# **Hsiao Tong (LKKAuto)**

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 13 August 2019 5:03 PM

To:

claims@transcab.com.sg

Cc:

transcab\_avaclaims@ava-ins.com

Subject:

ACCIDENT INVOLVING SHC 5547X(AXA) AND SHB 8837U ALONG/AT CHANGI

AIRPORT T4 TAXI QUEUE ON 10/11/2018

13 Aug 2019

Transcab Taxi Singapore

Dear Sir,

OUR REF

: CC4/ASM18020521/K1pb3

YOUR REF : P1680520 (SHC5547X)

ACCIDENT INVOLVING SHC 5547X(AXA) AND SHB 8837U ALONG/AT CHANGI AIRPORT T4 TAXI QUEUE ON 10/11/2018

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 PREMIER AUTOMOTIVE SERVICES PTE LTD acting on behalf of the owner of SHB 8837U against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as it is a head-to-rear collision. 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 \$\\$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. You 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 <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> <a href="mailto:cst@axa.com.sg">chewht@lkkauto.com</a> 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 <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>.

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: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

This Settlement excludes any bodily injuries arising out of the above said accident and perturb to property damage only

# **AUTHORIZATION TO ACT**

I, <u>PREMIER TAXIS PTE LTD</u> (the third party claimant") of <u>23 CHANGI SOUTH AVENUE 2</u> #03-02 SINGAPORE 486443 (address), owner of <u>SHB 8837U</u> (vehicle no.) hereby authorize <u>PREMIER AUTOMOTIVE SERVICES PTE LTD</u> ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no <u>SHB 8837U</u> that was damaged pursuant to the accident which occurred on <u>10/11/2018</u> (date) along <u>CHANGI AIRPORT T4 – TAXI QUEUE</u> (location) involving vehicle no/s <u>SHC 5547X</u> ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this \_\_\_\_\_\_ (day) of \_\_\_\_\_\_ (month) 20\_\_\_\_ (year)

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

To:	Premier Taxis Pte Ltd 23 Changi South Avenue 2 #03-02 Singapore 486443
	And
\$	Premier Antomotive Services Pte Ltd 23 Changi South Avenue 2 #01-02 Singapore 486443
<u>A</u> CC	EDENTINVOLVING SHBS8374 & SHC5547X  10 11 18 ATVALONG Chingi Argon 74
ON	to 11 18 AT/ALONG Changi Mygod T4
1.	I BRYAN L'IM NRICNO 37001613C.
am i	the registered (Hirer)/ Relief Driver of motor taxi No. SHBS637U at the of the above ascident.
2.	Hereby you have my authority to:
	(a) send a letter of demand on my behalf,  (b) negotiate a settlement on my behalf,  (c) confirm a settlement / accept any offer on my behalf,  (d) sign any Discharge Voucher (if necessary) on my behalf,  (e) receive payment of the settlement sum / compensation monies on my behalf including to request that the cheque for the settlement sum be made payable to you.
	Digital S. 200 (6.13 C 12 (11 2018)  gnature with NRIC No. Date
	IM. CHOON HEE, BRYAN
R A	LK 27, NEW UPPER CHANGI ROAD, #02-706, SC462027
· : C	ontact No. 9 6666 168 Rmail.



This Settlement excludes any bodily injuries arising out of the above said accident and pertal to property damage only

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5547X	(Insd veh)	
	SHB 8837U	(TP veh)	Model: KIA OPTIMA 1.7(A) DIESEL
Date of Accident/ Time:	10/11/2018		

Repair Est	timate	: \$	3,941.77			
Final Repa	air Cost	: \$				
Loss of	etoken Sum	:5		days at \$ per da		
Rental (If	any)	: \$		3 days at \$ 10 843 per day		
LTA / GIA	Search Fee	: \$				
Others:		: \$				
		:\$				
Final Settlement Sum (Global Sum)		;\$	800.00			
Pavee Na	me : PREMIER AUTOMOTIV	E SER	VICES PTE LTD			
THE PARTY NAMED IN COLUMN TWO IS NOT THE OWNER.	arty Workshop GIA Registere		[X] YES [ ] NO (Kindly indicate below)	uda ada yamadi karimatan dinyakin Penda Profes Bras S Arimatan Afrikan arang mengan mengan mengan dinangan Pan		
	For Non GIA Registered	d Work	shop: Agreed Liability {%	Agreed Liability		
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A) B)	For GIA Registered Wo BOLA Liability: 100			100000		
	BOLA Liability: 100	(%)		(%)		

#### NOTE:

- 1. 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 t

four client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp

Name of Representative

Date

Signature of Witness (Workshop stamp (if applicable)

Name of Witness:

Date:

Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:



14 November 2018

To Whom It May Concern

Dear Sir/Madam

# CERTIFICATION LETTER

This letter serves to inform that Lim Choon Hee, Bryan of NRIC Number S7001613C is a registered driver of SHB8837U. Lim Choon Hee, Bryan is paying daily rental rate of \$108.93 (Inclusive of GST).

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

Kellie Poh

Administration Manager

Prepared By: SY

PREMIER TAXIS PTE LTD 23 Changi South Avenue 2 #03-02 Singapore 486443 Telephone: +65 6214 8880 Fax: +65 6214 0330 www.premiertaxi.com Co. Reg. No. 200304975H

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O IV	TAXIS				

# REPLACEMENT VEH GIVEN YES / NO

PAPRI	EMIER			VEH	
TAXIS					JOB NO.
S IANIS		CHECK IN	OUT VOUCHE	R	
DRIVER'S NAME	ryan Lm	2772		INDICATE AREA	OF DAMAGE HERE:
NRIC S700	1813C	HANDPHONE 96	666168		REAR
TAXI REGN NO. S I	1B 8837 4	MAKE / MODEL	102		
DATE IN	TIME IN	DATE OUT   1   8	TIME OUT		
KILOMETRES IN	FUEL IN E 1/4 1/2 3/4 F	KILOMETRES OUT	FUEL OUT  E 1/4 1/2 3/4 F	4/1	
YES	NO NO	DATE / TIME TOWED IN DO DO MOMON MY Y DATE / TIME CALL TO DE	INCER FOR VEHICLE COLLECTION		
I ACKNOWELDGE AND CONFIRM THAT I HAVE EXAMINE THAT THE SAME IS IN GOOD CONDITION AND TO MY S. TOGETHER WITH THE ACCESSORIES / ITEMS LIST AB CONJUNCTION WITH THE TERM RENTAL AGREEMENT.			ON IN EVERY RESPECT		
CHECKIN BRYAN LIM		SONG MENG GUENT			
DRIVER'S NAME BLAGAL		DRIVER'S NAME			
DRIVER'S SISMATURE / DATE / TIME		DRIVER'S SIGNATURE / DATE / TIME			FRONT
		2	28	BODY MARKINGS 1 - Light Dent	5 – Damaged
CHECKED IN BY (PREMIER'S AUTHOR	ISED WORKSHOP)	CHECKED OUT BY (PREMIER'S AUTH	ORISED WORKSHOP)	2 - Serious Dent 3 - Light Scratch 4 - Serious Scratch	6 – Chip 7 – Crack 8 – Peeling
SERVICE / REPAIRS	DONE		DRIVER'S REMARKS		
□ SERVICING □ T / BELT □ AIRCON SYSTEM □ TURBO □ BRAKE SYSTEM □ CLUTCH SYSTEM □ BULB □ UNDER CARRIAG	10/1/18 TP/C	1 1 1 1 1 2 2 1 1 1 2 2 1	Collection Cell sz	liest -	
CPF  C BATTERY	/				