

LOH HENG

Automotive Repair & Services
Accident & Insurance Claims

02 Sep 2018

AXA Insurance Pte Ltd

Attn: Motor Claim Department
Ref: SKP5789K

Dear Sir/madam,

**ACCIDENT INVOLVING SKP5789K AND SCK3019J ON 03-07-2018
At ECP**

We understand that you are the insurer of **SCK3019J** vehicle.

We are instructed by the owner of motor vehicle **SKP5789K** to write, negotiate and settle the claim on their behalf for the above mentioned accident. We therefore propose to claim from you as follows:

1.	Lump sum recommended by surveyor	\$	12000.00
2.	Loss of use 16 days x \$120	\$	1900.00
3.	LTA search	\$	7.00
		\$	13907.00

Please advise if above claim is agreeable via direct settlement with us.

Yours faithfully,

LOH HENG

BLOCK 176 #03-08 SIN MING AUTOCARE,
SIN MING DRIVE, SINGAPORE 575721
PHONE: 64532237 / 64530797
FAX: 64556384
EMAIL: loh_heng0308@yahoo.com.sg



Auto
Consultants
Pte Ltd

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

13 JULY 2018

CHUNG YAU YU VINCENT
68 BAYSHORE ROAD
#13-01 COSTA DEL SOL
SINGAPORE 469986

Dear Sir/ Mdm

OUR REF : CC4/ASM18012340/Kpb3
YOUR REF : GA191131 (SCK 3019J)
ACCIDENT INVOLVING SCK 3019J/ SKP 5789K/ OTHERS ALONG/AT ECP NEAR
STILL ROAD EXIT 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 LOH HENG acting on behalf of the owner of SKP 5789K 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 loss adjuster of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 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.

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

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

LETTER OF AUTHORIZATION

30 Oct. 2018

The Claim Manager

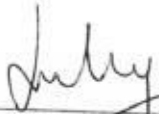
AXA Insurance Pte Ltd

Singapore

Accident involving SKP5789K and SCK3019J on 03 July 2018

I, CHANG BOON NGEE LAURA, hereby authorize my repairers **M/S LOH HENG** of 176 Sin Ming Drive #03-08 Sin Ming Auto Care, Singapore 575721 whom I have appointed as my agent in respect of my claim.

I further authorize to negotiate and release all proceeds of settlement monies to my repairers **M/S LOH HENG** in settlement of my claim


Signature / Date 14/11/2018



redefining / insurance

CLAIM REF : S8M00NIS
INSURED : CHUNG YAU YU VINCENT

DISCHARGE VOUCHER

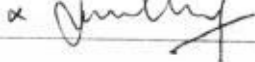
We/I, CHANG BOON NGEE LAURA, NRIC NO. S8376876B hereby agree to accept the sum of dollars THIRTEEN THOUSAND FOUR HUNDRED FORTY ONLY (S\$13,440.00) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. SCK 3019J as a result of an accident along ECP on 03/07/2018 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKP 5789K.

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. SCK 3019J 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. SCK 3019J.

Dated this 14th day of November 2018

Claimant's Signature : 
NRIC no./ Company Stamp : S8376876B
Occupation/ Business : Lawyer
Address : 1-B Riviera Drive S467196
Telephone No. : 93377047
Witness's Name : Danny Loh
Witness's Signature : 
Witness's NRIC No. : S1194314-D

LOH HENG

Automotive Repair Services
Accident Insurance Claims

Invoice

To: AXA Insurance Pte Ltd

Date: 03-Sep-18

Invoice No: 33962

Terms :

SKP 5789J	Made :	BMW328
-----------	--------	--------

S/No.	Description	Qty	Unit Price	Total
A				
	Lump sum to repair the above accident vehicle as per lump sum recommended by surveyor			\$ 12,000.00
	GRAND TOTAL			\$ 12,000.00

BLOCK 176 #03-08 SIN MING AUTOCARE,
SIN MING DRIVE, SINGAPORE 575721
PHONE: 64532237 / 64530797
FAX: 64556384