

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

01 July, 2019

TAN CHIN HIN BENNETT 19 DAIRY FARM ROAD #03-01 THE DAIRY FARM, SINGAPORE 679044

Dear Sir/Mdm,

OUR REF : CC4/ASM18014072/Kwb3

YOUR REF: SLQ 3980U

ACCIDENT INVOLVING SLQ3980U / SGT3813M AND OTHER VEHICLES ALONG PIE

BEFORE JALAN BAHAR EXIT ON 01/08/2018

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 third-party claim(s) from **CHENG HOE MOTOR PTE LTD** acting on behalf of the owner of **SGT3813M** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected because of the claim against your policy.

As Insurers, they 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to immychen@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)
- Copy of the letter of authorization
- 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 us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

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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), we 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 as at 6841 2928 or jimmychen@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Jimmy

Case Handler DID: 6841 2928 FAX: 6741 4108

Email: jimmychen@lkkauto.com

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

AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY)

r, Mohamed Harun Bin Mohamed ("the third party claimant")
of Blk 410 Woodlands St 41 #05-85 S 730410 (address),
owner of SGT3813M (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. SGT3813M that was damaged pursuant to the
accident which occurred on 1/8/2019 (date) along KJE
towards Tuas (location)
involving Vehicle No/s SLQ3980U
("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. If 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 rehicle/s is concerned.
Dated this 1 day of August (month) 20 19 (year)
MA
ighed by "the third party claimant" Signed by "the workshop"



This Discharge Voucher applies strictly for Claimant's claim for properly damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLQ3980U (Insd veh)			
	SGT3813M	(TP veh)	Model: TOYOTA WISH-1.8 (A)	
Date of Accident/ Time: 01/08/2018				

	* Assessed Liabili	ty to be filled o	only for chain coll	isions and for cases where B	OLA does not apply.	
BOLA Liability: 100 (%)				BOLA Applicable Yes No BOLA Scenario No: 28 Assessed Liability (*): 100 (%)		
B)	For GIA Registered Workshop:					
A)	For Non GIA Registered Workshop:			Agreed Liability	(%)	
Is Third I	Party Workshop GIA Reg	32.	/] YES [
	ame : CHENG HOE MOTOR F		il vec f	NO (Kindly indicate	halawi	
Final Settlement Sum :\$:\$	8,003.50			
		:\$				
Others:		:\$				
	A Search Fee	:\$	8.00			
Rental (if		:\$			days at \$ per day	
Loss of U		:\$	880.00		11 days at \$ 80.00 per day	
Final Ren	pair Cost (WIGST)	:5	7,115.50			
Repair Es	stimate	:\$	10,085	33		

NOTE:

- 1. 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.
- 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.

ICSC

Signature of workshop representative / Workshop stamp Name of Representative: Phua Lian Hua

Date: 2/12/2019

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Wendy Ng

Date: 2/12/2019

Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative:

A.C. SYED & PARTNERS

ADVOCATES & SOLICITO(18) COMMISSIONER FOR OATHS

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

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EF : ACS,CHLTA	DATE: 7/9/18			
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	TP NO.	CHM	DOA:	1
1/8/2018	SJH5909K	8JV2955Y	1/8/2018	1:
1/8/2018	SLQ3980U	SGT3813M	1/8/2018	
1/8/2018	SKL9060Z	GBG5987J	1/8/2018	
2/8/2018	YM8757H	GBE1357P	2/8/2018	
6/8/2018	SLL4666Y	SLE9045T -	4/8/2018	
		SKC5137K	27/7/2018	
7/8/2018	SGW90K	SJD9435E	3/8/2018	
7/8/2018	SJP9861U	SLX2638D	6/8/2018	
9/8/2018	SGT4476X	SJJ2401S	9/8/2018	
10/8/2018	GBG6588X	GBH5020T	10/8/2018	
11/8/2018	FBK4142R	SLN1446A	10/8/2018	
11/8/2018	GBG6186Y	GU4453G	6/8/2018	
12/8/2018	SDS6690X	SLT1150X	9/8/2018	
13/8/2018	SLP4749X	SKQ8029Z	11/8/2018	
13/8/2018	ETSIB	SLG2632J	8/8/2018	
13/8/2018	YN1366T	SLX9722Y	13/8/2018	
15/8/2018	SLG7674E	GBE3570P	11/8/2018	
15/8/2018	XD7963U	SFX4977U	13/8/2018	
16/8/2018	SLV4186M	GU6697G	18/4/2018	
16/8/2018	SMC2757S	SLX8029Y	15/8/2018	
16/8/2018			15/8/2018	
17/8/2018	SJK9326A	SLU2445J	8/8/2018	
17/8/2018		SDT121G	8/8/2018	
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