

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

01 July, 2019

TEH YOKE KUAN 17 GAMBIR WALK #01-04 CASA ESPANIA SINGAPORE 538977

#### Dear Sir/Mdm.

OUR REF : CC4/ASM18014074/Kfb3

YOUR REF : SJH 5909K

ACCIDENT INVOLVING SJH5909K AND SJV2955Y ALONG SLIP RD TURNING TO

DUNERN ROAD 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 SJV2955Y 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 <a href="mailto:immychen@lkkauto.com">immychen@lkkauto.com</a> within 7 days from the date of this letter <a href="mailto:if not provided at our reporting centre">if not provided at our reporting centre</a>. 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 <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> or deliver it by hand to AXA Customer Care



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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 <a href="mimmychen@lkkauto.com">immychen@lkkauto.com</a>. 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)

## LETTER OF AUTHORISATION

(FOR PROPERTY DAMAGE CLAIM ONLY)

Motor Insurance Claim SJV2955Y
in respect of the traffic accident on 1/8/2018
at/along from BT Timah Rd turn right twds Dunearn Rd
I/We,Tan Lee Ling
NRICS7879680D of Blk 9 Boon Keng Rd #11-164
Singapore 330009
owner of motor vehicle SJV2955Y , insured by EQ Insurance Company Ltd
under policy no. OMPPHQ 18- 00(036
hereby authorise M/s CHENG HOE MOTOR PTE LTD of Blk 1019 Yishur
Industrial Park A #01-374 Singapore 768761, to act as my/our representative in
my/our claim against the owner/driver of motor vehicle SJH5909K in respect of
the above-mentioned accident.
I further authorise that any payment due to me/us from the aforesaid claim is to be
directed to my/our abovenamed representative.
And I/We hereby indemnify my/our abovenamed representative against any claim
and/or damage which may arise from any action taken on my/our behalf.
I/We affirm all the above by my/our signature below.
Signed:
Date : 1/8/2018



#### AXA THIRD PARTY DIRECT SETTLEMENT

SJV		SJH5909		(insd veh)	100000000000000000000000000000000000000	ED 4 TO FOR	TE A ZOV AT
		and the second s	JV2955Y / (TF		Model:KIA C	ERATO FOR	ATO FORTE 1.6SX AT
Date of A	cident/Time:	01/08/201	18 @ 07001	HRS/			
Repair Est	mate	1:5	3,3,83,	107			
Final Repair Cost		. 5	2,864.00				
Loss of Use		1.5	-100			days #	t5 perday
Rental (if any) Cwl660		:5	525-00/			5 days a	15 00 per day
LTA / GIA Search Fee.		:5:	8,00				
Others:		:5					
		: \$				71	
Final Settlement Sum		: \$	2,890.00			Comoba	Sum)
Payee Na	me : CHENG HO	DE MOTOR P	TE LTD			11 21	. ,
Is Third Pa	erty Workshop GIA	Registered?	YES YES	I NO	(Kindly indicate b	(weise)	
A)	For Non GIA I	Registered Workshop:		Agreed	Liability	[76]	
B)	For GIA Registered Workshop:		BOLAA	oplicable (e) No	BDLA Scenario	No 27	
	BOLA LIAbility: 100 (%)			Assesses	d Liability (*):	[16]	
	* Assessed Lio	bility to be filled	only for chain	collisions and fo	or cases where BO	LA does not opply	

#### NOTE:

Remarks:

- 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 Pipu A LIAN HUA Name of Representative

KOC

Date

Signature of Witness / Workshop stamp (if applicable) Name of Witness: ONG WEI LIN

01

2 3 MAR 2020

Signature of AXA Tsurveyor/representative Name of AXA's surveyor /Representative 24/2/2020

AXA Insurance Pte Ltd (Company Reg. No.: 159903512M) 8 Shenton Way #24-01 AXA Tower Singapore 668811

AXA Customer Centre #01-21/22 Telephone: +65 6880 4888 - axa.com.sg

#### PERFECT DRIVING & SERVICE

38 WOODLANDS IND PARK E1 #05-05, SINGAPORE 757700

TEL: 64595278

TAX INVOICE NO. : 180171 GST Reg No. : 53068927L

Bill to : TAN LEE LING

DATE: 6-Aug-18

S/NO.	DESCRIPTIONS	UNIT	RATE	AMOUNTS
1)	SKR3968M	5.5	\$100.00	550.00
	(1/8/18 to 6/8/18)			
			NETT	550.00
			GST (7%)	38.50
E & O.E.			TOTAL	588.50

PERFECT DRIVING & SERVICE

#### PERFECT DRIVING & SERVICE

38 WOODLANDS IND PARK E1 75-05 SINGAPORE 757700 (ROC/GST NO. 53068927L) TEL: 64595278
OPERATING HOURS:
MONDAY TO SATURDAY
(9AM TO 6PM)

#### RENTAL AGREEMENT

Hirer's Name	Date of Birth Passport/ Nric No Nationality
tan Lee Ling	18/07/1978 S78796800 Misia-
BIK 9 Boon Kang Rd #11-164	Occupation Driving License No. Date Obtained/Expi
Postal Code	Contact No Mobile Phone No. 8380 8801
Joint Hirer's/Guarantor's Name	Date of Birth Passport/ Nric No. Nationality
Address	Occupation Driving License No. Date Obtained/Expir
Postal Code	Contact No. Mobile Phone No.
VEHICLE NO. SKR 3968 M 14:1124229	089 MODEL
FROM	RETURN "Estimated Date For actual return see CHECK II
CHECKOUT Date DI 8 18 Time (3:00	Mileage KM E 1/4 1/4 F
CHECKIN Date 6 8/18 Time 5-2010	
This vehicle is restricted to SINGAPORE use only  Only Persons above 25 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.  The hirer shall be liable to pay the first \$\$2000 insurance policy excess for damage to vehicle plus loss of earnings while damaged vehicle is under repair.  Third party Liability is the first \$2000.00 in any accident involving Third Party Claim Hirer is responsible for all parking fines & traffic summon.  Vehicle should be returned at the same time as collection except on Saturday where return time is before 12pm.  Hourly extension is charged at 1/5 of the daily rate.  As preventive maintenance; please check water & engine oil daily.  For the comfort of other users please refrain from smoking, eating or carrying of pets in the car A cleaning charge \$\$100 will be imposed for smoky or dirty vehicle.  Diving Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings.  The vehicle is NOT covered by a motor insurance policy covering personal accider Insurance for the hirer, his passengers or authorised driver.	
	DEPOSIT (refundable) S\$

# A.C. SYED & PARTNERS

### ADVOCATES & SOLICITO (15) COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 055358 TEL: 6538 7411 & FAX: 6534 1011

TO : CHENG HOE MOTOR PTE LTD					BILL NO: 8067/2018		
YOUR							
OUR R	EF ; ACS,CH.LTA	DATE: 7/9/18					
TO OUR	PROFFESIONAL	CHARGES by swing	for any in the above	as matter lankation :	where necessary perusals.		
ettenden	on preparation ever	minusion of documen	is minion themto:	on streether a toward A	writer reconsoury perusum,		
colls, acc	orthon and all ofter	Modelmond works and	so-renting useres;	currencersonos, as	tendance, penusels, lelephone e us to carry out the work		
entrueted	to us inclusive of	achdos lie	apenancially menac	mad herest to enace	e de so darry out the work		
TANE	T SEARCHES FO	OR THE MONTH A	UGUST 2018	- 8			
5/NO		TP NO.	СНМ	DOA:			
1	1/8/2018	SJH5909K	SJV2955Y	1/8/2018	1:		
2	1/8/2018	SLQ3980U	SGT3813M	1/8/2018			
3	1/8/2018	SKL9060Z		1/8/2018			
4	2/8/2018	YM8757H		2/8/2018			
5	6/8/2018	and the second second			1		
6	7/8/2018	SJX180T	SKC5137K		+		
7	7/8/2018	8GW90K	SJD9435E	3/8/2018			
8	7/8/2018			6/8/2018			
9	9/8/2018	SGT4476X		9/8/2018			
10	10/8/2018	GBG6588X					
11	11/8/2018	FBK4142R					
12	11/8/2018	GBG6186Y					
13	12/8/2018	8D86690X		9/8/2018			
14	13/8/2018	SLP4749X		11/8/2018			
15	13/8/2018	ETS1B	SLG2632J	8/8/2018			
6	13/8/2018	YN1366T	and the second second second	13/8/2018			
7	15/8/2018	SLG7674E	CONTRACTOR AND ST	11/8/2018			
В	15/8/2018	XD7963U	SFX49?7U	13/8/2018			
9	16/8/2018	SLY4186M		18/4/2018			
10	16/8/2018	SMC2757S	SLX8029Y	15/11/2018			
1	16/8/2018	YP8449G		15/8/2018			
2	17/8/2018	8JK9326A	SLU2445J	8/8/2018			
3	17/8/2018	SJM9620P	SDT121G	8/8/2018	1		
4	17/8/2018	FBK5968T	8LQ2776A	20/7/2018			
5	20/8/2018	GBD2410S	YN3697A	17/8/2018			
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		1		sub-total c/f	\$ 200.00		
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NGAP		13			3		
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		ements omitted he					

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E. & O.E.