

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 16 March 2019 11:55 AM  
**To:** claims@transcab.com.sg  
**Cc:** 'carrisalee@ava-ins.com'; 'foonghon@ava-ins.com'  
**Subject:** ACCIDENT INVOLVING SHB 7628M(AXA) AND SLR 4764R ALONG/AT NEW UPPER CHANGI ROAD EAST ON 19/06/2018

16 MARCH 2019

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/AXA18013479/T1pa3**

**YOUR REF : P1680520 (SHB 7628M)**

**ACCIDENT INVOLVING SHB 7628M(AXA) AND SLR 4764R ALONG/AT NEW UPPER CHANGI ROAD EAST ON 19/06/2018**

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 PEGASUS ENGINEERING & TRADING PTE LTD acting on behalf of the owner of SLR 4764R against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as it is a head-to-rear collision. 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/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us 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 us for the above subject matter, we expressly reserve all our 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.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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 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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our 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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## AUTHORIZATION TO ACT

TO: PEGASUS ENGINEERING & TRADING PTE LTD

FROM: HIRER OF VEHICLE NUMBER SLR 4764R

ACCIDENT INVOLVING SHB 7628 M

ALONG/AT UPP CHANGI RD EAST

We hereby authorize you to act on my behalf in pursuance of my claim for loss of rental / earnings during the repair arising out of the above accident.

This letter serve as the '"AUTHORITY TO ACT'.

We also hereby authorize all agreed settlement payment be made in favour to **PEGASUS ENGINEERING & TRADING PTE LTD.**

Name : Grab Rentals 2 Pte Ltd

Co Reg No : 201701345N

Address : 18 Sin Ming Lane #01-08 Midview City Singapore 573960

Contact : 6655 0005

Date :

Signature



Owner



WITHOUT PREJUDICE TO:  
(a) Insurance Subrogated Claim and/or  
(b) Any Claims  
(Note: This Notice supersedes any inconsistencies  
found in this Discharge Voucher)

"The contents of this document apply to vehicle  
damages only. All personal injuries and  
damages arising therefrom are excluded from  
the ambit and application of this document."

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHB7628M (Insd veh)	Model: MAZDA 3 1.5(A) SEDAN
	SLR4764R (TP veh)	
Date of Accident/ Time:	19/06/2018 @ 1600HRS	

Repair Estimate	: \$	7,912.86	
Final Repair Cost	: \$	2,322.33	
Loss of Use	: \$	560.00	5 days at \$110 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	2,860.00 (Global Sum)	
Payee Name : PEGASUS ENGINEERING & TRADING 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 (*): _____ (%)	
* 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 of our client to act for and on their behalf in this accident.

  Signature of workshop representative / Workshop stamp Name of Representative: <u>PRILLINE NYIA</u> Date: <u>21/01/2020</u>   Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Alex + Kwah</u> Date: <u>21/1/2020</u>
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: <u>22/01/2020</u>



Our Ref: GR-ACC-2017-02

01 June 2017

Pegasus Engineering & Trading Pte Ltd  
No. 51 Defu Lane 10  
Singapore 639216

Mailing Address  
18 Bn Ming Lane,  
#01-08 Midview City,  
Singapore 573980  
Co. No. 201617200G

To Whom It may concern,

Re: Vehicle Rental Rates for Loss of Rental Claims.

With regards to the above subject matter, we are pleased to inform you our Grab Rental rate for our various vehicles which are as follows:

S/Nb.	Make & Model	Daily Rental Rates (S\$)
01	Toyota Prius 1,798cc, 80kw, 120bhp, Automatic	\$ 78.95
02	Mazda 3 1.5 (A) Sedan	\$ 88.95
03	Nissan Qashqai 1.2L	\$78.95
04	Honda Vezel 1.5L	\$77.95
05	Honda Vezel 1.5L Hybrid	\$84.95
06	Toyota Vios 1.5L	\$88.95

Please note that the above stated rate is our daily rental rate to our drivers. For your necessary actions on third party accident claims on loss of rental.

Yours faithfully,

Tay Chee Wee  
Grab Rental Pte Ltd