



Auto
Consultants
Pte Ltd

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

11 SEPTEMBER 2018

CHEAH WAI SIONG
BLOCK 70 MEI HWAN DRIVE
#08-18
SINGAPORE 568431

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/ASM18012288/R1ha3
YOUR REF : SLQ 560T
ACCIDENT INVOLVING SLQ 560T AND SLR 7462S ALONG AYE TOWARDS TUAS
ON 03.07.2018

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 KUM CHEW MOTOR WORKSHOP, acting on behalf of the owner of SLR 7462S against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SLR 7462S. As such, liability may not be on your favour unless proven otherwise.

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
Consultants
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)

Xie.weixiong84@gmail.com / liewmengjie@gmail.com
(Email)

LETTER OF AUTHORITY & INDEMNITY

To: Kum Chew Motor Workshop
160, Sin Ming Drive #05-08
Sin Ming Autocity
Singapore 575722.

ACCIDENT INVOLVING VEHICLE NO. SLR 7462S AND SLQ 560T
AT KYE TOWARDS TUAS ON 3/7/2018.

I/We, the owner of vehicle no SLR 7462S hereby instruct and authorize you to commence repairs to the said vehicle.

You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.

You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.

Upon resolving my/our claim, you are authorized to agree with my/our solicitors on amount of their professional costs and disbursements for action for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on my/our behalf.

In the event that I/We am/are required to attend at my/our solicitor's office or to attend Court in connection with my/our claim, I/We shall render full co-operation.

In the event that my/our claim against the third party and/or his insurers is not successful or can not be proceeded with and/or if any Judgment or settlement is not honored or satisfied by the third party, I/We agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.

I/We undertake to inform you in the event the third party's insurance company communicates with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurers without first communication with you.

I/We irrevocably authorize Ms KUM CHEW MOTOR WORKSHOP of the Repairers to sign all discharge voucher/ Indemnity forms and all necessary documents in connection with and arising out of the claim.

Dated this 4 day of July 20 18


(Company stamp if applicable)

Name MS LIAW SOON NGOH VERONICA

IC No S13830300

Address 21 HILLVIEW DRIVE
S(609383)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLQ 560T (Insd veh)	Model: TOYOTA COROLLA AXIO
	SLR 7462S (TP veh)	
Date of Accident/ Time:	03/07/2018	

Repair Estimate	: \$	9,934.74	
Final Repair Cost	: \$	5,510.50	W/GST
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,000.00	10 days at \$ 100.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	6,510.50	
Payee Name: KUM CHEW MOTOR WORKSHOP			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A) For Non GIA Registered Workshop:		Agreed Liability 100 (%)	
B) For GIA Registered Workshop:		BOLA Applicable: Yes/No BOLA Scenario No: 27	
BOLA Liability: (%)		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 to act for and on their behalf in this accident.

 Signature of workshop representative / Workshop stamp Name of Representative: LIM KIM LING Date: 13/3/2020	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: SEETOH CHIN CHEONG Date: 13/3/2020
 Signature of AXA's surveyor/representative Name of AXA's surveyor /Representative: Date: 13/3/2020	

Your Ref. No.:

Our Ref. No.:

Date: 6-7-2018

Workshop: KUM CHEW MOTOR WORKSHOP

Dear Sirs

Acknowledgement of Pre-Repair Inspection to Vehicle No. SLR 74625

We refer to your written notification dated (5/7/18) to our principal,

Date & Time of Attendance : 06/07/18 @ 1100

Date & Time of Survey: 06/07/18 @ 1100

Others:

Please take note that this survey is conducted on a WITHOUT PREJUDICE basis.

Yours faithfully,

Acknowledged By:

Rasul

Name of Surveyor

Hp 90010568



Name and Company Stamp

ACEPAC RENTAL

INVOICE NO. : 14532

Customer

Name : MS LIAW SOON NGOH VERONICA

Date : 21/03/2019

Address : 160 SIN MING DRIVE #05-08, SIN MING AUTOCITY

SINGAPORE 575722

Contact : 6453 6256/ 6456 3715

Vehicle Numl Model

Duration

Amount

SJK 5686 L

NISSAN LATIO

04/07/2018

to

14/07/2018

\$ 1,000.00

(\$100.00 X 10 DAYS)

REMARKS :

REFER TO RENTAL AGREEMENT NO. 16167

SINGAPORE DOLLAR ONE THOUSAND ONLY.

Total S\$ \$ 1,000.00

*PAYMENT BY CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO
ACEPAC RENTAL & SEND TO : 160 SIN MING DRIVE #07-08, SIN MING AUTOCITY
SINGAPORE 575722. (CONTACT NO. 64536256)



For Acepac Rental

ACEPAC RENTAL

160 Sin Ming Drive #07-08 Sin Ming Auto City Singapore 575722
Tel : 6453 6256 Fax : 6455 7754

SLR 74625
16167
INV NO :

RENTAL AGREEMENT

Reg No : 52916615A

VEHICLE		
VEHICLE NO :	SJK5686L	MODEL : NISSAN LATI0
CHANGE OVER 1 :	DATE :	INITIAL :
CHANGE OVER 2 :	DATE :	INITIAL :

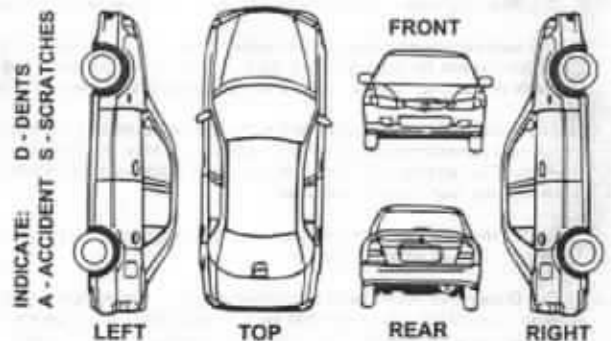
CORPORATE HIRER	
NAME :	
ADDRESS :	
CONTACT PERSON :	TEL :

PERSONAL HIRER / NAMED DRIVER		
NAME :	LIAM SOON NGOH, VERONICA	
ADDRESS :	21, HILLVIEW DRIVE, SINGAPORE 689383	
OFFICE TEL :	HP: 9619033	RESIDENCE TEL :
NATIONALITY :	PLACE / DATE OF BIRTH :	PASSPORT / NRIC NO : S1383030D
DRIVING LICENSE NO :	COUNTRY OF ISSUE :	DRIVING EXPERIENCE :
		EXPIRY DATE :

ADDITIONAL NAME DRIVER		
NAME :		
ADDRESS :		
OFFICE TEL :	RESIDENCE TEL :	PASSPORT / NRIC NO :
NATIONALITY :	PLACE / DATE OF BIRTH :	DRIVING EXPERIENCE :
DRIVING LICENSE NO :	COUNTRY OF ISSUE :	EXPIRY DATE :

CHECK OUT / CHECK IN		
DATE OUT :	4 July '18	TIME OUT : 5:45pm
PETROL LEVEL OUT :	E 1/4	1/2 3/4 F
AGREED DATE OF RETURN :		
DATE IN :	14/7/2018	TIME IN : 11:05AM
PETROL LEVEL IN :	E 1/4	1/2 3/4 F

CHARGES				
Hours	@\$	per hour		
Days 10	@\$ 100. -	per day	1000 - 00	
Weeks	@\$	per week		
Months	@\$	per month		
SUB - TOTAL				
Discount				
TOTAL RENTAL			1000 - 00	
Petrol				
Excess				
Delivery / Collection Fees				
Deposit				
Total				
Remarks : Strictly For Hirer Personal / Usage. Not For Reward Usage (eg Uber, Grab Car)				



IMPORTANT NOTES : Restricted to Singapore use only
No refund will be given for petrol left in vehicle.
Hirer is liable to pay first \$2000. - under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses.

Vehicles return during office hour only.
No Service on Public Holiday and Sunday.
Driver must be above 25 years and 2 years driving experience.

HIRER'S DECLARATION
I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THERE TO

X [Signature]

COMPANY'S STAMP / HIRER'S SIGNATURE