

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 26 July 2019 5:21 PM
To: claims@transcab.com.sg
Cc: Transcab_AVA_Claims; Admin A
Subject: ACCIDENT INVOLVING SHC 5448Z(AXA)/ SLG 9246U/ OTHERS ALONG/AT ALEXANDRA ROAD ON 29/11/2018

26 JULY 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM18021695/Kpa3

YOUR REF : P1680520 (SHC 5448Z)

ACCIDENT INVOLVING SHC 5448Z(AXA)/ SLG 9246U/ OTHERS ALONG/AT ALEXANDRA ROAD ON 29/11/2018

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 CDGE BRADDELL acting on behalf of the owner of SLG 9246U against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

We also wish to advise that there is an excess of S\$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. Your 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 cst@axa.com.sg / chewht@lkkauto.com 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 chewht@lkkauto.com.

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: chewht@lkkauto.com | fax: 6741-4108

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

COMFORTDELGRO ENGINEERING PTE LTD

A member of COMFORTDELGRO

POWER OF ATTORNEY

ACCIDENT INVOLVING (Owner's Vehicle No.) SLG 92464 and (Third Party's Vehicle No.)

SHC 5448Z / 86033895 on 29/11/18 along Alexandra Road

Towards Pasir Panjang

Policy Nos: _____

BY THIS POWER OF ATTORNEY, *I/We, LCRF Pte Ltd *NRIC/Passport

No. 201624597K (Address)* _____

_____ / _____ a company

incorporate in Singapore and having its registered office at (Address)* _____

_____ owner of Vehicle Registered No. SLG 92464

_____ hereby irrevocably appoint ComfortDelGro Engineering Pte Ltd (CDGE), a company incorporated in Singapore and having its registered office at _____

its agents or any person authorized by CDGE to be *my/our Attorney and in *my/our name(s) and on *my/our behalf to do all or any of the following:

1. To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which *I/we may have against the other *party/parties to the Accident and under the insurance *policy/policies taken up by such *party/parties or alternatively under Insurance Policy No. _____ taken up by *me/us in respect of the cost of repairs, loss of use and at all other costs and expenses, etc. suffered by *me/us arising from the Accident (loss and damage).
2. For the purpose of such claim(s) as aforesaid, to appoint solicitors on *my/our behalf as *my/our Attorney **shall in his absolute discretion, deem fit.**
3. 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 ComfortDelGro Engineering Pte Ltd, CDGE and to give a valid receipt and discharge therefor.
4. For any of the purposes aforesaid, **to execute, sign, seal and deliver all documents whatsoever in relation thereto.**
5. Generally **do all such acts as it shall deem necessary for the purpose of settling such claim(s) and**
6. **To agree to any settlement at the absolute discretion of CDGE.**

*I/We hereby declare that all acts, instruments and documents done by virtue of this Power of Attorney on *my/our behalf by the Attorney, its agents or any person authorized by CDGE in that behalf shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by *me/us in *my/our own proper person(s) and *I/We hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

*I/We hereby further declare that **the powers and authority hereby conferred shall remain irrevocable.**

*I/We further confirm that the acceptance by CDGE of the settlement amount in respect of such constitute the full discharge of my/our claim(s) in respect of such loss and damage.

*IN WITNESS WHEREOF. *I/We have hereunto to set *my/our hand and seal this day 30 of the month of

11, Year Two Thousand - 18 (2018)

Signed, Sealed & Delivered By



Customers Name:
NRIC No.:
Co's rubber Stamp

delete as appropriate. Insurance



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5448Z	(Insd veh)	Model: HONDA SHUTTLE HYBRID 1.5A
	SLG 9246U	(TP veh)	
Date of Accident/ Time:	29/11/2018		

Repair Estimate	\$	40,067.05	
Final Repair Cost	\$		
Loss of Use	\$		days at \$ per day
Rental (if any)	\$		30 days at \$ 77 per day
LTA / GIA Search Fee	\$		
Others:	\$		
	\$		
Final Settlement Sum (Global Sum)	\$	27,000.00	

Payee Name : COMFORTDELGRO ENGINEERING 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/ no BOLA Scenario No: 28
	BOLA Liability: 100 (%)	Assessed Liability (*): 100 (%)

* 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/TORTEASOR 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.

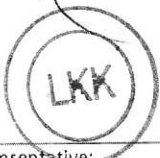
We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

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

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
205 BRADDELL ROAD
SINGAPORE 579701

Signature of workshop representative: _____
Name of Representative: _____
Date: 05 NOV 2019

KSC



CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
205 BRADDELL ROAD
SINGAPORE 579701

Signature of Witness: _____
Name of Witness: _____
Date: 05 NOV 2019

Signature of AXA's surveyor/representative: _____
Name of AXA's surveyor /Representative: _____
Date: 5/11/19

Please forward your cheque made payable to:-
COMFORTDELGRO ENGINEERING PTE LTD

"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."



AMENDED

SCHEDULE 1

TEMP. REPLACEMENT / PERM EXCHANGE

Agreement Number: 43856

Date: 5-Sep-2018

1. Hirer's Details

LIM KHENG WUI
(*Hirer's Name)

S6832923Z
(*NRIC/Passport No.)

(Nationality)

288C PUNGGOL PLACE #12-833
(Address)

(Mailing address, if different from above)

EDDY_LIMKW@YAHOO.COM.SG
(Email address)

(Telephone No.)

98156395
(*Mobile No.)

08/08/68
Date of Birth dd/mm/yy

(Driver's Licence No.)

(Expiration Date) (Class(es) of Driver's Licence)

*Please delete where applicable

2. Vehicle Description

Make & Model	Colour	Registration No.
SHUTTLE HYBRID	BLACK	SLG9246U

3. Commencement Date and Minimum Rental Period

The Minimum Rental Period is for 26 Weeks and commences on the 15-Dec-2017 (being the date of collection of the Vehicle from LCR by the Hirer).

For the avoidance of doubt, the Minimum Rental Period is exclusive of any period where the Vehicle is being repaired due to an accident and the Hirer is not offered a Replacement Vehicle by LCR during such period. For example, if a Hirer has completed 2 weeks of the Minimum Rental Period and the Vehicle is sent for repair for 2 weeks due to an accident, then only 2 weeks of the Minimum Rental Period has been fulfilled. As a result, the Hirer must still fulfill an additional 2 weeks to complete the Minimum Rental Period.

Hirer's Initial

LIM KHENG WUI

Lock In Period: 6 months

Date of Exchange: 5/9/18



Company's Rep



SCHEDULE 1A

TEMP. REPLACEMENT / PERM EXCHANGE

Original Car Plate: SLP2034M

Original Car Price: \$497.00

Date: 5-Sep-2018

1. Rental Plan

Ext_26_Weeks

2. Deposit

\$200.00

3. Rental Fee & Charges

(a) The Rental Fee per week is S\$ 539

(b) Weekly Payment Fee: All weekly rental payments are due the following Wednesday at 17:00hrs and if the Wednesday falls on a Public Holiday, then the due date will be the next working day at 17:00hrs

(d) Late Payment Fee: All outstanding payments after the above-mentioned day will be subject to a late payment fee of S\$60.

(e) Cleaning Fee: S\$300. Not limited to Cigarette odour

(f) Vehicle Damage Fee: In cases where the Vehicle has been involved in an accident requiring repairs to the Vehicle, the hirer will be responsible for the actual cost of repair to the Vehicle up to a maximum of \$2,200 per accident.

4. Insurance Excess

In the event of an accident resulting in a claim made against or reported to LCR's Insurers for damage to third party property (including other vehicles), the Hirer will be liable for any insurance excess* ("Insurance Excess") payable as a result.

The Insurance Excess is payable in addition to any other amounts that may be applicable under this Agreement.

** S\$2140 or such other amount as notified to the Hirer by LCR from time to time*

Hirer's Initial

LIM KHENG WUI

Email: rentals@lioncityrentals.com.sg

Contact: 3158 4769



Company's Rep



Thank you

Teo Chin Chye has successfully logged out.

Your last login date and time was 29 Nov 2018, 14:40:14.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No.	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount(S\$)	Log Date/Time
1	Vehicle	SHC5448Z-		18.32 Insurance Enquiry (GIRO Payment)	7.49	29 Nov 2018 / 14:40:47

Enquire Transaction History

Transaction History Details

Log Date/Time: 29 Nov 2018 / 14:40:47

Asset Type: Vehicle

Transaction Amount: \$7.49

Asset ID: SHC5448Z

Transaction Type: 18.32 Insurance Enquiry (GIRO Payment) Channel: External Agency

User ID: ECENTCC0 - TEO CHIN CHYE

Business Transaction
Reference No.: 20181129144047780525

Search Date / Time: 29 Nov 2018 08:20:00

Insurance Company: AXA INSURANCE PTE LTD

Information displayed is correct as at the log date and time.

Enquire Related Logs

OK