

Vivian Lau (LKKAUTO)

From: Vivian Lau (LKKAUTO)
Sent: Tuesday, 31 July, 2018 5:02 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 SHD 316Z & SLZ 8930J ALONG UPPER SERANGOON RD

31 July 2018

Transcab Taxi
Singapore

Dear Sir/Madam,

OUR REF : CC4/AXA18013155/Awa3
YOUR REF : SHD 316Z

ACCIDENT INVOLVING SHD 316Z & SLZ 8930J ALONG UPPER SERANGOON RD

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 **Mg Solution Pte Ltd** acting on behalf of the owner of SHD 2266X against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

Notwithstanding the excess being applied and/or received by AXA for the above subject matter, AXA expressly reserves all their rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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 AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to Vivianlau@lkkauto.com **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. 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 or deliver it by hand to AXA's 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 6841 8625 or email us at Vivianlau@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

AUTHORIZATION TO ACT

I, TTS COMMUNICATION ("the third party claimant")

of 791 WOODLANDS AVE 6 #05-603 SINGAPORE 730791 (address),

owner of SLZ8930J (vehicle no.) hereby authorize

MG SOLUTION PTE LTD

("The workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my

Vehicle No. SLZ8930J that was damaged pursuant to the

accident which occurred on 16/7/2018 (date) along UPPER SERANGOON ROAD TOWARDS SERANGOON ROAD BESIDE KOVAN MRT STATION (location)

involving Vehicle No/s SHD 316Z

("The accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 19 day of 07 (month) 2018 (year)




Signed by "the third party claimant"


Signed by "the workshop"



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD316Z	(Insd veh)	Model: HONDA SHUTTLE HYBRID 1.5 AUTO
	SLZ8930J	(TP veh)	
Date of Accident/ Time:	16/07/2018 @ 1640HRS		

Repair Estimate	S	3,936.84	
Final Repair Cost	S	4,922.00	
Loss of Use	S	540.00	9 days at S 60 per day
Rental (if any)	S		days at S per day
LTA / GIA Search Fee	S	7.45	
Others:	S		
	S		
Final Settlement Sum	S	5,300.00	
Payee Name : MG SOLUTION PTE LTD			
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 1*:	____ (%)
* Assessed Liability to be filled only for claim 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 claim.

 Signature of workshop representative / Workshop stamp Name of Representative: <u>WONG SURIY</u> Date: <u>17/7/2020</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>SHARON CHIA</u> Date: <u>17/7/2020</u>
 Signature of AXA's surveyor/representative Name of AXA's surveyor/representative: Date: <u>17/7/2020</u>	Provided always that the discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

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Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0005529-2

Print Date/Time : 16 Jul 2018 / 17:59:13

Receipt Date/Time : 16 Jul 2018 / 17:59:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180716-002108

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SHD316Z

As at 16 Jul 2018/16:40:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - SHD316Z

Enquiry Fee

20180716175831090212

Sub-Total	7.00	0.49	7.49
Total Before Rounding	7.00	0.49	7.49
Rounding Difference			0.04
Total Amount Payable			7.45

Paid By

20180716175836511 Direct Debit: eNETS Debit
(Internet Banking) 7.45

Total 7.45

Cash Change 0.00

Tendered Amount 7.45

Excess Refundable Amount 0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SHD316Z	16 Jul 2018 / 16:40:00	AXA INSURANCE PTE LTD



OK

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