

COMFORTDELGRO ENGINEERING

Our Ref : T 0818/ SHA1663E /WT(st)

Your Ref :

Date : 29-Aug-18

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimilie +65 6280 9755

www.edge.com.sg

Company Registration No: 199506048W

AXA Insurance Pte Ltd
8 Shenton Way
#24-01, AXA Tower
Singapore 068811

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHA1663E YOUR INSURED SGW9337R
AND OTHER _____ ON 07.08.18**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor vehicle No : SHA1663E which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : SGW9337R we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair		\$	3,321.15
2	<u>11</u> days Loss of Rental @	\$ <u>125.19</u> per day	\$	1,377.09
3	Survey Report Fees	(Surveyed by M/s LKK)	\$	-
4	GIA / LTA Search Fee		\$	7.49
5	GIA / Police Report Fees		\$	-
6	Towing Fees		\$	-
Sub Total :			\$	4,705.73

HIRER'S CLAIM

7	<u>11</u> days Loss of Income @	\$ <u>80.00</u> per days	\$	880.00
Total Claims:			\$	5,585.73

We enclose herewith the following documents to support the claims: -

- a) Original repair bill and photocopies of photographs 9 pcs
- b) LTA search slip/s of : SGW9337R
- c) GIA / Police report/s of : SHA1663E
- d) Letter of authority from owner / hirer / operator
 - () Photocopie/s of Accident Scene Photo/s () Traffic Compound () PIR
 - () Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

William Tan

Deputy Manager

CDGE Claims Department

Tel: 6214 8737 Fax : 6214 1843 Email : williamtan@cdge.com.sg

This is a computer generated letter. No signature is required.

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
501 Yishun Industrial Park A
Singapore 768732

A member of

COMFORTDELGRO



Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 9 January 2019 9:25 AM
To: 'DENISEHNG68@GMAIL.COM'
Subject: ACCIDENT INVOLVING SGW 9337R(AXA) & SHA 1663E ALONG/AT STEVENS ROAD ON 07/08/2018
Attachments: SHA1663E doa 7818 - TP VIDEO.mp4

09 Jan 2019

Mr Hng Poh Hong/ Mdm Lim Cheng Hway

Dear Sir/ Mdm

OUR REF : CC4/ASM18014412/K1pa3

YOUR REF : SGW 9337R

ACCIDENT INVOLVING SGW 9337R(AXA) & SHA 1663E ALONG/AT STEVENS ROAD ON 07/08/2018

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 claim from CDGE LOYANG acting on behalf of the owner of SHA 1663E against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHA 1663E. Kindly refer to the attached video footage from SHA 1663E for your easy reference. As per video footage, we could observe your vehicle had encroached into third party's lane while your driver was negotiating a bend and collided with third party. As such, we are of the view that liability is not in your driver's favour and 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.

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 or vocational 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.

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.

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)

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****Hyundai Ioniq SHA1663E , SGW9337R
WHITLEY ROAD TWDS PIE****ON 07-Aug-18 12:40**

I / We

SEET KWEE TONG(Hirer) NRIC No.: **S0942553E**

and/or

(Relief) NRIC No.:

Taxi Number

SHA1663E

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "**ComfortDelGro Engineering Pte Ltd**".

Date

07-Aug-2018

Name of Hirer

SEET KWEE TONG

Hirer NRIC

S0942553E

Signature :



Address

**39 CIRCUIT ROAD #05-581
370039**

Contact No.

97909895



redefining / insurance

CLAIM REF : S8M00RD0
INSURED : HNG POH HONG

DISCHARGE VOUCHER

We, ComfortDelgro Engineering Pte Ltd confirm that by letter of authorisation dated 07/08/2018, we are authorised to and do hereby give this discharge for ourselves and on behalf of Comfort Transportation Pte Ltd and the Hirer SEET KWEE TONG of vehicle no. SHA 1663E.

Now we ComfortDelgro Engineering Pte Ltd for ourselves and the said Hirer and the driver jointly and severally:-

- a) agree to accept the sum of Singapore Dollars FOUR THOUSAND NINE HUNDRED only (S\$4,900.00) in the aggregate in full and final settlement of all claims of whatever kind including damages for personal injuries and/or damage to property that all and any of us may have against AXA INSURANCE PTE LTD and/or their Insured and/or the driver of vehicle no (SGW 9337R) arising out of an accident with (SHA 1663E) on 07/08/2018.
b) declare that AXA INSURANCE PTE LTD and/or their Insured and/or the driver of the Insured vehicle shall not be liable for any further claim(s) whatsoever or howsoever present or future that any of us may have against AXA INSURANCE PTE LTD and/or their Insured and/or the driver of vehicle no. SGW 9337R arising directly/indirectly as a consequence of the accident and hereby give our full and final discharge.
c) We hereby declare that I/we am/are the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made in favour of ComfortDelgro Engineering Pte Ltd is made without any admission of liability whatsoever on the part of AXA INSURANCE PTE LTD and/or their Insured and/or the driver of vehicle no. SGW 9337R.

Dated this 26 day of February 2019

Signed by [Signature] (AUTHORISED SIGNATORY)

Company Stamp COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969

Please forward your cheque made payable to COMFORTDELGRO ENGINEERING PTE LTD

Witness : [Signature]
Name : CLAIMS DEPARTMENT
I/C No : COMFORTDELGRO ENGINEERING PTE LTD
Address : 59 LOYANG DRIVE SINGAPORE 508969

The contents of this document apply to vehicle damages only All personal injuries and damages arising therefrom are excluded from the ambit and application of this document

Workshops

GST REG. NO. M2-8921817-3

TAX INVOICE

(COMPANY REG. NO.: 199506048W)
Page: 1

8010010

AXA INSURANCE PTE LTD

8 SHENTON WAY AXA TOWER #24-01
SINGAPORE SG 068811

CONTACT NO: 63387288

Description : 3P 07.08.2018

VEHICLE NO: SHA1663K INV. NO/DATE: 91392265 28.08.2018

MAKE: HYUNDAI JOB NO: 305197316

MODEL: IONIQ(G2) ODOMETER READING

DATE OF REG: 12.07.2018 DATE/TIME IN: 07.08.2018 13:45

CHASSIS CODE: KMHC851CVJU103504

S/No	Part No.		Qty	Unit Price	%Disc	Net
PART REQUISITION						
0001	28-01-0103-0003	(140)FRONT DOOR LOGO SONATA	1	75.00	0.00	75.00
0002	28-01-0103-2013	T40V3 APP LOGO REAR DOOR	1	80.00	0.00	80.00
0003	04-01-0104-2537	IONIQV2 MIRROR ASSY-OUTSIDE	1	980.50	20.00	784.40
0004	04-01-0104-3813	IONIQ EMBLEM-BLUE DRIVE L	1	26.60	20.00	21.28
0005	03-01-0104-2020	IONIQ WHEEL ASSY-ALLOY (S	1	1,091.50	20.00	873.20
SUB-TOTAL :						1,833.88

JOB NATURE

0001	L	PANEL BEATING	200.00	200.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	1,050.00	1,050.00
0003	17-01	CHECK ALL LIGHTING	20.00	20.00

- WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
- CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS, OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010010	91392265	3,321.15	

Workshops

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 2

8010010

AXA INSURANCE PTE LTD

8 SHENTON WAY AXA TOWER #24-01
SINGAPORE SG 068811

CONTACT NO: 63387288

VEHICLE NO
SHA1663E

MAKE
HYUNDAI

MODEL
IONIQ(G2)

DATE OF REG
12.07.2018

CHASSIS CODE
KMHC851CVJU103504

INV. NO/DATE
91392265 28.08.2018

JOB NO.
305197316

ODIOMETER READING

DATE/TIME IN
07.08.2018 13:45

S/No	Part No.	Qty	Unit Price	%Disc	Net
------	----------	-----	------------	-------	-----

SUB-TOTAL				:	1,270.00
-----------	--	--	--	---	----------

Items total	3,103.88
Add GST @ 7.000 %	217.27
Invoice amount	3,321.15

Issued by : KATHERINETAN 28.08.2018 14:07:08
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

- WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK
- CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY OR NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010010	91392265	3,321.15	

Our Ref: CT18080193

Date: 28 August 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 07/08/2018 @ 12:40 hrs
ALONG WHITLEY ROAD TWDS PIE
INVOLVING SGW9337R

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHA1663E** (the "Taxi"). The Taxi was hired to **SEET KWEE TONG IC NO S0942553E** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$125.19 per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

Enquire Vehicle insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SGW9337R	07 Aug 2018 / 12:40:00	Successful	A12	AXA INSURANCE PTE LTD

Previous OK

SHA 1663E