



Auto  
Consultants  
Pte Ltd

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

21 SEPT 2018

LINA  
BLK 353 WOODLANDS AVE 1  
#03-753  
SINGAPORE 730353

Dear Sir/ Mdm

**OUR REF : CC4/ASM18011401/Kpa3**  
**YOUR REF : GA337581/1 (SLC 2565R)**  
**ACCIDENT INVOLVING SLC 2565R AND WTT 4590 ALONG/AT BUKIT TIMAH EXPRESSWAY ON 20/06/2018**

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 BH AUTO SERVICES PTE LTD acting on behalf of the owner of WTT 4590 against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

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

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

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

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

**AUTHORISATION**Name of owner of m/vehicle: Park Eun YoungAddress: BK 361 River Valley Road #04-04 Aspen Heights S 228307NRIC No: G6378359KRE: ACCIDENT ON 20/06/18 ALONG Road 1 Bukit Timah ExpresswayINVOLVING WTT4590 VS SLC 2565R

In consideration of **BH AUTO SERVICES PTE LTD** ("the Workshop") repairing my/our vehicle no. WTT4590 at my/our request, I/We the abovenamed owner of motor vehicle no. WTT4590 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 20 (day) of 06 (month) 18 (year)Signed: [Signature]Owner of m/vehicle: Park eun kyong WTT4590HP: 9021 9226



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLC 2565R (insd veh)	Model: Honda City (1497cc)
	WTT 4590 (TP veh)	
Date of Accident/ Time:	20/06/2018	

Repair Estimate	: \$	8,931.14	
Final Repair Cost	: \$	2,247.00 (w GST)	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	770.40 (w GST)	9 days at \$ 80 per day
LTA / GIA Search Fee	: \$		
Others:	: \$	385.00	
	: \$		
Final Settlement Sum (Global Sum)	: \$	3,200.00	
Payee Name : BH AUTO SERVICES PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: <u>Yes</u> / No BOLA Scenario No: <u>NIL</u>	
	BOLA Liability: <u>100</u> (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

#### NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp  
 Name of Representative: Bernard Lee  
 Date: 29/04/2019

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: CHAN YUN SHI  
 Date: 29/04/2019

Signature of AXA's surveyor/representative  
 Name of AXA's surveyor /Representative:  
 Date: 29/04/19

## 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: WTT4590

Date: 06/12/2018

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

BY POST ONLY

Vehicle No : WTT4590  
Make/ Model : HONDA CITY  
Year of Manufacture : 2010  
Chassis No. : PMHGM2640AD100554  
Colour : SILVER  
D.O.A : 20/06/2018

QTY	ITEM/PARTICULARS	AMOUNT (\$\$)
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1. Repair Cost for Motor Vehicle No. WTT4590  
Type of repair: LUMP SUM :\$\$ 2100.00

GST @ 7% : \$\$ 147.00

GRAND TOTAL:\$\$ 2247.00

Total : Singapore Dollars Two Thousand Two Hundred and Forty - Seven Dollars  
Only.



Company's Stamp & Signature



明輝汽車服務私人有限公司  
BH AUTO SERVICES PTE LTD

NO. 213, KRANJI ROAD, SINGAPORE 739465 TEL: (65) 6559 8944  
FAX: (65) 6515 3144 CO. REG. NO.: 200917512K GST REG. NO.: 200917512K

Reference No.: CS 04023

Invoice No.: \_\_\_\_\_

Customer Name: Park Eunyoung Date/ Time: \_\_\_\_\_

Address: Bik 261 River Valley Road #04-04 Aspen Heights S 238207 Mobile Number: 9021 9226

Car Make & Model: Honda City Car Plate No: WTT4590

SN	Services Provided	Brand	Qty	Unit Price	Amount
1	Towing Service				S\$
2	Battery				S\$
3	Tyres				S\$
4	Others: <u>Rental</u>	<u>SGU198U</u>	<u>14</u>	<u>\$150</u>	S\$ <u>2100.00</u>
Total Amount (inclusive of GST):					S\$ <u>2247.00</u>

Special Remarks

From 20/06/2018 to 04/07/2018

Service Done by:

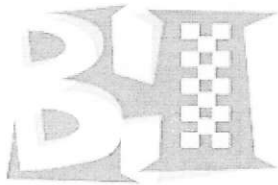
Acknowledged by:

Received by:

[Signature]  
Sales Person Name & Signature

\_\_\_\_\_  
Customer Name & Signature

\_\_\_\_\_  
Finance Department



## BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE SECTOR C #01-111/113/115/117  
SINGAPORE 575636 TEL: (65) 6559 8944 FAX: (65) 6269 2404  
CO. REG. NO.: 200917512K GST REG. NO.: 200917512K

### VEHICLE RENTAL AGREEMENT

Owner: BH AUTO SERVICES PTE LTD ("the owner")

Date: 20/6/2018

Hirer: Park Eunyoung

Tel / HP: 904 9226

NRIC / Co. Reg No: G6378359K

FAX: \_\_\_\_\_

Address: \_\_\_\_\_

Owner and Hirer have agreed to this Vehicle Rental Agreement for the motor vehicle described below and upon the Terms and Conditions contained on both sides of this document. Hirer acknowledges having read and understood all the Terms and Conditions and signifies acceptance upon signing.

Owner Vehicle No. <u>WTT4590</u>	
Vehicle Reg. No. <u>SGU178U</u>	Rental:
Odometer: <u>254896KM</u>	
Date & Time Out: <u>20/6/2018 21:00</u>	Hirer's Signature: <u>[Signature]</u>
Date & Time In: <u>04/07/2018</u>	Hirer's Signature: <u>[Signature]</u>

#### Third Party Claim

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ 3,000.00 comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

#### Own Vehicle Damage

Hirer is responsible for the first S\$ 3,000.00 excess for collision or damage to first party (owner) and shall pay additional plus loss of earnings while damaged vehicle is under repair.

#### **BH AUTO SERVICES PTE LTD**



\_\_\_\_\_  
Authorised Signature

[Signature]

\_\_\_\_\_  
Hirer's 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

**Third Party Insurer Enquiry**

Our Ref No: GR-18-094379

Date of Request: 21/06/2018

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 21/06/2018  
Enquiry By Jacelyn Loh Cai Ling  
TP Vehicle No. SLC2565R  
Accident Date 20/06/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLC2565R	AXA Insurance Pte Ltd	26/03/2018-25/03/2019	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.

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**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-18-094379

Date of Request: 21/06/2018

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 21/06/2018  
Enquiry By Jacelyn Loh Cai Ling  
Vehicle No. SLC2565R  
Accident Date 20/06/2018

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:

☒ [X] GIRO ☐ [ ] Cash ☐ [ ] Cheque

LAND TRANSPORT AUTHORITY  
LTA VTL  
PAYMENT RECEIPT  
WTT4590 CAR  
04 Jul 2018, 03:06 PM

Counter No: 1

Receipt No :HARYJJ1010818070400055

VEP payable period:  
Wed 20 Jun 2018  
To Wed 04 Jul 2018

Fine	S\$ 10.00
VEP fee	S\$ 385.00
ERP (1 day)	S\$ 5.00

Total paid	S\$ 400.00
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Payment Details

EFTPOS-NETATM S\$ 400.00

Remaining Card Balance

1111737140846315 (FP) S\$ 394.37

Year : 2018

Remaining Free VEP Days :0 Days

The no. of free VEP days allocated per  
calendar year is tied to the vehicle.  
For more details, please seek  
assistance at our VEP/Toll LTA office.



LAND TRANSPORT AUTHORITY  
LTA VTL  
PAYMENT RECEIPT  
WTT4590 CAR  
04 Jul 2018, 03:06 PM

Counter No: 1

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