



Auto  
Consultants  
Pte Ltd

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

30 July 2018

**LAI WAI HOONG**

254 COMPASSVALE ROAD,  
#14-710,  
Singapore 540254

Dear Sir/ Mdm

**OUR REF : CC4/ASM18013560/wa3**  
**YOUR REF : EN 2712H**

**ACCIDENT INVOLVING EN 2712H & SLE 620S ALONG PUNGGOL FLYOVER ON  
23/02/2018**

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 **ELITE AUTOMOTIVE PTE LTD** acting on behalf of the owner of SLE 620S 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.

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 [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) within 7 days **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



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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.

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 6841 8625 or email us at Vivianlau@lkkauto.com

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

Yours sincerely,

Vivian Lau  
Case Handler  
DID: 6841 8625  
FAX: 6741 4108  
EMAIL: Vivianlau@lkkauto.com

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

Date:

28/7/2018

To:

AXA Insurance Pte Ltd

### LETTER OF AUTHORITY & INDEMNITY

I/We, Chong Young Kwang NRIC / Company Registration  
No. S1638883A of (address) Blk 169 Woodlands street 11 #10-83  
(S) 730169, the registered owner (or his/ her/ their/ agent) of motor  
vehicle SLE 6208, hereby authorise M/ Elite Automotive Pte Ltd ("the  
Repairer") to commence repairs to my / our vehicle and to forward the claim for among  
other things, the cost of repairs to the owner/ insured of the Third Party responsible for the  
said accident on (date) 23/7/18 involving motor vehicle nos. EN 27124  
along Traffic light Punggol Rd Turn I further  
Right SLE  
authorise M/ Elite Automotive Pte Ltd to sign and execute all documents in my name,  
including but not limited to the Discharge Voucher in connection with the claim against the  
Third Party.

I will also render full co-operation to M/ Elite Automotive Pte Ltd in the following  
situations:

1. Present my car for pre-inspection, post-inspection and/ or re-inspection, should it be requested for by the insurance company.
2. I will sign the Discharge Voucher when presented by the Repairer, upon final confirmation of liability and quantum, accepted by the Repairer.
3. In the event where I were to receive any cheques from the third parties' insurance company for the payment of the repairs, I will forward the said payment to M/ Elite Automotive Pte Ltd.

I / We hereby also confirm that I was involved in the said above mentioned accident and that it was not a false or staged accident. I/ We are fully aware and advised that if the above accident was proven to be a false or fraudulent accident, I/ We will be liable to pay for all your damages, expenses and other incidental charges. I/ We will also have to bear your legal costs incurred on an indemnity basis for any legal action which may arise against me/ us with regards to the above incident.

My / Our vehicle is repaired by the Repairer on my/ our own free will and without any threat, inducement and/ or promise.

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Signature / Company Stamp

Name: Chong Jony Kwang.



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	EN 2712H (Insd veh)	Model: HONDA SHUTTLE
	SLE 620S (TP veh)	
Date of Accident/ Time:	23/02/2018	

Repair Estimate	: \$	15,961.32	
Final Repair Cost	: \$	7,811.00	( W/GST)
Loss of Use	: \$	450.00	9 days at \$ 50.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
Final Settlement Sum	: \$	8,263.00	

Payee Name : ELITE AUTOMOTIVE 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/ <b>No</b> 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/TORTFEASOR 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: **Lim Wei Kiang**

Date: **17/12/19**

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: **Hang Pek Chin**

Date: **17/12/19**

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: **17/12/19**

## TAX INVOICE

Our Ref No: GR-18-112934

Date of Request: 24/07/2018

Your Ref No:

Online Purchase

Elite Automotive Pte Ltd  
280 Woodlands Industrial Park E5  
#01-17, Harvest@Woodlands  
Singapore 757322

Dear Sir/Madam,

Enquiry Date: 24/07/2018  
Enquiry By: Lim Wee Kiang  
TP Vehicle No: EN2712H  
Accident Date: 23/07/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque