

INS. CASE OWNER:

100 CC 4, ASM 180 1-10-18, 11 passy

Surveyor:

WTH

DOI:

ASSIGNMENT

1-10-18

Date / Time:

27/09/18

Registered in Meriden:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SHe 5285 B

Claim No.:

58mmvwr6

Name of Insured:

T/C Svs PIC

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :\$5

5,000.00

D.O.A.:

09/07/2018

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: %

Final ? Yes / No

Sum 6846B



INSRS:

WSP:

Tel:

Liability:

RMKS:

CR



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

Sum 6846B. x

SHe 5285B. 27/09/18 21:50/18: 00A: 12/11/18

12/11/18 checked in the net - 00A file as to call.

18/10/18 - To AXA: Request a GIA

19/10/18 - NO a GIA.

19/10/18 - Sent 1st NR reminder to OI.

15/11/18 - ✓ OI GIA.

11/11/19 - DV sent

27/11/19 - File → Mrs Karen Tudor

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorization To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

FIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

2/10

Sent By:

WTH

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(days) Reduction:

%

Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

Confirm with:

Alan

Email ☒Call ☐

Final Liability:

%

100

Agreed (Assessed)

BOLA S/N No.: MK

If NO or B 28, Ass. Lia:

Repair Cost:

\$5

5806.65

Loss of Rental (LOR):

\$5

-

(days)

Loss of Use (LOU):

\$5

500.00

(\$100 x 5

days)

Loss of Income (LOI):

\$5

-

(\$ x days)

LOR only ☐ LOU only ☒LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

\$5

745

Medical:

\$5

-

Disbursement:

\$5

-

Legal Cost:

\$5

-

(e.g. Tow/ Independent)

Total:

\$5

6314.10

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☒Call ☐

Payee 1:

\$5

6314.10

Name 1:

Cycle x Carriage Industries Pte Ltd

Payee 2: (Strike if N.A.)

\$5

-

Name 2:

Payee 3: (Strike if N.A.)

\$5

-

Name 3:

REF: --

AXA

## ASSIGNMENT

From

Date

01-10-2018

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MY

To inspect Vehicle No:

at Workshop no/s

of

Insured:

Policy No:

Claims No

Sum Insured:

Excess

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.

N/S	O/S

Bal. or Market Value:

920410.

IDAC Accident Report:

Consistent? Yes or No

GIA / PR Seen:

Consistent? Yes or No

Est. Repairs:

5

days

Res:

Yes or No

Lum Sum:

%

3 Val:

Yes or No

CA / REV / REP. / 24 HRS

Date

Person Contacted:

Vehicle IN / OUT

Alan

Veh No:

SLM6846B

Yr Regn:

20/7 April

Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Mercedes Benz E250

CC 1991

Colour:

Silver

A/C:

Insured / Std / NI / NA

Sp Reading:

27629

T/Radio:

Insured / Std / NI / NA

Eng No:

C/No:

WDD2130452A157453

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size

F:

245/45R18

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal:

6

mm

R/Bal:

6

mm

L/Bal:

6

mm

L/Bal:

6

mm

D.O.A.

D.O.I.

01/10/18

Survey held at

C&amp;C Partner ship

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

Frt o/s

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

PIP # 542678 (Red) # 2655.49 / 334.1

Date/Time: File Pass to?

☐

: Preli. Report

to:

☐

: Final Report

Date/Time: File Return to?

to:

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Insp (\$

☐

Weekend (\$

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

1 - \$ - \$500

1 - Phone

1 - Other

Report Format:

Lump Sum / L.B.I. / S

TOTAL



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## ESTIMATE FOR SLM6846B

Ong Seh Hong

15 The Inglewood  
Singapore 575044

## Vehicle &amp; Document Information

WIP No 27107  
Reg No/Reg Date SLM6846B / 06/04/2017  
Date In/Mileage / 0  
Chassis No WDD2130452A157453  
Engine No 27492030897171  
Make/Model MB/MB E 250 2.0 SEDAN (W213) \*AVANTGARDE  
Colour/Trim 029 988 Diamond Sil/ 042 201 Black

Account No	Terms	Date/Time Printed	CSE	Operator
WCV29601	CRDVCH	24/09/2018/ 21:52	AQ	305 / Alan Quek Ai Lun

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
M BPNSUN POLICY NO/ACC DATE :2100506118 // 09-07-2018 DRIVE IN:24-09-2018 // TP-CAR NO:SHC5285B (AXA INSURANCE) DATE IN/DATE SURVEY: BY/AUTHORIZED ON :				
A BPILAB USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO STANDARD SETTINGS.NETT			0.10	380.00
S BPNSUB SUPPLY & TRANSFER IPC FRONT RIGHT RIM PURCHASE ORDER NO:				60.00
A BPILAB INSPECT & CONDUCT WHEEL ALIGNMENT.NETT				540.00
A BPILAB REMOVE & REPLACE FRONT BUMPER, FRONT RIGHT FENDER & REMOVE FRONT SUPPORT ASSY COMPONENTS & REFINISH.				1440 2400.00
A BPIRES RESPRAY FRONT BUMPER & FRONT RIGHT FENDER				1200 1500.00
M RH/F BASIC MOUNTING FOR BUMPER	1.00	47.68	00.00	47.68
M RH/F PARKING SENSOR SEAL	1.00	6.42	00.00	6.42
M RH/F PARKING SENSOR	1.00	172.07	00.00	172.07
M FRT BUMPER	1.00	1223.84	00.00	1223.84
M RH/F BUMPER BRACKET	1.00	7.66	00.00	7.66
M RH/F FENDER	1.00	985.43	00.00	985.43
M RH/F INTERMEDIATE LAYER	1.00	10.36	00.00	10.36
M RH/F DISC WHEEL	1.00	748.81	00.00	748.81

Alan Quek  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 437 / 011: 9186 5112 Fax: 6872 1272  
Email: alan.quek@cyclecarriage.com.sg

Tan Kim 97495749  
WP 01/10/18 1520  
sure@lanka.com  
5 days

## LCK Auto Consultants hence notify

Confirmed &amp; accepted by the Owners of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis

Authorized signatory and company stamp

No third party involvement is allowed

Supplementary service must be resurveyed and

7% GST on 8082.27 565.76  
Total Payable 8,648.03

Validity of this estimate is 14 days from date of issue. This is a computer generated document, no signature is required.

Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for removal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



WE DRIVE FIRST CLASS



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
www.mercedes-benz.com.sg



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorized Dealer  
Company No. 198400367W  
GST Reg No. MR-8500111-X

## ESTIMATE FOR SLM6846B

## SUPPLEMENTARY

Dr Ong Seh Hong

C/O AXA INSURANCE PTE LTD  
MOTOR CLAIM DEPARTMENT  
8 SHENTON WAY #24-01  
SINGAPORE 068811  
63387288

## Vehicle &amp; Document Information

WIP No 27107  
Reg No/Reg Date SLM6846B / 06/04/2017  
Date In/Mileage 01/10/2018 / 27629  
Chassis No WDD2100452A157453  
Engine No 27492030897171  
Make/Model MB/MB E 250 2.0 SEDAN (W213) "AVANTGARDE"  
Colour/Trim 029 988 Diamond Sil / 042 201 Black

SLM6846B

Account No	Terms	Date/Time Printed	CSE	Operator			
CS100001	Cash	20/12/2018/ 12:34		305 / Alan Quek A1 Lun			
Description of Goods / Services				Qty	Unit Price	Disc%	Amount

M\_BPN5UN

POLICY NO/ACC DATE : 2100506118 // 09-07-2018  
DRIVE IN/DATE : 24-09-2018 // TP CAR NO: SHC62858 (AXA INSURANCE)  
DATE IN/DATE SURVEY: 01-10-2018 // LKK TAUFIKH  
BY/AUTHORIZED ON : HSIAO TONG // 15-11-2018  
X SEAM SEAL

1.00 62.18 00.00

62.18

ESTIMATE

## SUPPLEMENTARY

Alan Quek  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4377 HP: 9186 5112 Fax: 6872 1272  
Email: alan.quek@cyclecarriage.com.sg

Confirmed &amp; accepted by

	Nett	62.18
7% GST on	62.18	4.35
<b>Total Payable</b>		<b>66.53</b>

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required.

Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for removal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



WE DRIVE FIRST CLASS

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Singapore 128378  
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Fax: 6779 5383  
www.mercedes-benz.com.sg



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Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorized Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## ESTIMATE FOR SLM6846B

## Finalization

Dr Ong Seh Hong

C/O AXA INSURANCE PTE LTD  
MOTOR CLAIM DEPARTMENT  
8 SHENTON WAY #24-01  
SINGAPORE 068811  
63387288

Taufikh

Vehicle & Document Information  
WIP No 27107  
Reg No/Reg Date SLM6846B / 06/04/2017  
Date In/Mileage 01/10/2018 / 27629  
Chassis No WDD2130452A157453  
Engine No 27492030897171  
Make/Model MB/MB E 250 2.0 SEDAN (W213) \*AVANTGARDE  
Colour/Trim 029 988 Diamond Sil/ 042 201 Black

Account No	Terms	Date/Time Printed	CSE	Operator
CS100001	Cash	20/12/2018/ 12:35		305 / Alan Quek A1 Lun

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
<b>NOT AN OFFICIAL TAX INVOICE</b>				
M BPN SUN POLICY NO: ACC DATE: 210050618 // 09/07/2018 DRIVE IN: 24-09-2018 // TP CAR NO: SHC5285B (AXA INSURANCE) DATE IN/DATE SURVEY: 01-10-2018 // LKK TAUFIKH BY/AUTHORIZED ON : HSIAO TONG // 15-11-2018				
A BPILAB USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO STANDARD SETTINGS. NETT			0.10	380.00
S BPNSUB LABOUR TO REMOVE AND INSTALL TYRE FROM RIM, (RUN FLAT) WHEEL BALANCE AND INSTALL NEW VALVE HEAD				60.00
A BPILAB INSPECT & CONDUCT WHEEL ALIGNMENT. NETT				540.00
A BPILAB REMOVE & REPLACE FRONT BUMPER, FRONT RIGHT FENDER & REMOVE FRONT SUPPORT ASSY COMPONENTS & REFINISH				1440.00
A BPIRES RESPRAY FRONT BUMPER & FRONT RIGHT FENDER				1200.00
X RH/F FENDER	1.00	985.43	00.00	985.43
X RH/F INTERMEDIATE LAYER	1.00	10.36	00.00	10.36
X RH/F DISC WHEEL	1.00	748.81	00.00	748.81
X SEAM SEAL	1.00	62.18	00.00	62.18

Alan Quek  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4377 HP: 9186 5112 Fax: 6872 1272  
Email: alan.quek@cyclecarriage.com.sg

Confirmed &amp; accepted by

Nett 5,426.78  
7% GST on 5426.78 379.87

Authorized signatory and company stamp

Total Payable 5,806.65

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required.

Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



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Fax: 6779 5383  
www.mercedes-benz.com.sg



RECORDS MANAGEMENT CENTRE

**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

**Third Party Insurer Enquiry**

Our Ref No: GR-18-151089

Date of Request: 01/10/2018

Your Ref No: Online Purchase

Hup Motor Trading & Service  
Blk 9004 Tampines Street 93  
#01-120  
Singapore 528838

Dear Sir/Madam,

Enquiry Date 01/10/2018  
Enquiry By David Ang Beng Yeow  
TP Vehicle No. GBB7958G  
Accident Date 30/09/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBB7958G	China Taiping Insurance (Singapore) Pte. Ltd.	27/10/2017-26/10/2018	6389 6111

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 6259  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/38973/2018  
Date : 10 September, 2018

ONG SEH HONG  
15 THE INGLEWOOD  
SINGAPORE 575044

Dear Sir/Madam

**ACCIDENT INVOLVING SLM6846B/SHC5285B ON 09.07.2018 AT 2303 HRS, ALONG  
INGLEWOOD ROAD INFRONT OF UNIT 15**

I refer to the above accident.

2. Please be informed that we have completed our investigations which shows that the driver of SHC5285B has committed an offence of Careless Driving under Rule 29 Road Traffic Rules, Failing to stop after accident under Section 84(1) Road Traffic Act, Chapter 276, Failing to lodge report within 24 hours after an accident under Section 84(2) Road Traffic Act, Chapter 276. Action has been initiated against the driver for the said offence.

3. If you have any queries, please contact the Investigation Officer, Norameera Hussein at telephone number 6547 6236.

Yours faithfully

SHAHUL HAMEED  
FOR HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE



## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 8 November 2018 3:10 PM  
**To:** claims@transcab.com.sg  
**Cc:** 'carrisalee@ava-ins.com'; 'foonghon@ava-ins.com'; Admin A; Vic (LKKAUTO); 'jasminetan@transcab.com.sg'  
**Subject:** RE: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018  
**Attachments:** POLICE INVESTIGATION RESULT.pdf

08 NOV 2018

**URGENT REMINDER**

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**  
**YOUR REF : SHC5285B**  
**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

We refer to our emails of 10/10/2018, 19/10/2018 & 30/10/2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident.

Please note that with the effect of 1<sup>st</sup> Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we shall inform the **Traffic Police** of the non-reporting if we do not hear from you then.

Please disregard this letter if you have already reported the above accident.

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)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 30 October 2018 5:38 PM  
**To:** claims@transcab.com.sg



Cc: 'foonghon@ava-ins.com' <foonghon@ava-ins.com>; 'carrisalee@ava-ins.com' <carrisalee@ava-ins.com>; Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

**Subject:** RE: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018

30 OCT 2018

2<sup>nd</sup> REMINDER

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We refer to our letters of 10 Oct 2018 and 1st reminder letter dated 19 Oct 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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)

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 19 October 2018 12:10 PM

**To:** [claims@transcab.com.sg](mailto:claims@transcab.com.sg)

**Cc:** [foonghon@ava-ins.com](mailto:foonghon@ava-ins.com); [carrisalee@ava-ins.com](mailto:carrisalee@ava-ins.com); Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018

19 OCT 2018

1<sup>st</sup> REMINDER

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We refer to our letter of 10 Oct 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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)

---

**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 10 October 2018 7:47 PM

**To:** [claims@transcab.com.sg](mailto:claims@transcab.com.sg)

**Cc:** [foonghon@ava-ins.com](mailto:foonghon@ava-ins.com); [carrisaalee@ava-ins.com](mailto:carrisaalee@ava-ins.com); Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018

**Importance:** High

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

10<sup>th</sup> OCT 2018

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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.

***To check availability of the case handler, you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**DS**

Type

Question

Message

PLS PROCEED DS WITH QUANTUM TO BE AGREED

[Reply](#)



## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 15 November 2018 2:31 PM  
**To:** 'Alan Quek'  
**Cc:** Vic (LKKAuto); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

### Without Prejudice

Dear Sirs/ Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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)

---

**From:** Alan Quek <[alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg)>  
**Sent:** Wednesday, 14 November 2018 12:09 PM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3



Hi Mei Kwan,

Attached is for you, kindly clear liability for direct settlement. Thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Wednesday, 14 November 2018 12:07 PM

**To:** Alan Quek; Hsiao Tong (LKKAuto)

**Cc:** Vic (LKKAuto); Admin A; assignments

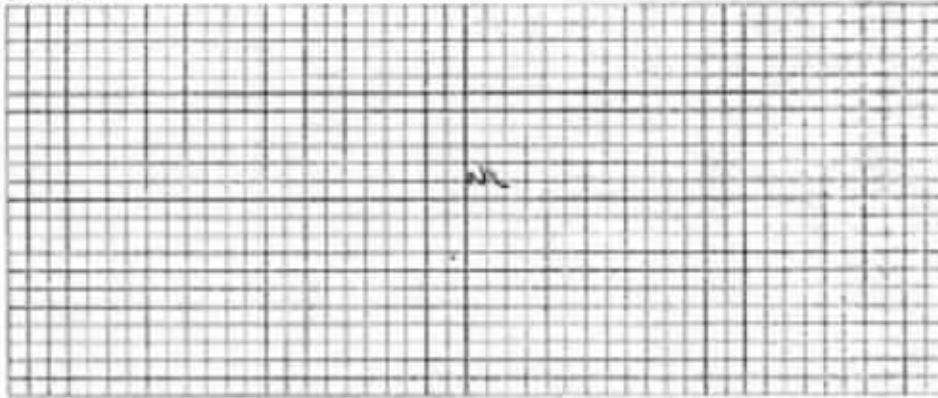
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Alan,

We just received OI report this morning.

Attached here with the OI's sketch plan and statement for your perusal.

**SKETCH PLAN****DESCRIBE CIRCUMSTANCES OF THE ACCIDENT**

for see other police report

**Brief Details.**

ON 09 JULY 2018, I RE-CALLED TRAVELLING ALONG INGLEWOOD. I REMEMBER LOCATION WAS VERY DARK AND THE ROADS WERE SQUEEZY. I WAS TRAVELLING STRAIGHT AND I DID SEE THAT THERE WAS A VEHICLE PARKED AHEAD OF ME. I DID FELT IMPACT BUT I DID NOT SEE ANY VEHICLE AHEAD OF ME AND I THOUGHT NOTHING OF IT AND CARRIED ON WITH MY JOURNEY. I WISH TO STATE THAT THE AREA VERY DARK. I DID NOT KNOW THAT I COLLIDED ONTO A PARKED VEHICLE UNTIL THE IO FROM TRAFFIC POLICE CALL ME TO INFORM ME OF THE ACCIDENT. I DO NOT HAVE ANY BUILT IN CAR CAMERA IN MY TAXI.

Thank you.

Best Regards,

Mei Kwan | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Alan Quek <[alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg)>

**Sent:** Wednesday, 14 November, 2018 11:52 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

Please assist this urgently, the driver reported so the center got put up for him? Clear the liability for direct settlement.

Your Sincerely

Alan Quek

Service Advisor

Mercedes-Benz Body Care & Repair Center

Cycle & Carriage Industries Pte Ltd

188 Pandan Loop Service Center



Exceptional Journeys



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**From:** Alan Quek  
**Sent:** Monday, 12 November 2018 4:49 PM  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** 'Vic (LKKAUTO)'; 'Admin A'; 'assignments'  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Hsiao Tong,

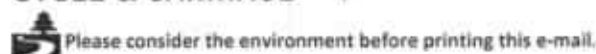
Kindly assist urgently, Mei Kwan told me that will fully assist on this case. Please help urgently on this, thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



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**From:** Alan Quek  
**Sent:** Tuesday, 30 October 2018 6:26 PM  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** Vic (LKKAUTO); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Hsiao Tong,

Mei Kwan already told me has reported. Please assist urgently on this.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



Please consider the environment before printing this e-mail.

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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** Tuesday, 30 October 2018 5:40 PM  
**To:** Alan Quek  
**Cc:** Vic (LKKAUTO); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

**Without Prejudice**

Hi Mr Alan,

We refer to your below email.

Please be informed that our insured had yet to file an accident report.

We have sent out another reminder letter to Trans-cab on this matter.

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)

---

**From:** Alan Quek <[alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg)>  
**Sent:** Tuesday, 30 October 2018 4:58 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

PLEASE assist urgently on this. Very much appreciated, thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



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 Please consider the environment before printing this e-mail.

---

**From:** Alan Quek  
**Sent:** Monday, 29 October 2018 4:14 PM  
**To:** 'Mei Kwan (LKKAUTO)'; 'Admin-D (LKKAUTO)'; 'SUR'  
**Cc:** 'Vic (LKKAUTO)'; 'Hsiao Tong (LKKAUTO)'; 'Admin A'; 'assignments'  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

PLEASE kindly assist to check liability for direct settlement.


Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



 Please consider the environment before printing this e-mail.

---

**From:** Alan Quek  
**Sent:** Monday, 22 October 2018 4:56 PM

To: Mei Kwan (LKKAuto); Admin-D (LKKAuto); SUR  
Cc: Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A; assignments  
Subject: RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

Kindly assist to check liability for direct settlement.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]  
Sent: Monday, 8 October 2018 2:55 PM  
To: Alan Quek; Admin-D (LKKAuto); SUR  
Cc: Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A; assignments  
Subject: RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Alan,

Noted. Just talk to T/cab. They will call the driver again.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

From: Alan Quek <[alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg)>  
Sent: Monday, 8 October, 2018 2:49 PM  
To: Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
Cc: Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
Subject: RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

Don't forget to help me check with Trans Cab, ask their driver report if not ask them to report behalf of him using the police investigating result. Thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



Please consider the environment before printing this e-mail.

---

**From:** Alan Quek  
**Sent:** Thursday, 4 October 2018 9:29 AM  
**To:** Mei Kwan (LKKAUTO); Admin-D (LKKAUTO); SUR  
**Cc:** Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

Police investigating result given to you, you may ask AXA under writer to overwrite it and not to contest the Law.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



Please consider the environment before printing this e-mail.



**From:** Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]  
**Sent:** Thursday, 4 October 2018 9:23 AM  
**To:** Alan Quek; Admin-D (LKKAUTO); SUR  
**Cc:** Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

Our insured has yet to report the accident till date.

We will follow up with a reminder.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Alan Quek <[alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg)>  
**Sent:** Wednesday, 3 October, 2018 5:41 PM  
**To:** Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

Kindly revert liability for direct settlement. Thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



 Please consider the environment before printing this e-mail.

**From:** Catherine Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]  
**Sent:** Monday, 1 October 2018 10:21 AM  
**To:** Alan Quek; 'Mei Kwan (LKKAuto)'; [sur@lkkauto.com](mailto:sur@lkkauto.com)  
**Cc:** 'Vic (LKKAuto)'; 'Hsiao Tong (LKKAuto)'; 'Admin A'; 'assignments'  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Dear Alan,

Noted with thanks.

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Alan Quek [<mailto:alan.quek@cyclecarriage.com.sg>]  
**Sent:** Monday, 1 October, 2018 9:34 AM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; 'sur@lkkauto.com' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Good Morning Mei Kwan,

Kindly arrange for survey today, car is at 188 Pandan Loop Cycle & Carriage. You saw the evident I forward you, the police had completed the investigating for insurance. Kindly drop me the liability for direct settlement too. Thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



**CYCLE & CARRIAGE**



Please consider the environment before printing this e-mail.

Exceptional Journeys



Care. Excellence. Respect. Integrity.

---

**From:** Alan Quek  
**Sent:** Thursday, 27 September 2018 5:39 PM  
**To:** 'Mei Kwan (LKKAuto)'  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

Hi Mei Kwan,

Attached is the evident. Kindly assist, thank you.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Exceptional Journeys



---

**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]  
**Sent:** Thursday, 27 September 2018 5:30 PM  
**To:** Alan Quek  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A; assignments  
**Subject:** RE: SLM6846B / SHC5285B Date of accident:09-07-2018 \*\*\* LKK REF: CC4/ASM18017623/pa3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident and we are currently **pending verification for direct settlement.**

***Please provide us the following evidence i.e. video/ scene photo and arrange for TP survey.***

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

***To check availability of the case handler, you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Alan Quek Ai Lun <[alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg)>  
**Sent:** Monday, 24 September, 2018 9:58 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>  
**Subject:** SLM6846B / SHC5285B Date of accident:09-07-2018

**AXA INSURANCE SINGAPORE PTE LTD**

Attn: Motor Claims Dept

RE: Accident involving motor vehicle nos. **SLM 6846 B & SHC 5285 B.**  
Along **15 THE INGLEWOOD.**

We have instructs by our client's of motor vehicle no:**SLM 6846 B**, which was involved in the above accident. Our client's vehicle was damaged and we now claiming against you for costs of repair and other consequential loss.

In order that you are the insurer of vehicle no:**SHC 5285 B** are willing to DIRECT SETTLEMENT and other incidental claims. We shall be grateful if you could kindly settle the cost of repair directly with us. On this note we will be much appreciated and looking forward to your Confirmation of settlement.

Your Sincerely

Alan Quek  
Service Advisor  
Mercedes-Benz Body Care & Repair Center  
Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop Service Center  
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272  
Website: [www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



**CYCLE & CARRIAGE**

 Please consider the environment before printing this e-mail.

Exceptional Journeys



**CERT**

Core. Excellence. Respect. [www.cert.com.sg](http://www.cert.com.sg)

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## <MANDATE IA> - S8M00WR6 [ACCIDENT INVOLVING SHC 5285B(OI) & SLM 6846B(TP) ON 09/07/2018]

Type

🔗 Question

Message

Liability: 100%. Insured driver collided onto third party parked vehicle. Inform OI about third party claim. Agreed to settle at best. We seek your mandate at \$6,514.14(if claim LOU) -\$6,937.64(if claim LOR).

Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong -  
21 Dec 2018

Reply



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 21/12/2018

### Survey Details:

Date of loss	9-Jul-18
Date of appointment	27-Sep-18
Date of survey	1-Oct-18
Location of survey	CYCLE & CARRIAGE INDUSTRIES (1986) PL

### Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SLM 6846B
Make and Model	MERCEDES BENZ E250 AVG (R18 LED) - 1991cc
Date of registration	6-Apr-17
Excess	
Market Value	\$ 204,000.00
Parf Rebate	\$ 99,131.00
Nett Loss	\$ 104,869.00

### Repair details:

Initial Estimate	8,082.27
------------------	----------

### Proposed/Revised repair cost:

Parts	\$ 1,744.60
Check items (estimate)	-
Labour	\$ 3,620.00
Supplementary	\$ 62.18
<b>Total</b>	<b>\$ 5,426.78</b>
Lump Sum(if applicable)	\$ -

Number of days for repair	<u>5 days</u>
---------------------------	---------------





Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

**Remarks:**

--

**Mandate:**

Liability(TP)	100%	
Proposed repair cost (w/GST)	\$ 5,806.65	\$ 5,806.65
Loss of use (7days x \$100.00)	\$ 700.00	NIL
Loss of rental (7days x \$150.00)(w/GST)	NIL	\$ 1,123.50
Loss of income	NIL	NIL
LTA search fees	\$ 7.49	\$ 7.49
Others	NIL	NIL
Proposed Total	\$ 6,514.14	\$ 6,937.64



Re:<MANDATE IA> - S8M00WR6 [ACCIDENT INVOLVING SHC 5285B(OI) & SLM 6846B(TP) ON 09/07/2018]

Type

🔍 Question

Message

PLS PROCEED

Reply

### Accident Sketch Plan



**CERTIFICATE OF INSURANCE**

**MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE**

Name of Policyholder	: Ong Sen Hong
Period of Insurance	: 06 Apr 2018 To 05 Apr 2019
Engine No.	: 274W20308B171
Chassis No.	: WD02T130452A107493

Vehicle No. 1 5LMB646E  
Policy No. 1 2100506118-01  
Endorsement No. 1  
Issued Date 1 12 Mar 2018

#### ABOUT THE COVER

<b>Make/Model</b>	MERCEDES Benz E250 Sedan Avantgarde
<b>Engine Capacity/Tonnage</b>	1.89† CC CC
<b>Driver Restriction</b>	N/A
<b>Sum Insured</b>	Off Peak Car
<b>Market Value</b>	No
<b>First Year of Registration Insuring with COE/PARF</b>	2017 Yes
<b>Policies or Classes of Persons Entitled to Drive*</b>	
<p>a. The Policyholder          b. Any other person who is driving under the policyholder's name or with written permission.          This policy will automatically insure Policyholders or their authorized agents only if insured under the specified age restriction.</p> <p>c. All have to pay an additional sum of \$1,000 as "Excess Uninsured Motor Vehicle" ("UM") &amp; No one is over 21 years old at the time of registration.</p>	

Age Condition All Age Condition

Limitation as to use:

Use only for social, charitable, and education purposes, and for the individual's business. This policy does not cover use for resale, selling, buying, storing, and using for other purposes. The copyright in this work shall remain in the copyright owner and shall be assigned to the copyright owner or its successors in title.

**Links in Case of Emergency**

\* Treatment limited exclusively by duration of the study (average 20 days) (Shay and Longmire) and (2) 1984 was better off than 1987 (Mabson), see also p. 6.

## EXGESU

Service 1  
 First - 80, Over 80 - 200, 2nd - 80, 3rd - 80, 4th - 80, 5th - 80

Section 2  
Property Taxation 31

DOI: 10.1002/for

Named Driver and Expose before application

Chris Demichiey    Sarah-Jane Chapman

**APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIR)**

**APPROVED REPAIRERS FOR CLAIMS RELATED REPAIRS**

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: Centier Financial Services Africa & Asia Pacific Ltd

Please refer to the back cover of the policy for further details.

CYCLE & CARRIAGE - JERTEO  
210 ALEXANDER ROAD  
CHANDLER, ARIZONA

Underwritten by All Asia Pacific Insurance Pte. Ltd.

75 Shuman Way #102 Building 2070122 | T-95 1472 3000 | F-465 633 3728 | [www.30.com.mx](http://www.30.com.mx)

AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORIZED REPRESENTATIVE

APC Anti-Peptide Antibody (1:1000)

Accident Sketch Plan

**REPUBLIC OF SINGAPORE DRIVING LICENCE**



Licence Number: **S 15179751**  
Name: **ONG SEH HONG**

Birth Date: **08 Apr 1962**  
Issue Date: **07 Nov 2003**

**FOR C&C USE ONLY**

 000984162G


**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)**

	PASS DATE
Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	12 Nov 1984

**FOR C&C USE ONLY**

NP 425A

Licence No: S15179751





**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 6259  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/38973/2018  
Date : 10 September, 2018

ONG SEH HONG  
15 THE INGLEWOOD  
SINGAPORE 575044

Dear Sir/Madam

**ACCIDENT INVOLVING SLM6846B/SHC5285B ON 09.07.2018 AT 2303 HRS, ALONG  
INGLEWOOD ROAD INFRONT OF UNIT 15**

I refer to the above accident.

2. Please be informed that we have completed our investigations which shows that the driver of SHC5285B has committed an offence of Careless Driving under Rule 29 Road Traffic Rules, Failing to stop after accident under Section 84(1) Road Traffic Act, Chapter 276, Failing to lodge report within 24 hours after an accident under Section 84(2) Road Traffic Act, Chapter 276. Action has been initiated against the driver for the said offence.

3. If you have any queries, please contact the Investigation Officer, Norameera Hussein at telephone number 6547 6236.

Yours faithfully

SHAHUL HAMEED  
FOR HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 18 October 2018 11:39 AM  
**To:** 'motor.doc@axa.com.sg'  
**Cc:** Admin A; CHAN Kian Chuan  
**Subject:** <Request for Insured GIA Report> S8M00WR6 ; Insured Veh: SHC 5285B ; Third Party Veh: SLM 6846B; DOA: 09/07/2018 \*LKK REF: CC4/ASM18017623/T1pa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of insured GIA in Smartclaims for our necessary action.

Thank you.

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)

## Hsiao Tong (LKKAuto)

---

**From:** VISHNU BATHAM Shekhar <shekhar.batham@axa.com.sg>  
**Sent:** Friday, 19 October 2018 10:23 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: <Request for Insured GIA Report> S8M00WR6 ; Insured Veh: SHC 5285B ; Third Party Veh: SLM 6846B; DOA: 09/07/2018 \*LKK REF: CC4/ASM18017623/T1pa3

Hi,

As of (19/10/2018) our insured had yet to file an accident report.

Thank you.

---

**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Thursday, October 18, 2018 11:39 AM  
**To:** SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; CHAN Kian Chuan <kianchuan.chan@axa.com.sg>  
**Subject:** <Request for Insured GIA Report> S8M00WR6 ; Insured Veh: SHC 5285B ; Third Party Veh: SLM 6846B; DOA: 09/07/2018 \*LKK REF: CC4/ASM18017623/T1pa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of insured GIA in Smartclaims for our necessary action.

Thank you.

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)

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## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 19 October 2018 12:10 PM  
**To:** claims@transcab.com.sg  
**Cc:** foonghon@ava-ins.com; carrisalee@ava-ins.com; Vic (LKKAUTO); Admin A  
**Subject:** <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018  
**Attachments:** POLICE INVESTIGATION RESULT.pdf

19 OCT 2018

1<sup>st</sup> REMINDER

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We refer to our letter of 10 Oct 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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)

**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 10 October 2018 7:47 PM

**To:** [claims@transcab.com.sg](mailto:claims@transcab.com.sg)

**Cc:** foonghon@ava-ins.com; carrisalee@ava-ins.com; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018

**Importance:** High

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

10<sup>th</sup> OCT 2018

Transcab Taxi  
Singapore

Dear Sir,

OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6

YOUR REF : SHC5285B

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

## Hsiao Tong (LKKAUTO)

---

**From:** NIKAM Santosh Pandurang <santosh.nikam@axa.com.sg>  
**Sent:** Tuesday, 30 October 2018 11:34 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A; CHAN Kian Chuan  
**Subject:** S8M00WR6 - Request for OI GIA report - OI : SHC5285B

Hi,

As of (30.10.2018), our insured had yet to file an accident report.

Thank you

---

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Tuesday, October 30, 2018 7:44 AM  
**To:** SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; CHAN Kian Chuan <kianchuan.chan@axa.com.sg>  
**Subject:** RE: S8M00WR6 - Request for OI GIA report - OI : SHC5285B

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

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)

---

**From:** Mei Kwan (LKKAUTO)  
**Sent:** Monday, 22 October 2018 5:50 PM  
**To:** [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)  
**Cc:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** S8M00WR6 - Request for OI GIA report - OI : SHC5285B

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Singapore - Externals or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 30 October 2018 5:38 PM  
**To:** claims@transcab.com.sg  
**Cc:** 'foonghon@ava-ins.com'; 'carrisalee@ava-ins.com'; Admin A; Vic (LKKAUTO)  
**Subject:** RE: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018  
**Attachments:** POLICE INVESTIGATION RESULT.pdf

30 OCT 2018

2<sup>nd</sup> REMINDER

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We refer to our letters of 10 Oct 2018 and 1st reminder letter dated 19 Oct 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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)

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 19 October 2018 12:10 PM

**To:** [claims@transcab.com.sg](mailto:claims@transcab.com.sg)

**Cc:** [foonghon@ava-ins.com](mailto:foonghon@ava-ins.com); [carrisalee@ava-ins.com](mailto:carrisalee@ava-ins.com); Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018

19 OCT 2018

1<sup>st</sup> REMINDER

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We refer to our letter of 10 Oct 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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)

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**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 10 October 2018 7:47 PM

**To:** [claims@transcab.com.sg](mailto:claims@transcab.com.sg)

**Cc:** [foonghon@ava-ins.com](mailto:foonghon@ava-ins.com); [carrisalee@ava-ins.com](mailto:carrisalee@ava-ins.com); Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018

**Importance:** High

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

10<sup>th</sup> OCT 2018

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3 // S8M00WR6**

**YOUR REF : SHC5285B**

**ACCIDENT INVOLVING SHC 5285B AND SLM 6846B ALONG/AT 15 THE INGLEWOOD ON 09/07/2018**

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 Industries Pte Ltd** acting on behalf of the owner of **SLM 6846B** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us 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 AXA 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.

***To check availability of the case handler, you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan | Admin**

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

Our ref: SLM 6846B  
 Your ref: \_\_\_\_\_

Date: 23 JAN 2019

**Direct Settlement**

To: AXA Insurance Pte Ltd

Singapore 06 8811

Attn: Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SLM 6846B & SHC 5285B  
 At/Along 15 The Inglenood On 09/07/18 @ 22:45

I am the owner of vehicle no. SLM 6846B that was involved in an accident with your insured vehicle no. SHC 5285B of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs	\$ <u>5,806.65</u>
2. Loss of Use / Rental ( <u>5</u> days @ \$ <u>100</u> per day)	\$ <u>500</u>
3. LTA/GIA Search Fee	\$ <u>7.45</u>
4. GIA Report Fee	\$ _____
5. Others	\$ _____
<b>Total:</b>	<b>\$ <u>6,314.10</u></b>

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: 67714377 (Mr Alan Quek) / 67714304 (Ms Amanda Ang).

I hereby give full authority to **CYCLE & CARRIAGE INDUSTRIES PTE LTD** and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully




**Name & Signature**

Address: C/o. 188 Pandan Loop Singapore 128378  
 Cc: Mr Alan Quek/ Ms Amanda Ang  
 E-mail: [alan.quek@cyclecarriage.com.sg](mailto:alan.quek@cyclecarriage.com.sg) / [amanda.ang@cyclecarriage.com.sg](mailto:amanda.ang@cyclecarriage.com.sg)  
 Fax No. 67795383

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 16 November 2018 8:18 AM  
**To:** claims@transcab.com.sg  
**Cc:** 'carrisalee@ava-ins.com'; 'foonghon@ava-ins.com'  
**Subject:** ACCIDENT INVOLVING SHC 5285B AND SLM6846B ALONG/AT THE INGLEWOOD ON 09/07/2018

16 Nov 2018

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM18017623/T1pa3**  
**YOUR REF : P1680520 (SHC 5285B)**  
**ACCIDENT INVOLVING SHC 5285B AND SLM6846B ALONG/AT THE INGLEWOOD ON 09/07/2018**

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 CDGE LOYANG acting on behalf of the owner of SHC 3103G against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. 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)



## LETTER OF AUTHORIZATION

To: AXA Insurance Pte Ltd

Singapore 575044

Attn.: Motor Claims Department

Dear Sir / Mdm,

MOTOR ACCIDENT INVOLVING SLM 6846B (OWNER'S  
VEHICLE NO.) AND SHC5285B (3RD PARTY'S VEHICLE NO.)  
ON 09/07/18 (DATE) AT 22:45 (TIME)  
AT/ALONG Inglewood Road Infront of Unit 15 (ROAD)

I am the registered owner of SLM 6846B (Vehicle No.).

I hereby authorise CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorised by Cycle & Carriage Industries Pte Limited to do all or any of the following:-

- Submit, resolve and make any claims which I may have against the 3<sup>rd</sup> party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favour of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.



Registered Owner's Signature

(Company stamp & authorized signature if it is a company-registered vehicle)

Name : Dr Ong Seh Hong

NRIC No. : S151729751

Date : 05/10/18



redefining / insurance

CLAIM REF : S8M00WR6 /  
INSURED : TRANS-CAB SERVICES PTE LTD

**DISCHARGE VOUCHER**

We/I, ONG SEH HONG, NRIC NO. S15179751 hereby agree to accept the sum of dollars SIX THOUSAND THREE HUNDRED FOURTEEN AND CENTS TEN ONLY (\$\$6,314.10) 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. SHC 5285B as a result of an accident along 15 THE INGLEWOOD on 09/07/2018 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SLM 6846B.

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. SHC 5285B 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. SHC 5285B.

Dated this 18 day of Feb 2019

Claimant's Signature

: 

NRIC no./ Company Stamp

: Alan Quek

Occupation/ Business

: Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4377 HP: 9186 5112 Fax: 6772 1272  
Email: alan.quek@cyclecarriage.com.sg


Address

:

Telephone No.

:

Witness's Name

: AMANDA ANG 

Witness's Signature

: OFFICER - ADMIN

Witness's NRIC No.

: BODY CARE & REPAIR CENTER  
DID: 6771 4304  
FAX: 6779 5383  
EMAIL: amanda.ang@cyclecarriage.com.sg



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info
Dr Ong Seh Hong	Cust No/Name WCV29601/Dr Ong Seh Hong
C/O AXA INSURANCE PTE LTD	Reg No/Reg Date SLM68468 / 06/04/2017
MOTOR CLAIM DEPARTMENT	Date In/Mileage 01/10/2018/ 29445
8 SHENTON WAY #24-01	Chassis No WDD2130452A157453
SINGAPORE 068811	Engine No 27492030897171
Contact No 63387288	Make/Model MB/MB E 250 2.0 SEDAN (W213) *AVANTGARDE
	Colour/Trim 029 988 Diamond Sil/ 042 201 Black



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CS100001	Cash	20/12/2018/ 12:35	AQ	305 / Alan Quek Ai Lun	27107	28149026

Description of Goods / Services	Qty	Unit Price S\$	Amount S\$
M BPNSUN			F.O.C.
POLICY NO/ACC DATE :2100506118 // 09-07-2018			
DRIVE IN:24-09-2018 // TP CAR NO:SHC5285B (AXA INSURANCE)			
DATE IN/DATE SURVEY:01-10-2018 // LKK TAUFIKH			
BY/AUTHORIZED ON :HSIAO TONG // 15-11-2018			
A BPILAB		0.10	380.00
USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO			
STANDARD SETTINGS.NETT			60.00
S BPNSUB			
LABOUR TO REMOVE AND INSTALL TYRE FROM RIM,(RUN FLAT)			
WHEEL BALANCE AND INSTALL NEW VALVE HEAD			540.00
A BPILAB			
INSPECT & CONDUCT WHEEL ALIGNMENT.NETT			1440.00
A BPILAB			
REMOVE & REPLACE FRONT BUMPER, FRONT RIGHT FENDER & REMOVE FRONT			
SUPPORT ASSY COMPONENTS & REFINISH.			1200.00
A BPIRES			
RESPRAY FRONT BUMPER & FRONT RIGHT FENDER			
X RH/F FENDER	1.00	985.43	985.43
X RH/F INTERMEDIATE LAYER	1.00	10.36	10.36
X RH/F DISC WHEEL	1.00	748.81	748.81
X SEAM SEAL	1.00	62.18	62.18

Parts	1,806.78	Nett	5,426.78
Labour	3,560.00	7% GST on	5426.78
Standard Menu	0.00		
Specialist Job	60.00	Total Payable	5,806.65
Diagnostics Job	0.00	Paid	0.00
Sundry/Others	0.00	Total Due	5,806.65
Total(w/o GST)	5,426.78		

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



WE DRIVE FIRST CLASS



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Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
www.mercedes-benz.com.sg



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 26 Sep 2018 / 15:14:39

Receipt Date/Time : 26 Sep 2018 / 15:14:34

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-180926-001546

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SHC5285B As at 09 Jul 2018/22:45:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SHC5285B Enquiry Fee 20180926151314133040	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	xxxxxxxxxxxx9578		Credit Card: Visa /MasterCard	7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SHC 5285B (Insd veh)	Model:	MERCEDES BENZ E250
	SLM 6846B (TP veh)		
Date of Accident:	09/07/2018		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	8,714.56
Final Repair Cost	:	\$	5,806.65
Loss of Use	:	\$	500.00
Rental (if any)	:	\$	0.00
LTA / GIA Search Fee	:	\$	7.45

Others:	:	\$	0.00
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	:	\$	
Final Settlement Sum	:	\$	6,314.10

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/ No BOLA Scenario No: _____		
		BOLA Liability: _____ 100 _____ (%)		
		Assessed Liability (*): _____ (%)		
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.				
Remarks _____				

Payment Instruction: Payee's Breakdown		
1)	CYCLE & CARRIAGE INDUSTRIES PTE LIMITED	\$ 6,314.10

JOANNE LEE KHANG MIN  
LKK Auto Consultants Pte Ltd

26/02/2019  
Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18017623/T1pa3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:KIAN CHUAN			Date : 26-02-2019	
			Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SHC 5285B	Veh. Inspected	SLM 6846B	
Policy No.	VPX/P1680520	Coverage (\$)	0.00	
Claim No.	S8M00WR6	Excess (\$)	0.00	
Assign From		Assign Date	27/09/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	MERCEDES BENZ E250	c.c	1991	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	WDD2130452A157453	Colour	SILVER	
Odometer	27629	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	245/45 R18	MICHELIN	6 mm	
L/H Front Tyre	245/45 R18	MICHELIN	6 mm	
R/H Rear Tyre	245/45 R18	MICHELIN	6 mm	
L/H Rear Tyre	245/45 R18	MICHELIN	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	09/07/2018	Inspection Date	01/10/2018	
Survey held at	CYCLE & CARRIAGE INDUSTRIES (1986) PL 188 PANDAN LOOP SINGAPORE 128378 (MERCEDES-BENZ)			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLM 6846B**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	RH/F BASIC MOUNTING FOR BUMPER (SN) (CONSISTENT)	NOT NECESSARY	47.68	-
1	RH/F PARKING SENSOR SEAL (SN) (CONSISTENT)	NOT NECESSARY	6.42	-
1	RH/F PARKING SENSOR (SN) (CONSISTENT)	NOT NECESSARY	172.07	-
1	FRT BUMPER (SN) (CONSISTENT)	NOT NECESSARY	1,223.84	-
1	RH/F BUMPER BRACKET (SN) (CONSISTENT)	NOT NECESSARY	7.66	-
1	RH/F FENDER (SN) (CONSISTENT)	BENT	985.43	985.43
1	RH/F INERMEEDIATE LAYER (SN) (CONSISTENT)	NECESSARY	10.36	10.36
1	RH/F DISC WHEEL (SN) (CONSISTENT)	CUT	748.81	748.81
1	SEAM SEAL (SN) (CONSISTENT) (ADDITIONAL)	NECESSARY	62.18	62.18
			3,264.45	1,806.78
<b>LABOUR</b>				
USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO STANDARD SETTINGS.			380.00	380.00
SUPPLY & TRANSFER 1PC FRONT RIGHT RIM .			60.00	60.00
INSPECT & CONDUCT WHEEL ALIGNMENT .			540.00	540.00
REMOVE & REPLACE FRONT BUMPER ,FRONT RIGHT FENDER & REMOVE FRONT SUPPORT ASSY COMPONENTS & REFINISH.			2,400.00	1,440.00
RESPRAY FRONT BUMPER & FRONT RIGHT FENDER .			1,500.00	1,200.00
			4,880.00	3,620.00
<b>GRAND TOTAL</b>			<b>8,144.45</b>	<b>5,426.78</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>5,426.78</b>

Report Ref No. CC4/ASM18017623/T1pa3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

# Service Request Details

Claim	58M00WRA
Reference	CC4/ASM18017623/T1pa3a2
Loss Date	9 July 2018
Report Date	25 Sep 2018 9:35:26 AM
Request Date	27 September 2018
Due Date	
Vendor Name	LKK AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approve Invoice

Approve Invoice

Vehicle Information	
Incident Vehicle Registration #	SLM48468
Make	TPWD MERCEDES-BENZ
Model	E250
Service Address	
...	

Primary Contact/Insured

TRANS-CAB SERVICES PTE LTD  
No.2 ANG MO KIO STREET 63, S69111, Singapore

Claim Handler

CHAN Kian Chuan  
6568804269  
kianchuan.chan@axa.com.sg

## Additional Instructions

Document Type

Document SubType

Upload Document

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1 (3).pdf	Invoice	Surveyor Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	26 February 2019





NAME	TYPE	SUB TYPE	AUTHOR	DATE UNLOADED
 Letter to OL_NBR 2nd reminder dd 201018.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	31 October 2018
 Letter to OL_NBR 1st reminder dd 191018.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	19 October 2018
 SLM 68468 - TP ESTIMATE - MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	5 October 2018
 TP PH FROM WORKSHOP WITH GUA AND ESTIMATE.png	Letters and Correspondence	Workshop	DHAKAL Rajiuv	25 September 2018