

Your Ref:
Our Ref: AC18110002

28/11/2018

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811
Attn: Motor Claims Department

Dear Sirs,

ACCIDENT ON 26/10/2018 INVOLVING SJV-4015-Y & SGK-3916-Y ALONG KEPPEL ROAD TWD AYE

We are authorised repair workshop for the owner of vehicle, SJV-4015-Y, which was involved in the captioned accident with your insured's vehicle. The vehicle owner has requested and authorised us to assist him/her in presenting his claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured, SGK-3916-Y, we are submitting these claims for your consideration on behalf of the owner/driver/claimant.

1. Cost of Repair	\$4,333.50
2. 6 days Car Rental x \$120.00	\$770.40
3. Loss of Use (0 x \$0.00)	-
4. Survey Fees	-
5. LTA Fees	-
6. TP/GIA Fees	\$2.00
7. Medical Fees	-
8. Others	-
<hr/>	
(E&OE)	\$5,105.90

We enclose the following documents to support the claims:-

<input checked="" type="checkbox"/> Repair/Excess Bill	<input type="checkbox"/> GIA/Police Report(s)	<input checked="" type="checkbox"/> Power of Attorney	<input type="checkbox"/> Medical Bill
<input type="checkbox"/> Surveyor Report	<input checked="" type="checkbox"/> GIA/TP Search	<input checked="" type="checkbox"/> Car Rental Bill	<input type="checkbox"/> Witness Statement
<input type="checkbox"/> Coloured Photographs	<input type="checkbox"/> Insurance Certificate	<input type="checkbox"/> Others: _____	

Kindly look into the matter and let us hear from you on the settlement of our client's claim 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/driver/claimant.

Yours faithfully,
ABWIN SERVICE PTE LTD

ABWIN

ABWIN SERVICE PTE LTD
8 Kaki Bukit Avenue 4 #07-48
Premier @ Kaki Bukit Gate 2
Singapore 415875
Tel: 67139400 Fax: 65 67139415

IVAN TEO
Claims Department
E-mail: ivanteo@abwin.com.sg
DID: 67139416

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Friday, 28 December 2018 9:32 AM
To: 'PFJOYCE@LAGARDERE-SE.COM'
Subject: ACCIDENT INVOLVING SGK 3916Y AND SJV 4015Y ALONG KEPPEL ROAD EAST ON 26/10/2018

28 DEC 2018

JOYCE PATRICK FEISAL DAVID

Dear Sir/ Mdm

OUR REF : CC4/ASM18019817/Aeb3
YOUR REF : SGK 3916Y
ACCIDENT INVOLVING SGK 3916Y AND SJV 4015Y ALONG KEPPEL ROAD EAST ON 26/10/2018

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 M/s ABWIN SERVICE PTE LTD acting on behalf of the owner of SJV 4015Y against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had rear-ended the Third Party vehicle SJV 4015Y. As such, liability is down against us.

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 7 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 ashersng@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

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

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

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

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

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at ashersng@lkkauto.com.

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

Yours sincerely,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: ashersng@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA)
(Motor Claims Dept)

Date: 07/11/2018

From: LOW HOCK BENG (Name of Policyholder)

My Vehicle No.: SJV4015Y Other Vehicles: SGK3916Y

Accident Date: 26/10/2018 Location: ALONG KEPPEL ROAD TWD AYE

LETTER OF AUTHORISATION

To: AXA Insurance Pte Ltd (Third Party and/or Third Party Insurer)

I have authorized ABWIN SERVICE PTE LTD to proceed with the repairs to my accident damaged vehicle and to proceed with 3rd Party Insurance Claims against Third Party and / or its Insurer on my behalf for property damages, costs, and expenses, including loss of use, loss of rental, medical fees and legal costs.

To have absolute discretion to agree to any settlement of compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).

As ABWIN SERVICE PTE LTD will be handling the entire 3rd Party Claims, which includes signing / submission of all relevant documents and negotiation of my claims on my behalf, kindly forward and make payable all proceeds of my claims to ABWIN SERVICE PTE LTD.

I confirm that the payment of any negotiated settlement with and accepted by ABWIN SERVICE PTE LTD will serve as an effectual discharge of my claims against the Third Party and / or its Insurer for the damage caused.

I further confirmed and accept that:

- i) I will indemnify & keep Abwin Service Pte Ltd indemnified in connection with or arising from the claim and under no circumstances that will hold Abwin Service Pte Ltd liable for any losses or damages of whatever nature arising from or in connection with the claim;
- ii) Abwin Service Pte Ltd does not guarantee and never represented that the Insurer & or Third Party will fully indemnify me for the damage and/or the repair costs and that I shall continue to be liable to Abwin Service for the whole repair costs.

Policyholder's Signature / Company's Stamp (if applicable)

Name: LOW HOCK BENG

NRIC No./ROC No.: S1616981A

Designation:

Witness's Signature

Name:

NRIC No. **ABWIN**

ABWIN SERVICE PTE LTD
8 Kaki Bukit Avenue 4 #07-48
Premier @ Kaki Bukit Gate 2
Singapore 415875
Tel: 67139400 Fax: 65 67139415



redefining / insurance

CLAIM REF : S8M010ZZ
INSURED : JOYCE PATRICK FEISAL DAVID

DISCHARGE VOUCHER

We/I [LOW HOCK BENG, NRIC NO. S1616981A] hereby agree to accept the sum of [FOUR THOUSAND NINE HUNDRED SEVENTY SEVEN AND CENTS FIFTY ONLY.] [S\$4,977.50] 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 and all costs and expenses that we/I have or may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. [SGK 3916Y] as a result of an accident at [KEPPEL ROAD TWD AVE] on [26/10/2018] of which we/I were/was the hirer/owner/driver/pillion/Passenger/ insurer of motor vehicle [SJV 4015Y].

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for all claim(s) whatsoever and whosoever present or future that we/I have or may have against the said Insurer, owner and/or driver of vehicle no. [SGK 3916Y] 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. [SGK 3916Y]

Dated this 9TH day of March 2019

Claimant's Signature :

NRIC no./ Company Stamp :

Occupation/ Business :

Address :

Telephone No. :

Witness's Name :

Witness's Signature :

Witness's NRIC No. :

ABWIN

ABWIN SERVICE PTE LTD
8 Kaki Bukit Avenue 4 #07-48
Premier @ Kaki Bukit Gate 2
Singapore 415875
Tel: 67139400 Fax: 65 67139415

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)
8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Customer Centre #B1-01
Tel: +65 6890 4888 Fax: +65 6338 2522 Website: www.axa.com.sg

"The contents of this document apply to vehicle damages only.
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"

TAX INVOICE

INV18110017

To: AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

Date: 28/11/2018
Vehicle No.: SJV-4015-Y
Make: HYUNDAI
Model: AVANTE 1.6 (A)

Attention:**Date of Accident:** 26/10/2018

S/N	DESCRIPTION	QTY	AMOUNT (\$\$)
1	BEING CLAIM FOR VEHICLE NO. SJV-4015-Y ACCIDENT ON 26/10/2018 AS FOLLOWS :-		
2	REPAIR COSTS	1.000	\$4,050.00

SUB TOTAL \$4,050.00
7% GST \$283.50
TOTAL \$4,333.50

Remarks:

ABWINABWIN SERVICE PTE LTD
8 Kaki Bukit Avenue 4 #07-48
Premier @ Kaki Bukit Gate 2
Singapore 415875
Tel: 67139400 Fax: 65 67139415

Payment by cheque should be crossed and made payable to **ABWIN SERVICE PTE LTD.**

For ABWIN SERVICE PTE LTD

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
ABWIN SERVICE PTE LTD 8 KAKI BUKIT AVE 4 #07-48 PREMIER @ KAKI BUKIT- GATE 2 SINGAPORE 415875

DATE	INVOICE NO.
19-Nov-2018	A 38509

DESCRIPTION	VHA NO.	DUE DATE	VEH. NO.
	A 38509	19-Nov-2018	SKP 272 S
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 07 NOVEMBER 2018 TO 13 NOVEMBER 2018 YOUR REF: TOMMY LOW HOCK BENG - SJV 4015 Y	6	120.00	720.00
GST @ 7%			\$50.40
TOTAL			\$770.40

*All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.*

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd****bizSAFE**

VEHICLE HIRING AGREEMENT

Workshop: *ABW/V*

HIRER'S PARTICULARS

Name (as in I/C) Tommy Low Hock Beng
NRIC/Passport No: S1616981A Date of Birth: 21/10/1983
Address: Blk 327 JURONG EAST Age: 15
ST 31 #08-170 (S600327)
Name & Address of Employer _____
Occupation _____ Driving Exp: _____
Driving Licence No: _____ Passed Date: 27/8/1997
D/L Type: Local/Int'l/Others: _____
Tel(O) _____ (R) _____ HP _____

DRIVER'S PARTICULARS

Name (as in I/C) _____
NRIC/Passport No: _____ Date of Birth: _____
Address: _____ Age: _____
S() _____
Occupation _____ Driving Exp: _____ Yrs _____
Driving Licence No: _____ Passed / Expiry Date: _____
D/L Type: Local/Int'l/Others: _____ Contact No: _____

Hirer's Own Vehicle No: SJV40151 Replace Veh No: _____
Loan Vehicle No: SKP 2725 VR No: _____
Make & Model: MIT / LANCER Auto/Manual Group: _____
CHARGES : \$ cts
Daily 6 day @\$ 120 Per day \$ 720 ✓
Weekly/Monthly week @\$ _____ Per week/Monthly _____
Others _____
CDW/PAI @\$ _____ Per day/Monthly _____
Delivery/Collection Svc _____
GST 7% \$ 50 40
OR No: _____ (A) SUB-TOTAL \$ 770 40
Petrol Level & Surchage

OUT	E	1/4	1/2	3/4	F
IN			✓		

First _____ km FREE per day GST _____
Excess mileage is chargeable at _____ cents per km TOTAL CHARGES _____

Security Deposit : \$ _____ Bank: _____
CASH/NETS/VISA/MC/AMEX/CHQ No: _____
Expiry Date: _____ Card ID No: _____
Name as in Card: _____

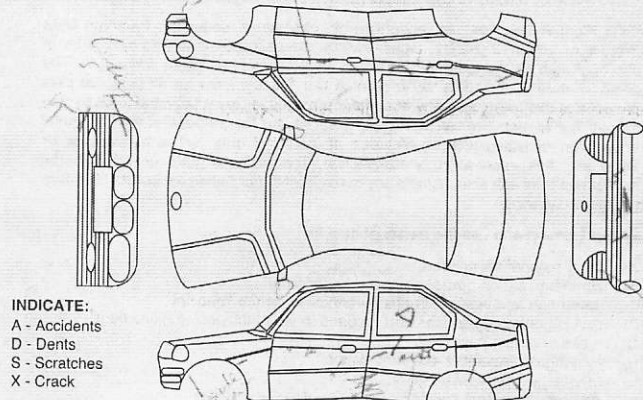
NON WAIVER EXCESS (Subject to GST): \$ 2000/-

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : _____ Additional Driver's Signature : _____

SINGAPORE Use Only



INDICATE:
A - Accidents
D - Dents
S - Scratches
X - Crack

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
7/11/18	1400	181702	K.M	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I have cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
13/11/18	1700			13/11/18 1745 2182328

Hirer's/Driver Signature



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-18-171731
Date of Request: 07/11/2018

Your Ref No: Online Purchase

Abwin Service Pte Ltd
No. 8 Kaki Bukit Avenue 4
#07-48 Premier@Kaki Bukit Gate 2
Singapore 415875

Dear Sir/Madam,

Enquiry Date 07/11/2018
Enquiry By Ivan Teo
TP Vehicle No. SGK3916Y
Accident Date 26/10/2018

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

BS

For Payment	
Veh. No.	SJV 4015Y
SR No.	49600
Good Received	✓
Invoice Verified	
Approved	

