

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 1 August 2018 12:46 PM  
**To:** 'CHUACHANGYUE@HOTMAIL.COM'  
**Subject:** ACCIDENT INVOLVING SGY 8399H AND SJQ 39G ALONG STEVEN ROAD ON 19/07/2018

01 AUG 2018

**BAN HONG LEONG**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18013332/Aeb3**  
**YOUR REF : SGY 8399H**  
**ACCIDENT INVOLVING SGY 8399H AND SJQ 39G ALONG STEVEN ROAD ON 19/07/2018**

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 SK AUTOMOBILE PTE LTD acting on behalf of the owner of SJQ 39G against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had rear-ended the Third Party vehicle SJQ 39G. 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 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 [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) within 7 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 6256 3561 or email us at [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com).

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

Yours sincerely,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

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

## AUTHORISATION TO ACT

I/We, Tan Lay Poh Annie (the third party claimant) of 120 Bukit Batok Central  
#08-3571 S(Shohd) (address), owner of SJQ 396 ( vehicle no.) hereby  
authorize SK Automobile Pte Ltd ("the workshop") to act for me with respect  
to my claim for repair costs and/or rental loss of use ("claim") for my vehicle no.  
SJQ 396 that was damaged pursuant to the accident which occurred on 19-7-18 (date)  
along Steven Rd towards Orchard Rd (location) involving  
vehicle no/s S648399H ("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 received 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.

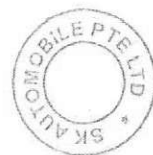
Dated this 20 (day) of July (month) 20 18 (year)

Annie Tan

Signed by "the third party claimant"

( with company stamp if applicable )

Jne



Signed by "the workshop"

( with company stamp )



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.

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGY 8399H	(Insd veh)	Model: HONDA ODYSSEY 2.4
	SJQ 39G	(TP veh)	
Date of Accident/ Time:	19/07/2018		

Repair Estimate	: \$	16,394.33	
Final Repair Cost (WITH GST)	: \$	3,531.00	
Loss of Use	: \$	—	days at \$ per day
Rental (if any)	: \$	840.00	7 days at \$120.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	4,378.45	
Payee Name : SK AUTOMOBILE PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] 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:			




#### NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
3. 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: <u>Huay Lee</u> Date: <u>12/11/2019</u>  <u>LWP</u> 	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Suen</u> Date: _____
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	

**CARS FOR RENT (2016) PTE LTD**

5 TANAH MERAH KECHIL ROAD

#17-05 SINGAPORE 466665

TEL: 6789 5155 FAX: 6783 5155

**INVOICE****Invoice To:****LIM KOK LEONG**

BLK 120 BUKIT BATOK CENTRAL

#08-357 SINGAPORE 650120

DATE	INVOICE #
27/07/2018	VII51133

VEH REG NO	TERMS
SJQ39G	DUE ON RECPT

	DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
	CAR RENTAL FROM 20/07/18 TO 27/07/18	7	\$160.00	\$1,120.00
			<b>TOTAL</b>	<b>\$1,120.00</b>



# CARS FOR RENT (2016) PTE LTD

5 Tanah Merah Kechil Road #17-05 S 46685  
Tel: 6789 5155 Fax: 67835155

No: 2515

ROC No: 201609732N

## VEHICLE RENTAL AGREEMENT

ST239G SC 4to

<b>HIRER'S PARTICULAR</b> Name: (as in I/C) <u>Lim Kok Leong</u> NRIC/PASSPORT No: <u>S1661370C</u> Address (Res): <u>Blk 120 Bukit Batok Central</u> <u>#08-357 SC (650120)</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: <u>37 years</u> Driving Licence No: _____ D/L Type: <u>Local / International</u> Issue Date: _____ Date of Birth: <u>23/03/1964</u> Tel: (O) _____ (R) _____ HP/PG <u>9733 6430</u>		Vehicle No: <u>S1N 500 H</u> Replace Veh No: _____ Mileage Out: _____ Mileage In: _____ Make & Model: <u>TOYOTA WISH</u> Auto / Manual Group: _____ OUT : Date <u>20/07/18</u> Time: <u>12.10 pm</u> HIRE/PERIOD EXPIRY: _____ COLLISION DAMAGE WAIVER Excess <u>3000</u> YES / NO PERSONAL ACCIDENT INSURANCE YES / NO																																																							
<b>ADDITIONAL DRIVER'S PARTICULARS</b> Name: (as in I/C) _____ NRIC/PASSPORT No: _____ Address (Res): _____ Driving Licence No: _____ D/L Type: <u>Local / International</u> Issue Date: _____ Date of Birth: _____ Occupation: _____ Driving Exp: _____		<b>CHARGES</b> <table border="1"> <tr> <td>Daily</td> <td>@\$</td> <td><u>160.00</u></td> <td>per day</td> <td><u>1120</u></td> <td><u>00</u></td> </tr> <tr> <td>Weekly</td> <td>@\$</td> <td></td> <td>per week</td> <td></td> <td></td> </tr> <tr> <td>Monthly</td> <td>@\$</td> <td></td> <td>per month</td> <td></td> <td></td> </tr> <tr> <td>Hours</td> <td>@\$</td> <td></td> <td>per hour</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>@\$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@\$</td> <td></td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td>PAI</td> <td>@\$</td> <td></td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td>Delivery Service</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="4"><b>SUB-TOTAL \$</b></td> <td><u>1120</u></td> <td><u>00</u></td> </tr> </table>		Daily	@\$	<u>160.00</u>	per day	<u>1120</u>	<u>00</u>	Weekly	@\$		per week			Monthly	@\$		per month			Hours	@\$		per hour			Others	@\$					CDW	@\$		per day/month			PAI	@\$		per day/month			Delivery Service						<b>SUB-TOTAL \$</b>				<u>1120</u>	<u>00</u>
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<b>VEHICLE CHECK LIST</b> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">               RIGHT           </div> <div style="text-align: center;">               FRONT           </div> <div style="text-align: center;">               TOP           </div> <div style="text-align: center;">               LEFT           </div> </div> <p>INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS</p>		<b>PETROL LEVEL</b> <table border="1"> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table> <b>EXTENSION</b> Collection Service _____ Misc. _____ <b>TOTAL CHARGES \$</b> _____		Out	E	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F																																										
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In	E	1/4	1/2	3/4	F																																																				
<b>ACCESSORIES CHECK:</b> <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S/Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD <input type="checkbox"/> Cartridges		Rented out by: _____ Hirer's Signature Addition Driver's Signature _____																																																							

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>20/07/18</u>	<u>0945 hrs</u>				

&gt; Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 20 Jul 2018 / 12:05:04

Receipt Date/Time : 20 Jul 2018 / 12:05:04

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-180720-000764

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SGY8399H As at 19 Jul 2018/16:30:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SGY8399H Enquiry Fee 20180720120406488141	7.00	0.49	7.49
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				
	20180720120428793	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.

Print Receipt

OK

Save as PDF