

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 22 August 2019 12:43 PM  
**To:** claims@transcab.com.sg  
**Cc:** transcab\_avaclaims@ava-ins.com  
**Subject:** ACCIDENT INVOLVING SHC 5498D(AXA) AND SHC 4479R ALONG/AT AIRPORT BLVD TWDS T1 ON 22/09/2018  
**Attachments:** Police Investigation Result.pdf

22 Aug 2019

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017584/Npb3**

**YOUR REF : P1680520 (SHC5498D)**

**ACCIDENT INVOLVING SHC 5498D(AXA) AND SHC 4479R ALONG/AT AIRPORT BLVD TWDS T1 ON 22/09/2018**

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 SMRT AUTOMOTIVE SERVICES PTE LTD acting on behalf of the owner of SHC 4479R against your motor insurance policy.

We attached herewith a copy of Police Investigation Result for your perusal. Based on the traffic police investigation result, your driver SHC5498D had committed an offence of Inconsiderate Driving. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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 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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our 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), 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](mailto:chewht@lkkauto.com).

Please quote the 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)



Date: 22/9/2018

Our Ref. No.:

### Letter of Authorisation

I, TAN BOON WU (NRIC No.: S7247174A) the registered hirer / relief driver / contract hirer of SMRT taxi registration number SHC 4479R hereby authorise **SMRT Automotive Services Pte Ltd ("AutoSvs")** to deal with all matters arising out of the accident between my taxi and SHC 54980 happened on 22/09/18 8am along T3 LINK SOUTH (the "**Accident**") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name: TAN BOON WU Signature: [Signature]  
NRIC No.: S7247174A  
Tel No.: 97650692  
Address: BLK 548B, Segar road, #08-678  
S'pore 672548

## AUTHORISATION TO ACT

I/We, SMRT TAXIS PTE LTD ("the third party claimant") of BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705 (address), owner of SHC 4479R (vehicle no.) hereby authorize SMRT AUTOMOTIVE SERVICES 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. SHC 4479R that was damaged pursuant to the accident which occurred on 22/09/2018 (date) along T3 LINK SOUTH (location) involving vehicle no/s SHC 5498D ("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 SMRT TAXIS PTE LTD.

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 31 (day) of Dec (month) 20 18 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5498D	(Insd veh)	Model: TOYOTA PRIUS TAXI-1.8(A)
	SHC 4479R	(TP veh)	
Date of Accident/ Time:	22/09/2018		

Repair Estimate	: \$	8,147.30	
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 (Global Sum)	: \$	4,200.00	
Payee Name : SMRT TAXIS 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: <del>Yes</del> No BOLA Scenario No: <u>NIL</u>	
	BOLA Liability: _____ (%)	Assessed Liability (*): <u>100</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 settlement.

  Signature of workshop representative / Workshop stamp Name of Representative: <u>Tan Lee Gek</u> Date: <u>31 DEC 2019</u>	  Signature of Witness / Workshop stamp (if applicable) Name of Witness: Date: <u>31 DEC 2019</u>
  Signature of AXA's surveyor/representative Name of AXA's surveyor / Representative: Date: <u>21/12/2020</u>	

\*\*\* This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.



SMRT Taxis Pte Ltd

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/09/18/2102

From: SMRT Taxis Pte Ltd

Date: 2/10/2018

**ACCIDENT INVOLVING SHC 4479R AND SHC 5498D ON 22/09/2018 ALONG T3  
LINK SOUTH ROAD**

This is to confirm that the daily rental rate for SHC 4479R is \$107.00 per day.

Please proceed to recover any rental loss from the third party as a result of the  
above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



Accident Vehicle Laid-Up Report

Registration No. : SHC4479R	Accident Case No. :
Make / Model : TOYOTA PRIUS	Ref. No. : 24098035
Date and Time Vehicle off-road for Accident Repair : 22.09.2018 10:30:00	
Date and Time Repair Completed : 03.10.2018 10:38:36	

Remarks :

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**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408665  
Tel +65 6547 0000  
Fax +65 6547 8259  
www.police.gov.sg

Our Ref : TP/IP/54199/2018  
Date : 17 October, 2018

TAN BOON WEI  
BLK 548B SEGAR ROAD  
#08-678  
SINGAPORE 672548

Dear Sir/Madam

**ACCIDENT INVOLVING SHC4479R / SHC5498D ON 22/09/2018 AT 0721 HRS ALONG  
AIRPORT BOULEVARD**

I refer to the above accident.


2. Please be informed that we have completed our investigations which shows that the driver of **SHC5498D** has committed the following offences;

- a. Fail to stop after an accident under Section 84(1) RTA, Chapter 276
- b. Fail to lodge report within 24 hours after accident under Section 84(2) RTA, Chapter 276
- c. Inconsiderate Driving under Section 65(b) Road Traffic Act, Chapter 276

Action has been initiated against the driver for the said offences.

3. If you have any queries, please contact the Investigation Officer, **MOHAMED SUFIAN** at telephone number 6547 6247.

Yours faithfully

  
Roslan Ahmad, Stn Insp  
For Head Investigation  
Traffic Police  
Singapore Police Force