

## SK Automobile Pte Ltd

23 Kaki Bukit Ave 4 #03-01

Vicom Inspection Centre (South Wing) S(415933)

Tel: +65 6789 5155 Fax: +65 6783 5155

Co. Reg No.201500047H GST Reg No. 201500047H

Date : 06.03.2019

Your Ref : SLW 3348P

To : AXA INSURANCE PTE LTD  
8 Shenton Way  
#27-01/02 AXA Tower  
Singapore 079120

Thru : LKK AUTO CONSULTANTS PTE LTD

Attn : MOTOR CLAIM DEPARTMENT

Dear Sir/Mdm,

**RE: THIRD PARTY CLAIM FOR SLU 2877X & SLW 3348P on 28.07.2018**

We refer to the above matter.

Attached copies of the following for your perusal:

- 1) Tax Invoice No. IV19-90100 (S\$3,638.00)
- 2) Loss Of Rental 05 days @ S\$140.00 (S\$700.00). Tax Invoice & Rental Agreement
- 3) Letter Of Authorisation
- 4) LTA Search Fee (S\$2.00)

Please look into the above claim and let us have your payment of **S\$4,340.00** the soonest.

Thank You.

Yours faithfully,

Julie

E-mail: [julie@skauto.com.sg](mailto:julie@skauto.com.sg)





ROC No.: 201500047H  
23 Kaki Bukit Ave 4, #03-01  
Vicom Inspection Centre (South Wing) S415933  
Tel: 6789 5155 Fax: 6783 5155

### LETTER OF AUTHORIZATION

To Workshop : SK Automobile Pte Ltd

Fr Owner's Name : Subramanian Ramakrishnan

Company (if any) : -

Address : 5000N Marine Parade Rd #20-60 S(449295)

NRIC No : S2670912A

Accident on : 28/07/18 involving vehicle(s) SLW 3348P

Along : Rochor Rd > Serangoon Rd

I/We, Subramanian Ramakrishnan the owner of motor vehicle, registration no. SLW 2877X hereby do authorize you to commence repairs to my abovementioned vehicle.

I/We confirm that you are authorized to handle the repair of the vehicle and/or to negotiate and settle my claims relating to the above mentioned accident, which I/we may have, against the other third party/parties or insurers (excluding my own insurer) and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.

You are hereby authorized to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claim.

I/We confirm that in the event of an unsuccessful claim against the negligent party, and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair costs, car rental and any incidental expenses incurred by you or to lodge an own damage (only for comprehensive cover) to cover the expenses incurred.

Witness's Name : [Signature]

Date : 28-7-18

Witness's Signature : [Signature]

Owner's Signature : [Signature]



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:	SLW 3348P (Insd veh)	Model: Honda HRV (1496cc)
	SLU 2877X (TP veh)	
Date of Accident/ Time:	28/07/2018	

Repair Estimate	: \$	19,324.26	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	4,000.00	
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 <u>100</u> (%)	
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>Huey Lee</u> Date: <u>11/09/2020</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Nysson Koh</u> Date: <u>11/09/2020</u>
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	



# SK AUTOMOBILE PTE LTD

23 Kaki Bukit Ave 4 #03-01  
Vicom Inspection Centre (South Wing) S415933  
Phone +65 6789-5155 Fax +65 6783-5155  
CO Reg No. 201500047H GST Reg No. 201500047H

## TAX INVOICE

DATE: 06.03.2019  
INVOICE # IV19-90100  
VEH REG NO: SLU 2877X

**Bill To:**  
**AXA INSURANCE PTE LTD**  
8 Shenton Way  
#27-01/02 AXA Tower  
Singapore 068811

DESCRIPTION	AMOUNT
Being cost of repair inclusive of labour charges, parts and accessories for the abovementioned vehicle.	\$ 3,400.00
Sub.Total	\$ 3,400.00
7% GST	\$ 238.00
Total	\$ 3,638.00

Make all cheques payable to "SK AUTOMOBILE PTE LTD"

THANK YOU FOR YOUR BUSINESS!



# CARS FOR RENT (2016) PTE LTD

5 TANAH MERAH KECHIL ROAD

#17-05 SINGAPORE 466665

TEL: 6789 5155 FAX: 6783 5155

# INVOICE

DATE	INVOICE #
02/08/2018	VII51154

**Invoice To:**

**SUBRAMANIAN RAMAKRISHNAN**

5000N MARINE PARADE ROAD

#20-60 SINGAPORE 449295

VEH REG NO	TERMS
SLU2877X	DUE ON RECPT

	DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
	CAR RENTAL FROM 28/07/18 TO 02/08/18	5	\$140.00	\$700.00
			<b>TOTAL</b>	<b>\$700.00</b>



# CARS FOR RENT (2016) PTE LTD

5 Tanah Merah Kechil Road #17-05 S 46665  
Tel: 6789 5155 Fax: 67835155

No: 2775

ROC No: 201609732N

## VEHICLE RENTAL AGREEMENT

SLJ 2877X SK At P/L

### HIRER'S PARTICULAR

Name: (as in I/C) Subramanian Ramakrishnan

NRIC/PASSPORT No: S2670912A

Address (Res): 50001 Marine Parade Road  
#20-60 S(449295)

Name & Address of Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: 18 yrs 1mth

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International

Issue Date: \_\_\_\_\_ Date of Birth: 18/06/1965

Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP/PG 9821 3950

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_

NRIC/PASSPORT No: \_\_\_\_\_

Address (Res): \_\_\_\_\_

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International

Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

### VEHICLE CHECK LIST

INDICATE:		VEHICLE CHECK LIST			
D - DENTS	S - SCRATCHES	RIGHT	FRONT	TOP	LEFT

### ACCESSORIES CHECK

<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 / Class	<input type="checkbox"/> CD	<input type="checkbox"/> Cartridges

Vehicle No: SLJ 616R Replace Veh No: \_\_\_\_\_

Mileage Out: \_\_\_\_\_ Mileage Out: \_\_\_\_\_

Make & Model: HONDA VEZEL 1.5 Auto / Manual Group: \_\_\_\_\_

OUT : Date 28/7/18 Time: 1530 hrs

HIRE/PERIOD EXPIRY: \_\_\_\_\_

COLLISION DAMAGE WAIVER Excess 2000 YES / NO

PERSONAL ACCIDENT INSURANCE YES / NO

CHARGES				
Daily	5 @ \$	140.00	per day	700 00
Weekly	@ \$		per week	
Monthly	@ \$		per month	
Hours	@ \$		per hour	
Others	@ \$			
CDW	@ \$		per day/month	
PAI	@ \$		per day/month	
Delivery Service				
SUB-TOTAL \$			700	00

### PETROL LEVEL

Out	E	1/4	1/2	3/4	F	
In	E	1/4	1/2	3/4	F	

### EXTENSION

Collection Service \_\_\_\_\_

Misc. \_\_\_\_\_

TOTAL CHARGES \$

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 BE 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
28/7/18	1735hrs				

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**Third Party Insurer Enquiry**

Our Ref No: GR-18-115693  
Date of Request: 28/07/2018

Your Ref No: Online Purchase

SK Automobile Pte Ltd  
23 Kaki Bukit Avenue 4  
#03-01 Vicom Inspection Centre  
Singapore 415933

Dear Sir/Madam,

Enquiry Date 28/07/2018  
Enquiry By Siew Huey Lee  
Vehicle No. SLW3348P  
Accident Date 28/07/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLW3348P	AXA Insurance Pte Ltd	07/02/2018-06/02/2020	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735**TAX INVOICE**

Our Ref No: GR-18-115693

Date of Request: 28/07/2018

Your Ref No:

Online Purchase

SK Automobile Pte Ltd  
23 Kaki Bukit Avenue 4  
#03-01 Vicom Inspection Centre  
Singapore 415933

Dear Sir/Madam,

Enquiry Date 28/07/2018  
Enquiry By Siew Huey Lee  
Vehicle No. SLW3348P  
Accident Date 28/07/2018

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



## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 20 August 2020 9:04 AM  
**To:** 'ABHIJIT.BISWAS.JR@GMAIL.COM'  
**Subject:** RE: ACCIDENT INVOLVING SLW 3348P(AXA) AND SLU 2877X ALONG/ AT TOWRADS SERANGOON ALONG ROCHOR ROAD ON 28/07/2018@12:30HRS  
**Attachments:** SLU2877X vs SLW3348P\_TP VIDEO.mp4

Dear Sirs/Mdm,

We refer to our below email.

Since we haven't heard anything from your good self, we shall now proceed to settle and close the matter at our end in order to avoid the further escalation that may add to the cost.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 22 July 2020 9:59 AM  
**To:** ABHIJIT.BISWAS.JR@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SLW 3348P(AXA) AND SLU 2877X ALONG/ AT TOWRADS SERANGOON ALONG ROCHOR ROAD ON 28/07/2018@12:30HRS

22 July 2020

**Mr Biswas Abhijit**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18013905/Apb3**

**YOUR REF : SLW3348P**

**ACCIDENT INVOLVING SLW 3348P(AXA) AND SLU 2877X ALONG/ AT TOWRADS SERANGOON ALONG ROCHOR ROAD ON 28/07/2018@12:30HRS**

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 SLU 2877X against your insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLU 2877X. Kindly refer to the attached video from SLU 2877X for your easy reference. The video shows that third party was driving straight within his own lane, your vehicle had encroached into third party lane and collided with third party. As such, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 14 days i.e. by **07/08/2020**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)