	y yestrin	. lum	7202	Fn Oli	OC:	
INS. CASE OWNE	· Charles	CC VAXA1801	3879 /	M 10 10 1 1	DAC:	
Surveyor:	Flands	ASSIG	NO TO	Date / Time:	2012/18	_
Pre-assign / CCt	CETE		1 (Registered in Merime		_
Insured Vehicle 5	SIM	69287	Claim No.	58m000	41 60743	,
Name of Insured	LARZ LEAS	ann pic	Policy No.	VEX	(P184605E	8
Insured Tel No.		THE	Make / Model	nissan		
Excess Sec II :S5	12M M	DUA: WY IK	Place of Accid	lent ENTRANG	- of cin must	DK 783
Is driver the owner		Nature of Accident :				
If NO. Driver No Driver Te	INO.	(VAL NEW (NO.)	OI GIA REPO	RT: (E) / NO . TP G	nal? Yes/No	1
SKXDO	[6T					
INSRS: WSP: Tel: Liability:	H H tel	P. Salas	INSES WSP Tel Labelley : RMKS		INSRS: WSP: Tel: Liability RMKS:	
Date/Time	STATIONALL	Clour kr. L	- ¥	STAGE	DATE/PI	c 1
1/0/18	MA ANTEL X	STIM REVE		Non-Reporting Br (140)		G:
dal				Non-Reporting lit (2nd) Non-Reporting lit (Final		
(h)	of a moveda	Wh -		Notification britished p	1/8/18/18	
	The second of the			After sail fir to Of	10/02/10/10	
1/2/18	- DID made	Ward tram NI	nt moto	Documentation Check Nonfication by tif non-p		
11-11-	TP. Unlinu .	higher turn or l	ght.	After call its to OE	-	
			-	Authorisation To Act Refense Voucher:		
49/18 -	Frepuist.	connect to An	ell	Final Repair Bill:		
MY A	- ov sur			Car Bental Invocer: Towing Invoice		
"\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \				LTA / GIA		
22/2/19	bra -> 0	hur for to dose		Medical Bill: PBE:		
1	1100 23	100 [50 10 5010		Manualte/Reject Instru	ution:	
				LOD Payment Breakdown		
PRELIMINARY ADVICE	E. Doto/Time:	Sent By:		Post-Repair Photos:		
				Others:		
FINALIZATION Repair Cost.	Dute/Time:	Continue with days Reduction	6	Confirm by:	nail Cail	
FINAL SETTLEMENT	Darring Libits	Continue of The same		Email Cal		
Final Liability: Repair Cost: Whi		d (A) Otal) BOLA S/N No.	9(a).	If No or H 28, Ass. I.	ia :	
Loss of Rental (LOR): Loss of Use (LOU):	080 00.W8	(IO days)				
Loss of Income (LOI)	15 15	-tlays)			EN SE	
LOR only LOU on GIA/LTA Search	1.0R +1.0K	1 OR + LO Tick only	HINC]	The M	A BUCT	
Medical	15 -				ul/Reject/Prosite Settle	
Disbursement Legal Cost	55 -	(e.g. Tow/lasiypetic	low i	2) Report Formal: 3) Survey fee:	390-60	
Total:	55441.99	Global Sum SS: 54W-U	0	J. Startey Ice.	22.00	
FINAL PAYMENT	Date/Time:	Contime with:		Ernati Cal	-	
Payer 1:	54W-W		uz Moter	Pte Util		
Payer 2: (5trike if N.A.) Payer 3: (5trike if N.A.)	35	Name 2: Name 3:				
111111111111111111111111111111111111111						

ASS. REC. BY: REF: AM/	
Kenneth	ASSICABLEAUE
From: Date:	ASSIGNMENT Veh No: Sk x 53967 Yr Regn: 12, 15
	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD VTP JWS / TP RES / OD RES / EVA / INV / MV To Inspect Vehicle No:	Truck / Trailer or
of Workshop - Is	Make: loy Com co 18 PA
of Chen 1 toe	Colour A. Grey AC: Insured / Std / NI / NA
Insured	Sp.Reading 52 4 75 T/Radio: Insured / Std / NI / NA
Policy No.	Eng/No:
	CNO: MR0530K 5100104832
Claims No.	Gen. Cond: 8000/ Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inodder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: 2/5/-/
(Policy Condition)	Tyre Size: F: 215/60R16
Pemark: The veh had commenced Its N/S 0/	
repair at the time of inspection.	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO OF
Ball or Market Value: © PPK	
IDAC Accident Rport: Consistent? : Yes or No	Front Rear D
GIA / PR Seen: Consistent?: Yes or No	L/Bai. P mm R/Bai. O mm
Est. Repairs: Of days Res.: Yes or No	D.O.A. 26/7/18 DOI 20/7/10
Lum Sum: _/B-/ % 3 Val.: Yes or No	10/7/18
CA / REV / REP. / 24 HRS	Survey held at
The second secon	Des. of Damages : Frt Rear O/S N/S U/C Rooftop or
Person Contacted	_ OIS Mec nedy
Date / Time Action / Instruction	The U/C / Chassis frame / Body Structure affected due to collision.
31/7 File poss to Corrence, es	not read
2.2/2 1 422 - Da a A	Low
27/12 8 4330.83 Certan Efic	1, (8+2 × 80)
	creek (581.40/274.)
	0.0 1.0 2.1.1.1()
Outs/Time, File Pass to?	
	Days Of Repair:
I Florida	Postupian No. 171
22 Control (Control (
Add Fee:	Transportation
0	Interview (5
Report Format :	Tech Inve IS
Lump Sum / I.B.I: (S	Weekend (\$
	1014



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

ΔΧΑ	INSURANCE PTE	LTD	Ref : CC4/ASM1801	3839/Kpb3		
	HENTON WAY #24					
	TOWERSINGAPO		Date: 30-07-2018			
			Code: ASM	*		
1.		Policy Par	rticulars :- THIRD PARTY CLA	IM		
	Insured Veh.	SJM 6528T	Veh. Inspected	SKX 5396T		
	Policy No.		Coverage (\$)	0.00		
	Claim No.		Excess (\$)	0.00		
	Assign From		Assign Date	30/07/2018		
2,		Vehi	cle Particulars & Condition			
	Make & Model		c.c	0		
	Engine No.	HIDDEN	Year of Reg.			
	Chassis No.		Colour			
	Odometer	-	Steering	Steering		
	Brakes		Modification			
	General					
3.		-art-Libra	Conditions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre			mm		
	IJH Front Tyre			mm		
	R/H Rear Tyre			mm		
	L/H Rear Tyre			mm		
4.			Description of Damages			
5.			General Information			
	Accident Date	26/07/2018	Inspection Date	30/07/2018		
	Survey held at	CHENG HOE MOTOR				
		BLK 1019 YISHUN INI #01-374/382 SINGAPORE 768761				
			Remarks			

Cheng Hoe Motor Pte Ltd

TRL 67556142 (YIS) FAX 67557719 (YIS) From the department of ST 2010011587 T.E. 6757271911151

AXA INSURANCE (S) PTE LTD

8 SHENTON WAY #27-02 AXA TOWER

SINGAPORE 068811

TEL 63387288

ATTN: Motor Claim Department

WS Ref:

Claim Type: Accident Date:

Third Party 26/07/2018 TP Veh Reg No: SJM6528T

TP AXA YS

Resurry B4 Acros Hotel

FAX: 68804739

Estimate Nos ES1890861 3 ISHUN+ .

27 Jul 2018 308655957-11

SKX53961 Music Model COYOTA C AMRY 2.0

AUTO

Cha-it No. MR053DK 00104832

ARPIBA!

17/12/2013

	0 1000.83		O Stage			
	Estimate Repair Cost to	Vehicle	No :5	KX5396T		PAGE:1/2
	Description			Quantity	List Price	
	List Price				38	<u>S\$</u>
1	REAR RH DOOR				the war	_
2	REAR RH DOOR INNER RUBBER				201 Cm 13500	50lun
3	REAR RH DOOR INNER LOWER RUBBER 0	11/4			3590	
4	REAR RH DOOR INNER LOCK		17		476.20	
3	REAR RH FENDER				Ry 962.10	
6	REAR WINDSCREEN GLASS MOULDING	m			0030	
3	RH SIDE ROCKER PANEL	1	410		R 44630	
8	RH SIDE SKIRT	m			412.0	~
10	REAR RH STEP GARNISH				23030	
1,17	REAR RH DOOR GLASS CHANNEL				160.90	X
					4,341.50	
	APPROXIMATE TO A PROXIMATE AND				1,060.36	3,181.13
	Special Net					
Н	REAR WINDSCREEN GLASS GUM	22			4000	4
					40.0	40.00
	Labour				1,000	
12	REMOVE AND REFLY REAR WINDSCREEN GLASS				AIR .	1
13	REMOVE & REFLY REAR SEAT, CARPET TOP ROOF				13000	1.
	LINING, REAR SPEAKER BOARD SAFETY HELT FIG				(20.00	74
14	REMOVE & REFLY REAR BUMPER ASSY TAIL LAMP REAR				13000	9 .
	RH DOOR, FRANSFER DOOR ATTACHMENT CUT WELD A				1.50%-00	9001
	RENEW REAR RH FENDER RH ROCKER PANEL KNOCK A					
	REPAIR REAR RH FLOOR BOARD PANEL RH DOOR					
La.	PILLAR & REALIGN THE SAME					
13	PUTTY & RESPRAY ON RH SIDE SKIRT RH ROCKER		641111		833/100	801
	PANEL RH DOOR PILLAR, REAR RH FENDER, REAR RH				0,70.00	0-01
12	DOOR & ALL AFFECTED AREAS					
10	REMOVE & REFIX REAR RH DOOR GLASS CHECK				60.00	-
	CENTRAL LOCKING & POWER MIRROR RUSTPROOFING					1
12.	RUSTPRODFING				8000	601
					2.55	2,530.00
						T-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100
	LKK Auto Consultants hence notify				Titoit	SS 5,751.13
	the Repairer of the following				ST 2%	402.58
	 To recurvey before/after sonay pumbing. 			Displace	Passade	55 6,153.71
	- To diselve the					

- To display damaged partiti during healings.
- · Parts prices are subject to confirmation.
- Third party survey is on a "Without Presider" basis.
- No Regal modification(s) is allowed.
- Supplementary homes) must be resurrered and is subject to final approval from insurance Company

Acknowledged by Repairer

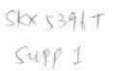
Signature:

Date:

For Coung Hor Motor Pre Ltd.

Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761 TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg GST:201001158E RCB NO:201001158E



M/S: AXA INSURANCE (S) PTE LTD

8 SHENTON WAY

#27-02 AXA TOWER

SINGAPORE 068811

63387288 FAX: 68804739 TEL:

ATTN: Motor Claim Department

WS Ref: TP/AXA/YS Claim Type: Third Party

Accident Date: 26/07/2018

TP Veh Reg No: SJM6528T Estimate No: ES1890861/YISHUN

Date: 01 Aug 2018

5086559574-01 Policy No:

Veh Reg No: SKX5396T Make/Model:

TOYOTA CAMRY 2.0

AUTO

Chassis No: MR053DK5100104832

Engine No:

Reg. Date:

6ARP104103

17/12/2015

Estimate Repair Cost to Vehicle No :SKX5396T

	Description	U/Price	Quantity	Lis	t Price		Amount
					SS		SS
		Supplementary 1					
	List Price						
1	FRONT RH DOOR FRAME STICKER	79.20	1 PC	me	79.20	سر	
2	REAR RH DOOR FRAME STICKER	71.30	1 PC	n	71.30	-	
3	RH SIDE SKIRT SPONGE	64.30	1 PC	m	64.30	X	
					214.80		
			Less 25%		53.70		161.10
				Tota	i	S	\$ 161.10
			GS	T Amoun	t		S\$ 11.28

Total Amount Payable

S\$ 172.38

For Cheng Hoe Motor Pte Ltd

AUTHORISED SIGNATURE

Larry 37.62 # 112.88

C912.23

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

wner ID Type:	Singapore NRIC
wner ID: ehicle Details	6618E
ehicle No.:	SKX5396T
ehicle to be Exported:	No
tended De-registration Date:	27 Jul 2018
ehicle Make:	TOYOTA
ehicle Model:	CAMRY 2.0 AUTO
rimary Colour:	Blue
lanufacturing Year:	2015
ngine No.:	6ARP104103
hassis No.:	MR053DK5100104832
laximum Power Output:	123.0 kW (164 bhp)
pen Market Value:	\$27,591.00
riginal Registration Date:	17 Dec 2015
rst Registration Date:	17 Dec 2015
ansfer Count:	0
tual ARF Paid: tended PARF Rebate Details	\$30,628.00
ARF Eligibility:	Yes
ARF Eligibility Expiry Date:	16 Dec 2025
ARF Rebate Amount: tended COE Rebate Details	\$22,971.00
DE Expiry Date:	16 Dec 2025
DE Category:	B - Car above 1600cc or 97kW (130bhp)
DE Period(Years):	10
P Paid:	\$61,103.00
DE Rebate Amount:	\$45,122.00
tal Rebate Amount:	\$68,093.00

The information contained herein is correct as at 27 Jul 2018

OK

Enquire Vehicle & Owner Information (Vehicle No. SJM6528T As At 26 Jul 2018 / 18:00:00)

Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

CHM-SKX5396

Current Owner Details

Owner ID Type:

Company

Owner ID:

201401066R

Owner Name:

MS CARZ LEASING PTE LTD

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:255

Registered Street Name: LAVENDER STREET

Registered Unit No.:

Registered Building Name: -

Registered Postal Code: 338791

Current Vehicle Details

Vehicle No.:

SJM652BT

Make Description/Model: NISSAN / LATIO 1.5L AT ABS D/AIRBAG 2WD 4DR

Insurance Company Name: AXA INSURANCE PTE LTD





51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL.: (065) 62563561 FAX: (065) 62564315

03 AUG 2018

MS CARZ LEASING PTE LTD

255 LAVENDER STREET SINGAPORE 338791 ATTN: THE MANAGEMENT

Dear Sir/ Mdm

OUR REF : CC4/ASM18013839/Kpb3 YOUR REF : P1856058 (SJM 6528T)

ACCIDENT INVOLVING SJM 6528T AND SKX 5396T ALONG/AT ENTRANCE OF SIN

MING DRIVE 385 ON 26/07/2018

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 CHENG HOE MOTOR PL acting on behalf of the owner of SKX 5396T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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 10 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 chewht@lkkauto.com within 10 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

4

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 6742 3197 or email us at chewht@lkkauto.com.

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

Yours sincerely

Chew Hsiao Tong Case Handler DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept) FRICAUTO CONSULTANTS PER LED (TP) -



PROCEED DS

Type

Question

Message

TP EXCESS SECT II \$1500

LKK AUTO CONSULTANTS PTE LTD (TP) .

Menu



<MANDATE IA> - S8M00Q41 [ACCIDENT INVOLVING SJM 6528T(OI) & SKX 5396T(TP) ON 26/07/2018]

Type

Question

Message

Liability: 100%. Insured driver made right turn and collided with third party who was driving straight. BOLA 59(a) is applicable. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate at \$5,441.99(all-in). Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 26 Jan 2019

Reply



SI UBLAYE 1, #82-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Immediate Advice

To: AXA Insurance Pte Ltd

Date: 26.01.2019

Survey Details:

Date of loss	26.07.2018
Date of appointment	30.07.2018
Date of survey	30.07.2018
Location of survey	CHENG HOE MOTOR PL

Vehicle Details:

Claim Type:	Third part	У
Vehicle number	SKX 5396T	
Make and Model	Toyota Camry (1998cc)	
Date of registration	17.12.2015	
Excess	NIL	
Market Value/ Book Value	\$	99,000.00
Parf/COE Rebate	\$	68,093.00
Nett Value/ ERV	\$	30,907.00

Repair details:

Initial Estimate	\$ 5,912.23

Proposed/Revised repair cost:

Parts	\$ 2,277.95
Check items (estimate)	NIL
Labour	\$ 1,940.00
Supplementary	\$ 112.88
Total	\$ 4,330.83
Lump Sum(if applicable)	

8
į



SI URI AVE 1, #02-25 PAYA URI INDUSTRIAL PARK, SINGAPORE 408933 TEL.; (065) 62563561 FAX; (065) 62564315

Remarks:

Insured driver made right turn and collided with third party who was driving straight. BOLA S9(a) is applicable.

Mandate:

Liability(TP)	100%	
Proposed repair cost (w/GST)	\$ 4,633.99	
Loss of use	\$ 800.00	(10days x \$80.00)
Loss of rental	NIL	
Loss of income	NIL	
LTA/GIA search fees	\$ 8.00	
Others	NIL	
Proposed Total	\$ 5,441.99	

Menu



Service Request Details

Claim

S8M00Q41

Reference

CC4/ASM18013839/Kpb3 &

Loss Date

26 July 2018

Request Date

30 December 2018

Due Date

30 July 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Actions	
lext Step	
inish the work	

Vehicle Information

Incident Vehicle Registration #

SKX5396T

Make

TPVD

Service Address

Primary Contact/Insured

MS CARZ LEASING PTE LTD 255 LAVENDER STREET, 338791, Singapore 98520327 HAN@MSCARZLEASING.COM.SG

Claim Handler

WANG Peter

peter.wang@axa.com.sg

Additional Instructions

Messages	Invoices	History	Documents	Assessment	Metrics	Notes
New Message						
TYPE				0		/
SENT		27/	1/19 3:26 PM			4
FROM		WA	NG Peter			
SUBJECT	(Pls	proceed DS with	quantum as propo	sed	
BODY		TP	Excess: \$1500			
		4				
TYPE				0		
SENT		26/	1/19 10:45 AM			
FROM		LKK	AUTO CONSUL	TANTS PTE LTD (ГР)	

LKK AUTO CONSULTANTS PTE LTD (TP) - Menu

BODY

Liability: 100%. Insured driver made right turn an...

TYPE

SENT

17/8/18 4:47 PM

FROM

LOH Cynthia

SUBJECT

PROCEED DS

BODY

TP EXCESS SECT II \$1500

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 2 February 2019 10:34 AM

To:

Cheng Hoe Motor Pte Ltd (Yishun-June) (chmotor@singnet.com.sg)

Subject:

Your ref: SKX5396T *Our Ref: CC4/ASM18013839/Kpb3 [ACCIDENT INVOLVING

SJM 6528T(AXA) & SKX 5396T ON 26/07/20181

Your ref: SKX5396T

Without Prejudice

Our Ref: CC4/ASM18013839/Kpb3

Dear Sirs/Mdm.

ACCIDENT INVOLVING SJM 6528T(AXA) & SKX 5396T ON 26/07/2018

We refer to the above matter.

We have our principal instruction to offer at a global sum of \$5,400.00(all-in),

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAuto)

From:

Cheng Hoe Motor Pte Ltd (Yishun-June) <chmotor@singnet.com.sg>

Sent:

Saturday, 2 February 2019 5:04 PM

To:

Hsiao Tong (LKKAuto)

Subject:

ACCEPTANCE -You ref: SKX5396T *Our Ref: CC4/ASM18013839/Kpb3 [ACCIDENT

INVOLVING SJM 6528T(AXA) & SKX 5396T ON 26/07/2018]

Hi Hsiao Tong,

We confirm the acceptance of the offer sum \$5400.00,

Pls forward DV.

Thank you.

Rgds

June Phua

Cheng Hoe Motor Pte Ltd

Tel:67556142 Fax:67557719

From: Hsiao Tong (LKKAuto)

Sent: Saturday, February 02, 2019 10:33 AM

To: mailto:chmotor@singnet.com.sg

Subject: Your ref: SKX5396T *Our Ref: CC4/ASM18013839/Kpb3 [ACCIDENT INVOLVING SJM 6528T(AXA) & SKX

5396T ON 26/07/2018]

Your ref: SKX5396T

Without Prejudice

Our Ref: CC4/ASM18013839/Kpb3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SJM 6528T(AXA) & SKX 5396T ON 26/07/2018

We refer to the above matter.

We have our principal instruction to offer at a global sum of \$5,400.00(all-in).

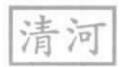
Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761 Tel: 67556142 Fax: 67557719 Email: chmotor@singnet.com.sg

D-1-1-1

1 5 JAN 2019

AXA Insurance (S) Pte Ltd C/O LKK Auto Consultants

Attn: THE MOTOR CLAIMS DEPT

Dear Sir / Madam

ACCIDENT INVOLVING VEHICLE NO. SKX5396T & SJM6528T ON 26/07/2018 SIN MING DR TWDS SIN MING AVE.

We are authorized by SKX5396T for their above matter.

Record reveals that you are the insurer of SJM6528T. We therefore wish to seek compensation from you as below:-

1.	Cost of Repairs		S\$	4633.99
2.	Loss of Use (S\$80 X 10 Days)		S\$	800.00
3.	Hire of Vehicle		S\$	0.00
4.	LTA Search Fee/GIA Reports		S\$	8.00
		TOTAL	S\$	5441.99

Please let us have your reply soonest possible.

Thank you.

Yours faithfully





51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL; (065) 62563561 FAX: (065) 62564315

27 AUG 2018

MS CARZ LEASING PTE LTD

255 LAVENDER STREET SINGAPORE 338791 ATTN: THE MANAGEMENT

Dear Sir/ Mdm

OUR REF : CC4/ASM18013839/Kpb3 YOUR REF : P1856058 (SJM 6528T)

ACCIDENT INVOLVING SJM 6528T AND SKX 5396T ALONG/AT ENTRANCE OF SIN MING DRIVE 385 ON 26/07/2018

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 CHENG HOE MOTOR PL acting on behalf of the owner of SKX 5396T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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 also wish to advise that there is an excess of S\$1,500.00 attached with Third Party Claims.

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 us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 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 6742 3197 or email us at chewht@lkkauto.com.

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

Yours sincerely

Uh

Chew Hsiao Tong

Case Handler DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

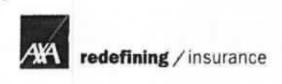
Cc AXA Insurance Pte Ltd (Motor Claims Dept)

AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY) Lee Choo Kin ("the third party claimant") of Blk 245 Yishun Ave 9 #07-165 S 760245 (address), owner of SKX5396T (vehicle no.) hereby authorize CHENG HOE MOTOR 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. SKX5396T that was damaged pursuant to the accident which occurred on 26/7/2018 (date) along Sin Ming Drive towards Sin Ming Ave involving Vehicle No/s SJM6528T ("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 28 day of July ___ (month) 20 18

Signed by "the workshop"

Signed by "the third party claimant"





CLAIM REF

INSURED

: [S8MOOSH] : [M8 carz Leaging Pic Ud

DISCHARGE VOUCHER

We/I [Lee Choo	Kin], NRIC NO.	S0166618E
hereby Five th	nousand fou	r hundred only.	the sun	5,400.86	dollars [) paid to
including of said AXA I as a resul	damages for p INSURANCE PT It of an accide I were/was the	NCE PTE LTD as full and ersonal injuries and dan E LTD or their Incured of the land of the	the dixeastimo	that we/I ma tor vehicle no. on [26/7/20	y have against the SJM6528T 1
liable for against th	any further cla ne said Insure	it the said insurer or over aim(s) whatsoever and or r, owner and/or driver directly with the said acci	whosoever preser of vehicle no.	or future th	at we/I may have
hereby un	by declare tha dertake to ind this settlemen	t we/I are/am the person emnify AXA INSURANCE t.	in(s) entitled to re PTE LTD against a	eceive the abo any claim made	ve settlement and e or to be made in
on the par	t of the said in:	ed that payment herein surer, owner and/or drive Made Payable To CH	er of vehicle no. L	SJM6528T	1
	Dated this	11 day o	Feb		91k 2019
Claimant's	Signature	: Lee ch	Kr.	_	
NRIC no./ (Company Stam	s016661	8E		
Occupation	n/ Business	Blk 1019 Vi	shun Ind Park	Α.	
Address			768761		
Telephone	No.	:_ 67556142			
Witness's N	Vame	Wendy Ng			
Witness's 5	Signature	: Ushiya			
Witness's N	NRIC No.	:S7017853B			

Cheng Hoe Motor Pte Ltd

Bik 1019, Yishun Industrial Park A #01-374/382, Singapore 768761 TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg GST:201001158E RCB NO:201001158E

TAX INVOICE

M/S: AXA INSURANCE (S) PTE LTD

> 8 SHENTON WAY #27-02 AXA TOWER

> SINGAPORE 068811

TEL: 63387288

ATTN: Motor Claim Department

WS Ref:

TP/AXA/YS

Claim Type: Accident Date:

26/07/2018

TP Veh Reg No: SJM6528T

Third Party

NO:

CL8181366

Date:

21 Dec 2018

Policy No:

5086559574-01

Veh Reg No: Make/Model: SKX5396T TOYOTA CAMRY 2.0

AUTO

Job No:

JC1598856

Description	Quantity	List Price	Amount
To Supply all replaced parts, all necessary and agreed labour &	1 PC	S\$ 4,330.83	S\$ 4,330.83

To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges.

FAX: 68804739

(As recommended by your appointed surveyor)

Total S\$ 4,330.83

Add GST @ 7% 303.16 Total Amount payable S\$ 4,633.99

For Cheng Hoe Motor Pte Ltd

E. && O. E.

AUTHORISED SIGNATURE

A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358 TEL: 6538 7411 & FAX: 6534 1011

TO : CHENG HOE MOTOR PTE LTD	BILL NO: B001/2019
YOUR REF:	
OUR REF : ACS.CH.LTA.2018 (DEC 2018)	DATE: 7.1.19

TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.

S/NO		TP NO.	СНМ	DOA
1	4/12/2018	SLA1159Y	GBH9438X	1/12/2018
2	4/12/2018	GBH5608Z	YM944L	29/11/2018
3	4/12/2018	GR596Z	YP8202B	3/12/2018
4	4/12/2018	GBG7747Y	XD2965Y	30/11/2018
5	4/12/2018	GBA2161B	GBE9070M	4/12/2018
5	10/12/2018	GY8136A	GY4980E	3/12/2018
7	10/12/2018	SLN4285C	SJJ1050C	13/11/2018
8	10/12/2018	SLS3393D	EU73U	7/12/2018
9	10/12/2018	SKA4885B	SGU6295H:	9/12/2018
10	8/12/2018	WC5258C	SDU7800D	8/12/2018
1	11/12/2018	SBM2882R	SMG6T	7/12/2018
2	13/12/2018	GBC7103		
13	14/12/2018	SJK7117A	SLB6515P	13/12/2018
4	18/12/2018	SCY8328K	GBH8076M	7/12/2018
15	18/12/2018	SLD6333L	SLB8020L	15/12/2018
6	18/12/2018	SKG628Y	GBA7625Y	18/12/2018
7	21/12/2018	SGH7991T	SLA3072A	20/12/2018
8	24/12/2018	SKW8752J	SLB278M	23/12/2018
9	20/2/2018	YM7337T	SKD9066A	16/2/2018
20	27/12/2017	GX7537M	GV3423U	22/12/2017
21	27/7/2018	SJM6528T	SKX5396T	26/7/2018
2	23/3/2018	SGH5607S	SGQ5319B	21/3/2018
3	5/3/2018	SJS8199P	SLR5228R	5/3/2018
4	26/12/2018	SKA1231H	SKZ1752P	25/12/2018
5	26/12/2018	SMC4074R	SKZ7772S	25/12/2018
6	27/12/2018	SKH4979C	SKX4511J	11/1/2018
7	31/12/2018	PC313S	GBC1674J	29/12/2018

27 searches @\$8.00 per search

[SINGAPORE DOLLARS: TWO HUNDRED & SIXTEEN ONLY.)

\$ 216.00

M/s. A C SYED & PARTNERS ADVOCATES & SOLICITORS

SINGAPORE

We reserved the right to forward a subsequent bill for any disbursements omitted herein.

E. & O.E.

Page-

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SJM 6528T (II	nsd veh)	Model:	TOYOTA CAMRY (A)
	SKX 5396T	(TP veh)		2
Date of Accident:	26/07/2018			
Global Sum Settlen	nent : [X] Yes	1] No	
Repair Estimate	7	: \$	6,326.08	
inal Repair Cost		: \$	4,633.99	
oss of Use		: \$	800.00	10days at \$80.00 per day
Rental (if any)		: \$	-	days
TA / GIA Search F	ee	: \$	8.00	10.050-200
	1554	1-1		
Others:		: \$	0.00	
		l el		
	101110	: \$	T 100 00	
Final Settlement Su	A CARLON DE LA CARLO DEL CARLO DE LA CARLO DEL CARLO DE LA CARLO DEL LA CARLO DE LA CARLO	: \$	5,400.00	
elow)	kshop GIA Registered	13 [3	X] YES [] NO (Kindly indicate
A) For Non GIA R	Registered Workshop:	(Agreed Liability	(%)
B) For GIA Regis	tered Workshop:		BOLA Applicable: '9(a)	Yes/ Ne BOLA Scenario No:
BOLA Liability:	100(%)	ä	Assessed Liability	(*):(%)
* Assessed Lia	bility to be filled only for	chain co	llisions and for cas	es where BOLA does not apply
Remarks				
	on: Payee's Breakdow	n		
) CHENG HOE	MOTOR PTE LTD		: S	5,400.
	6		17.7	1
	EE KHANG MIN	2	25/02/2019	
LKK Auto C	onsultants Pte Ltd		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

			nationale Des Experts En Autom	
λXA	INSURANCE PTE	ELTD	Ref : CC4/ASM18013	3839/Kpb3q2
٩XA	HENTON WAY #24 TOWERSINGAPO		Date: 25-02-2019	
	N:PETER		Code: ASM	
			ars :- THIRD PARTY CLAI	0.01
_	Insured Veh.	SJM 6528T	Veh. Inspected	SKX 5396T
_	Policy No.	VFX/P1856058	Coverage (\$)	0,00
	Claim No.	S8M00Q41	Excess (\$)	0.00
	Assign From		Assign Date	30/07/2018
2.		Vehicle P	articulars & Condition	
	Make & Model	TOYOTA CAMRY (A)	c.c	1998
	Engine No.	HIDDEN	Year of Reg.	2015
	Chassis No.	MR053DK5100104832	Colour	METALLIC GREY
	Odometer	52475	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	GOOD		
١,		Cor	nditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/60 R16	YOKOHAMA	8 mm
	L/H Front Tyre	215/60 R16	YOKOHAMA -	8 mm
	R/H Rear Tyre	215/60 R16	YOKOHAMA	8 mm
	L/H Rear Tyre	215/60 R16	YOKOHAMA	8 mm
		Descr	iption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	O/S REAR BODY.	
	DAMAGES SEE D	ETAILS.		
,		Gen	eral Information	767
	Accident Date	26/07/2018	Inspection Date	30/07/2018
	Survey held at	CHENG HOE MOTOR PL		
		BLK 1019 YISHUN IND. PAI #01-374/382 SINGAPORE 768761	RKA	× 1
a.			Remarks	
	A)THE INSPECTION	ON WAS CONDUCTED ON A"	WITHOUT PREJUDICE" BAS S. WE HAVE NOT AUTHORIS	IS. ED REPAIRS.
ib.			ate Days of Repair	
1000	TECTIMATED NOD	MAL PERIOD FOR REPAIR:	8 Working Day	2



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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKX 5396T

ty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			17777
1	REAR RH DOOR (CONSISTENT)	BENT	1,186.20	1,186.20
1	REAR RH DOOR INNER LOWER RUBBER (CONSISTENT)	DISTORTED / CUT	78.90	78.90
1	REAR RH DOOR INNER LOCK (CONSISTENT)	TO REPAIR SEE LABOUR	478.20	=
1	REAR RH FENDER (CONSISTENT)	BENT	982.10	982.10
1	REAR WINDSCREEN GLASS MOULDING (CONSISTENT)	NOT NECESSARY	60.30	9
1	RH SIDE ROCKER PANEL (CONSISTENT)	TO REPAIR SEE LABOUR	446.20	3
1	RH SIDE SKIRT (CONSISTENT)	BUCKLED	452.50	452.50
1	REAR RH STEP GARNISH (CONSISTENT)	BUCKLED	220.30	220.30
1	REAR RH DOOR GLASS CHANNEL (CONSISTENT)	SERVICEABLE	160.90	
	FRONT RH DOOR FRAME STICKER (CONSISTENT) (ADDITIONAL)	NECESSARY	79.20	79.20
1	REAR RH DOOR FRAME STICKER (CONSISTENT) (ADDITIONAL)	NECESSARY	71.30	71.30
1	RH SIDE SKIRT SPONGE (CONSISTENT) (ADDITIONAL)	SERVICEABLE	64.30	a
	LESS 25% DISCOUNT	III. W. S.	-1,070.10	-767.62
			3,210.30	2,302.88
	REAR RH DOOR INNER RUBBER (CONSISTENT) (SN) (50%)	DENTED / CUT	175.90	87.95
-	LESS 25% DISCOUNT		-43.98	-
1			131.92	87.95
1	SPECIAL NETT ITEMS			
1	REAR WINDSCREEN GLASS GUM (SN) (CONSISTENT)	NOT NECESSARY	40.00	-
1			40.00	
	LABOUR			
	REMOVE AND REFIX REAR WINDSCREEN GLASS.	NOT NECESSARY	120.00	
	REMOVE & REFIX REAR SEAT ,CARPET,TOP ROOF LINING,REAR SPEAKER BOARD ,SAFETY BELT ,ETC.	e a communicación de la colonida (193).	120.00	120.00

Report Ref No. CC4/ASM18013839/Kpb3q2



RECOMMENDED COST OF REPAIRS

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

Page No. 2 of 2

4,330.83

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REMOVE & REFIX REAR BUMPER ASSY ,TAILLAMP ,REAR RH DOOR ,TRANSFER DOOR ATTACHMENT ,CUT ,WELD &RENEW REAR RH FENDER ,RH ROCKER PANEL,KNOCK & REPAIR REAR RH FLOOR BOARD PANEL,RH DOOR PILLAR & REALIGN THE SAME INCLUSIVE OF THE REPAIR OF REAR RH DOOR INNER LOCK AND RH SIDE ROCKER PANEL		1,300.00	900.00
	PUTTY & RESPRAY ON RH SIDE SKIRT ,RH ROCKER PANEL,RH DOOR PILLAR ,REAR RH FENDER ,REAR RH DOOR & ALL AFFECTED AREAS.		850.00	800.00
	REMOVE & REFIX REAR RH DOOR GLASS CHECK CENTRAL LOCKING & POWER MIRROR.		60.00	60.00
	RUSTPROOFING.		80.00	60.00
			2,530.00	1,940.00
	GRAND TOTAL		5,912.22	4,330,63

Report Ref No. CC4/ASM18013839/Kpb3q2

VONC SENC CHECK

KONG SENG CHEONG

Licensed Appraiser

SERVICE REQUESTS

*

MESSAGES

CLAIMS

Service Request Details

https://vp.smartclaims.axa.com.sg/claim-portal/html/index-vendor-service-requests.html#/service-requests/?serviceRequestNumber=60343&tab=invoices

voices	
p=in	
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Reports & Statement Estimate / Quotation Reports & Statement GIA Report
GIA Report
Warhshop

Claim Portal

2/26/2019