

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Thursday, 25 April 2019 8:05 PM
To: harsh.ck05@gmail.com
Cc: Admin A
Subject: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJQ 8795D AND SGT 3939J
ALONG SERANGOON AVENUE 6 ON 26.11.2018

RAJU PARAMESWARAY

Policy Holder

Attn: Mr Harshavardhan Chandran

Dear Sir/Madam,

OUR REF : CC4/ASM18021541/Kfb3

YOUR REF : SJQ 8795S

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJQ 8795D AND SGT 3939J ALONG
SERANGOON AVENUE 6 ON 26.11.2018**

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 Property Damage claim against your policy.

We have received a claim from M/s Accord Auto Services Pte Ltd, acting on behalf of the owner of SGT 3939J against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided into the rear of Third Party vehicle SGT 3939J. 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 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.

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 | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

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LETTER OF AUTHORITY

To Whom It May Concern,

Accident Involving Vehicle: SKT 3939 J and SIG 8795 D on 26.11.2018 Along
Serangoon North Ave 6.

I/We, Khoon Chin Yong Herald NRIC no. S 1700443 C
of —

owner of motor vehicle no. SG1 3939 J do hereby appoint **Accord Auto Services Pte Ltd**
as my/ours authorised representation and —

as my/ours solicitors to write, to negotiate and settle my/our claims against the other party/parties involved in the above mentioned accident. I/We, Kho Chin Yong Herald shall have absolute discretion 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

Signature of Owner



Without Prejudice on Injury Claims

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJQ 8795D (Insd veh)	Model: MAZDA M6
	SGT 3939J (TP veh)	
Date of Accident/ Time:	26/11/2018	

Repair Estimate	: \$	4,860.07	
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	: \$	2,300.00	(Global Sum)
Payee Name: ACCORD AUTO SERVICES PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes <input checked="" type="checkbox"/> BOLA Scenario No: 27	
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
3. 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.

ACCORD
AUTO SERVICES PTE LTD

ACCORD
AUTO SERVICES PTE LTD

Signature of workshop representative / Workshop stamp

Name of Representative: Celia Lai

Date: 21 JUN 2019

Signature of Witness / Workshop stamp (if applicable)

Name of witness: Gilbert Ng

Date: 21 JUN 2019

Signature of AXA's surveyor / Representative

Name of AXA's surveyor / Representative

Date: 21/6/2019



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

(p) <

Date : 25 Feb 2019

AXA Insurance Singapore Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Our Ref No : AMK505
Insured : Khoo Chin Yong Herald
Insured NRIC : S1700443C
Make & Model : Mazda M6 SP20 SDN
DOA : 26.11.2018
Claim Type : Third Party

REPAIR STATEMENT

Re: Vehicle Registration No:

SGT3939J

Cost Of Repair	\$	1,700.00
7% GST	\$	119.00

\$	1,819.00
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Accord Auto Services Pte Ltd

ACCORD
AUTO SERVICES PTE LTD



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 #: RC50985

Khoo Chin Yong Herald
Customer Vehicle No.: SGT3939J
Replacement Vehicle No.: SLR7682Z
Make & Model: Kia Cerato
IU No.: 1123262006

Rental Information:

Date / Time	Start		End		Actual Duration / Charged
	30/11/2018	10:30 AM	03/12/2018	6:20 PM	
					4 Days

Rental Cost

Daily	4	Days	\$180.00	Per day	\$720.00
Weekly		Weekly		Per week	
Monthly		Monthly		Per month	
CDW				Per day	
Others					

Payment Details:

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Amount Due:

\$720.00

Notes & Information:

SGT3939J (DOA:26/11/2018)

This is a computer generated invoice. No signature is required.
Thank you for choosing Accord Rent A Car Pte Ltd

VEHICLE HIRING AGREEMENT

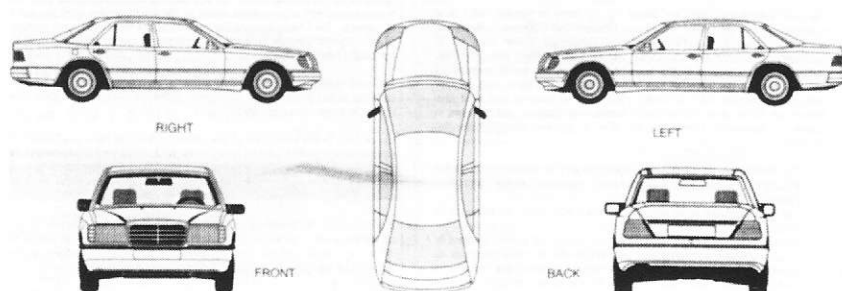
Vehicle No:	SLR7682Z	Vehicle Out Date: 30/11/2018	Time: 10:30 AM
Make & Model:	Kia Cerato	Vehicle In Date:	Time:
THIRD PARTY INSURANCE NON WAIVER EXCESS: \$3500		Rate Per Day: \$180.00	No. of Days:
OWN DAMAGE INSURANCE NON WAIVER EXCESS: \$3500		Total Charges:	

HIRER'S PARTICULARS

Name (as in NRIC):	Khoo Chin Yong Herald
NRIC / Passport No:	S1700443C
Date of Birth:	06/04/1965
Address: Blk 112 Edgefield Plains #07-390 Singapore 820112	
Employment Details:	
Driving License Passed Date:	14/01/1983
Contact	92700300

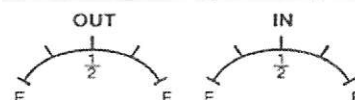
ADDITIONAL DRIVER'S PARTICULARS

Name (as in NRIC):	
NRIC / Passport No:	
Date of Birth:	--
Address:	
Employment Details:	
Driving License Passed Date:	--
Contact	



MILEAGE OUT : _____

CONTROL LEVEL (OUT & IN)



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 document 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 be driven out of Singapore without the prior written consent of Precursor Investments.
3. All vehicles are fitted with an anti-theft device which will respond 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) S\$300.00 for towing from Singapore Customs ii) S\$150.00 for resetting of immobiliser.
4. Use of vehicle for illegal purposes (e.g. In connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
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 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 costs of such response at S\$50.00 per trip. Punctured and damaged tyres that cannot be reused will be changed accordingly 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 6pm.
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 Clause 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: Khoo Chin Yong Herald (hirer)

Date: 30/11/2018

**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-18-183995
Date of Request: 27/11/2018

Your Ref No: Online Purchase

Accord Auto Services Pte Ltd
10 Ang Mo Kio Ind Park 2A #03-11
AMK Auto Point
Singapore 568047

Dear Sir/Madam,

Enquiry Date 27/11/2018
Enquiry By Soe Jie Yi
TP Vehicle No. SJQ8795D
Accident Date 26/11/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJQ8795D	AXA Insurance Pte Ltd	29/05/2018-28/05/2019	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.

This is a computer generated document and requires no signature.



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

TAX INVOICE

Our Ref No: GR-18-183995

Date of Request: 27/11/2018

Your Ref No:

Online Purchase

Accord Auto Services Pte Ltd
10 Ang Mo Kio Ind Park 2A #03-11
AMK Auto Point
Singapore 568047

Dear Sir/Madam,

Enquiry Date 27/11/2018

Enquiry By Soe Jie Yi

TP Vehicle No. SJQ8795D

Accident Date 26/11/2018

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:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque