

## Poh Kin (LKKAUTO)

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**From:** Poh Kin (LKKAUTO)  
**Sent:** Tuesday, 27 November 2018 8:05 PM  
**To:** markpoh@autoveyor.com.sg  
**Cc:** Admin A  
**Subject:** ROAD TRAFFIC ACCIDENT INVOLVING NOS. SKT 56D AND GBC 169H ALONG STEVEN ROAD ON 26.10.2018  
**Attachments:** GBC169H (online-video-cutter.com).mp4

27<sup>th</sup> November 2018

### AUTOVEYOR (SINGAPORE) PTE LTD

Attn: Mr Poh Keng Por

Dear Mr Poh,

**OUR REF : CC4/ASM18020754/Kfa3**

**YOUR REF : SKT 56D**

**ROAD TRAFFIC ACCIDENT INVOLVING NOS. SKT 56D AND GBC 169H ALONG STEVEN ROAD 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 Property Damage claim against your policy.

We have received a claim from M/s ALAN'S UNITED AUTO PTE LTD, acting on behalf of the owner of GBC 169H against your motor insurance policy.

Based on the video footage, accident scenario, it was reported that your vehicle had collided with Third Party vehicle GBC 169H while changing lane. 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 full co-operation in the handling of the claim is required and kindly submit the following to [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) within 7 days from the date of this letter **if not provided at AXA's 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 6841 2132 or email us at [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com).

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

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

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## LETTER OF AUTHORITY

ACCIDENT INVOLVING GBC169H AND SKT 56D  
ALONG STEVENS ROAD  
ON 26-10-2018

BY THE LETTER OF AUTHORITY, I / We, SKYWAVE PTE LTD  
NRIC NO. 199608061D The owner of Vehicle No. GBC169H

Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-


1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favor of **Alan's United Auto Pte. Ltd.**
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem necessary for the purpose of settling my/our said claim.

I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends and purposes whatsoever as if the same had been done or executed by me/us in person.

I / We further confirm that the acceptance by Messrs **Alan's United Auto Pte. Ltd.** of the settlement amount constitute the full discharge of my/our claim(s) in respect of the above accident.

Signed on the 01 (day) 11 (month) 2018 (year)



  
\_\_\_\_\_  
Acknowledged by Owner  
(company stamp if applicable)



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKT 560	(Insd veh)	Model: NISSAN NV200 1.5L (M)
	GBC 169H	(TP veh)	
Date of Accident/ Time:	26/10/2018		

Repair Estimate	\$	2,234.16	
Final Repair Cost	\$		
Loss of Use	\$		days at \$ per day
Rental (if any)	\$		days at \$ per day
LTA / GIA Search Fee	\$		
Others:	\$		
	\$		
Final Settlement Sum (Global Sum)	\$	1,730.00	

Payee Name : ALAN'S UNITED AUTO PTE LTD

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ <del>No</del> BOLA Scenario No: 15
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.		
Remarks:		

#### NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/i confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp

Name of Representative: Kenny

Date: 10-12-2019

KSC

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date:

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date:

# CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

**CUSTOMER**SKYWAVE PTE LTD  
C/O ALAN'S UNITED AUTO PTE LTDBLK 7 SIN MING IND. ESTATE,  
SECTOR C, #01-76  
SINGAPORE 575642.ATTN: MR. ALAN KHONGINVOICE NO: **190144**

DATE : 14.05.2019

TERM : CASH

**RENTAL FEES FOR :-**

s/n	rental veh no.	vha no.	reference	no. of day/s	unit pr \$	amount
1	GT 427P	8450	GBC 169H	5	85.00	\$ 425.00
		***	*****	*****	***	

PLEASE LET US HAVE YOUR CHEQUE MADE IN FAVOR  
OF **CHIN HUI CAR RENTAL**TOTAL: **\$ 425.00**

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.

  
CHIN HUI CAR RENTAL

# CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,  
SINGAPORE 575642. TEL: 6453 4680  
REGN. NO.: 53090791K

## VEHICLE RENTAL AGREEMENT

NO: 8450

HIRER'S PARTICULAR		Vehicle No: GT 427 P Mileage Out: 101820	
Hirer: SKYWAVE PTE LTD		Make & Model: MIT. L300	Auto / Manual Group: <input checked="" type="radio"/> Auto
NRIC / Passport No: 199608061D	Date of Birth: 12-00-2007	OUT : Date: 9-5-2019	OUT : Time: 11.45 a.m
Address: 1200 DEPOT RD #06-10/H		Replace Veh No:	Mileage Out:
S 109675 1001 JUN BUKIT MERGAY		OUT : Date:	OUT : Time:
Driving Licence No: #03-12 S159455	Pass Date:		
Contact Number: 64747375			
DRIVERS PARTICULARS (if different from Hirer)		CHARGES	
Appointed Driver: MANG YEE FATT		Daily: R 85/- per day	425.00
NRIC / Passport No: 583816182	Date of Birth: 13-7-1982	Weekly: @ \$ per week	
Address: BUC 151 WOODLANDS ST. 13		Monthly: @ \$ per month	
S/10-803 S 730151		Hours: @ \$ per hour	
Driving Licence No:	Pass Date: 30-7-2009	Others: @ \$	
Contact Number: 9386 0665		SUB-TOTAL \$ 425.00	
New Insurance Policy Terms & Conditions as at 08-12-2010		PETROL LEVEL	
1. NOT PERMITTED TO DRIVE - Not Covered		Out E 1/4 1/2 3/4 F	
Driver Age 22 years old and below		In E 1/4 1/2 3/4 F	
Driver above Age 70 years old		TOTAL CHARGES \$ 425.00	
Driver less than 2 years Driving Experience			
2. ADDITIONAL EXCESS - S\$3000.00		IMPORTANT! FOR SINGAPORE USE ONLY	
Driver Age 23 to 25 years old with 2 years driving experience		Excess Liability: S\$2500.00	
Driver Age 65 to 70 years old with 2 years driving experience		Malaysia Excess (With Prior Consent):	
REMARKS		Hirer's Signature	
GBC 1694		Addition Driver's Signature	

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 amount 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 given CHIN HUI CAR RENTAL in connection with this agreement is true.

### \* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF COW AND/OR PAJ WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

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 CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER / DRIVER
14/05	5.30pm	1021055		



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-18-170188

Date of Request: 02/11/2018

Your Ref No: Online Purchase

Alan's United Auto Pte Ltd  
Blk 7 Sin Ming Industrial Estate  
#01-76  
Singapore 575642

Dear Sir/Madam,

Enquiry Date 02/11/2018  
Enquiry By Chan Yew Siah  
TP Vehicle No. SKT56D  
Accident Date 26/10/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKT56D	AXA Insurance Pte Ltd	29/12/2017-28/12/2018	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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GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-18-170188

Date of Request: 02/11/2018

Your Ref No: Online Purchase

Alan's United Auto Pte Ltd  
Blk 7 Sin Ming Industrial Estate  
#01-76  
Singapore 575642

Dear Sir/Madam,

Enquiry Date 02/11/2018  
Enquiry By Chan Yew Siah  
TP Vehicle No. SKT56D  
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