ACCORD AUTO SERVICES PTE LTD

BLOCK 1009 BUKIT MERAH LANE 3 #01-80 SINGAPORE 159723 TEL: 6271 5133/6271 7433 FAX: 6274 5715 GST Regn No: 201113141K

5 December 2018

AXA Insurance Pte Ltd 8 Shenton Way #24-01 AXA Tower Singapore 068811

Attn: Motor Claims Department

Dear Sirs,

ACCIDENT INVOLVING VEHICLE: SCY6888Z and SJJ9674A on 16.11.2018 Along Limbang Pk Twd Choa Chu Kang DR/KJE (BKE) Woodland Rd.

We are the authorized repair workshop for the owner of motor vehicle no: SCY6888Z, which was involved in the captioned accident with your insured vehicle: SJJ9674A. 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.

01)	Total Loss	\$	7,766.00
02)	7% GST	\$	543.62
03)	Loss Of Rental 20 days @ \$120	\$	2,400.00
04)	GIA/LTA Enquiry Fee	\$	7.45
05)	Towing Bill	_\$	107.00
			10,824.07

We enclosed herewith the following documents to support the claims:-

- a) GIA report
- b) Repair Statement BM468
- c) Owner NRIC & Driving License
- d) Towing Bill

- e) Letter Of Authority
- f) GIA/LTA Enquiry Fee
- g) Rental Agreement

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

AUTO SERVICES PTE LT

Celia Lai

Accord Auto Services Pte Ltd Tel: 6271 7433 / 9274 0999

Email: avclaims@mycarworkshop.com.sg

Asher Sng (LKKAuto)

From:

Asher Sna (LKKAuto)

Sent:

Wednesday, 23 January 2019 9:33 AM

To:

'limiamie69@gmail.com'

Subject:

ACCIDENT INVOLVING SJJ 9674A AND SCY 6888Z ALONG CHOA CHU KANG EAST

FLYOVER ON 16/11/2018

23 JAN 2019

SEAH HOCK GUAN / LIM SOH CHOO

Dear Sir/ Mdm

OUR REF

: CC4/ASM18021065/Kea3

YOUR REF : SJJ 9674A

ACCIDENT INVOLVING SJJ 9674A AND SCY 6888Z ALONG CHOA CHU KANG EAST FLYOVER ON

16/11/2018

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 M/s ACCORD AUTO SERVICES PTE LTD acting on behalf of the owner of SCY 6888Z against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided with Third Party vehicle SCY 6888Z. 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 <u>ashersng@lkkauto.com</u> within 7 days from the date of this letter <u>if not provided at our reporting centre</u>. 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)

LETTER OF AUTHORITY

To Whom It May Concern,

Agaident Involving Vehicle: Cent (1992 7) OTT 4174 9 on 1/ 11 2019 No. 1 Independ Ph Tim
Accident Involving Vehicle: SCY 6888 Z and SJJ 9674 A on 16.11.2018 Along Limbang Pk Two Choa Chu Kang DR/KJE (BKE) Woodland Rd.
I/We, Loh Yoke Chan, NRIC No: SD 5 4363 H
I/We, Loh Yoke Chan, NRIC No: SD5 4363 H Of 327 Pavilian Circle 5 658584
Owner of motor vehicle no Scy 6888 Z do hereby appoint Accord Auto Services Pte Ltd
as my/ours authorised representative and
as my/ours solicitors to write, to negotiate and settle my/our claim against the other party/parties involved
in the above mentioned accident. I/We, Loh Yoke Chan
shall have absolute discerption to settle the matter at the best term.
I/We also confirm and instruct that any agreed settlement sum in respect my/our claims be paid
Accord Auto Services Pte Ltd and such payment will be constitute a full and final discharge of my claims

Signature of owner

(Company Stamp, if Applicable)





CLAIM REF

: S8M013L7

INSURED

: SEAH HOCK GUAN

DISCHARGE VOUCHER

We/I [LOH YOKE CHAN, NRIC NO. S1254363H] hereby agree to accept the sum of [NINE THOUSAND ONLY ONLY.] [S\$9,000.00] 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. [SJJ 9674A] as a result of an accident at [LIMBANG PK TWD CHOA CHU KANG DR/KJE (BKE) WOODLAND RD] on [16/11/2018] of which we/I were/was the hirer/owner/driver/pillion/Passenger/ insurer of motor vehicle [SCY 6888Z].

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. [SJJ 9674A] 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. [SJJ 9674A]

Dated this	ap of Ap	<u>vil</u> 2019
Claimant's Signature	: Show Shen	Without Prejudice
NRIC no./ Company Stamp	: 81254363 H	on Injury Claims
Occupation/ Business	:	_
Address	: 327 Pavilion Circle Singapore 658584	_
Telephone No.	: 96256887	-
Witness's Name	: Caix Lai	-, 5
Witness's Signature	:	_
Witness's NRIC No.	: S8564516 A	_

AXA Insurance Pte Ltd (Company Reg. No. 199903512M) 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 Customer Centre #B1-01

Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg



www.MyCarWorkshop.com.sg

Accord Rent-A-Car Pte. Ltd.

Blk 1009 Bukit Merah Lane 3 #01-80 Alexandra Village Ind'l Est Singapore 159723

TEL: 97690531 FAX: 6481 9516

Co Reg No.: 201130172G

Invoice #: RC50979

Loh Yoke Chan

Customer Vehicle No.: SCY6888Z Replacement Vehicle No.: SJN2051Y Make & Model: Mitsubishi Lancer 1.6

IU No.: 1122818248

Rental Information:

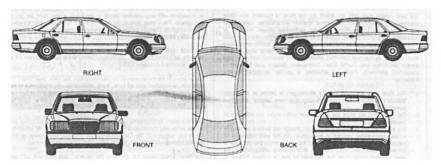
		Start		Er	nd	Actual Duration / Charged
Date / Time	16	6/11/2018 8	:00 PM	05/12/2018	4:00 PM	20 Days
Rental Cost						
Daily	20	Days		\$120.00	Per day	\$2,400.00
Weekly		Weekly			Per week	
Monthly		Monthly			Per mont	h
CDW					Per day	
Others						
Payment Details:						
Amount Due:		\$2,400.00):			
Amount Due.		φ2,400.00)			

This is a computer generated invoice. No signature is required.

Thank you for choosing Accord Rent A Car Pte Ltd

VEHICLE HIRING AGREEMENT

Vehicle No:	SJN2051Y	Vehicle Out Date: 16/11/2018	Time: 8:00 PM
Make & Model:	Mitsubishi Lancer 1.6	Vehicle In Date:	Time:
THIRD PARTY INSURANCE NON	WAIVER EXCESS: \$3500	Rate Per Day: \$120.00	No. of Days:
OWN DAMAGE INSURANCE NON	WAIVER EXCESS: \$3500	Total Charges:	
HIRER'S PARTICULARS		ADDITIONAL DRIVER'S PARTI	CULARS
Name (as in NRIC):	Loh Yoke Chan	Name (as in NRIC):	
NRIC / Passport No:	S1254363H	NRIC / Passport No:	
Date of Birth:	01/08/1957	Date of Birth:	
Address: 327 Pavilion Circle Singap	oore 658584	Address:	
Employment Details:		Employment Details:	
Driving License Passed Date:	26/08/1980	Driving License Passed Date:	-
Contact	96256887	Contact	



MILEAGE OUT :

CONTROL LEVEL (OUT & IN)

OUT

IN

1

F

F

F

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EMERGENCY BREAKDOWN AND TOWING SERVICE (24 HOURS) HELPLINE: 6481 9518 / 6271 5133 HP 9229 9191 IMPORTANT INFORMATION AND DECLARATION

Before signing this agreement you should carefully read and understand the terms and conditions provided with this documants and confirm below whether you consent to receiving information as set out.

- 1. Only persons above 25 & below 65 years of age and signing this agreement may drive the vehicle.
- 2. Vehicle is strictly for use in Singapore only and may not driven out of Singapore without the prior written consent of Precursor Investments.
- 3. All vehicles are fitted with anti theft device which will response to the RF at the Singapore Customs. Hirer will be fully liable for all costs and charges incurred in event that the immobiliser is being activated at the Singapore Customs. There will be no refund of unused rental and the hirer shall bear the costs of the following charges i) \$\$300.00 for towing from Singapore Customs ii) \$\$150.00 for resetting of immobiliser.
- 4. Use of vehicle for illegal purposes (e.g. In connection with theft, drug pedaling or trafficking, smuggling) is strictly probibited.
- 5. In case of accident, the hirer shall report to the rental office immediately. If there are bodily injuries, a police report must be made within 24 hours.
- 6. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not consitute to 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 costs of such response at S\$50.00 per trip. Punctured and damaged tyres that cannot be reused will be changed accordlingly from S\$80.00 to S\$200.00 per tyre.
- 7. All vehicles are supplied with petrol and should be returned with petrol level likewise. There will be no refund for excess petrol.
- 8. No refund or early return of vehicle (The Hirer shall be liable for excess charges for any late return at rate shown per hour per day). Latest by
- 9. Windscreen and windows damages are not covered under insurance (Range from S\$300.00 to S\$1000.00).
- 10. No Smoking, Durians and Transportation of Pets are allowed. Hirer is responsible for a penalty of S\$500.00.

I have read and agree to the terms and conditions on both sides of this agreement as indicated. I consent to pay the final cost of rental and I understand that the cost of rental set out above is an estimate only, I may be liable to further charges as set out in Clauses 6 and which include, but are not limited to,my liability as owner of the vehicle for charges for traffic or parking violations, during the currency of this agreement. All information I have provided Precursor Investments in connection with this agreement is true.

Signature/Company Stamp (If Applicable)
Customer name: Loh Yoke Chan (hirer)

Date: 16/11/2018



3:08 PM

84%

Done 0312180601N057120004.pdf





10 Sin Ming Drive Singapore 575701 www.lta.gov.sg

03 Dec 2018

Our ref 0312180601N057120004

LOH YOKE CHAN 327 PAVILION CIRCLE SINGAPORE 658584

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Dear MS LOH YOKE CHAN

DISPOSAL OF DEREGISTERED VEHICLE SMF9420B

We have received the disposal details of your deregistered vehicle, SMF9420B and have updated the disposal in our records on 03 Dec 2018.

Please contact our customer service officers on tel: 1800-CALL LTA (1800-2255 582) if you have any question.

Yours sincerely

Ng Lay Choo (Ms) Deputy Director, VRL Service Operations Vehicle Services Group Land Transport Authority

[This letter is computer-generated, no signature is required.]

From 01 Jun 2019, your hardcopy letters will be replaced with SMSes and e-letters in your OneMotoring inbox. Hardcopy letters will only be sent for letters mandated by law, such as summonses. If you wish to continue receiving hardcopy letters, please notify LTA by 31 May 2019 by logging in to www.onemotoring.com.sg using your SingPass/CorpPass.



> Back to OneMotoring

Land Transport

SCY 6888Z DOA: 16.11. 2018

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

20 Nov 2018 / 11:20:19

Receipt Date/Time: 20 Nov 2018 / 11:20:19

Tax Invoice/Receipt

Receipt No.: ITNET-00000-181120-000843

Previous Receipt No.:

	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result	of Insurance Enquiry - SJJ9674A				
As at	16 Nov 2018/13:15:00				
Insura	nce Co: AXA INSURANCE PTE LTD				
	nsurance Enquiry - SJJ9674A				
	Enquiry Fee 20181120111920094159		7.00	0.49	7.49
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		xxxxxxxxxxxx5430	Credit Card: Visa/MasterCard		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			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.



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

29 Nov 2018 / 15:07:14

Receipt Date/Time: 29 Nov 2018 / 15:07:14

Tax Invoice/Receipt

Receipt No.: ITNET-00000-181129-001846

Previous Receipt No.:

8.3	011000 1 (000)pt 1101 .				
5	6/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
R 1	etained Vehicle No. (SCY6888Z) Veh Reg No SMF9420B				
	Retention Fee 20181129150545203957		100.00	0.00	100.00
		Sub-Total	100.00	0.00	100.00
		Total Before Rounding	100.00	0.00	100.00
		Rounding Difference			0.00
		Total Amount Payable			100.00
		Paid By			
		xxxxxxxxxxx9939	Credit Card: Visa/MasterCard		100.00
		Total			100.00
		Cash Change			0.00
		Tendered Amount			100.00
		Excess Refundable Amount			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.

DOH: 16.11. 2018

Tax Invoice / Service Order no :



Trans-cab Recovery Services Pte.Ltd. HQ: No. 2 Ang Mo Kio Street 63, Singapore 569111

GST No: 201616157R

Fax: +65 6287 7764 Date: 16 .11.18 Email: recovery@transcab.com.sg 107 = ACCORD (B. MERAH) Messrs: CASH / CKEDIT Amount: SCY 6888 Z VW Vehicle no: Brand/Model: Time: CALL IN: REACH: COMPLETE: 90092999 Contact No: CCK ACCORD C B. MERAH From: To: JAMES Operator: KELVIN Tow Truck/By: Breakdown Accident Jump Start Transportation Replace Battery/Tyre Type of Malaysia Towing Service: King Dolly/Flatbed Locksmith Crane/Winch Repossess MSCP/BSCP Load/Cargo Box Owner/Driver Signature: Time: *** Please do not leave any valuables in your car. *** #: Cracked, X: Missing, O: Dented, S: Scratched Remark: Invoice Date: Received By: Time: Key: NO Location: Parked Area:

UEN No.: 201616157R

Hotline: +65 9022 1881

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Singapore NRIC	
Owner ID: Vehicle Details	4363H	
Vehicle No.:	SCY6888Z	
Vehicle to be Exported:	Yes	
Intended Deregistration Date:	21 Nov 2018	
Vehicle Make:	VOLKSWAGEN	
Vehicle Model:	NEW GOLF 1.4 AT 5K13G5	
Primary Colour:	Silver	
Manufacturing Year:	2011	
Engine No.:	CAX897068	
Chassis No.:	WVWZZZ1KZCW156056	
Maximum Power Output:	90.0 kW (120 bhp)	
Open Market Value:	\$22,520.00	
Original Registration Date:	13 Jan 2012	
First Registration Date:	13 Jan 2012	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$22,520.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	12 Jan 2022	
PARF Rebate Amount: Intended COE Rebate Details	\$14,638.00	
COE Expiry Date:	12 Jan 2022	
COE Category:	A - Car (1600cc & below)	
COE Period(Years):	10	
QP Paid:	\$55,997.00	
COE Rebate Amount:	\$17,596.00	
Total Rebate Amount:	\$32,234.00	

The information contained herein is correct as at 21 Nov 2018