

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 27 August 2019 12:14 PM  
**To:** domluminous23@gmail.com  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM18015756/ga3 \*\*\*ACCIDENT INVOLVING SLX 6638C & SLX 5352H ON 21/08/2018 \*\*\*

27 AUGUST 2019

**CHAN YINGJIE DOMINIC**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18015756/ga3**

**YOUR REF : SLX 6638C**

**ACCIDENT INVOLVING SLX 6638C AND SLX 5352H ALONG/AT MAPLE TREE BUSINESS CITY @ PASIR PANJANG ON 21/08/2018**

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 **CYCLE & CARRIAGE KIA PTE LTD** acting on behalf of the owner of SLX 5352H 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](mailto: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/ Authorisation letter from your company
- 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](mailto: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](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## AUTHORIZATION TO ACT

I, Ng Sze Eng ("the third party claimant")  
of \_\_\_\_\_ (address), owner of  
SLX 5352H (vehicle no.) hereby authorize  
CYCLE & CARRIAGE KIA 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. SLX 5352H  
that was damaged pursuant to the accident which occurred on 21.08.2018  
(date) along car park of Maple Tree Business City 10 pasir panjang  
(location) Involving vehicle no/s SLX 6638C Rd  
(\*the accident\*).

I further authorized 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.

I further acknowledge that any settlement the workshop any reach on my  
behalf is on a without prejudice and without admission of liability basis insofar  
as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 27 day of 08 (month) 20 18 (year)

  
Signed by "the third party claimant"

   
Signed by "the workshop"



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLX 6638C (Insd veh)	Model: KIA SORENTO 2.2A
	SLX 5352H (TP veh)	
Date of Accident/ Time:	21/08/2018	

Repair Estimate	: \$	1,584.67	
Final Repair Cost	: \$	1,477.67	( W/GST)
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	640.00	4 days at \$160.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	2,117.67	
Payee Name : CYCLE & CARRIAGE KIA PTE LTD			
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/ <del>No</del> BOLA Scenario No: 23	
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)	
* 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: LARRY SONGCHAN Date: 29/01/20	  Signature of Witness / Workshop stamp (if applicable) Name of Witness: <i>Loi An Tay</i> Date: 29/1/2020
  Signature of AXA's surveyor/representative: Name of AXA's surveyor / Representative: Date: 31/1/2020	

# CHAN'S & SONS ENTERPRISE

363 Sembawang Road  
Singapore 758379  
Tel 67532536 Fax:67567565  
GST Reg No: 51-936900-M

**chan's**  
www.chans.com.sg

## TAX INVOICE

NG SZE ENG

INVOICE : AR1909-0275  
DATE : 20/09/2019  
TERMS : C.O.D  
STAFF ID : ELAINE  
AGREEMENT NO. : HA201909-0134

ATTN: ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SMD8127R  
Make / Model : SUBARU FORESTER 2.0 AUTO  
Rental Dates : Rental Billing From 16/09/2019 To 20/09/2019  
Period : 4 days  
Rental Rate : S\$ 160.00 Per Day (Including GST)  
Reference No : SLX5352H

598.13

AMOUNT : S\$  
SIX HUNDRED FORTY DOLLARS ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 598.13  
GST 7% : 41.87

**TOTAL S\$ : 640.00**

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

## RENTAL AGREEMENT

201909-0134

Hirer's Name Ng Sze Kun		Date of Birth 01.01.1976	Passport/ Nric No. S76003200	Nationality
Address 17 Teck Water Loop		Occupation	Driving Licence No.	Date of Expiry
#09-155	Postal Code 68007	Contact No.	Mobile Phone No. 97125570	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
	Postal Code	Contact No.	Mobile Phone No.	

## CHECK OUT

Date 16.9.19	Time 9.25am	Mileage KM	E 1/4 1/2 3/4 F
Date 20.9.19	Time 10.00am	Mileage KM	Remarks W AxA

## CHECK IN

### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension: One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- 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 after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	4 @	160 net	598.13
DISCOUNT			
GST @ 7%			41.87
TOTAL			640.00
EXTENSION			16109-0275
DEPOSIT (refundable) \$5			
CHANGED OVER FROM VEH. DATE			

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
 I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO. S200 d1272	MODEL
FROM	RETURN

\*Estimate Date. For actual return see CHECK IN