

KIM CHWEE AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-50 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 199802379R

Date : 16.11.2018

AXA Insurance Singapore Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn: Motor Claim Department

ACCIDENT INVOLVING VEHICLE: SJS3906Z AND XD6442M ON 18.10.2018

We are the authorized repair workshop for the owner of motor vehicle no: **SJS3906Z**, which was involved in the captioned accident with your insured vehicle no: **XD6442M**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$ 7,490.00
2) Loss Of Rental	\$ 720.00
3) GIA Search Fee	\$ 2.00
	<u>\$ 8,212.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|----------------------------------|
| a) Final Repair Invoice | b) Vehicle Registration Log Card |
| c) Rental Agreement/Invoice | d) I/C & Driving Licence |
| e) Insurance Certificate | f) GIA Search Result/GIA Report |
| g) Letter of Authorisation, etc... | |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,



Jason Tang (jason@fastechauto.com.sg)

For Kim Chwee Auto Pte Ltd

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 20 November 2018 2:36 PM
To: 'paulinekimsoonlee@gmail.com'
Subject: ACCIDENT INVOLVING XD 6442M(AXA) & SJS 3906Z ALONG/AT DEMPSEY ROAD ON 18/10/2018
Attachments: SJS 3906Z vs XD 6442M - TP VIDEO.mp4

20 Nov 2018

M/S KIM SOON LEE (LIM) HEAVY TRANSPORT PTE LTD

Dear Sir/ Mdm

OUR REF : CC4/ASM18019054/Upa3
YOUR REF : XD 6442M
ACCIDENT INVOLVING XD 6442M(AXA) & SJS 3906Z ALONG/AT DEMPSEY ROAD ON 18/10/2018

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 KIM CHWEE AUTO PTE LTD acting on behalf of the owner of SJS 3906Z against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SJS 3906Z. Kindly refer to the attached video footage from SJS 3906Z for your easy reference. As per video footage, we could observe third party(SJS 3906Z) was stationary behind your vehicle, your vehicle was reversing and hit onto third party vehicle. As such, we are of the view that liability is not in your driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license or vocational license (if any)
- Authorisation Letter/ Employment Letter from you company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should not be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

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

Please quote the claim reference when you contact us that we can assist you more effectively.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

DATE : 16th Nov 2018

TO : AXA Insurance Singapore Pte Ltd

RE : ACCIDENT INVOLVING VEHICLE NO. SJS 3906Z & XD 6442M

ALONG Dempsey Road

ON 18/10/2018

I/We, B & E Hub

of (NRIC No./ROC No.) 53135993W

of

owner of vehicle no. SJS 3906Z in consideration of M/s KIM CHWEE AUTO PTE LTD repairing my/our vehicle SJS 3906Z at my/our instruction and hereby authorise M/s KIM CHWEE AUTO PTE LTD to demand claim settlement whatever amount settled/payable by the Insurance Company and/or third party or to commence legal proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use, etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and all claimed and/or settled shall belong to them absolutely.

I/We further agree and undertake to indemnify them against the above-mentioned claim cost which may arise therewith.

Signature of Owner :

Name of Owner :

B & E HUB



redefining / insurance

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

CLAIM REF : S8M00ZUS

INSURED : KIM SOON LEE (LIM) HEAVY TRANSPORT PTE LTD

DISCHARGE VOUCHER

We/I, **B & E HUB**, NRIC NO. **53135993W** hereby agree to accept the sum of dollars **EIGHT THOUSAND ONLY (\$\$8,000.00)** paid to us/me by **AXA INSURANCE PTE LTD** as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said **AXA INSURANCE PTE LTD** or their Insured or the driver of motor vehicle no. **XD 6442M** as a result of an accident along **DEMPSEY ROAD** on **18/10/2018** which we/I were/was the driver/owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. **SJS 3906Z**.

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. **XD 6442M** 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. **XD 6442M**.

Dated this 26/12/18 day of December 2018

Claimant's Signature : [Signature]

NRIC no./ Company Stamp : 53135993W

Occupation/ Business :

Address : B1K 494H Tampines S445
12-588 5528494

Telephone No. : 90684692

Witness's Name : [Signature]

Witness's Signature : TANG JUN ZHONG

Witness's NRIC No. : S8704986H

TAX INVOICE

KIM CHWEE AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-50 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 199802379R

AXA Insurance Singapore Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn: Motor Claim Department

Tax Invoice :20647

Date: 16.11.2018

Vehicle No: SJS3906Z

Make/Model: TOYOTA WISH 1.8

Chassis/Eng# :

Accident Date: 18.10.2018

Claim No : 1018-20647

:

	Amount
To proceed on lump sum repair	S\$ 7,000.00

E. & O. E.

Total : S\$ 7,000.00

GST @ 7% : S\$ 490.00

Amount Due : S\$ 7,490.00


for KIM CHWEE AUTO PTE LTD

All Invoices are subjected to GST

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: B & E HUB

Invoice : DCR-2018-10-31

Date : 23.10.2018

Agreement No : 20251

Payment Term: LOD

DESCRIPTION	AMOUNT
Rental charges for vehicle : SGZ6121A (1018-20647)	\$ 720.00
Rental Period from <u>19.10.2018</u> to <u>23.10.2018</u> .	
E. & O. E.	Total \$ <u>720.00</u>

NANCY LAM
for Dynamic Car Rental

Dynamic Car Rental

DUR-2018-10-31

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928467K

RENTAL TERMS AND CONDITIONS

No. 20251

Name B & E Hub			REG. No. SG26121A		MAKE MODEL:	
ADDRESS			DIESEL		PETROL	E 1/4 1/2 3/4 F
			KM IN		DATE & TIME IN 23/10/18 @ 2.11pm	
			KM OUT		DATE & TIME OUT 19/10/18 @ 11.25am	
			KM DRIVEN		TIME USED	
NAMED DRIVER Tan Lye Kheng						
DRIVING LICENCE NO	DATE OF EXPIRY	PLACE OF ISSUE	HOURS		@\$\$	
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	4 DAYS		@\$\$ 180 720	
ADD NAMED DRIVER			WEEKS		@\$\$	
DRIVING LICENCE NO	DATE OF EXPIRY	PLACE OF ISSUE	MONTHS		@\$\$	
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		SUB-TOTAL 720	
IMPORTANT NOTES: This vehicle is licenced to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No Service on Public Holiday and Sunday. EXCESS: *Sec I - Used in S'pore Only :SGD2000 *Sec II - Used in S'pore Only :SGD2000 *Sec I - Used Outside S'pore Only :SGD4000 *Sec II - Used Outside S'pore Only :SGD4000 W/screen Excess In S'pore: SGD100 W/screen Excess Outside S'pore: SGD200 ADDITIONAL CONDITIONS: * Geographical areas: Singapore & West Malaysia. * Driver must be: a) 18 years old and above; b) holding a valid relevant class of driving license. * Additional Own Damage Excess of \$51,000 is applicable for any named/unnamed drivers who: a) age 22 to 23 years old; b) age 66 to 70 years old; c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license. * Additional All Claims excess of \$52,000 is applicable for any named/unnamed drivers who: a) is 18 years old to 21 years old and/or b) is 71 years old and above and/or c) with driving experience of less than 1 year on the relevant classes of driving license. * Upon returning the replacement vehicle, you must ensure that all expensive and important items to be removed away from this replacement vehicle. We/I will not be responsible for any reporting of such losses. * Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earning while damage vehicle is under repair. Hirer is responsible for Additional \$4,000.00 Excess to the THIRD PARTY DAMAGE / INJURY claims.			TOTAL RENTAL			
			DELIVERY FEE			
			COLLECTION FEE			
			PER DAY \$		PER WEEK \$	PER MONTH \$
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.) X PER DAY \$ PER WEEK \$ PER MONTH \$			TOTAL CHARGE			
			DEPOSIT			
			NETT CHARGE			
			AMOUNT DUE / REFUND			
I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF. SIGNED BY THE PARTIES HERETO ON THE DAY OF <div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> X  DYNAMIC CAR RENTAL </div> <div style="text-align: center;"> X  RENTER'S/DRIVER'S SIGNATURE </div> </div>						



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-18-162110

Date of Request: 19/10/2018

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 19/10/2018
Enquiry By Jason Tang Jun Zhong
TP Vehicle No. XD6442M
Accident Date 18/10/2018

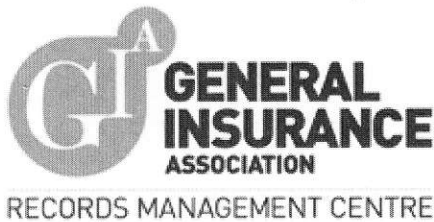
Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XD6442M	AXA Insurance Pte Ltd	14/11/2017-13/11/2018	6338 7288

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.

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**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

TAX INVOICE

Our Ref No: GR-18-162110
Date of Request: 19/10/2018

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 19/10/2018
Enquiry By Jason Tang Jun Zhong
TP Vehicle No. XD6442M
Accident Date 18/10/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque