

BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE SECTOR C #01-115 SINGAPORE 575636

Tel: 6559 8944 Fax: 6269 2404

CO. REG. NO. 200917512K

GST REG NO. 200917512K

PLEASE QUOTE OUR FILE REFERENCE WHEN REPLYING

Your Reference: XD5457C

Our Reference: SDW1521M

Date: 07/09/2018

M/s AXA Insurance Pte Ltd
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

BY POST ONLY

Attention: Claims Department

CLAIMANT: HO CHEE KIAN

PROPERTY DAMAGED CLAIM ARISING FROM A ROAD TRAFFIC ACCIDENT ON 24/05/2018 ALONG EXIT JALAN TOA PAYOH TWDS POTONG PASIR INVOLVING VEHICLE NO SDW1521M & XD5457C

We act for HO CHEE KIAN who was the owner of motor vehicle no SDW1521M.

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 24/05/2018 involving our client's vehicle registration number SDW1521M and vehicle registration number XD5457C driven by you/your insured at the material time.

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

1	Cost of Repair (Included 7% GST)	\$ 6206.00
2	Loss of Rental (\$120.00 x 30days)	\$ 3600.00
3	LTA Search Fee	\$ 2.00
	Total :	\$ 9628.00

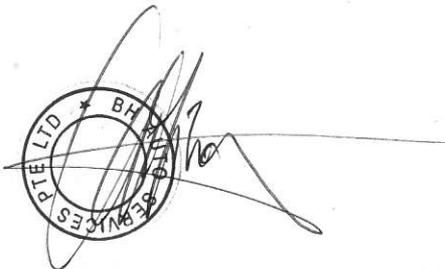
We enclose a copy of each of the following documents for your consideration:-

- GIA/ Police report lodged by driver of ;
- Final Repair Bill
- Rental Invoice / Loss Of Use
- LTA Search Fee Invoice
- Letter Of Authorization

Kindly revert to our client's claim within the next 7 days.

Yours faithfully,

Jacelyn Loh
(O): 6559 8944 (F): 6269 2404
Email: Jacelyn.loh@bhauto.com.sg





Auto
Consultants
Pte Ltd

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

12 JUNE 2018

**M/s SOON DEE HONG CONTAINER SERVICES
62 SUNGEI KADUT LOOP
#04-16 INTERNATIONAL FURNITURE CENTRE
SINGAPORE 729507
ATTN: MS JUDY**

By Post and By Email

Dear Sir/Madam,

OUR REF : CC4/ASM18009836/Kha3

YOUR REF : XD 5457C

ACCIDENT INVOLVING XD 5457C AND SDW 1521M ALONG UPPER SERANGOON ROAD ON 24.05.2018

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 M/s BH AUTO SERVICES PTE LTD, acting on behalf of the owner of SDW 1521M against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SDW 1521M. As such, liability may not be to your favour.

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 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- 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)



Auto
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Pte Ltd

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

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

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

Yours sincerely,



Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

c.c. sdhcs@singnet.com.sg
(Email)

Vic (LKKAuto)

From: Vic (LKKAuto)
Sent: Tuesday, 12 June, 2018 10:33 AM
To: sdhcs@singnet.com.sg
Cc: Admin A; Vic (LKKAuto)
Subject: YOUR REF: XD 5457C_ACCIDENT INVOLVING XD 5457C AND SDW 1521M ALONG UPPER SERANGOON ROAD ON 24.05.2018



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Consultants
Pte Ltd

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

12 JUNE 2018

**M/s SOON DEE HONG CONTAINER SERVICES
62 SUNGEI KADUT LOOP
#04-16 INTERNATIONAL FURNITURE CENTRE
SINGAPORE 729507
ATTN: MS JUDY**

By Post and By Email

Dear Sir/Madam,

OUR REF : CC4/ASM18009836/Kha3

YOUR REF : XD 5457C

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We have received a claim from M/s BH AUTO SERVICES PTE LTD, acting on behalf of the owner of SDW 1521M against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SDW 1521M. As such, liability may not be to your favour.

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 7 days from the date of this letter.

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- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

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

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

AUTHORISATION

Name of owner of m/vehicle: HO CHEE KIAN
Address: B115 663 Choa Chu Kang Crescent.
NRIC No: S7502795H
RE: ACCIDENT ON 24/05/18 ALONG 300ft Jalan Toa Payoh TWSS pelang post
INVOLVING SDW1521M & XJD 5457 C.

In consideration of **BH AUTO SERVICES PTE LTD** ("the Workshop") repairing my/our vehicle no SDW1521M -at my/our request, I/We the abovenamed owner of motor vehicle no. SDW1521M hereby authorise the Workshop to demand claim, negotiate, settle my/our claim for cost of repairs loss of use and all other expenses and damages arising out of the above accident.

I/We further authorise the Workshop to appoint solicitors to demand, claim, negotiate, settle and/or commence legal proceedings in my/our name for the above purpose and at the sole discretion of the Workshop. All sums recovered therefrom shall belong to the Workshop absolutely and I/We further authorise the Workshop to give absolute discharge on my/our behalf and to sign all discharge vouchers and other documents in relation to the same on my/our behalf. I/We further agree to fully co-operate with the solicitors appointed by the Workshop on my/our behalf and attend all Court hearings that are necessary to prosecute the claims maintained by the Workshop.

I/We agree that in the event that the claim is rejected for whatsoever reason or the Workshop decides not to proceed with legal proceedings or for whatsoever reason the Workshop is unable to recover all of the repair costs or are only able to recover a portion of the same I/we hereby undertake to pay them the full repair costs and or any portion thereof that cannot be recovered and all expenses including legal costs that they may have incurred in pursuing the claim within 7 days from the date of the written notice for payment by them to my/our last known address.

I/We hereby declare that I/we will always remain and be liable to the Workshop for the cost of repair to my/our motor vehicle and expenses incurred on my/our behalf. In the event that Workshop has to issue any notice or commence legal proceedings against me/us to enforce this undertaking against me/us, I/we shall be liable for the Workshop's expenses and legal cost (including solicitor and client cost) on an indemnity basis.

I/We further authorise the Workshop to give to the other party/parties absolute discharge in respect of any liability and any sum, whether agreed or not made the Workshop or to the law firm appointed by the Workshop towards full settlement of my/our claim it shall be regarded as full and final discharge of the claim.

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

Date this 24 (day) of 05 (month) 18 (year)

Signed: HO
Owner of m/vehicle: HO chee Kian.
HP: 81239593
Witnessed: [Signature]



redefining / insurance

CLAIM REF : S8M0010
INSURED : SOON DEE HONG CONTAINER SERVICES

DISCHARGE VOUCHER

We/I, HO CHEE KIAN, NRIC NO. S7502795H hereby agree to accept the sum of dollars NINE THOUSAND ONLY (\$9,000.00) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including ~~the said~~ damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. XD 5457C as a result of an accident along UPPER SERANGOON ROAD on 24/05/2018 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SDW 1521M.

Ho only

This claim is only for property only exclude personal injuries.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. XD 5457C in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. XD 5457C.

Dated this 25 day of JAN 2019.

Claimant's Signature : *Ho*

NRIC no./ Company Stamp : S7502795H

Occupation/ Business : INDOOR

Address : BLK 856B CHOA CHU KANG CRESCENT SINGAPORE 692885

Telephone No. : 81239593

Witness's Name : CHAN YUN SHI

Witness's Signature : *Yun Shi*

Witness's NRIC No. : G7874078Q



AXA Insurance Pte Ltd (Company Reg. No. 199903512M)
8 Shenton Way #24-01 AXA Tower, Singapore 068811
Customer Centre #B1-01
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE
SECTOR C #01-115 SINGAPORE 575636

Tel: 6743 3494

Fax: 6269 2404

CO. REG. NO. 201006106C

GST REG NO. 201006106C

TAX INVOICE

Final Repair Bill

Our Ref: SDW1521M

Date: 07/09/2018

M/s AXA Insurance Pte Ltd
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

BY POST ONLY

Vehicle No : SDW1521M
Make/ Model : HONDA CIVIC 1.6
Year of Manufacture : 2005
Chassis No. : JHMESS56805S202757
Colour : BEIGE
D.O.A : 24/05/2018

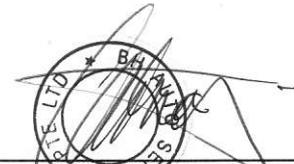
QTY	ITEM/PARTICULARS	AMOUNT (S\$)
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1. Repair Cost for Motor Vehicle No. **SDW1521M**
Type of repair: LUMP SUM :S\$ 5800.00

GST @ 7% : S\$ 406.00

GRAND TOTAL :S\$ 6206.00

Total : Singapore Dollars Six Thousand Two Hundred and Six Dollars Only.



Company's Stamp & Signature



SWISH CAR RENTAL PTE LTD
390 Victoria Street
#01-48 Golden Landmark
Singapore 188061
phone 6296 7198
enquiries@swishcarrental.sg

210018
OFFICIAL RECEIPT

www.swishcarrental.sg

Date 12/09/18.

Received from Ho Chee Kian (SDW1521W).

The Sum of dollars Three thousand and six hundred dollars only.

being payment of SGH 841 P from 24/03/15 to 03/06/18.
\$120.00 x 30 days.

S\$ 3600/2.

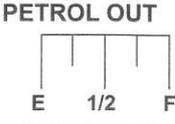
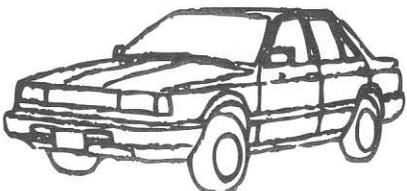
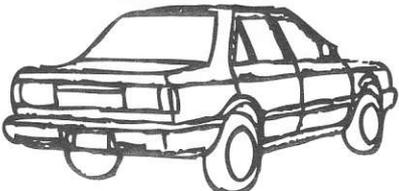
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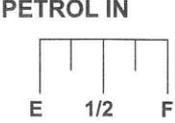
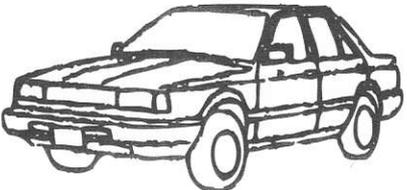
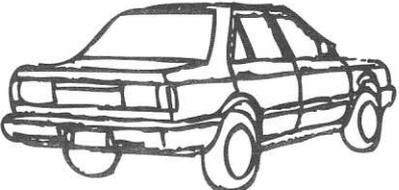
The payment/deposit made is non-refundable or transferable

VEHICLE CHECKLIST / REPLACEMENT FORM

This document shall form part of RA No: _____ and all other terms and conditions remain unchanged.

VEHICLE NO : <i>SDW 1521W · SGA 841P</i>	LDC : YES / NO ACCD EXCESS: SIN: _____
HIRER : <i>Ho Chee Kian</i>	MAL: _____
COMPANY : <i>-</i>	REMARKS _____
ADDRESS : <i>-</i>	_____
RES ADD : <i>-</i>	TEL: (O) _____ (R) _____

LEFT VIEW : ORIGINAL CONDITION		DATE/TIME OUT	<i>24/05/2018</i>
		MILEAGE OUT	
		CHECK OUT BY	
		JACK/J.HANDLE	
RIGHT VIEW :		W.NUT WRENCH	
		SPARE TYRE	
		WHEEL COVER	
		△ SIGN	
		CD CARTRIDGE	
		CIGAR LIGHTER	
		ASHTRAY	
		BABY SEAT	
		UPHOLSTERY	
		SEASON PASS	
		HIRER'S SIGNATURE	

LEFT VIEW : CHECK-IN CONDITION		DATE/TIME IN	<i>02/06/18</i>
		MILEAGE IN	
		CHECK IN BY	
		JACK/J.HANDLE	
RIGHT VIEW :		W.NUT WRENCH	
		SPARE TYRE	
		WHEEL COVER	
		△ SIGN	
		CD CARTRIDGE	
		CIGAR LIGHTER	
		ASHTRAY	
		BABY SEAT	
		UPHOLSTERY	
		SEASON PASS	
		CASH CARD	
			

KEY : B - BROKEN D - DENTED M - MISSING S - SCRATCHED

24Hrs HELPLINE: 8150 0040 / 9852 4382



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
 Phone: +65 6224 0010 Fax: +65 6224 0030
 Operating Hours: Monday to Friday 9am to 5pm
 GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-080895
 Date of Request: 28/05/2018

Your Ref No: Online Purchase

BH Auto Services Pte Ltd
 Blk 1 Sin Ming Industrial Estate Sector C
 #01/111/113/115/117
 Singapore 575636

Dear Sir/Madam,

Enquiry Date 28/05/2018
 Enquiry By Jacelyn Loh Cai Ling
 TP Vehicle No. XD5457C
 Accident Date 24/05/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XD5457C	AXA Insurance Pte Ltd	18/01/2018-17/01/2019	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-080895

Date of Request: 28/05/2018

Your Ref No:

Online Purchase

BH Auto Services Pte Ltd
Blk 1 Sin Ming Industrial Estate Sector C
#01/111/113/115/117
Singapore 575636

Dear Sir/Madam,

Enquiry Date 28/05/2018
Enquiry By Jacelyn Loh Cai Ling
P Vehicle No. XD5457C
Accident Date 24/05/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque