



Auto
Consultants
Pte Ltd

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

21 NOV 2018

JING HOPE HOLDINGS PTE LTD
9 TEMASEK BOULEVARD
#36-02 SUNTEC TOWER 2
SINGAPORE 038989

Dear Sir/ Mdm

OUR REF : CC4/ASM18017178/Kpa3

YOUR REF : SKE 3393P

ACCIDENT INVOLVING SKE 3393P AND GBE 3570B ALONG/AT SCOTTS ROAD ON 14/02/2018

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 CHENG HOE MOTOR PL acting on behalf of the owner of GBE 3570B 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)
- Authorisation Letter/ Employment Letter from you 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).

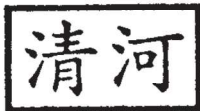
If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

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)



CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761

Tel : 67556142 Fax : 67557719

Email: chmotor@singnet.com.sg

Date:

AXA Insurance (S) Pte Ltd
C/O LKK Auto Consultants

Attn : THE MOTOR CLAIMS DEPT

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO. GBE3570B & SKE3393P ON 14/02/2018
ALONG SCOTTS RD.**

We are authorized by GBE3570B for their above matter.

Record reveals that you are the insurer of SKE3393P. We therefore wish to seek compensation from you as below:-

1. Cost of Repairs	S\$ 3297.26
2. Loss of Use	S\$ 0.00
3. Hire of Vehicle (S\$214 /- x 4 days)	S\$ 856.00
4. LTA Search Fee/GIA Reports	S\$ 8.00
TOTAL	S\$ 4161.26

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg
GST:201001158E RCB NO:201001158E

TAX INVOICE

M/S : AXA INSURANCE (S) PTE LTD
8 SHENTON WAY
#27-02 AXA TOWER
SINGAPORE 068811

TEL: 63387288 FAX: 68804739
ATTN: Motor Claim Department

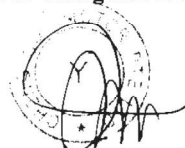
WS Ref: TP/AXA
Claim Type: Third Party
Accident Date: 14/02/2018
TP Veh Reg No: SKE3393P

NO: CL8190333
Date: 15 Apr 2019
Policy No: P1849452
Veh Reg No: GBE3570B
Make/Model: TOYOTA DYNA 150
MANUAL
Job No: JC1599545

Description	Quantity	List Price	PAGE:1
			Amount
To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges. (As recommended by your appointed surveyor)	1 PC	S\$ 3,081.55	S\$ 3,081.55

Total	S\$ 3,081.55
Add GST @ 7%	215.71
Total Amount payable	S\$ 3,297.26

For Cheng Hoe Motor Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

**Systematic Airconditioning Pte Ltd**

29, Senoko Way Singapore 758059
Tel: (65) 6484 7188 Fax: (65) 6484 1334
Email: systairc@singnet.com.sg
GST No. 19-9800703-G RCB No. 199800703G

TAX INVOICE NO: 2018/1742**Bill To: Sin Hwa Coconut Industrial Pte Ltd**

Blk 15 Woodland Loop
#02-12 Woodlands East Industrial Estate
Singapore 738322

Tel : 6752 2281

Fax : 6754 2281

Deliver To:

Blk 15 Woodland Loop
#02-12 Woodlands East Industrial Estate
Singapore 738322

Contact Person	Term	Salesperson	Purchase Order	Delivery Order	Date
		GBB2971A Mileage :		8011	02/10/2018

Sr No.	Description	Quantity	UOM	Unit Price	Amount
1	Being rental for refrigerated vehicle Vehicle No: GBB2971A Duration: 19/9/2018 TO 29/9/2018	10	Days	200.00	2,000.00

Singapore Dollars Two Thousand One Hundred Forty Only

SUB TOTAL	2,000.00
ADD GST @ 7.00%	140.00
TOTAL AMOUNT	2,140.00

CHEQUES SHOULD BE CROSSED AND MADE PAYABLE
SYSTEMATIC AIRCONDITIONING PTE LTD


Authorized Signature



Systematic Airconditioning Pte Ltd

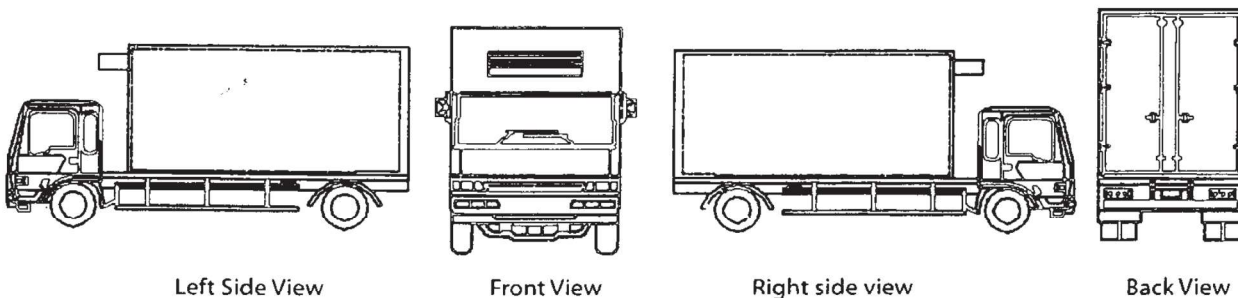
29 Senoko Way, Singapore 758059 Tel: (65) 64847188 Fax: (65) 64841334
GST No : 19-9800703-G RCB No. 199800703G

Rental / Leasing Agreement

No 8011

Hirer: <u>SIN HWA (COCONUTS) PTE LTD</u>	Driver: <u>VENKADACHALAM SADEESH</u>
Address: <u>Blk 15 Woodlands Loop #02-12</u>	License No: <u>G6513868 P</u>
Contact No: <u>93800657</u>	Class: <u>2B/CLASS 3</u>
	Contact No: <u>67532381</u>

Daily :	Weekly :	Monthly :		
Extra Charges :				
Deposit :				
Total Charges :			S\$	



Vehicle Reg No : <u>G3B 2971 A</u>		Make & Model :	
DATE LEASE : <u>19/9/18</u> TIME : <u>5.30 pm</u>		DATE RETURNED : <u>29/9/18</u> TIME : <u>5 pm</u>	
Fuel Out : <u>E 1/2 F</u>		Fuel In : <u>E 1/2 F</u>	
Mileage Out : <u>328302K</u>		Mileage In :	
Spare Tyres : <u>✓</u>		Spare Tyres :	
Battery : <u>✓</u>	Sin Hwa Coconuts Industrial Pte Ltd Blk 15 Woodlands Loop #02-12 Woodlands East Industrial Estate Singapore 758059 Tel: 6752 2281 / 6753 2281 Fax: 6754 2281	Battery : <u>✓</u>	
Radio Set : <u>✓</u>		Radio Set :	
Remarks :		Remarks :	
<u>[Signature]</u> Hirer's/Driver's Signature & Co. Stamp		<u>[Signature]</u> Hirer's/Driver's Signature & Co. Stamp	
Vehicle Advisor		Vehicle Advisor	

A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 068358

TEL : 6538 7411 & FAX : 6534 1011

TO : CHENG HOE MOTOR PTE LTD	BILL NO: 8032/ 2018
YOUR REF:	
OUR REF : ACS.CH.LTA.2018 (MARCH 2018)	DATE : 3/4/18

TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusal, attendance preparation examination of documents relating thereto; correspondence, attendance, perusal, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.

LTANET SEARCHES FOR THE MONTH MARCH 2018

S/NO		TP NO.	CRM	DOA
1	1/3/2018	GHD1664H	SFH799R	1/3/2018
2	1/3/2018	PC60P	SGK1385B	28/2/2018
3	2/3/2018	SJF7532K	YN7117G	23/2/2018
4	3/3/2016	SJF9546H	SJR2758Z	3/3/2018
5	5/3/2018	SJM7631X	SKU3784K	2/3/2018
6	5/3/2018	SLM9261T	SKW8135R	18/12/2017
7	5/3/2018	YN483U	YK7378H	5/3/2018
8	8/3/2018	SLH7980R	SGW1334B	8/3/2018
9	12/3/2018	PA6296D	SJT2621X	9/3/2018
10	12/3/2018	YM7089J	SLM4462M	10/3/2018
11	13/3/2018	PA93L	YP2400K	7/3/2018
12	13/3/2018	SLM4765P	SKU7301U	3/3/2018
13	18/3/2018	SFR6675Y	SJS1357X	17/3/2018
14	18/3/2018	YN2879Z	SKU7038E	16/3/2018
15	19/3/2018	SKZ2548G	SJQ1968T	19/3/2018
16	22/3/2018	SJP8518T	SLT5791Z	20/3/2018
17	22/3/2018	SJM7299Y	SKW7326M	18/3/2018
18	22/3/2018	SKB3393P	GBE3570P	14/2/2018
19	22/3/2018	GZ6870X	SKB8281X	21/3/2018
20	24/3/2018	SJV325D	SGP2702C	24/3/2018
21	25/3/2018	QBH133J	SJY8319D	25/3/2018
22	27/3/2018	SLE1492M	SLD8483Z	27/3/2018

sub-total c/f

8 176.00

M/s. A.C. SYED & PARTNERS
ADVOCATES & SOLICITORS
SINGAPORE

We reserved the right to forward a subsequent bill for any disbursements omitted herein.

E. & O.E.

Enquire Vehicle & Owner Information (Vehicle No. SKE3393P As At 14 Feb 2018 / 17:00:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: CHM-GBE3570

Current Owner Details

Owner ID Type: Company
Owner ID: 200206005W
Owner Name: JING HOPE HOLDINGS PTE. LTD.
Registered Address Type: Private Residential (non-Condo Apt / non-House)
Registered Block/House No.: 9
Registered Street Name: TEMASEK BOULEVARD
Registered Unit No.: # 36 - 02
Registered Building Name: SUNTEC TOWER TWO
Registered Postal Code: 038989

Current Vehicle Details

Vehicle No.: SKE3393P
Make Description/Model: VOLVO / XC90 T6 R-DESIGN A/T AWD S/R
Insurance Company Name: AXA INSURANCE PTE LTD

AUTHORIZATION TO ACT

I, Sin Hwa Coconuts Industrial Pte Ltd ("the third party claimant")
of Blk 15 Woodlands Loop #02-12 Singapore 732322 (address),
owner of GBF3570B (vehicle no.) hereby authorize

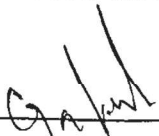
CHENG HOE MOTOR PTE LTD

("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. GBF3570B that was damaged pursuant to the
accident which occurred on 14/2/2018 (date) along Scotts
Road (location)
involving Vehicle No/s SKE3393P
("The accident").


I further authorize 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.

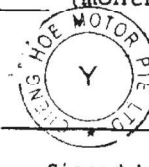
I further acknowledge that any settlement the workshop may reach
on my behalf is on a without prejudice and without admission of
liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 20 day of Feb (month) 20 18 (year)


Signed by "the third party claimant"




Signed by "the workshop"





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKE 3393P (Insd veh)	Model: TOYOTA DYNA
	GBE 3570B (TP veh)	
Date of Accident/ Time:	14/02/2018	

Repair Estimate	: \$	3,532.66	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	4,000.00	(GLOBAL SUM)
Payee Name : CHENG HOE MOTOR PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: 15a	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
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 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: *PITUA LIAN HUA*

Date: 10 4 JUN 2020



KSC

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: *ONG WGI LIN*

Date: 04 JUN 2020

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 15/06/2020