Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 8 October 2019 12:43 PM **To:** ADMIN@ALFACREDIT.COM.SG

Subject: OUR REF: CC4/ASM18015636/Kgb3 *** ACCIDENT INVOLVING SKX 3423L & SKQ 8039S

ON 27/08/2018 *** NOTIFICATION EMAIL (NO ACTION REQUIRED)

LOKE HIP MENG

Dear Sir/ Mdm

OUR REF : CC4/ASM18015636/Kgb3

YOUR REF : SKX 3423L

ACCIDENT INVOLVING SKX 3423L / SKQ 8039S ALONG/AT ANG MO KIO ST 42 - HDB PARKING LOT

#146 ON 27/08/2018

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 **AUTOWORX HOUSE** acting on behalf of the owner of SKQ 8039S against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 ceciliachong@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 (if any)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- 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 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

"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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





Vehicle No:

AXA THIRD PARTY DIRECT SETTLEMENT

SKX 3423L (Insd veh)

		SKQ 8039		TP veh) Model: VOLVO S60		60	
Date of Accident/ Time:			27/08/2018				
Repair Estimate		:\$			11,397.40		
Final Repair Cost		:\$					
Loss of Use		:5				days at \$	per day
Rental (if any)		:\$				days at \$	per day
LTA / GIA Se	arch Fee	:\$					
Others:	Others:						A North
		1.\$		7717E 1133			
Final Settlement Sum		:\$			3,000.00	(GLOBAL SUM	1)
Payee Name	e: AUTOWORX	HOUSE					Militar
Is Third Part	ty Workshop GIA Regist	ered? [] YES [X] NO	(Kindly indicate belo	w)	
A)	For Non GIA Registe	red Works	hop:	Agreed	Liability 100	(%)	
В)	For GIA Registered Workshop:			BOLA Applicable: Yes/ No BOLA Scenario No: 23			
	BOLA Liability:	(%)		Assesse	ed Liability (*):	(%)	1

NOTE:

Remarks:

- 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.

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

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

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.

to act for and on their behalf in this accid We confirmed that we have the authority of o

Signature of workshop representative / Works 20

LKK

Signature of Witness / Workshop stamp (if applicable) Name of Witness: JOEY

Date:

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

13/07/2020



Traffic Police 10 Ubi Avenue 3 Singapore 406965 Tel +65 6547 0000 Fax +65 6547 4883 www.police.gov.sg

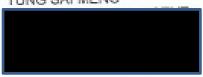
Our Ref

: TP/IP/49923/2018

Date

: 31 October 2018

TUNG SAI MENG



Dear Sir / Madam,

TRAFFIC ACCIDENT INVOLVING SKX3423L AND SKQ8039S ALONG ANG MO KIO STREET 42 ON 27/08/2018 AT ABOUT 1215 HRS

I refer to the above accident.

- Please be informed that we have completed our investigations which revealed that the driver of <u>SKX3423L</u> had committed the offence of Careless Driving under Rule 29 of the Road Traffic Rules. Action has been initiated against the driver for the said offence.
- If you have any clarification, you may contact the Investigation Officer, SI Kaleswari at office number: 6547 6902.
- Thank you.

Yours faithfully,

HEAD INVESTIGATION TRAFFIC POLICE SINGAPORE POLICE FORCE

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

LKK AUTO CONSULTANTS PTE LTD (TP) ▼

Menu



<MANDATE IA> - S8M00TGE {ACCIDENT INVOLVING SKX 3423L & SKQ 8039S ON 27/08/2018}

Type

Question

Message

pls proceed. Tks

Reply

AUTOWORX HOUSE

176 Sin Ming Drive, #02-01 Sin Ming Autocare Singapore 575721
Email: claim.autoworxhouse@gmail.com
•TEL: 6452 8211 •FAX: 6451 7420

<u>Direct Settlement</u> THIRD PARTY CLAIM

Your ref:

Our ref: SKQ8039S

AXA INSURANCE PTE LTD Attn: Officer In Charge (Motor Claim Department)

13/05/2020

Dear Sir,

RE: ACCIDENT INVOLVING SKQ8039S & SKX3423L ON 27/08/2019

We have been authorized by TUNG SAI MENG, the registered owner of vehicle number SKQ8039S, which was involved in the above accident and at the material time to make a 3rd party claims against vehicle number SKX3423L.

The accident was clearly caused by your insured's negligence. We, therefore seeking compensation from you for our client financial losses as itemized below: -

Repair cost	S\$	2,800.00
Loss of Use (2 days x \$105.00) + 7% GST	S\$	224.70
Search Fee	S\$	2.00
Total	S\$	3,026.70

We have enclosed copies of relevant documents to support our claims.

Please settle this matter within 7 days.

Your prompt settlement of our claim would be much appreciated.

Do contact us at 64528211 for any clarification.

Thank you.

Yours faithfully,

Autoworx House

AUTOWORK HOUSE

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Authorities (Found

AUTOWORX HOUSE

C/O.176 SIN MING DRIVE #02-01 SINGAPORE 575721 TEL: 64528211 FAX: 64517420 Registration No. 5296929B

INVOICE

5405

AXA INSURANCE PTE LTD

13/5/2020

QUANTITY	PARTICULARS	AMOUNT (\$)
	RE: VOLVO S60 D2 / SKQ 8039 S	
	Lump sum repair for the above mentioned vehicle.	2,800.00
	ŗ	
	Total	2,800.00
	335	

AUTOWORX HOUSE

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BOLDS:

SOUNDER

DITA RING ROMAGIDEM ACC

ENAMERO SERVICES SERV





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-18-131369

Date of Request:

27/08/2018

Your Ref No:

Online Purchase

Supreme Auto Service Pte Ltd 176 Sin Ming Drive #02-01 Sin Ming Autocare Singapore 575721

Dear Sir/Madam,

Enquiry Date

27/08/2018

Enquiry By

Yuki Ho

TP Vehicle No.

SKX3423L

Accident Date

27/08/2018

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:

[X] GIRO [] Cash [] Cheque



Mr Tung Sai Meng

友立旅遊服務私人有限公司 UNIQUE TOURIST SERVICE (PTE) LTD

1, Rochor Road, #02-574, Rochor Centre Singapore 18000 Tel: 6292 7656 Fax: (65) 6293 9 E-mail: uniqtour@singnet.com.sg STB LIC TA/00076

Co. Reg. No.: 197401067R GSTReg. No.: M2-0019671-6

TAX INVOICE

NO. WP2017464

20, Sin Ming Lane, #08-51, Midview City Singapore 573968 Tel: 6292 7656

30.08.2018

Singapore, ______ 20

33 Eunos Crescent # 05-248 Singapore 400033

PARTICULARS Rental of one unit Toyota Corolla Altis 1.6 Auto Registration no. SJJ 1469 D self driven as from 28.08.2018 at 0935 hrs to 29.08.2018 at 1800 hrs. 2 days at \$105.00 per day 210.00 \$ 210.00 Add GST at 7% 14.70 Amount Due 224.70 (SIN DOLLARS: TWO HUNDRED TWENTY FOUR AND SEVENTY CENTS ONLY) Standard Rated Supplies:\$ 210.00 Total Amount of GST:\$ 14.70

AUTHORISED S GNATURE



UNIQUE TOURIST SERVICE (PTE) LTD

Mr Tung Sai Meng 33 Eunos Crescent #05-248 Singapore 400033

20, Sin Ming Lane, #08-51, Midview City Singapore 573968 Tel: 6292 7656

30.08.2018

Rental of one unit Toyota Corolla Altis 1.6 Auto Registration no. SJJ 1469 D self driven as from 28.08.2018 at 0935 hrs to 29.08.2018 at 1800 hrs.

2 days at \$105.00 per day

Add GST at 7% Amount Due

210.00 210.00 3 2 14.70 224.70

VVP2017464

(SIN DOLLARS: TWO HUNDRED TWENTY FOUR AND SEVENTY CENTS ONLY)

Standard Rated Supplies:\$ Total Amount of GST:S

210.00

14.70



DATE: 280818

UNIQUE TOURIST SERVICE (PTE) LTD.

20, Sin Ming Lane, #08-51, Midview City, Singapore 573968 TEL: 6292 7656 EMAIL: uniqtour@singnet.com.sg

> COMPANY REG NO: 197401067R GST REG NO: M2-0019671-6

CAR RENTAL AGREEMENT

RA No. 21645

SIGNATURE OF HIRER

VEHICLE NO. MAKE/MODEL DYDTA COROLLA ALTIC ADDRESS PETROL OUT SINGAPORE 400033 DATE IN C OFFICE TEL RES TEL PETROL IN F Thua day hely NAMED DRIVER **RENTAL RATES:** ¢ MONTHLY @\$ OCCUPATION WEEKLY PASSPORT / NRIC HOUNCLEE DAILY HOUNTEFD @\$ / DRIVING LIC NO. PLACE OF ISSUE SIII GOLDOVE C.D.W. FEE DATE PASS/EXPIRY 04/06/199 PETROL CONSUMPTION **DELIVERY CHARGE** ADDITIONAL NAMED DRIVER COLLECTION CHARGE ADDRESS SUB-TOTAL SINGAPORE GST 10 OFFICE TEL RES TEL RENTAL DEPOSIT OCCUPATION NATIONALITY TOTAL . PASSPORT / NRIC DATE OF BIRTH DRIVING LIC NO PLACE OF ISSUE DEPOSIT REFUND BY INITIATING MARK "X" HIRER AGREE TO PAY THE FOLLOWINGS A. COLLISION DAMAGE WAIVER (CDW) AT \$ PER DAY / WEEK / MONTH "X" PAYMENT BY: BILL CO / CREDIT CARD / CASH B. SURCHARGE OF \$ _____ FOR USE IN MALAYSIA FROM TO ___ "X" THE HIRER IS RESPONSIBLE FOR ANY DAMAGES UP TO THE EXTENT OF TOTAL LOSS OF CAR, LOSS OF INCOME AND COST OF RECOVERY OF VEHICLE IF THE CAR IS DRIVEN INTO OF UNIQUE TOURIST SERVICE (PTE) LTD MALAYSIA WITHOUT PRIOR CONSENT FROM THE COMPANY. COMPULSORY EXCESS, DOLLAR DECLARATION I HEREBY DECLARE THAT NO MOTOR ACCIDENT HAD OCCURED DURING MY HIRE NOTE: HIRER IS LIABLE FOR ALL PARKING & TRAFFIC VIOLATIONS. OF YOUR MOTOR VEHICLE AS STATED IN THE ABOVE MENTIONED SCHEDULE * OR TO YOUR ATTENTION IS DRAWN TO TERMS & CONDITIONS ANY SUBSTITUTED VEHICLE AS STATED PRINTED OVERLEAF. IN THE MEMORANDUM DATED. REPLACEMENT VEHICLE NO: FOR SINGAPORE DRIVE ONLY ON TIME ON TIME ON_ TIME

SIGNATURE OF HIRER

Date this _____ day of _August

SINGAPORE

Letter of Authorisation

RE: ACCIDENT NVOLVING SKO 80391 & SKX 34131
ALONG/AT And Motio Hreet 41 HDB Parting 134 ON 17-108/2018.
1. I/We, TUNG MENG (NRIC No. GRALLHADH), owner/driver of motor vehicle no. Ska 80391, & residing at
respectively in consideration of your workshop Autoway House repairing my/our vehicle, I/we hereby authorise you to claim on my/our behalf for the costs of repair and loss of use. I/We further confirm and authorise you to use my/our name/s to engage the said service of a solicitor to proceed with negotiation with the defaulting party's insurance company for payment of the same and in the event negotiation fails, to instruct the solicitor to issue Summons on my/our behalf and in my/our name/s to claim for the same. Irrespective whether the claim is successful or not, all legal costs incurred shall be borne by you, provided we rendered our assistance as per second paragraph stated herein below:
2. I/We understand that by signing this Letter of Authorisation, I/we has/have to render whatever reasonable assistance to you including signing all relevant Court's document and attendance in Court to give evidence to enable the claim to succeed. If I/we failed or neglected to do so despite request from you, you shall be entitled to claim from me/us the repair costs together with legal costs, other incidental costs and expenses pertaining the issuance of Summons in order to obtain payment from defaulting party.
You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my/our claim, you are authorised to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my/our claim, on my/our behalf. You also have my/our full authority to collect all compensation monies pertaining to the above-mentioned accident from insurance company or any other party, directly to your workshop M/s
4. In the event the claim is settled or judgment is obtained against the defaulting party, payment after deducing all costs and disbursements incurred should be drawn in your name or my/our name/s (at your discretion) and will be forwarded to you.
5. This letter of Authorisation is irrevocable.
Signature: Name: Tung Sch Merg
NRIC NO: 57722440H