

Panchatcharam Ramu
c/o Blk 1060 Eunos Avenue 3
#01-184
Singapore 409850

1 Kaki Bukit Ave 6
#01-58/60
S(417883)

Date:

The Motor Claim Dept

AXA Insurance

Dear Sir,

RE: Accident involving STL 6379L / SLE 3906 K.
on 4/9/18.
along/at C1E / SLE After AMK Ave 1.

I refer to the above accident which your insured is negligent. Thus, I am claiming for my losses which is due to my repairer as I have not settle with them. They are as follows:

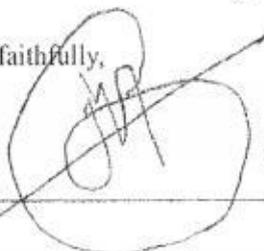
Repair Cost : \$ 4,815-00.
Policy Report : _____
Survey Report : _____
Loss of Use/Loss of Rental : \$80 x 6 days = \$480
Total Claim : \$ 5,295-00.

I understand from my repairer, Lee Sheng Auto Pte Ltd, that you can pay my accrue losses due to the accident, directly, to my repairer, Lee Sheng Auto Pte Ltd, if you wish to negotiate, please negotiate with my repairer.

In this connection, I hereby authorise you to pay my above losses to my repairer and I undertake to sign your Third Party Discharge Voucher once my repairer receive payment from you.

Please send your Third Party Discharge Voucher to my repairer.

Yours faithfully,



56978055/E.



IJK
Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

10 SEPT 2018

TAN TAI CHIEW

467A ADMIRALTY DRIVE
#05-177
SINGAPORE 751467

Dear Sir/ Mdm

OUR REF : CC4/ASM18016310/Upb3

YOUR REF : GA020062/1 (SKE 3906K)

**ACCIDENT INVOLVING SKE 3906K AND SJL 6379L ALONG/AT CTE > SLE AFT AMK
AVE 1 ON 04/09/2018**

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 LEE SHENG AUTO PTE LTD acting on behalf of the owner of SJL 6379L 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 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 (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.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

LETTER OF AUTHORITY

ACCIDENT ON 4/9/18 INVOLVING SJL6379L AND SKE3406K

BY THIS LETTER OF AUTHORITY given on the 07/09/18, I/we, Panchateharam Renu
who is the owner of motorcar bearing registration number SJL6379L do hereby
confirm that I/we have appointed LEE SHENG AUTO PTE LTD. to represent me/us and
to do all or any of the following acts and things:

- i) To submit, resolve and make any claim(s) which I/we may have against the other party/parties to the Accident and under the insurance policy/policies taken up by such party/parties in respect of the cost of repairs, loss of use and all other costs and expenses, etc. suffered by me/us arising from the Accident (the "loss and damage");
- ii) To carry out direct negotiation with any third party insurer(s) in respect of the cost of repairs, loss of use and all other costs and expenses, etc. arising from the accident involving the third party insured;
- iii) To agree to any compensation or enter into any settlement or compromise as it deems fit, in the best interests of me/us, and to do all things or acts, as may deem necessary or expedient for the purpose of settlement of the claims;
- iv) To receive all monies payable to me/us, such payment to be made by way of cheque in favour of "LEE SHENG AUOT PTE LTD" and to give a valid receipt and discharge therefor;
- v) To execute and sign on my/our behalf, any discharge voucher or any other documents in connection with the settlement and/or payment of the Claim(s) to give good discharge.

I/We further confirm that the acceptance by LEE SHENG AUTO PTE LTD. of the settlement amount in respect of such claim shall constitute the full discharge of my/our claim(s) in respect of such loss and damage.

 56978055/E

Signature & NRIC No.



redefining / insurance

CLAIM REF : S8M00UKJ
INSURED : TAN TAI CHIEW

DISCHARGE VOUCHER

We/I, **PANCHATCHARAM RAMU, NRIC NO. S6978055E** hereby agree to accept the sum of dollars **FIVE THOUSAND TWO HUNDRED NINETY FIVE ONLY (\$5,295.00)** paid to us/me by **AXA INSURANCE PTE LTD** as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said **AXA INSURANCE PTE LTD** or their Insured or the driver of motor vehicle no. **SKE 3906K** as a result of an accident along **CTE EXPRESS WAY BEFORE ANG MO KIO AVE 3 EXIT** on **04/09/2018** which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. **SJL 6379L**.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. **SKE 3906K** in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am 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 without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. **SKE 3906K**.

Dated this 14th day of Nov 2018

Claimant's Signature : [Signature]

NRIC no./ Company Stamp : S6978055/E

Occupation/ Business : Engineer

Address : Blk 4406 Fernvale Link #09-169
SC 792440)

Telephone No. : 91071354

Witness's Name : Lee EK Chen

Witness's Signature : [Signature]

Witness's NRIC No. : S6803375/F

LEE SHENG AUTO PTE LTD

1, Kaki Bukit Ave 6, Autobay@KakiBukit

#01-60/58, Singapore 417883

Tel No. : 67477333 Fax No. : 67457138

E-Mail : leesheng@singnet.com.sg

Tax Reg. No. : 201000701R Buss. Reg. No. : 201000701R

Messrs. PANCHATCHARAM RAMU
BLK 440B FERVALE LINK #09-169
S 792440

Attention : Motor Claim Department

Contact : 91071354

Tax Invoice : TP000744

Date : 14/09/2018

Vehicle Num. : SJL 6379L

Make/Model : NISSAN TEANA

Chassis/Eng# :

Accident Date : 04/09/2018

Claim No. :

Reference :

Policy No. :

LUMP SUM REPAIR

TO SUPPLY PARTS, PANEL BEATING, KNOCKING,
JACKING, SPRAY PAINTING, REMOVE & REFIX ETC

Amount S\$

4,500.00

LEE SHENG AUTO PTE LTD

1, Kaki Bukit Ave 6 #01-60

Singapore 417883

Tel: 6747 7337

E-mail: leesheng@singnet.com.sg

LEE SHENG AUTO PTE LTD

Total S\$:	4,500.00
GST @ 7% S\$:	315.00
Amount Due S\$:	4,815.00

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