

Your Ref : SHB 7542B

Our Ref : SH 6383M

Loh Seng Leong c/o

CHUNNI MOTOR WORK PTE LTD

Blk 10 Ang Mo Kio Industrial Park 2A

#03-19 AMK AutoPoint

Singapore 568047

Date :

16 OCT 2018

The Motor Claims Department

AXA Insurance Pte Ltd

8 Shenton Way

24-01 AXA Tower

Singapore 068811

WITHOUT PREJUDICE

Dear Sir / Madam,

RE: ACCIDENT INVOLVING SH 6383M / SHB 7542B / GU 1733T On 04.06.2018

ALONG Slip Rd of CTE Twds PIE Airport B4 Serangoon Rd Exit

I am the owner/hirer of motor vehicle/taxi, SH 6383M, which was involved in the above-mentioned accident.

The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/S CHUNNI MOTOR WORK PTE LTD. The accident was caused by your insured's negligent driving and or management of his vehicle. Therefore, I am claiming damages and losses sustained by me against you in connection with the accident based on the appraiser's recommendation.

Our claim is as follows:

1) Cost of Repair	S\$	24,616.00
2) Loss of Rental	S\$	3,020.40 (\$167.80 x 18 days)
3) Loss of Income	S\$	900.00 (\$50 x 18 days)
4) GIA Report Fee	S\$	
5) LTA Search Fee	S\$	
6) Survey Report Fee	S\$	
	S\$	<u>28,536.40</u>

We enclose herewith the following relevant supporting documents :

- a) Authorisation Letter
- b) Final repair bill(s)
- c) LTA Search
- d) GIA report(s)
- e) Insurance Certificate

Kindly look into the matter and revert as soon as possible. Thank you.

Yours faithfully



Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 11 June 2018 3:40 PM
To: claims@transcab.com.sg
Cc: 'carrisalee@ava-ins.com'; 'icewong@ava-ins.com'; 'ireneng@ava-ins.com'; 'foonghon@ava-ins.com'
Subject: ACCIDENT INVOLVING SHB 7542B & SH 6383M ALONG/AT CTE SLIP ROAD TOWARDS PIE CHANGI ON 04/06/2018

11 JUNE 2018

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/AXA18010296/Dpb3

YOUR REF : P1680520 (SHB 7542B)

ACCIDENT INVOLVING SHB 7542B & SH 6383M ALONG/AT CTE SLIP ROAD TOWARDS PIE CHANGI ON 04/06/2018

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 CHUNNI MOTOR WORK PTE LTD acting on behalf of the owner of SH 6383M against your motor insurance policy.

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

We also wish to advise that there is an excess of **S\$5,000.00** attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim.

AXA shall keep you informed of the third party claim settlement and thereafter kindly let AXA 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.

As Insurers, AXA 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 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 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)
- 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 AUTHORITY

To Whom It May Concern :

ACCIDENT INVOLVING SH 6383M / SHB 7542B / GU 1733T

ALONG Slip Rd of CTE Twds PIE Airport B4 ON 04.06.2018
Serangoon Rd Exit

I, Loh Seng Leong, NRIC NO. S 75143411 of
Blk 515 West Coast Road # 10-539 (S) 120515

Owner/hirer of motor vehicle Registration No SH 6383M, insured by
India International Insurance Pte Ltd under Policy No. MCOM 0016

do hereby authorize M/s **Chunni Motor Work Pte Ltd** as my authorized representative to write, negotiate and settle claim on my behalf in my claim against the owner and/or Motor Vehicle Registration No. SHB 7542B in respect of the above mentioned accident. I also hereby authorize that the agreed settlement sum (cost of repair, loss of use, earnings and rental, Survey report fee, LTA fee & GIA report fee) be made in favour of my representative, M/s **Chunni Motor Work Pte Ltd** and that the said payment be forwarded to them as full and final discharge of my claim.

Dated : 04.06.2018

Signature :


(Company's chop if necessary)



redefining / insurance

CLAIM REF : C0473837
INSURED : TRANS-CAB SERVICES PTE LTD

DISCHARGE VOUCHER

We, **Chunni Motor Work Pte Ltd** confirm that by letter of authorisation dated 04.06.2018, we are authorised to and do hereby give this discharge for ourselves and on behalf of Comfort Transportation Pte Ltd and the Hirer, Loh Seng Leong of vehicle no. SH 6383M.

Now we **Chunni Motor Work Pte Ltd** for ourselves and the said Hirer and the driver jointly and severally:-

- agree to accept the sum of Singapore Dollars **Twenty Seven Thousand Eight Hundred Fifty only (S\$27,850.00)** 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 (SHB 7542B) arising out of an accident with (SH 6383M) on 04.06.2018.
- 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. SHB 7542B arising directly/indirectly as a consequence of the accident and hereby give our full and final discharge.
- 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 **Chunni Motor Work 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. SHB 7542B.

Dated this 22 day of OCT 2018

Signed by [Signature]
(AUTHORISED SIGNATORY)

Company Stamp **Chunni Motor Work Pte Ltd**
5th Fl, 10 Ang Mo Kio Industrial Park 2A
AAK, Singapore 630047
Tel: 6542-7102 Fax: 6542-8039
Co. Reg. No: 200923110D

Witness : _____
Name : _____
I/C No : _____
Address : _____

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

"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."

CHUNNI MOTOR WORK
PTE LTD

LOH SENG LEONG APT BLK 515 WEST COAST ROAD #10-539 SINGAPORE 120515	VEHICLE NO	DATE
	SH 6383 M	16.10.2018
	MAKE	INVOICE NO
	MERCEDES	8624
	MODEL	ACC DATE/TIME
	E220	04.06.2018 @ 09:30 HRS

Cost of Repair \$ 23,000.00

Sub-total \$ 23,000.00

Add : 7 % - GST \$ 1,610.00

Total \$ 24,610.00

(SINGAPORE DOLLARS: TWENTY FOUR THOUSAND SIX HUNDRED AND TEN ONLY)



Our Ref: CT18060110

Date: 05 June 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 04/06/2018 @ 09:30 hrs
ALONG SLIP RD OF CTE TWDS PIE AIRPORT
INVOLVING SHB7542B, GU1733T

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 **SH6383M** (the "Taxi"). The Taxi was hired to **LOH SENG LEONG IC NO S7514341I** 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.

SH 6383M

[illegible]