

Pinned **ZE** | CC 4, Asm 180 12862, Kfa390 | LKK: 57770
 IDAC: 57770
 Surveyor: **Kenneth** DOI: **25/1/2018** Date / Time: **16/1/2018**
 Registered in Merimen: _____
 Pre-assign / CCU / FTE: _____
 Insured Vehicle No.: **PC851E** Claim No.: **S8M00N2C**
 Name of Insured: **ST Lee Transport Pte** Policy No.: _____
 Insured Tel No.: _____ HP: _____ Make / Model: _____
 Excess Sec II :SS _____ D.O.A: **10/1/2018** Place of Accident: **Amk Ave 3 ? Hougang**
 Is driver the owner? (YES / **NO**) Nature of Accident: _____
 If NO, Driver Name / Age: _____ OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO
 Driver Tel No.: _____ (V/L: YES / NO) Insured Liability: % Final ? Yes / No

SLZ260L → _____ → _____ → _____
 INSR: WSP: **Hui Yang** INSR: WSP: _____ INSR: WSP: _____ INSR: WSP: _____
 Tel: _____ Tel: _____ Tel: _____ Tel: _____
 Liability: _____ Liability: _____ Liability: _____ Liability: _____
 RMKS: _____ RMKS: _____ RMKS: _____ RMKS: _____

Date / Time	STAGE	DATE / PIC
27/1/18	Non-Reporting ltr (1st)	
	Non-Reporting ltr (2nd)	
	Non-Reporting ltr (Final)	
	Notification ltr (if non-pickup)	
	Call OI: 27/1/18	
	After call ltr to OI: 6/8/18	
	Documentation Check List: Handler Typist	
	Notification ltr (if non-pickup)	
	After call ltr to OI:	<input checked="" type="checkbox"/>
	Authorisation To Act:	<input checked="" type="checkbox"/>
	Release Voucher:	<input checked="" type="checkbox"/>
	Final Repair Bill:	<input checked="" type="checkbox"/>
	Car Rental Invoice:	<input checked="" type="checkbox"/>
	Towing Invoice:	<input type="checkbox"/>
	LTA / GIA:	<input checked="" type="checkbox"/>
	Medical Bill:	<input type="checkbox"/>
	PIR:	<input type="checkbox"/>
	Mandate/Reject Instruction:	<input checked="" type="checkbox"/>
	LOD:	<input checked="" type="checkbox"/>
	Payment Breakdown Form:	<input type="checkbox"/>
	Post-Repair Photos:	<input type="checkbox"/>
	Others:	<input type="checkbox"/>

27/1/18 **SLZ260L-X; PC851E-X**
16/1 **DIND. sent out 1st letter.**
27/1/18 **Video upload in SMART CLAIM**
3/2/18 **Spoke to OJD, OJD mention he already lodge report on next day of accident, and advise he doing reversing and collided to TP vehicle told him we received a letter from TP workshop.**
3/2/18 **released OI GIA report / IA uploaded in SMART 6/8/18**
post Hk to handler
LOD
RECEIVED 8 OCT 2018
Letter police photo

PRELIMINARY ADVICE Date/Time: **26/1** Sent By: **Hui Yang (Vince)**
FINALIZATION Date/Time: _____ Confirm with: _____ Confirm by: _____
 Repair Cost: **SS 4,100.00** (4 days) Reduction: **57-53** % Email ☐ Call ☐
FINAL SETTLEMENT Date/Time: **24/10/18** Confirm with: **Mario** Email ☒ Call ☐
 Final Liability: % **00** (Agreed / Assessed) BOLA S/N No.: **50**
 Repair Cost: **(w/634) SS 4,587.00**
 Loss of Rental (LOR): **SS 321.00** (3 days) **4100.00 + 7% GST**
 Loss of Use (LOU): **SS -** (5 x days)
 Loss of Income (LOI): **SS -** (5 x days)
 LOR only ☒ LOU only ☐ LOR + LOU ☐ LOR + LOI ☐ [Tick only one]
 GIA/LTA Search **SS 2.00**
 Medical: **SS -**
 Disbursement: **SS -** (e.g. Tow/ Independent)
 Legal Cost **SS -**
Total: SS 4710.00 Global Sum SS:
FINAL PAYMENT Date/Time: _____ Confirm with: _____ Email ☐ Call ☐
 Payee 1: **SS 4,710.00** Name 1: **Hui Yang Motor Pte Ltd**
 Payee 2: (Strike if N.A.) **SS** Name 2: _____
 Payee 3: (Strike if N.A.) **SS** Name 3: _____

29/10/18
 1) Claim status: **Normal/Reject/Private Settle**
 2) Report Format: **TP**
 3) Survey fee: **\$50.00**

ASS. REC. BY:

REF:

A/A/

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

Bal. or Market Value:

IDAC Accident Report:

GIA / PR Seen:

Est. Repairs:

Lum Sum:

Consistent? : Yes or No

Consistent? : Yes or No

Res.: Yes or No

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Date / Time

Action / Instruction

26/7 File pass to Catherine

Veh No:

Yr Regn:

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Colour:

Sp. Reading

Eng No:

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or

Front

R/Bal.

L/Bal.

D.O.A.

Rear

R/Bal.

L/Bal.

D.O.I.

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Data/Time, File Pass to?

☐

: Prell. Report

1)

☐

: Final Report

Data/Time, File Return to?

2)

Report Format :

Lump Sum / I.B.I: (\$

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech Invs (\$

☐

: Weekend (\$

Survey Fee:

Transportation:

\$ - RS - \$

Fuel:

Others:

TOTAL

US\$4,100.00 (Adj \$5,508.69 / 57.33%)

辉 陽 汽 車 有 限 公 司 HUI YANG MOTOR PTE. LTD.

Contact Add : SIN MING AUTOCARE Blk 176 Sin Ming Drive #04-02 Singapore 575721

Tel: 64515752 (2 Lines) Fax: 64514658

Reg No. 201629438M

10/07/2018

Owner: HYMS CAR LEASING PTE LTD

ESTIMATE TO REPAIR HONDA SHUTTLE HYBRID - SLZ260L

1pc	front bonnet	Part	\$ 985.50	✓
1pc	front bonnet inner rubber	Sm	\$ 158.50	X
1pc	front "H" logo	re	\$ 85.50	✓
1pc	front centre grille base	CM	\$ 395.50	✓
1pc	front centre grille outer garnish	CM	\$ 350.95	✓
1pc	front centre grille chrome	CM	\$ 185.50	✓
1pc	front centre grille top garnish	Sm	\$ 180.40	X
1pc	front bumper	Bu	\$ 1,105.80	✓
1pc	front bumper reinforcement	R	\$ 520.90	X
2pcs	front bumper side retainer @\$35.50	dis	\$ 71.00	✓
2pcs	front bumper side garnish @\$281.70	Sm	\$ 563.40	X
1pc	front bumper centre lower grille	Sm	\$ 159.50	X
2pcs	front headlamp @\$2320.90	old m/c	\$ 4,641.80	✓
2pcs	front headlamp lower bracket @\$40.80	R	\$ 81.60	X

less 20%

\$ 9,485.85

\$ 1,897.17

\$ 7,588.68

1pc front number plate & casing

Sm s.nett \$ 50.00 X

wiring

\$ 60.00 2ol

tuffkote

\$ 60.00 3ol

spray painting

\$ 950.00 49ol

labour charges

\$ 900.00 40ol

Total

\$ 9,608.68



LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged parts during resurvey
- Parts prices are subject to confirmation
- Third party survey to be a "Without Prejudice" basis
- No illegal modification is allowed
- Supplementary work(s) will be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

輝陽汽車有限公司 HUI YANG MOTOR PTE. LTD.

Contact Add : SIN MING AUTOCARE Blk 176 Sin Ming Drive #04-02 Singapore 575721

Tel: 64515752 (2 Lines) . Fax: 64514658

Reg No. 201629438M

10/07/2018

Owner: HYMS CAR LEASING PTE LTD

ESTIMATE TO REPAIR HONDA SHUTTLE HYBRID - SLZ260L

1pc	front bonnet	Rep \$	985.50	✓
1pc	front bonnet inner rubber	su \$	158.50	X
1pc	front "H" logo	in \$	85.50	✓
1pc	front centre grille base	\$	395.50	?
1pc	front centre grille outer garnish	\$	350.95	?
1pc	front centre grille chrome	CM \$	185.50	✓
1pc	front centre grille top garnish	\$	180.40	?
1pc	front bumper	Bu \$	1,105.80	✓
1pc	front bumper reinforcement	\$	520.90	?
2pcs	front bumper side retainer @\$35.50	DISP \$	71.00	✓
2pcs	front bumper side garnish @\$281.70	su \$	563.40	X
1pc	front bumper centre lower grille	in \$	159.50	X
2pcs	front headlamp @\$2320.90	\$	4,641.80	?
2pcs	front headlamp lower bracket @\$40.80	\$	81.60	?

less 20%

\$ 9,485.85

\$ 1,897.17

\$ 7,588.68

1pc front number plate & casing

su s.nett \$ 50.00 X

wiring

\$ 60.00 2ol

tuffkote

\$ 60.00 3ol

spray painting

\$ 950.00 44ol

labour charges

\$ 900.00 4ool

Total

\$ 9,608.68



LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/spray painting
- To display changed parts during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modifications allowed
- Complimentary repairs must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer
Signature: _____
Date: _____

輝陽汽車有限公司 HUI YANG MOTOR PTE. LTD.

Contact Add : SIN MING AUTOCARE Blk 176 Sin Ming Drive #04-02 Singapore 575721
Tel: 64515752 (2 Lines) , Fax: 64514658
Reg No. 201629438M

10/07/2018

Owner: HYMS CAR LEASING PTE LTD

ESTIMATE TO REPAIR HONDA SHUTTLE HYBRID - SLZ260L

1pc	front bonnet	Ap	\$ 985.50	✓
1pc	front bonnet inner rubber	su	\$ 158.50	X
1pc	front "H" logo	in	\$ 85.50	✓
1pc	✚ front centre grille base		\$ 395.50	7 ✓
1pc	✕ front centre grille outer garnish		\$ 350.95	7 ✓
1pc	✕ front centre grille chrome	cm	\$ 185.50	✓
1pc	front centre grille top garnish		\$ 180.40	7 X
1pc	front bumper	Bu	\$ 1,105.80	✓
1pc	front bumper reinforcement		\$ 520.90	7 X
2pcs	front bumper side retainer @\$35.50	HSD11	\$ 71.00	✓ 35.50
2pcs	front bumper side garnish @\$281.70	su	\$ 563.40	X
1pc	front bumper centre lower grille	in	\$ 159.50	X
2pcs RH ✕	front headlamp @\$2320.90		\$ 4,641.80	7 2320.90
2pcs RH ✕	front headlamp lower bracket @\$40.80		\$ 81.60	7 40.80
less 20%			\$ 9,485.85	
			\$ 1,897.17	
			\$ 7,588.68	

1pc front number plate & casing su s.nett \$ 50.00 X

wiring
tuffkote
spray painting
labour charges
Total

4256.36
890
5146.36
25%
4100

\$ 60.00 2ol
\$ 60.00 3ol
\$ 950.00 49ol
\$ 900.00 400ol
\$ 9,608.68



> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	0561K
Vehicle Details	
Vehicle No.:	SLZ260L
Vehicle to be Exported:	Yes
Intended De-registration Date:	03 Aug 2018
Vehicle Make:	HONDA
Vehicle Model:	SHUTTLE HYBRID 1.5 AUTO
Primary Colour:	Silver
Manufacturing Year:	2018
Engine No.:	LEB6549482
Chassis No.:	GP71207721
Maximum Power Output:	101.0 kW (135 bhp)
Open Market Value:	\$20,951.00
Original Registration Date:	20 Apr 2018
First Registration Date:	20 Apr 2018
Transfer Count:	0
Actual ARF Paid:	\$5,000.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	19 Apr 2028
PARF Rebate Amount:	\$3,750.00
Intended COE Rebate Details	
COE Expiry Date:	19 Apr 2028
COE Category:	E - Open - all except motorcycle
COE Period(Years):	10
QP Paid:	\$38,000.00
COE Rebate Amount:	\$29,608.00
Total Rebate Amount:	\$33,358.00

The information contained herein is correct as at 03 Aug 2018

OK



Auto
Consultants
Pte Ltd

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

16 July, 2018

ST LEE TRANSPORT PTE LTD
BLK 214 LORONG 8 TOA PAYOH
#04-739
SINGAPORE 310214

Dear Sir,

OUR REF : CC4/ASM18012862/Kfa3 // S8M00NZC
YOUR REF : PC 851E
ACCIDENT INVOLVING PC 851E & SLZ 260L on 10/07/2018 ALONG/AT ANG
MO KIO AVE 3 TOWARDS HOUGANG

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.


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

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list 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 us immediately. You may email it to pohkin@lkkauto.com or deliver it by hand to 51 Ubi Avenue 1, #01-25 Paya Ubi Ind. Park S(408933).

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

Your NCD (No Claim Discount) will be reduced by 30% (20% for motorcycle/commercial vehicles) if a claim is made under your policy.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 6841 2132 if you have any further enquiries.

Yours sincerely,
Claim Department

This is a computer generated letter and no signature is required.

CC : AXA INSURANCE PTE LTD
Motor Claim Department

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Wednesday, 24 October 2018 4:40 PM
To: 'hui_yang_motor@hotmail.com'
Subject: Our Ref: CC4/ASM18012862/Kfa3; Your Ref: SLZ 260L
Attachments: DV SLZ 260L.pdf

Importance: High

"Without Prejudice"
"Save as to Costs"

Our Ref: CC4/ASM18012862/Kfa3
Your Ref: SLZ 260L

Dear Marco,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE PC 851E AND SLZ 260L ON 10/07/2018

We refer to the above matter and your letter of demand dated 3rd August 2018.

We hereby confirmed settlement as below:-

1. Cost of Repair (w/gst)	S\$ 4,387.00
2. Loss of Rental (\$100.00 x 3days)+7%gst	S\$ 321.00
3. GIA search fee	<u>S\$ 2.00</u>
	<u>S\$ 4,710.00</u>

Please duly sign the DV attached and return for payment processing.

Your prompt reply will be very much appreciated.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

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Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Thursday, 2 August 2018 12:03 PM
To: 'motor.doc@axa.com.sg'
Cc: 'ernest.tay@axa.com.sg'; Hsiao Tong (LKKAuto)
Subject: request OI GIA report

Importance: High

Our Ref: CC4/ASM18012862/Kfa3
Your Ref: S8M00NZC

Dear Sir/Madam,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE PC 851E (OI) AND SLZ 260L (TP) ON 10/07/2018

We refer to the above matter.

Please be informed that we managed to speak to Insured Driver(Mr Zhou) and he mention already lodge IDAC report.

We appreciate if you could furnish us a copy of OI GIA report.

Your prompt reply will be very much appreciated.

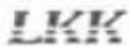
Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



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Pte Ltd

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Re:<S8M00NZC> IA with mandate uploaded.

Type

🔗 Question

Message

Hi LKK, pls proceed as per the mandate.

Reply



<S8M00NZC> IA with mandate uploaded.

Type

🔗 Question

Message

Liability: Insured driver collided to front portion of third party vehicle while doing reverse. Liability is down against our insured driver. We did clarify with Insured Driver the nature of the accident and send letter to OI to notify TP claim on 6th August 2018. Immediate Advice (with mandate) have been uploaded in SMART CLAIM. Propose settlement amount is between \$2,914.99 to \$ 7,141.49. All the relevant documents had been uploaded in SMART CLAIM. For your kind attention and instruction. Thank you- 06/08/2018

Reply



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVENUE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 18/7/2018

Survey Details:

Date of loss	10-Jul-18
Date of appointment	16-Jul-18
Date of survey	25-Jul-18
Location of survey	Hui Yang Motor Pte Ltd

Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SLZ 260L
Make and Model	Honda Shuttle 1.5 Auto
Date of registration	20-Apr-18
Excess	
Market Value	\$ 85,000.00
Part Rebate	\$ 33,358.00
Nett Loss	\$ 51,642.00

Repair details:

Initial Estimate	9,608.68
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Proposed/Revised repair cost:

Parts	\$ 1,918.24
Check items (estimate)	\$ 4,936.92
Labour	\$ 890.00
Total	\$ 7,745.16
Lump Sum(if applicable)	\$ -

Number of days for repair	<u>4 days</u>
---------------------------	---------------

Remarks:[illegible]

Mandate:

Liability(TP)	100%	100%
Check item	no check item	with check item
Proposed repair cost(L/S)(w/gst)	(\$2,250.00 +7%GST) \$2,407.50	(\$6,200.00 +7%GST)\$6,634.00
Loss of use	Nil	Nil
Loss of rental (\$100.00 x 5days)	\$500.00	\$500.00
Loss of income	Nil	Nil
LTA search fees	\$7.49	\$7.49
Others	Nil	Nil
Total	\$2,914.99	\$7,141.49

輝陽汽車有限公司

HUI YANG MOTOR PTE. LTD.

Contact Add : SIN MING AUTOCARE Blk 176 Sin Ming Drive #04-02 Singapore 575721

Tel: 64515752 (2 Lines) . Fax: 64514658

Reg No. 201629438M

Date: 03/08/2018

AXA Insurance Singapore Pte Ltd
Motor Claims Department
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

**RE: ACCIDENT INVOLVING SLZ260L & PC851E ON 10/07/2018
ALONG ANG MO KIO AVE 3 TOWARDS HOUGANG**

SETTLEMENT OF OUR CLAIM FOR SLZ260L

Lump sum repair cost as recommended by surveyor (TP0413)	\$ 4,387.00
03 days Loss of Rental @ \$107.00 per day	\$ 321.00
TP Insurance Enquiry	\$ 2.00
Total	<u>\$ 4,710.00</u>

**The above claim applies only to vehicle damage and expressly exclude all personal injuries and other consequential loss.*

Please let us have your reply soonest possible, thank you.

Best Regards,
Marco Neo
HUI YANG MOTOR PTE LTD
DID: 64515752
Fax: 64514658
email: hui_yang_motor@hotmail.com



Auto
Consultants
Pte Ltd

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

6th August 2018

ST LEE TRANSPORT PTE LTD

Block 1002 Toa Payoh Industrial Park,
#07-1447,
Singapore 319074.

Dear Sir/Madam,

OUR REF : CC4/ASM18012862/Kfa3

YOUR REF : PC 851E

ROAD TRAFFIC ACCIDENT INVOLVING PC 851E AND SLZ 260L ALONG HOUGANG AVENUE 2 ON 10.07.2018

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 Property Damage claim against your policy.

We have received a claim from M/s Hui Yang Motor Pte Ltd, acting on behalf of the owner of SLZ 260L against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided into front portion of Third Party vehicle while doing reversing. As such, liability is down against us.

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 pohkin@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)
- 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



Auto
Consultants
Pte Ltd

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

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 6841 2132 or email us at pohkin@lkkauto.com.

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

Yours sincerely,

Poh Kin, Chong
Case Handler

DID: 6841 2132

FAX: 6741 4108

Email: pohkin@lkkauto.com

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

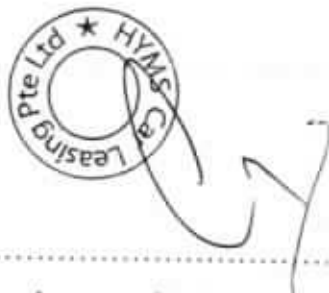
AUTHORIZATION LETTER

TO WHOM IT MAY CONCERN

I/We, HYMS CAR LEASING PTE LTD hereby declare and agree to use the address of **Hui Yang Motor Pte Ltd**, that is at Blk 176 Sin Ming Drive, #04-02 Sin Ming Autocare Singapore 575721 in all my/our correspondences with any party in connection with my/our claim arising from an accident involving my/our motor vehicle registration number FAE 2602 and other vehicles registration number PC851E along ALONG PULU HIC KIO AVE 3 TOWARDS MARLINCH on 10/07/18

I/We, further grant authority to Messrs **Hui Yang Motor Pte Ltd** or any of their representatives to open all my/our letters and to negotiate my/our claim on my/our behalf.

I/We wish to inform you that you could issue the cheque payment in favour of my/our repairer Messrs **Hui Yang Motor Pte Ltd**.

A circular stamp with the text "HYMS Car Leasing Pte Ltd" and a star symbol. A handwritten signature is written over the stamp.

Signature of registered owner and/or Company's stamp



redefining / insurance

CLAIM REF : S8M00NZC
INSURED : ST LEE TRANSPORT PTE LTD

DISCHARGE VOUCHER

We/I **HYMS CAR LEASING PTE LTD, Co Reg No. 201320561/K** hereby agree to accept the sum of dollars **[four thousand seven hundred ten only] (\$\$ 4,710.00)** 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. **PC 851E** as a result of an accident along on **10th July 2018** of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. **SLZ 260L**.

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. **PC 851E** 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. **PC 851E**.

Dated this 24 day of October 2018

Claimant's Signature : [Signature]

NRIC no./ Company Stamp : _____

Occupation/ Business : Car Rental Company

Address : 176 Sin Ming Drive, #04-02, S(575201)

Telephone No. : 64515752

Witness's Name : [Signature]

Witness's Signature : _____

Witness's NRIC No. : S8206720E



HUI YANG MOTOR PTE LTD

Bill To:

AXA Insurance Singapore Pte Ltd
Motor Claims Department
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

TAX INVOICE

TP Claim Invoice No: **TP0413**
Bill Date: **03/08/2018**

	Description	Amount
	Date of Accident : 10/07/2018 Owner : HYMS CAR LEASING PTE LTD Vehicle No : <u>SLZ260L</u> Make & Model : <u>HONDA SHUTTLE HYBRID</u>	
	<u>Lump Sum repair cost as recommended by surveyor</u>	\$ 4,100.00
	Sub-Total :	\$ 4,100.00
	Add 7% GST :	\$ 287.00
	Total Amount SGD :	\$ 4,387.00

Reg No.:201629438M

GST No:201629438M

HUI YANG MOTOR PTE LTD

Authorised Signature

Hui Yang Motor Pte Ltd

Sin Ming Autocare Blk 176 Sin Ming Drive

#04-02 Singapore 575721

Email: hui_yang_motor@hotmail.com

H/P: 98625891 Office: 64515752 Fax : 64514658

RENT RECEIPT

No.: RC 18-31

Date: 27/7/2018

Received from Hui Yang Motor Pte Ltd

the sum of Dollars Three Hundred Twenty One Only

being the rent of SLH 5931 X (\$100 x 3 days) + 7% GST A/S: 12539

due for the period from 24/7/2018 to 27/7/2018

payable in advance.

S 321 / \$

Cash / Cheque No.:

Important: No subletting of the above premise or any part thereof, or assigning the tenancy of the premise is allowed without the written consent of the landlord.

Signature of Landlord

HYMS CAR LEASING PTE LTD

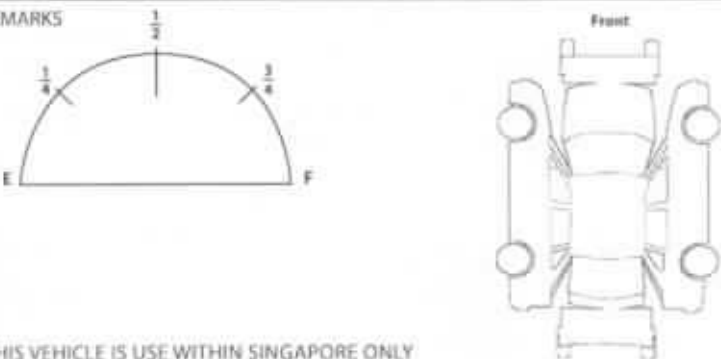


Blk 176 Sin Ming Drive #04-02 Sin Ming AutoCar Singapore 575721 Hp: 8333 6725 Fax 6451 4658

SLZ 260 L

RENTAL AGREEMENT

RENTAL TERMS AND CONDITIONS

No.: 13539

NAME Hui Yang Motor Pte Ltd			REG. NO. SLH 5931 X	CAR MAKE Toyota Prius	
ADDRESS Blk 176 Sin Ming Drive # 04-02 Sin Ming Autocare (s) 575721			KM OUT	DATE & TIME OUT 24/3/18 12:15 pm	
			KM IN	DATE & TIME IN 24/3/18 10:30 am	
TEL HP 93899744			KM DRIVEN	TIME USED	
NAMED DRIVER Cheng Wei Leong			Deposit		
DRIVING LICENCE NO.	DATE OF EXPIRY	PLACE OF ISSUE	HOURS @ \$5		
PASSPORT NO.	DATE OF ISSUE	PLACE OF ISSUE	3 DAYS @ \$5 100		
ADD NAMED DRIVER			WEEKS @ \$5		
DRIVING LICENCE NO.	DATE OF EXPIRY	PLACE OF ISSUE	MONTHS @ \$5		
PASSPORT NO.	DATE OF ISSUE	PLACE OF ISSUE	BY INITIALING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		
REMARKS  THIS VEHICLE IS USE WITHIN SINGAPORE ONLY OUR INSURANCE DOES NOT COVER IN MALAYSIA			SUB-TOTAL		\$ 300.00
			TOTAL RENTAL		
			DELIVERY FEE		
			COLLECTION FEE		
			7% GST		\$ 21.00
			X PER DAY \$ PER WEEK \$ PER MONTH \$		
			BY INITIALING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.)		
			X PER DAY \$ PER WEEK \$ PER MONTH \$		
Vehicle Number			Date From		Date To
Remarks			Replacement		
Replacement			PREPAYMENT		
			TOTAL CHARGE		\$ 321.00
			CHECK		DEPOSIT
1st Party Excess \$ 2500			CASH		
3rd Party Excess \$ 2500			RECEIPT NO.		NETT CHARGE
			AMOUNT DUE/ REFUND		
FORM OF PAYMENT IN ADVANCE CASH BILL CHARGE CLUB CHEQUE NO.					
I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF. I UNDERTAKE NOT TO USE OR LET OTHERS USE THE VEHICLE TO CARRYOUT ANY ILLEGAL OR CRIMINAL ACTS INCLUDING CARRYING OF DUTY UNPAID GOODS ESPECIALLY CIGARETTES.					
SIGNED BY THE PARTIES HERETO ON THE _____ DAY OF _____					
X 			X 		
OWNER			RENTER'S/DRIVER'S SIGNATURE		

HYMS CAR LEASING PTE LTD

BLK 176 SIN MING DRIVE
#04-02 AUTOCARE
SINGAPORE 575721
HP : 8333 6725 FAX : 6451 4658
REG NO : 201320561K
GST REGISTER NO: 201320561K

TAX INVOICE

BILL TO: HUI YANG MOTOR PTE LTD
BLK 176 SIN MING DRIVE
#04-02 SIN MING AUTOCARE
SINGAPORE 575721

TAX INVOICE NO : LT072018-021
DATE : 27/07/2018
REFERENCE NO : SL2260L

NO.	DESCRIPTION	AMOUNT
	AGREEMENT NO : 13539 HIRER'S NAME : CHONG WEI LOONG REGISTRATION NO : SLH5931X MAKE : TOYOTA PRIUS DURATION : 24/7/18 - 27/7/18 PER DAY \$100 X 3 DAYS	\$300.00
	SUB TOTAL	\$300.00
	7% GST	\$21.00
	TOTAL AMOUNT	\$321.00

Payment:

- A. For cheque payment, please crossed and issue to "HYMS CAR LEASING PTE LTD".
Please indicate vehicle number on the back of the cheque and mail the cheque to:
HYMS CAR LEASING PTE LTD
Blk 176 Sin Ming Drive
#04-02 Sin Ming AutoCare
Singapore 575721
- B. For internet banking transfer, please indicate vehicle number and transfer to:
Bank OCBC Current Account 531-756864-001





RECORDS MANAGEMENT CENTRE

**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-18-105331

Date of Request: 10/07/2018

Your Ref No:

Online Purchase

Hui Yang Motor Pte Ltd
176 Sin Ming Drive #04-02
Sin Ming AutoCare
Singapore 575721

Dear Sir/Madam,

Enquiry Date	10/07/2018
Enquiry By	Bel Chew Shu Jing
TP Vehicle No.	PC851E
Accident Date	10/07/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
PC851E	AXA Insurance Pte Ltd	19/12/2017-18/12/2018	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.

**THIRD PARTY EXPRESS SETTLEMENT
(PAYMENT BREAKDOWN)**

Vehicle No:	PC 851E (Insd veh)	Model:	HONDA SHUTTLE (A)
	SLZ 260L (TP veh)		
Date of Accident:	10/07/2018		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	10,281.29
Final Repair Cost	:	\$	4,387.00
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	321.00 3 days
LTA / GIA Search Fee	:	\$	2.00

Others:	:	\$	0.00
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	:	\$	
Final Settlement Sum	:	\$	4,710.00

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: ____
BOLA Liability: ____ (%)	Assessed Liability (*): ____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.	
Remarks _____ _____	

Payment Instruction: Payee's Breakdown		
1)	HUI YANG MOTOR PTE LTD	\$ 4,710.00

JOANNE LEE KHANG MIN
LKK Auto Consultants Pte Ltd

07/11/2018
Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18012862/Kfa3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:RICHARD ANG			Date : 07-11-2018 Code : ASM <div style="text-align: right;">  </div>	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	PC 851E	Veh. Inspected	SLZ 260L	
Policy No.	P1695085	Coverage (\$)	0.00	
Claim No.	S8M00NZC	Excess (\$)	0.00	
Assign From		Assign Date	16/07/2018	
2. Vehicle Particulars & Condition				
Make & Model	HONDA SHUTTLE (A)	c.c	1496	
Engine No.	HIDDEN	Year of Reg.	2018	
Chassis No.	GP71207721	Colour	METALLIC GREY	
Odometer	27712	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	185/60 R15	YOKOHAMA	9 mm	
L/H Front Tyre	185/60 R15	YOKOHAMA	9 mm	
R/H Rear Tyre	185/60 R15	YOKOHAMA	9 mm	
L/H Rear Tyre	185/60 R15	YOKOHAMA	9 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	10/07/2018	Inspection Date	25/07/2018	
Survey held at	HUI YANG MOTOR PTE LTD BLOCK 176 SIN MING DRIVE #04-02 SIN MING AUTOCARE SINGAPORE 575721			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working Days		



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLZ 260L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT BONNET (CONSISTENT)	BUCKLED	985.50	985.50
1	FRONT BONNET INNER RUBBER (CONSISTENT)	SERVICEABLE	158.50	-
1	FRONT 'H' LOGO (CONSISTENT)	NECESSARY	85.50	85.50
1	FRONT CENTRE GRILLE BASE (CONSISTENT)	CRACKED	395.50	395.50
1	FRONT CENTRE GRILLE OUTER GARNISH (CONSISTENT)	CRACKED	350.95	350.95
1	FRONT CENTRE GRILLE CHROME (CONSISTENT)	CRACKED	185.50	185.50
1	FRONT CENTRE GRILLE TOP GARNISH (CONSISTENT)	SERVICEABLE	180.40	-
1	FRONT BUMPER (CONSISTENT)	BUCKLED	1,105.80	1,105.80
1	FRONT BUMPER REINFORCEMENT (CONSISTENT)	TO REPAIR SEE LABOUR	520.90	-
2	FRONT BUMPER SIDE RETAINER @\$35.50 (CONSISTENT)	O/S DISTORTED	71.00	35.50
2	FRONT BUMPER SIDE GARNISH @\$281.70 (CONSISTENT)	SERVICEABLE	563.40	-
1	FRONT BUMPER CENTRE LOWER GRILLE (CONSISTENT)	SERVICEABLE	159.50	-
2	FRONT HEADLAMP @\$2320.90 (CONSISTENT)	O/S MTG CRACKED	4,641.80	2,320.90
2	FRONT HEADLAMP LOWER BRACKET @\$40.80 (CONSISTENT)	TO REPAIR SEE LABOUR	81.60	-
	LESS 20% DISCOUNT		-1,897.17	-1,093.03
			7,588.68	4,372.12
SPECIAL NETT ITEMS				
1	FRONT NUMBER PLATE & CASING (SN) (CONSISTENT)	SERVICEABLE	50.00	-
			50.00	-
LABOUR				
	WIRING .		60.00	20.00
	TUFFKOTE.		60.00	30.00
	SPRAY PAINTING .		950.00	440.00

Report Ref No. CC4/ASM18012862/Kfa3q2



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR CHARGES INCLUSIVE OF THE REPAIR OF FRONT BUMPER REINFORCEMENT AND FRONT HEADLAMP LOWER BRACKET .		900.00	400.00
			1,970.00	890.00
GRAND TOTAL			9,608.68	5,262.12
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,100.00

Report Ref No. CC4/ASM18012862/Kfa3q2

KONG SENG CHEONG

Licensed Appraiser

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