





# 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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18014750/eb3	
8 SHENTON WAY #24-01 AXA TOWERS SINGAPORE 068811			Date : 14-08-2018	
			Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLT 6918R	Veh. Inspected	SLK 1989R	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	14/08/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	28/07/2018	Inspection Date		
Survey held at	WORLD AUTO PTE LTD 47 JALAN PEMIMPIN #01-02/03 HALCYON 2 BLDG SINGAPORE 577200			
<b>5a. Remarks</b>				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

# WORLD AUTO PTE LTD

47 Jalan Pemimpin #01-02/03  
 Halcyon 2, S'pore 577200  
 Tel No. : 6451 3933 Fax No. : 6455 7576  
 E-Mail : worldaut@singnet.com.sg  
 Website : www.worldauto.com.sg  
 Tax Reg. No. : 200006765-H Buss. Reg. No. : 200006765H

AXA INSURANCE SINGAPORE PTE LTD  
 143 Cecil Street #01-01 GB Building  
 069542

Attention : Motor Claim Department  
 Contact : 338 7288 Fax No. : 880 4838

Estimate : ES000278

Date : 11/08/2018  
 Vehicle Num. : SLK 1989R (LCR)  
 Make/Model : HONDA VEZEL HYBRID  
 Chassis/Eng# :  
 Accident Date : 28/07/2018  
 Claim No. :  
 Reference :  
 Policy No. :

Pay date: 9/1/17  
 chassis : RU3121134

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

- LIST ITEMS :
- |     |      |                                     |  |  |
|-----|------|-------------------------------------|--|--|
| 1.  | 1    | FRONT BUMPER                        |  |  |
| 2.  | 1    | FRONT FENDER - RH                   |  |  |
| 3.  | 1    | FRONT FENDER WHEEL ARCH MOULDING RH |  |  |
| 4.  | 1    | FRONT LOWER BUMPER                  |  |  |
| 5.  | 1    | FRONT FENDER HYBRID EMBLEM RH       |  |  |
| 6.  | 1    | SIDE SKIRT RH                       |  |  |
| 7.  | 1/RH | HEADLAMP ASSY LED                   |  |  |
| 8.  | 1    | FRONT HEADLAMP LOWER BRACKET        |  |  |
| 9.  | 1    | FRONT HEADLAMP TOP BRACKET          |  |  |
| 10. | 1    | FOG LAMP ASSY - RH                  |  |  |
| 11. | 1    | FOG LAMP BRACKET RH                 |  |  |
| 12. | 1    | FOG LAMP GARNISH RH                 |  |  |
| 13. | 1    | FRONT FENDER UNDER DUST COVER - RH  |  |  |

List TotalS\$ :

20.00% Discount S\$ :

800	900.00	DT
500	550.00	DT
200	250.00	DT
	300.00	DT
	89.00	DT
	430.00	DT
	1,850.00	DT
	68.00	DT
	78.00	DT
	340.00	DT
	65.00	DT
	68.00	DT
	250.00	DT
	5,238.00	DT
	1,047.60	DT
	4,190.40	DT

- SPECIAL NETT ITEMS :
- |    |      |                                     |  |  |
|----|------|-------------------------------------|--|--|
| 1. | 1    | FRONT BUMPER CLIP                   |  |  |
| 2. | 1    | FRONT WHEEL ARCH MOULDING CLIPS     |  |  |
| 3. | 1    | FRONT SPORT RIM - RH                |  |  |
| 4. | 1/RH | FRONT TYRE                          |  |  |
| 5. | 1    | SIDE SKIRT CLIPS                    |  |  |
| 6. | 1    | FRONT FENDER UNDER DUST COVER CLIPS |  |  |

Special Nett Total S\$ :

LABOUR :

LABOUR TO REMOVE ACCIDENT DAMAGED PARTS IN ORDER

40.00	40.00	DT
40.00	40.00	DT
288.00	288.00	DT
190.00	190.00	DT
40.00	40.00	DT
40.00	40.00	DT
	638.00	DT
	1,100.00	DT

CONTINUE / ...

**WORLD AUTO PTE LTD**

47 Jalan Pemimpin #01-02/03  
 Halcyon 2, S'pore 577200  
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 E-Mail : worldaut@singnet.com.sg  
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 143 Cecil Street #01-01 GB Building  
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 Vehicle Num. : SLK 1989R (LCR)  
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 Accident Date : 28/07/2018  
 Claim No. :  
 Reference :  
 Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

REPAIRS INCLUDING PANEL BEAT, CUTWELD, STRAIGHTEN  
 PANEL WHERE NECESSARY & REPLACE ABOVE PARTS.

PUTTY & SPRAY PAINT ALL AFFECTED AREAS (INNER/ OUTER)

~~1,200.00~~

200 600

TO REMOVE, REARRANGE ELECTRICAL WIRING, CHECK LIGHTINGS  
 & RESET HEADLAMP FOCUSING

~~120.00~~

50

Labour Total S\$ :

~~2,420.00~~

1,250

LKK Auto Consultants hence notify  
 the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

NAZ LKK

14/8/18 1430

U/S

5 DAYS

AFTER REPAIR PHOTO

E. & O.E.

Total S\$ :

7,248.40

=====

for WORLD AUTO PTE LTD

PARTS \$1,589

LESS 20% \$1,271.20

SINER \$ 368

LABOUR \$1,250

\$2,889.20

LESS 45% \$2,311.36

TOTAL \$2,300.00 / 5 REPAIR DAYS

# WORLD AUTO PTE LTD

47, Jalan Pemimpin #01-02/03  
 Halcyon 2, S'pore 577200  
 Tel No. : 6451 3933 Fax No. : 6455 7576  
 E-Mail : worldaut@singnet.com.sg  
 Website : www.worldauto.com.sg  
 Tax Reg. No. : 200006765-H Buss. Reg. No. : 200006765H

## AXA INSURANCE SINGAPORE PTE LTD

143 Cecil Street #01-01 GB Building  
 069542

Attention : Motor Claim Department

Contact : 338 7288 Fax No. : 880 4838

## Estimate : ES000278

Date : 11/08/2018

Vehicle Num. : SLK 1989R (LCR)

Make/Model : HONDA VEZEL HYBRID

Chassis/Eng# :

Accident Date : 28/07/2018

Claim No. :

Reference :

Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
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LIST ITEMS :				
1.	1	FRONT BUMPER	900.00	DT
2.	1	FRONT FENDER - RH	550.00	DT
3.	1	FRONT FENDER WHEEL ARCH MOULDING RH	250.00	DT
4.	1	FRONT LOWER BUMPER	300.00	DT
5.	1	FRONT FENDER HYBRID EMBLEM RH	89.00	DT
6.	1	SIDE SKIRT RH	430.00	DT
7.	1/RH	HEADLAMP ASSY LED	1,850.00	DT
8.	1	FRONT HEADLAMP LOWER BRACKET	68.00	DT
9.	1	FRONT HEADLAMP TOP BRACKET	78.00	DT
10.	1	FOG LAMP ASSY - RH	340.00	DT
11.	1	FOG LAMP BRACKET RH	65.00	DT
12.	1	FOG LAMP GARNISH RH	68.00	DT
13.	1	FRONT FENDER UNDER DUST COVER - RH	250.00	DT
List Total S\$ :			5,238.00	
20.00% Discount S\$ :			1,047.60	
			4,190.40	
SPECIAL NETT ITEMS :				
1.	1	FRONT BUMPER CLIP	40.00	DT
2.	1	FRONT WHEEL ARCH MOULDING CLIPS	40.00	DT
3.	1	FRONT SPORT RIM - RH	288.00	DT
4.	1/RH	FRONT TYRE	190.00	DT
5.	1	SIDE SKIRT CLIPS	40.00	DT
6.	1	FRONT FENDER UNDER DUST COVER CLIPS	40.00	DT
Special Nett Total S\$ :			638.00	
LABOUR :				
LABOUR TO REMOVE ACCIDENT DAMAGED PARTS IN ORDER			1,100.00	800

CONTINUE / ...

**WORLD AUTO PTE LTD**

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 Chassis/Eng# :  
 Accident Date : 28/07/2018  
 Claim No. :  
 Reference :  
 Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
		REPAIRS INCLUDING PANEL BEAT, CUT/WELD, STRAIGHTEN PANEL WHERE NECESSARY & REPLACE ABOVE PARTS.		
		PUTTY & SPRAY PAINT ALL AFFECTED AREAS (INNER/ OUTER)	1,200.00	800
		TO REMOVE, REARRANGE ELECTRICAL WIRING, CHECK LIGHTINGS & RESET HEADLAMP FOCUSING	120.00	50
		Labour Total S\$ :		2,420.00

LKK Auto Consultants hence notify  
 the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and  
 is subject to final approval from Insurance Company

Acknowledged by Repairer  
 Signature:  
 Date:

NAZ LKK  
 14/8/18 1430  
 LS  
 5 DAYS  
 AFTER REPAIR FILED

E. &amp; O.E.

Total S\$ : 7,248.40

=====

for WORLD AUTO PTE LTD

## ◀ Service Request Details

**Claim**

S8M00Q8B

**Reference**None **Loss Date**

July 28, 2018

**Request Date**

August 13, 2018

**Due Date**

August 20, 2018

**Vendor Name**

LKK AUTO CONSULTANTS PTE LTD (TP)

**Type of Loss**

Third Party Vehicle Damage

**Services**

Pending verification - Direct Settlement

13082018 @ 2:28pm  
Arrive veh in  
Ward Auto  
Nb. 1 Kranji Loop.

### Actions

**Next Step**

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

**Incident Vehicle Registration #**

SLK1989R

**Make**

TPVD HONDA

Model

VEZEL-1.5 HYBRID (A)

Service Address

...

Primary Contact/Insured

HAND GREGORY LEWIS

79 JALAN KASAU, 739679, Singapore

93866075

greghand@singnet.com.sg

Claim Handler

NG Stacey

6568804351

stacey.ng@axa.com.sg

Additional Instructions

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

[New Message](#)



## Hsiao Tong (LKKAUTO)

**From:** Shu Pei (LKKAUTO)  
**Sent:** Monday, 19 August 2019 9:33 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: New message for service request 62963, vehicle number SLK1989R

FILE TRANSFER TO HT / WITH LOD	SRY	31/5/2019 4:18:21 PM
-	SRY	31/5/2019 4:18:15 PM
SENT LETTER TO OI(50/50)	CHT	30/7/2019 9:04:05 AM
**KIV	CHT	30/7/2019 9:11:25 AM
pending dismantle photos_NAZ	STU	1/8/2019 8:52:58 AM
8/16/19 2:25 PM FILE REVISE-PLS ADVISE STATUS-VO	LSP	19/8/2019 9:19:34 AM

Best Regards,  
Shu Pei | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Admin-D (LKKAUTO) <admin-d@lkkauto.com>  
Sent: Friday, 16 August 2019 2:30 PM  
To: Admin A <admin-a@lkkauto.com>  
Subject: FW: New message for service request 62963, vehicle number SLK1989R

Best Regards,  
Summer Lee | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: vale.oh@axa.com.sg <vale.oh@axa.com.sg>  
Sent: Friday, 16 August, 2019 2:26 PM  
To: admin-d@lkkauto.com  
Subject: New message for service request 62963, vehicle number SLK1989R

AXA Insurance has sent you a message for claim number S8M00Q8B.  
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.  
This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.



<TP - Mandate IA> - S8M00Q8B [ACCIDENT INVOLVING  
SLT 6918R(OI) & SLK 1989R(TP) ON 28/07/2018]

Type

🗉 Question

Message

Liability: 50%. Both parties had given a conflict of version, No video/ concrete evidence from both parties.  
Inform OI about third party claim. Agreed to let insurance handle and aware NCD issue. We seek your mandate  
up to 50% - \$1 ,382.50(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your  
approval/instruction. Hsiao Tong – 02 Sept 2019

Reply



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 02/09/2019

### Survey Details:

Date of loss	28-Jul-18
Date of appointment	14-Aug-18
Date of survey	14-Aug-18
Location of survey	WORLD AUTO PTE LTD

### Vehicle Details:

Claim Type:	Third party
Vehicle number	SLK 1989R
Make and Model	HONDA VEZEL 1.5X HYBRID A
Date of registration	9/1/2017
Excess	
Market Value	\$70,000
Part Rebate	\$52,028
Nett Loss	\$17,972

### Repair details:

Initial Estimate	\$ 7,248.40
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### Proposed/Revised repair cost:

Parts	\$ 1,639.20
Check items (estimate)	NIL
Labour	\$ 1,250.00
Total	\$ 2,889.20
Lump Sum(if applicable)	\$ 2,300.00

Number of days for repair	5
---------------------------	---



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

**Remarks:**

*Both parties had given a conflict of version. No video/ concrete evidence from both parties. Proposed 50/50*

**Mandate:**

Liability(TP)		50%	
Proposed repair cost (w/GST)	\$	2,461.00	
Loss of use	\$	300.00	
Loss of rental		NIL	
Loss of income		NIL	
	\$	2,761.00	
	@ 50%	\$	1,380.50
LTA search fees	\$	2.00	
Others		NIL	
Proposed Total	\$	1,382.50	

## Hsiao Tong (LKKAUTO)

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**From:** Mei Kwan (LKKAUTO)  
**Sent:** Monday, 2 September 2019 4:24 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** FW: New message for service request 62963, vehicle number SLK1989R

2/9/19 4:18 PM \*\*\* Message Hi You may proceed as long as you had informed Insured, tks-VO - OH Vale

-----Original Message-----

**From:** vale.oh@axa.com.sg <vale.oh@axa.com.sg>  
**Sent:** Monday, 2 September, 2019 4:20 PM  
**To:** admin-d@lkkauto.com  
**Subject:** New message for service request 62963, vehicle number SLK1989R

AXA Insurance has sent you a message for claim number S8M00Q8B.

Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 9 September 2019 8:27 AM  
**To:** 'tgttan@worldauto.com.sg'; 'geraldine@worldauto.com.sg'  
**Subject:** Your Ref: TP/2164/2018 (SLK1989R) \*Our Ref: CC4/ASM18014750/Npb3 [ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ON 28/07/2018]  
**Attachments:** Statement of SLT6918R.pdf

Your Ref: **TP/2164/2018 (SLK1989R)**  
Our Ref: CC4/ASM18014750/Npb3

Without Prejudice

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ON 28/07/2018**

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no concrete evidence (ie: Video footage) yet to support either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of **\$1,380.00(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](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Hsiao Tong (LKKAuto)

---

**From:** tggtan@worldauto.com.sg  
**Sent:** Monday, 9 September 2019 4:14 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: Your Ref: TP/2164/2018 (SLK1989R) \*Our Ref: CC4/ASM18014750/Npb3 [ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ON 28/07/2018]  
**Attachments:** SLK 1989R - Executed settlement and LOA.pdf

Hi Hsiao Tong

Offer herein accepted.

Attach please find the executed Direct Settlement Form and LOA for your clients' payment.

*Thanks & Rds  
Sophia Tan  
Claims Manager*

### WORLD AUTO PTE LTD

5 Kim Chuan Lane  
Singapore 537070  
Tel : 6 4513933



---

**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Monday, 9 September 2019 8:27 AM  
**To:** tggtan@worldauto.com.sg; geraldine@worldauto.com.sg  
**Subject:** Your Ref: TP/2164/2018 (SLK1989R) \*Our Ref: CC4/ASM18014750/Npb3 [ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ON 28/07/2018]

Your Ref: **TP/2164/2018 (SLK1989R)**  
Our Ref: CC4/ASM18014750/Npb3

Without Prejudice

Dear Sirs/Mdm,

#### **ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ON 28/07/2018**

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no concrete evidence (ie: Video footage) yet to support either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of **\$1,380.00(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](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





WORLD AUTO PTE LTD

47 JALAN PEMIMPIN #01-02/03

HALCYON 2

SINGAPORE 577200

25/04/2019

Your Ref :

Our Ref : TP/2164/2018

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY #24-01 AXA TOWER

SINGAPORE 068811

Attn : Motor Claim Dept – Third Party

Dear Sirs,

**ACCIDENT INVOLVING VEH.NO. SLK1989R / SLT6918R ON 28/07/2018**

Reference is made to the aforesaid matter (on behalf of our client M/S LCRF PL)

Enclosed herewith are the following documents for your information and necessary actions only :-

- a) Our Final Repair Bill

Please assist in our claims of :

Final Bill	\$ 2300.00 (already finalised )
GST 7%	\$ 161.00
Search Fee	\$ 2.00
Loss of Use (\$60x 5 days)	\$ 300.00

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Amount	<u>\$ 2763.00</u>
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Kindly let us have your reply and payment as soon as possible.

Thank you for your kind attention and much appreciated assistance.

Yours faithfully,

Asher

LxP

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 30 July 2019 9:16 AM  
**To:** GREGHAND@SINGNET.COM.SG  
**Subject:** ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ALONG/AT SCOTT RD TOWARDS NEWTON @NEWTON CIRCUS ON 28/07/2018

30 JULY 2019

**MR HAND GREGORY LEWIS**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18014750/Npb3 // S8M00Q8B**

**YOUR REF : SLT6918R**

**ACCIDENT INVOLVING SLT 6918R(AXA) AND SLK 1989R ALONG/AT SCOTT RD TOWARDS NEWTON @NEWTON CIRCUS ON 28/07/2018**

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 third party claim(s) from WORLD AUTO PTE LTD acting on behalf of the owner of SLK 1989R against your motor insurance policy.

Both parties involved have given conflict of version. There is no concrete evidence(ie: Video footage) yet to support either party's version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Please be informed that your No Claim Discount (NCD) may be affected as a result 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 [chewht@lkkauto.com](mailto:chewht@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](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

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 us at 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## LETTER OF AUTHORISATION

In the matter of the following accident:-

DATE OF ACCIDENT : 28/07/2018

CLIENT'S VEHICLE NO : SLK1989R

PLACE OF ACCIDENT : NEWTON CIRCUS

THIRD PARTY VEHICLE NO : SLT6918R

I/We, LCRF PTE LTD

ADDRESS: 29 PAYA LEBAR ROAD, PAYA LEBAR OFFICE CENTRE

UEN/NRIC/FIN NO : 201624597K

Tel. ( O ) \_\_\_\_\_ ( H ) \_\_\_\_\_ (MOBILE ) \_\_\_\_\_

I/We hereby authorize and appoint World Auto Pte Ltd to act for me/us in respect of the above matter up to the final conclusion of the said matter.

I/We hereby authorize and appoint World Auto Pte Ltd to act for me/us for the purpose of negotiating and enter into settlement with the tortfeasor, their insurers or solicitors appointed by the tortfeasor/insurers without the need to commence action.

I/We hereby authorize World Auto Pte Ltd to receive on my/our behalf all settlement sums and disbursements including loss of use/rental to pay to yourselves all costs you may at any time receive in connection with the above mention matter.

DATED THIS 30<sup>TH</sup> DAY OF JUL YEAR 2018



Name: LCRF PTE LTD  
UEN No: 201624597K



## AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	5LT6918R (mid veh)	Model: Honda Vezel Hybrid
	5LK1589R (TP veh)	
Date of Accident/ Time:	28.7.18	

Repair Estimate	: \$	7,755.79	
Final Repair Cost	: \$		
Loss of Use	: \$	1380	days at 5 per day
Rental (if any)	: \$		days at 5 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum (Global sum)	: \$	1380	
Payee Name: World Auto Repair			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability: _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: <u>Nil</u>	
	BOLA Liability: _____ (%)	Assessed Liability (*): <u>50</u> (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

## NOTE:

- 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.
- 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: Sophia Tan  
Date: 9/9/19

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Guendine Hong  
Date: 9/9/19

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

WORLD AUTO PTE LTD  
47 JALAN PEMIMPIN #01-02/03 HALCYON 2 BLDG  
S'PORE 577200  
Tel No. : 64513933 Fax No. : 64557576  
E-Mail : worldaut@singnet.com.sg  
Website : www.worldauto.com.sg  
Tax Reg. No. : 200006765H Buss. Reg. No. : 200006765H

AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY #24-01 AXA TOWER  
S'PORE 068811

Attention : Motor Claim Department  
Contact : 68804888 Fax No. : 68804838

## Tax Invoice : F189288

Date : 24/04/2019  
Vehicle Num. : SLK 1989R  
Make/Model : HONDA VEZEL HYBRID  
Chassis/Eng# :  
Accident Date : 28/07/2018  
Claim No. : TP/2164/2018  
Reference :  
Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
		LUMP SUM		2,300.00
		Labour Total S\$ :		2,300.00

Total S\$ : 2,300.00  
GST 7% S\$ : 161.00  
Amount Due S\$ : 2,461.00  
=====

  
WORLD AUTO PTE LTD

**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-18-122167

Date of Request: 08/08/2018

Your Ref No:

Online Purchase

World Auto Pte Ltd  
47 Jln Pemimpin  
#01-02/03 Halcyon 2  
Singapore 577200

Dear Sir/Madam,

Enquiry Date 08/08/2018  
Enquiry By Wong Yin Cheng  
TP Vehicle No. SLT6918R  
Accident Date 28/07/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLT6918R	AXA Insurance Pte Ltd	10/11/2017-11/12/2018	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.

**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-18-122167

Date of Request: 08/08/2018

Your Ref No:

Online Purchase

World Auto Pte Ltd  
47 Jln Pemimpin  
#01-02/03 Halcyon 2  
Singapore 577200

Dear Sir/Madam,

Enquiry Date: 08/08/2018  
Enquiry By: Wong Yin Cheng  
TP Vehicle No: SLT6918R  
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






# 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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM18014750/Npb3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:VALE OH		Date : 19-09-2019		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLT 6918R	Veh. Inspected	SLK 1989R	
Policy No.	GA289048/1	Coverage (\$)	0.00	
Claim No.	S8M00Q8B	Excess (\$)	0.00	
Assign From		Assign Date	14/08/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	HONDA VEZEL 1.5 HYBRID	c.c	1496	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	RU31211134	Colour	SILVER	
Odometer	112420	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	FAIR			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	215/60 R16	DUNLOP	6 mm	
L/H Front Tyre	215/60 R16	DUNLOP	6 mm	
R/H Rear Tyre	215/60 R16	ACHILLES	5 mm	
L/H Rear Tyre	215/60 R16	ACHILLES	5 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	28/07/2018	Inspection Date	14/08/2018	
Survey held at	WORLD AUTO PTE LTD 47 JALAN PEMIMPIN #01-02/03 HALCYON 2 BLDG SINGAPORE 577200			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		



# 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. SLK 1989R

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER (CONSISTENT)	DENTED	900.00	800.00
1	FRONT FENDER -RH (CONSISTENT)	DENTED	550.00	500.00
1	FRONT FENDER WHEEL ARCH MOULDING RH (CONSISTENT)	SCRATCHED	250.00	200.00
1	FRONT LOWER BUMPER (CONSISTENT)	TO REPAIR SEE LABOUR	300.00	-
1	FRONT FENDER HYBRID EMBLEM RH (CONSISTENT)	NECESSARY	89.00	89.00
1	SIDE SKIRT RH(CONSISTENT)	TO REPAIR SEE LABOUR	430.00	-
1	RH HEADLAMP ASSY LED (CONSISTENT)	SERVICEABLE	1,850.00	-
1	FRONT HEADLAMP LOWER BRACKET (CONSISTENT)	SERVICEABLE	68.00	-
1	FRONT HEADLAMP TOP BRACKET (CONSISTENT)	SERVICEABLE	78.00	-
1	FOG LAMP ASSY -RH (CONSISTENT)	SERVICEABLE	340.00	-
1	FOG LAMP BRACKET RH (CONSISTENT)	SERVICEABLE	65.00	-
1	FOG LAMP GARNISH RH (CONSISTENT)	SERVICEABLE	68.00	-
1	FRONT FENDER UNDER DUST COVER -RH (CONSISTENT)	SERVICEABLE	250.00	-
	LESS 20% DISCOUNT		-1,047.60	-317.80
			4,190.40	1,271.20
<b>SPECIAL NETT ITEMS</b>				
1	FRONT BUMPER CLIP (SN) (CONSISTENT)	NECESSARY	40.00	40.00
1	FRONT WHEEL ARCH MOULDING CLIPS (SN) (CONSISTENT)	NECESSARY	40.00	40.00
1	FRONT SPORT RIM -RH (SN) (CONSISTENT)	SCRATCHED	288.00	288.00
1	RH FRONT TYRE (SN) (CONSISTENT)	NOT NECESSARY	190.00	-
1	SIDE SKIRT CLIPS (SN) (CONSISTENT)	NOT NECESSARY	40.00	-
1	FRONT FENDER UNDER DUST COVER CLIPS (SN) (CONSISTENT)	NOT NECESSARY	40.00	-
			638.00	368.00

Report Ref No. CC4/ASM18014750/Npb3q2



# 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

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>LABOUR</b> LABOUR TO REMOVE ACCIDENT DAMAGED PARTS IN ORDER REPAIRS INCLUDING PANEL BEAT ,CUT /WELD ,STRAIGHTEN PANEL WHERE NECESSARY & REPLACE ABOVE PARTS.INCLUSIVE OF THE REPAIR OF FRONT LOWER BUMPER AND SIDE SKIRT RH. PUTTY & SPRAY PAINT ALL AFFECTED AREAS (INNER/OUTER). TO REMOVE,REARRANGE ELECTRICAL WIRING ,CHECK LIGHTING & RESET HEADLAMP FOCUSING.		1,100.00	600.00
			1,200.00	600.00
			120.00	50.00
			2,420.00	1,250.00
	<b>GRAND TOTAL</b>		<b>7,248.40</b>	<b>2,889.20</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>			<b>2,300.00</b>

Report Ref No. CC4/ASM18014750/Npb3q2

MUHAMMAD NAZRIL BIN ABDULLAH

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

Claim	SBM00QIB8		
Reference	CC4/ASM18014750/NS63g2		
Loss Date	28 July 2018		
Report Date	13 Aug 2018 9:55:00 AM		
Request Date	30 May 2019		
Due Date			
Vendor Name	LKX AUTO CONSULTANTS PTE LTD (TP)		
Type of Loss	Third Party Vehicle Damage		
Services	Pending verification - Direct Settlement		

Actions

Next Step: Wait for Approve Invoice

Approve Invoice

Vehicle Information	
Incident Vehicle Registration #	SLK1989R
Make	TPVD HONDA
Model	VEZEL-1.5 HYBRID (A)
Service Address	
Primary Contact/Insured	
HAND GREGORY LEWIS 79 JALAN KASAU, 739679, Singapore 93866075 greghand@singnet.com.sg	
Claim Handler	
OH Vale 656804897 vale.oh@axa.com.sg	

Additional Instructions

Messages	Invoices	History	Documents	Assessment	Metrics	Notes
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Document Type:  Document SubType:

Upload Document

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKXInvoice1 (1).pdf	Invoice	Surveyor/ Assessor expense	LKX AUTO CONSULTANTS PTE LTD (TP)	20 September 2019

 LKX Inspection (3).pdf

Forms / Claim Documents

Others SUB-TYPE

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 LKX Adjustment 1a (1).pdf

Forms / Claim Documents

Others

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 GIA SEARCH.pdf

Forms / Claim Documents

Others

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 PAYMENT BREAKDOWN EXPRESS SETTLEMENT FORM.pdf

Forms / Claim Documents

Satisfaction / Discharge Voucher

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 AUTHORISATION TO ACT FORM.pdf

Forms / Claim Documents

POA / Authority Letter

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 WORKSHOP INVOICE.pdf

Invoice

Repai

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 LETTER TO OI.pdf

Letters and Correspondence

Policy Holders / Insured

LKX AUTO CONSULTANTS PTE LTD (TP)

20 September 2019

 LKX Resurvey Photos.pdf

Reports & Statement

Others

LKX AUTO CONSULTANTS PTE LTD (TP)

2 September 2019

 PARF\_COE Rebate.pdf

Reports & Statement

Others

LKX AUTO CONSULTANTS PTE LTD (TP)

2 September 2019

 LKX Survey Photos.pdf

Reports & Statement

Others

LKX AUTO CONSULTANTS PTE LTD (TP)

2 September 2019

 TP ESTIMATE\_MAIHEED(FINAL).pdf

Reports & Statement

Estimate / Quotation

LKX AUTO CONSULTANTS PTE LTD (TP)

2 September 2019

 TP-Mandate (A old 020919).pdf

Forms / Claim Documents

Assessment

LKX AUTO CONSULTANTS PTE LTD (TP)

2 September 2019

 Insurance Search Fee.pdf

Forms / Claim Documents

Others

LKX AUTO CONSULTANTS PTE LTD (TP)

2 September 2019

 TP ESTIMATE - MASKED.pdf

Reports & Statement

Estimate / Quotation

LKX AUTO CONSULTANTS PTE LTD (TP)

16 August 2018

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 SLT6918R INSD GIA REPORT.PDF	Reports & Statement	GIA Report	DHAKAL Raghav	13 August 2018
 TP P9I FROM WORKSHOP.mig	Letters and Correspondence	Workshop	DHAKAL Raghav	13 August 2018
 SLK1989R TP GIA REPORT.PDF	Reports & Statement	GIA Report	DHAKAL Raghav	13 August 2018