Outstanding : > 6 months.
Liability : 100%

Without Prejudice.

Dear Hsiao Tong

Preceding emails refer.

We spoke a moment ago. We are unable to accept your global offer at \$1,150.00.

The computation basing on the Notice of Assessments should be at 313 days and not at 365 days. Therefore, the LOI should be at \$209.00. per days

On 19.11.18, we spoke and we had furnished you the breakdown of our claim amount and the settlement amount should be at \$1,370.00.

On the contrary, you just offer global sum of \$1,150.00.

Without any further protraction, kindly settle this matter expeditiously and amicably by **26.12.18**. Otherwise, we may have to proceed with our next course of action. (due to quantum issue, unable to escalate to GIA)

Dear Mr Lau and Kian Chuan

Please assist to settle this matter amicably.

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 18 December 2018 9:42 AM
To: William Tan Thoo Seng
Cc: KKLau
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 22 December 2018 8:35 AM
To: 'William Tan Thoo Seng'
Cc: Aileen Tan Lee Noi; KKLau
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

**Without Prejudice
(save as to costs)**

Dear Mr William,

We refer to your below email.

We have our principal instruction to improve our offer at a global sum of \$1,250.00(all-in).

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Tuesday, 18 December 2018 11:33 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>; kianchuan.chan@axa.com.sg
Cc: ANG Richard <richard.angbs@axa.com.sg>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Subject: Re: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Outstanding : > 6 months.

Liability : 100%

Without Prejudice.

Dear Hsiao Tong

Hsiao Tong (LKKAUTO)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Thursday, 27 December 2018 11:50 AM
To: Hsiao Tong (LKKAUTO); ANG Richard
Cc: KKLau; kianchuan.chan@axa.com.sg; Aileen Tan Lee Noi
Subject: Re: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Outstanding / protracted : 7 months ***
Liability : 100%

Without Prejudice.

Dear Ms Hsiao Tong

Preceding emails refer.

Summary of offers :

On 18.11.18 : Your 1st offer @ \$ 863.60.

On 18.12.18 : Your 2nd offer @ \$1,150.00. **(increase of \$286.40)**

On 22.12.18 : Your 3rd offer @ \$1,250.00. **(increase of \$100.00)**

Kindly be informed that with our numerous emails correspondences, case has been long protracted at your end for the past seven months. Anyway thanks for your increasing offers.

Without letting the matter to be further protracted and indefinitely at your end, strictly for this case and purely for the purpose of an amicable settlement, **we accept your global offer at \$1,250.00.**

Kindly forward your discharge voucher.

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Saturday, 22 December 2018 8:34 AM
To: William Tan Thoo Seng
Cc: Aileen Tan Lee Noi; KKLau
Subject: RE: Your Ref: T 0518/ SHC3103G/ WT(st) *Our Ref: CC4/AXA18009162/K1pa3 [ACCIDENT INVOLVING SHD 838J(AXA) & SHC 3103G ON 17/05/2018]

Without Prejudice

Our Ref : T 0518/ SHC3103G /WT(st)

Your Ref :

Date : 30-May-18

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 198000489V

AXA Insurance Pte Ltd
8 Shenton Way
#24-01, AXA Tower
Singapore 068811

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHC3103G YOUR INSURED SHD 838J
AND OTHER _____ ON 17.05.18**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor vehicle No : SHC3103G which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving SHD 838J we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair		\$	428.00
2	<u>3</u> days Loss of Rental @	\$ 167.80 per day	\$	503.40
3	Survey Report Fees	(Surveyed by M/s LKK)	\$	-
4	GIA / LTA Search Fee		\$	-
5	GIA / Police Report Fees		\$	-
6	Towing / Medical / Transportation Fees		\$	-
Sub Total :			\$	931.40

HIRER'S CLAIM

7	<u>3</u> days Loss of Income @	\$ 209.00 per days	\$	627.00
Total Claims:			\$	1,558.40

We enclose herewith the following documents to support the claims: -

- a) Original repair bill and photocopies of photographs 4 pcs
- b) LTA search slip/s of : SHD 838J
- c) GIA / Police report/s of : SHC3103G
- d) Letter of authority from owner / hirer / operator

Income Tax for Year 2015 to 2017 Traffic Compound PIR
 Witness statement/s Rental Rate letter Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

William Tan

Deputy Manager

CDGE Claims Department

Tel: 6214 8737 Fax: 6214 1843 Email: williamtan@cdge.com.sg

This is a computer generated letter. No signature is required.

A member of

COMFORTDELGRO



Workshops
Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758158

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
Yishun Industrial Park A
Singapore 768732

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 13 November 2018 11:21 AM
To: claims@transcab.com.sg
Cc: 'carrisalee@ava-ins.com'; 'foonghon@ava-ins.com'; Admin A
Subject: ACCIDENT INVOLVING SHD 838J AND SHC 3103G ALONG/AT MANDARIN ORCHARD LOBBY DRIVEWAY ON 17/05/2018

13 Nov 2018

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/AXA18009162/K1pa3

YOUR REF : P1680520 (SHD 838J)

ACCIDENT INVOLVING SHD 838J AND SHC 3103G ALONG/AT MANDARIN ORCHARD LOBBY DRIVEWAY ON 17/05/2018

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 CDGE LOYANG acting on behalf of the owner of SHC 3103G against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as he reversed and collided with third party. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 / 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 6742 3197 or email us at chewht@lkkauto.com.

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

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING MERCEDES E220 SHC3103G , SHD838J ON 17-May-18 08:00
ALONG MANDARIN ORCHARD LOBBY DRIVEWAY**I / We **LIEW KOK SHIONG** (Hirer) NRIC No.: **S70750301**

and/or (Relief) NRIC No.:

Taxi Number **SHC3103G**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date **17-May-2018**Name of Hirer **LIEW KOK SHIONG**
Hirer NRIC **S70750301**

Signature :

Address **986B BUNGKOK CRESCENT #08-62
532986**Contact No. **92360911**



redefining / insurance



CLAIM REF : C0473741
INSURED : TRANS-CAB SERVICES PTE LTD

DISCHARGE VOUCHER

We, **ComfortDelgro Engineering Pte Ltd** confirm that by letter of authorisation dated 17/05/2018, we are authorised to and do hereby give this discharge for ourselves and on behalf of Comfort Transportation Pte Ltd and the Hirer Liew Kok Shiong of vehicle no. SHC 3103G.

Now we **ComfortDelgro Engineering Pte Ltd** for ourselves and the said Hirer and the driver jointly and severally:-

- a) agree to accept the sum of Singapore Dollars **One Thousand Two Hundred Fifty** only (**SS1,250.00**) in the aggregate in full and final settlement of all claims of whatever kind including damages for personal injuries and/or damage to property that all and any of us may have against **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no (**SHD 838J**) arising out of an accident with (**SHC 3103G**) on 17/05/2018.
- b) declare that **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of the Insured vehicle shall not be liable for any further claim(s) whatsoever or howsoever present or future that any of us may have against **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. SHD 838J arising directly/indirectly as a consequence of the accident and hereby give our full and final discharge.
- c) We hereby declare that I/we am/are 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 in favour of **ComfortDelgro Engineering Pte Ltd** is made without any admission of liability whatsoever on the part of **AXA INSURANCE PTE LTD** and/or their Insured and/or the driver of vehicle no. SHD 838J.

Dated this 07 day of January 2019

Signed by [Signature]
(AUTHORISED SIGNATORY)
CLAIMS DEPARTMENT

Company Stamp COMFORTDELGRO ENGINEERING PTE LTD
88 LOYANG DRIVE
SINGAPORE 63995

Witness : _____
Name : _____
I/C No : _____
Address : COMFORTDELGRO ENGINEERING PTE LTD
88 LOYANG DRIVE
SINGAPORE 63995

Please forward your cheque made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

The contents of this document apply to vehicle damages only
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document*

GST REG. NO. M2-8921817-3

TAX INVOICE

8010010
 AXA INSURANCE PTE LTD
 #24-01 8 SEMANTON WAY AXA TOWER
 SINGAPORE 068811
 CONTACT NO: 63387288

VEHICLE NO INV. NO/DATE
 SHC3103G 91373560 21.05.2018
 MAKE JOB NO.
 MERCKEDS BENZ 305161455
 MODEL ODOMETER READING
 K220CDI (K5) _____
 DATE OF REG _____
 20.03.2014
 CHASSIS CODE JOB TYPE
 WDD2120022A759349 _____

Description : 3P 17.05.2018

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	400.00
Add GST @ 7.000 %	28.00
Total Invoice amount	428.00

Issued by : KATHERINKYAN 21.05.2018 11:53:13
 Repair Type : CLSO/57/57
 Payment Type/Term : /Credit 30 days

WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE THEFT OR ACCIDENTAL DAMAGE THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARDS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND PARKED AT OWNERS' RISK.
 CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS OTHERWISE THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
 INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT I.E. AFTER 30 DAYS FROM THE DATE OF THE PERIOD OF DEFAULT.
 PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
 A member of COMFORTDELGRO

Head Office:
 205 Braddell Road
 Singapore 579701

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHO No.

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

Our Ref: CT18050440

Date: 21 May 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 17/05/2018 @ 08:00 hrs
ALONG MANDARIN ORCHARD LOBBY DRIVEWAY
INVOLVING SHD838J

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC3103G** (the "Taxi"). The Taxi was hired to **LIEW KOK SHIONG IC NO S7075030I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$167.80** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

Tax Reference No : SXXXX0301
Year of Assessment : 2015
Income Tax
Date : 12 Jun 2015

NOTICE OF ASSESSMENT ORIGINAL



INLAND REVENUE
AUTHORITY OF
SINGAPORE

Please quote the Tax Reference Number (eg. NRIC, FIN, etc) in full when corresponding with us.

MR LIEW KOK SHIONG
307C ANG MO KIO AVE 1
#05-459
SINGAPORE 563307



55 Newton Road
Revenue House
Singapore 307987
Tel: 1800-356 8300
Website: <http://www.iras.gov.sg>
e-Services: <https://mytax.iras.gov.sg>

	S'PORE (\$)	OTHER COUNTRIES (\$)	TOTAL (\$)
TRADE	61,200.00		61,200.00
EMPLOYMENT	15,000.00		15,000.00
TOTAL INCOME	76,200.00		76,200.00
ASSESSABLE INCOME			76,200.00
LESS: PERSONAL RELIEFS			
Earned Income		1,000.00	
NSman-self/wife/parent		1,500.00	
Provident Fund/Life Assurance		6,543.00	9,043.00
CHARGEABLE INCOME			67,157.00
FIRST 40,000.00		550.00	
NEXT 27,157.00 @ 7.00%		1,900.99	2,450.99
LESS: TAX SETOFFS			
50 % Tax Rebate (capped at \$1000)			1,000.00
TAX PAYABLE BY 13 JUL 2015			1,450.99 DR

Thank you for your contribution towards nation building

1. Your tax assessment is based on information given by you through internet on 11 Apr 2015.

2. Pay your income tax by GIRO to enjoy up to 12-month interest free instalments. If you prefer other modes of payment, please pay the amount stated in this Notice by the due date, even if you object to the assessment. You may refer to the attached Statement of Account for your tax balance.

3. If you have any objection, please write to us within 30 days stating your reasons.

TAN TEE HOW
COMPTROLLER OF INCOME TAX

Tax Reference No : SXXXX0301
Year of Assessment : 2016
Income Tax
Date : 09 May 2016

NOTICE OF ASSESSMENT ORIGINAL



INLAND REVENUE
AUTHORITY OF
SINGAPORE

Please quote the Tax Reference Number (eg. NRIC, FIN, etc) in full when corresponding with us.

MR LIEW KOK SHIONG
307C ANG MO KIO AVE 1
#05-459
SINGAPORE 563307



55 Newton Road
Revenue House
Singapore 307987
Tel: 1800-356 8300
Website: <http://www.iras.gov.sg>
e-Services: <https://mytax.iras.gov.sg>

	S'PORE (\$)	OTHER COUNTRIES (\$)	TOTAL (\$)
TRADE	74,000.00		74,000.00
EMPLOYMENT	8,000.00		8,000.00
TOTAL INCOME	82,000.00		82,000.00
ASSESSABLE INCOME			82,000.00
LESS: PERSONAL RELIEFS			
Earned Income		1,000.00	
NSman-self/wife/parent		1,500.00	
Provident Fund/Life Assurance		6,581.00	9,081.00
CHARGEABLE INCOME			72,919.00
FIRST 40,000.00		550.00	
NEXT 32,919.00 @ 7.00%		2,304.33	2,854.33
TAX PAYABLE BY 09 JUN 2016			2,854.33 DR

Thank you for your contribution towards nation building

1. Your tax assessment is based on information given by you through internet on 16 Apr 2016.

2. Pay your income tax by GIRO to enjoy up to 12-month interest free instalments. If you prefer other modes of payment, please pay the amount stated in this Notice by the due date, even if you object to the assessment. You may refer to the attached Statement of Account for your tax balance.

3. If you have any objection, please write to us within 30 days stating your reasons. You may also submit your objection online via the Object to Assessment service at myTax Portal.

TAN TEE HOW
COMPTROLLER OF INCOME TAX

Tax Reference No: SXXXX030I
Year of Assessment: 2017
Income Tax
Date: 08 May 2017

NOTICE OF ASSESSMENT ORIGINAL



INLAND REVENUE
AUTHORITY OF
SINGAPORE

Please quote the Tax Reference Number (eg, NRIC, FIN, etc) in full when corresponding with us.

MR LIEW KOK SHIONG
12D PALM GROVE AVENUE
SINGAPORE 544944



55 Newton Road
Revenue House
Singapore 307987
Tel: 1800-355 8300
Website: <http://www.iras.gov.sg>
e-Services: <https://mytax.iras.gov.sg>

1/1

	S'PORE (\$)	OTHER COUNTRIES (\$)	TOTAL (\$)
TRADE	61,200.00		61,200.00
TOTAL INCOME	61,200.00		61,200.00
ASSESSABLE INCOME			61,200.00
LESS: PERSONAL RELIEFS			
Earned Income		1,000.00	
NSman-self/wife/parent		1,500.00	
Provident Fund/Life Insurance		4,116.00	
TOTAL PERSONAL RELIEFS			6,616.00
CHARGEABLE INCOME			54,584.00
FIRST 40,000.00		550.00	
NEXT 14,584.00 @ 7.00%		1,020.88	1,570.88
LESS: TAX SETOFFS			
20 % Tax Rebate (capped at \$500)			314.18
TAX PAYABLE BY 08 JUN 2017			1,256.70 DR

Thank you for your contribution towards nation building

1. Your tax assessment is based on information given by you through e-Filing on 18 Apr 2017.

2. As you are on GIRO, deductions will be made from your bank account based on the GIRO plan which is attached / will be sent to you shortly.

Your total outstanding income tax balance is shown in the Statement of Account which is attached / will be sent to you shortly.

3. If you have any objection, please submit your objection online within 30 days via the Object to Assessment e-service or email us at myTax Portal.

TAN TEE HOW
COMPTROLLER OF INCOME TAX

...CLAIM SUBFOLDER...(Pending for Survey Report)

Direct Settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	17 May 2018		18 May 2018 09:16 Edit Adj Rpt	S\$400.00 Edit Estimates	S\$400.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS		[Created by insurer]							
Insured:	TRANS-CAB SERVICES PTE LTD, Co. Reg. No.: 200303878K								
Main Claimant:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R								
Vehicle Reg. No.:	SHC3103G	Date of Loss:	17/05/2018 14:00 - :59 [49 Months and 27 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / C0473741	Policy/Cover Note No.:	P1680520 (Third Party Only)						
Vehicle Reg. No. (Insured):	SHD838J	Policy No. (Claimant):	MCOM0015						
		Excess:	S\$5,000.00						
Repairer:	Comfortdelgro Engineering Pte Ltd (HQ) 205 BRADDELL ROAD, 579701 Braddell - Tel:								
Handling Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288 ... [Handled by Richard Ang]								
Claimant's Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KALVIN ANG WEI KUN] ... [Final Rpt due 30/05/2018]								
ASSOCIATED MAIL RECEIVED		View All	Compose Case Mail						
<ul style="list-style-type: none"> AXA_SG (07/01/2019): Alert - Adj Mandate Approved (S\$1250.00) - SHC3103G - Claim Handler: Richard Ang AXA_SG (27/11/2018): Alert - Adj Mandate Approved (S\$1150.00) - SHC3103G - Claim Handler: Richard Ang AXA_SG (18/05/2018): Re: New TP Assignment - C0473741/P1680520 AXA_SG (18/05/2018): New TP Assignment - C0473741/P1680520 									
ALL ASSOCIATED TASKS		View All	Search Tasks						
		Create New Task	Complete						
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SHC3103G (C0473741)
[SHD838J]
TP
COMFORT TRANSPORTATION PTE LTD
May 17 2018 2:00PM
[TRANS-CAB SERVICES PTE LTD]
Comfortdelgro Engineering Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		Upload Video		Upload Audio		View View in Browser	
Letters/Correspondences										1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	(Draft)	Third Party Express Settlement – Payment Breakdown							Edit		
Photos/Images										3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
2	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
3	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
4	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
5	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
6	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
7	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
8	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
9	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
10	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
11	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
12	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
13	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
14	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
15	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
16	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
17	18/05/18 17:54	General View							Load JPG	<input checked="" type="checkbox"/>	
18	21/05/18 17:23	Reinspection Photo							Load JPG	<input checked="" type="checkbox"/>	
19	21/05/18 17:23	Reinspection Photo							Load JPG	<input checked="" type="checkbox"/>	
20	21/05/18 17:23	Reinspection Photo							Load JPG	<input checked="" type="checkbox"/>	
Documentation										1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AXA Insurance Pte Ltd (HQ)						Thumbnail	Print		
1	17/05/18 15:30	ESTIMATE AND GIA REPORT							Load PDF		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	21/05/18 17:35	Immediate Advice							Load PDF		
2	27/05/18 15:03	TP ESTIMATE - MARKED							Load PDF		
3	13/11/18 11:18	OI GIA REPORT							Load PDF		
4	13/11/18 11:37	IA (with mandate) dd 131118							Load PDF		
5	24/11/18 11:19	Rental Rate & Mileage							Load PDF		
6	24/11/18 11:19	Notice of Assessment from TP (Jun 2015, May 2016 & May 2017)							Load PDF		
7	24/11/18 11:34	Mandate IA dd 241118							Load PDF		
8	06/01/19 10:37	Email from Richard dd 101218							Load PDF		
9	15/01/19 11:49	WORKSHOP INVOICE							Load PDF		
10	15/01/19 11:49	AUTHORISATION TO ACT FORM							Load PDF		
11	15/01/19 11:49	DISCHARGE VOUCHER							Load PDF		
12	15/01/19 11:49	RENTAL RECEIPT							Load PDF		

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
13	15/01/19 11:49	RENTAL MILEAGE	 Load PDF	
14	15/01/19 11:49	LOD	 Load PDF	
15	15/01/19 11:49	INCOME TAX	 Load PDF	
16	15/01/19 11:49	LETTER TO OI	 Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AXA18009162/K1PA3Q2
Date: 15/01/2019

REFERENCE

Handling Insurer: AXA Insurance Pte Ltd	Policy No:	P1680520
Claimant Vehicle No : SHC3103G	Insured Vehicle No :	SHD838J
Date of Loss: 17/05/2018	Nature of Claim:	TP
	Claim No:	C0473741

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SHC3103G	
Make & Model:	MERCEDES-BENZ E220, 2.1 D CDI BlueEFFICIENCY (A)	Engine No: 65192431506978
Reg. Date:	20/03/2014 (Man. Year: 2013)	Chassis No: WDD2120022A759349
Colour:	White	Odometer: 620186 km
Engine Capacity:	2143 cc	
Market Value/New Car Price:	N/A	
Sum Insured (S\$):	Market Value/New Car Price	

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:	Steering (Serviceable):	Yes	Footbrake (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No	Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size:	205/60 R16	Rear Tyre Size:	205/60 R16
Front Left Side:	Bridgestone 7 mm	Rear Left Side:	Bridgestone 7 mm
Front Right Side:	Bridgestone 7 mm	Rear Right Side:	Bridgestone 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,858.40	174.00	2,684.40	93.91
Miscellaneous Items	0.00	0.00	0.00	
Labour	600.00	300.00	300.00	50.00
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	3,458.40	474.00	2,984.40	86.29
Approved Total (Overridden) (S\$)		400.00		
(S\$)	3,458.40	400.00	3,058.40	88.43
+ GST 7.00/7.00% (S\$)	242.09	28.00	214.09	88.43
Nett Amount (S\$)	3,700.49	428.00	3,272.49	88.43
+ Loss of Use (3.0 x S\$110.00/day) (S\$)		330.00		
+ Car Rental (3.0 x S\$167.80/day) (S\$)		503.40		
Nett Liability (S\$)		1,261.40		
Global Sum Settlement (S\$)		1,250.00		

INSPECTION

Date of Assignment: 18/05/2018

Date Inspected: 18/05/2018 Inspected At: Comfortdelgro Engineering Pte Ltd (HQ)
205 BRADDELL ROAD
Singapore 579701

Estimated Period of Repair: 2.0 days

Adjuster: KALVIN ANG WEI KUN

Manager: CHEW HSIAO TONG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source: MRM-SG	Version: 1.0 (Last Synchronised: 14 Jan 2019)
Parts: 143	MERCEDES-BENZ E220 2.1 D CDI BlueEFFICIENCY (A) (Catalogue:Merimen Singapore 1.0)
Labour: Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SHC3103G)
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*BUMPER ASSY ,FRT (CONSISTENT)	Repair	1,890.50 FL	*- FL
2	1		*BUMPER REINFORCEMENT ,FRT (CONSISTENT)	Serviceable	1,158.00 FL	*- FL
3	1		*BUMPER SPONGE ,FRT/CENTRE (CONSISTENT)	Serviceable	285.00 FL	*- FL
4	1		*BUMPER INNER CLIP, FRT (CONSISTENT)	Not Necessary	22.00 FL	*- FL
5	1		*LICENSE PLATE TRIM COVER ,FRT (CONSISTENT)	Cracked	155.00 FL	*155.00 FL
6	1		*NUMBER PLATE ,FRT (MERC TAXI) (CONSISTENT)	Bent	50.00 FS	*50.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (S\$)	3,560.50	205.00
- List Item Discount on L Items 20.00/20.00% (S\$)	702.10	31.00
Total Parts (S\$)	2,858.40	174.00

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	PANEL BEATING	New	350.00	100.00
2	SPRAY PAINTING CHARGE	New	250.00	200.00
Gross Labour Cost (S\$)			600.00	300.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >