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LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No. 199607198R GST Reg. No. 19-9607198-R

АХА	INSURANCE PTE	LTD	Ref : CC4/ASM1802	1906/K1pb3
	HENTON WAY #24 TOWERSINGAPO		Date: 05-12-2018 Code: ASM	
1.		Policy Part	iculars :- THIRD PARTY CLA	IM
	Insured Veh.	SDS 6393D	Veh. Inspected	SHB 6393X
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From		Assign Date	05/12/2018
2.		Vehic	le Particulars & Condition	
	Make & Model		c.c	0
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.		Colour	
	Odometer	4	Steering	
	Brakes		Modification	
	General			
3.		78	Conditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre			mm
	L/H Front Tyre			mm
	R/H Rear Tyre			mm
	L/H Rear Tyre			mm
4.		De	escription of Damages	
5.			General Information	
	Accident Date	03/12/2018	Inspection Date	05/12/2018
	Survey held at	COMFORTDELGRO EN	NGINEERING PTE LTD	
	5-14-15-14-14-14-15-15-15-15-15-15-15-15-15-15-15-15-15-	59 LOYANG DRIVE SINGAPORE 508969		
5a.			Remarks	

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHB 6393X

DATE 5/12/2018 8:38 Chiens

MAKE

Qty	Parts Description/ Labour	Type	Unit Price		Amount
	Bumper Assy, Frt × 1402			S	1,890.50
	Fender Splashshield, Frt/LH (Front) >			S	257.00
	SUB TOTAL			s	2,147.50
	LESS 20%			S	429.50
	DISCOUNTED TOTAL			s	1,718.00
	Labour Charge				200
	Panel Beating			S	400.00
	Spray Painting Charge			S	500.00
	Tomry Rec			B	60.00
	TOTAL LABOUR			\$	1,000.00
	ESTIMATE TOTAL			S	-500.00
				_	2.48.00
	Kahin ady 1 5/12/11 10/5h	KK Auro Te Frego Te sing Parks go Third parks Success in the second	Repater		

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO ENGINEERING

Our Job Ref No : 305247174 ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 06/12/18 Date FINALIZATION FORM LKK Fax: To KALVIN Attn Vehicle Reg No. : SHB6393X 03/12/18 The survey and estimates of the repairs of the above-mentioned vehicle are as follows:- $A \times A$ SDS6393D 1. The repair job shall bill to: 2 The finalized amount shall be: Spare Parts after List discount (a) (b) Labour Charges 400-00 Total for Part-By-Part Repair Cost (c.) Lumpsum Repair (if applicable) Total for Lumpsum repair cost after Less: Final Lumpsum Repair cost 2 working days. 3. Estimated normal period for repairs: We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 4. working days 5. Thank you for your assistance, We confirm the estimates and finalized amount Signature: Signature: Name CHIANG Name 62148314 Tel Date Fax 65468156 For Official Use Only Document Confirm By Item Attached Remarks Amount (Signature) Yes or No YES Rental Rate P/Day Loss of Income Paid N Survey Fees LTA Search Fee 7.49 Medical Fees (on behalf of driver, if applicable) Overrun Final Arout Sibject to Tomance Approx Remarks:

COMFORTDELGRO ENGINEERING PTE LTD

Date: 06.12.2018 Time: 14:17:45

REPAIR ESTIMATE

Page: 1

: 305247174 : SHB6393X : 0000000000 JOB NO REGN NO COMPANY: THIRD PARTY'S CLAIMS (CAS) CUSTOMER: 7010045

MILEAGE ADDRESS: COMFORT TRANSPORTATION PTE LTD

> 383 SIN MING DRIVE SINGAPORE SINGAPORE 575717

65508755

: MERCEDES BENZ MODEL MAKE : E220CDI(E5) DATE OF REGN : 20.03.2014 DATE/TIME IN : 03.12.2018 2 : 03.12.2018 20:25 ACCIDENT DATE : 03.12.2018

JOB / PARTS DESCRIPTION

OTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

SUB-TOTAL: 0.00

JOB NATURE

0000 L PANEL BEATING 200,00

200.00 0001 23-502 SPRAYPAINT ON AFFECTED AREA

0002 23-01 TOWING FEE 60.00

SUB-TOTAL: 460.00

TOTAL : 460.00

AUTHORISED : YES / NO

SURVEYOR NAME & SIGNATURE MVA NAME & SIGNATURE

DATE: DATE:

COMPORTUELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHB 6393X

DATE 5/12/2018 8:

DATE 5/12/2018 8:38 Ching

MAKE

Qty	Parts Description/ Labour	Type	Unit Price		Amount
	Bumper Assy, Frt × 1400-			S	1,890.50
	Fender Splashshield , Frt/LH (Front) × 500			S	257.00
	SUB TOTAL			s	2,147.50
	- A Track Color				429.50
	LESS 20%			8	77.5
	DISCOUNTED TOTAL			S	1,718.00
			1		
			1		
			TV V		
	Labour Charge				200
	Panel Beating			S	490.00
	Spray Painting Charge	d but		S	500.00
	Townplee and wanted plans			B	60.00
	TOTAL LABOUR			S	1,000.00
		(1)			
	ESTIMATE TOTAL			S	500.00
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This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.



51 UBLAVE 1, #01-25 PAVA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

06 December, 2018

WEE TEONG BOO 93 FARRER DRIVE, #01-03, Singapore 259290

Dear Sir.

OUR REF

: CC4/ASM18021906/K1pb3

YOUR REF

: SDS 6393D

ACCIDENT INVOLVING SDS 6393D & SHB 6393X ON 03/12/2018 ALONG/AT ECP ROWARDS CITY BETWEEN 2A TO 7B EXIT

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting.

Your full co-operation is required. Kindly submit the following when lodging the report which list 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 us immediately. You may email it to chewht@lkkauto.com or deliver it by hand to 51 Ubi Avenue 1, #01-25 Paya Ubi Ind. Park S(408933).

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 6742 3197 if you have any further enquiries.

Yours sincerely, Claim Department

This is a computer generated letter and no signature is required.

CC : AXA INSURANCE PTE LTD Motor Claim Department

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 12 December 2018 7:44 AM

To: 'motor.doc@axa.com.sg'
Cc: Admin A; 'CHAN Kian Chuan'

Subject: < Request for Insured GIA Report > S8M015GX; Insured Veh: SDS 6393D; Third Party

Veh: SHB 6393X; DOA: 03/12/2018 *LKK REF: CC4/ASM18021906/K1pb3

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

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)

Hsiao Tong (LKKAuto)

From: NIKAM Santosh Pandurang <santosh.nikam@axa.com.sg>

Sent: Wednesday, 12 December 2018 12:14 PM

To: Hsiao Tong (LKKAuto)
Cc: CHAN Kian Chuan

Subject: Request for Insured GIA Report> S8M015GX; Insured Veh: SDS 6393D; Third Party

Veh: SHB 6393X; DOA: 03/12/2018 *LKK REF: CC4/ASM18021906/K1pb3

HI.

As of (12.12.2018), our insured had yet to file an accident report.

Thank you

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Wednesday, December 12, 2018 7:44 AM

To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Subject: <Request for Insured GIA Report> S8M015GX; Insured Veh: SDS 6393D; Third Party Veh: SHB 6393X; DOA:

03/12/2018 *LKK REF: CC4/ASM18021906/K1pb3

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Disclaimer-----

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51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

13 DEC 2018

1st Reminder

WEE TEONG BOO 93 FARRER DRIVE #01-03 SINGAPORE 259290

Dear Madam,

OUR REF

: CC4/ASM18021906/K1pb3 // S8M015GX

YOUR REF

: SDS 6393D

ACCIDENT INVOLVING SDS 6393D AND SHB 6393X ALONG/AT ECP TWDS CITY BETWEEN 2A TO 7B EXIT ON 03/12/2018 (18:05HRS)

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. Please report the accident within the next 07 days, i.e by 21 DEC 2018.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the <u>Traffic Police</u> of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of SHB 6393X has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by 21 DEC 2018, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Yours faithfully

Chew Hsiao Tong (Ms)
Case Handler
DID: 6742 3197
Email: chewht@lkkauto.com

This is a computer generated letter and no signature is required.

Cc AXA Insurance Pte Ltd (Motor Claims Dept)

Menu



Service Request Details

Claim

S8M015GX

Reference

None 🥒

Loss Date

December 3, 2018

Kalvin

Request Date

December 5, 2018

Due Date

December 12, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement



Vehicle Information

Incident Vehicle Registration # SHB6393X

Make

TPVD MERCEDES-BENZ

Model MERC

Service Address

Primary Contact/Insured

WEE TEONG BOO 93 FARRER DRIVE, #01-03, 259290, Singapore 62426771

Claim Handler

CHAN Kian Chuan 6568804269 kianchuan.chan@axa.com.sg

Additional Instructions

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

New Message

Hsiao Tong (LKKAuto)

From:

William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent:

Monday, 15 April 2019 4:05 PM

To:

Hsiao Tong (LKKAuto)

Subject:

Re: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached,

taxi driver chasing)

Without Prejudice.

Dear Hsiao Tong

We are glad to accept your global offer at \$1,080.00.

Kindly forward your D.V. .

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Monday, 15 April 2019 2:35:13 PM

To: William Tan Thoo Seng Cc: Catherine Koh Mui Gek

Subject: FW: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached, taxi driver chasing)

Without Prejudice

Dear Mr William.

Re-send.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 15 April 2019 12:48 PM

To: William Tan Thoo Seng <williamtan@cdge.com.sg>

Cc: Aileen Tan Lee Noi <aileentan@cdge.com.sg>; Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>; KKLau

<kklau@lkkauto.com>

Subject: RE: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached, taxi driver chasing)

Without Prejudice (save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of \$1,080,00(all-in) to resolve the matter.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: KKLau

Sent: Wednesday, 27 March 2019 12:10 PM

To: William Tan Thoo Seng <williamtan@cdge.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Aileen Tan Lee Noi <aileentan@cdge.com.sg>; Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Subject: Re: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached, taxi driver chasing)

Hi Hsiao Tong,

Please speed up this case. If there is any issue, please update Cdge.

Regards, K K Lau LKK Auto Consultants P L.

Get Outlook for iOS

From: William Tan Thoo Seng < williamtan@cdge.com.sg>

Sent: Wednesday, March 27, 2019 9:00 AM

To: Hsiao Tong (LKKAuto); KKLau

Cc: Aileen Tan Lee Noi; Catherine Koh Mui Gek

Subject: Re: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached, taxi driver chasing)

Final reminder

Outstanding :> 3 months Liability : 100%

(3rd party charged for inconsiderate driving)

Without Prejudice.

Dear Ms Hsiao Tong

Preceding emails refer.

The video footage was forwarded to you on 04.03.19. Till today, nothing heard from you.

Kindly be informed that not to protract this clear cut liability case indefinitely at your end, please forward your offer and settle this matter by 04.04.19. Otherwise, we will have to escalate matter to GIA.

Our taxi driver is chasing for settlement.

Dear Mr Lau

Without having to escalate matter to GIA and incur unnecessary arbitration cost, please assist to settle this matter amicably.

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off: 62148737 | Fax: 62141843

From: Catherine Koh Mui Gek Sent: Friday, 8 March 2019 8:59 AM

To: Hsiao Tong (LKKAuto)

Cc: kklau@lkkauto.com; William Tan Thoo Seng

Subject: Fw: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached, taxi driver chasing)

Dear Hsiao Tong

Evidences confirmed liability 100% against your principal's insured as per BOLA S15.

Kindly revert on our PD claim urgently, taxi driver getting annoyed, accident happened 3 months ago still no news heard from your side.

Thank you.

Best Regards
Catherine Koh
Claims Department | ComfortDelgro Engineering Pte Ltd
Off: 62148733 | Fax: 62141843

From: Catherine Koh Mui Gek

Sent: Monday, 4 March 2019 8:53 AM

To: Hsiao Tong (LKKAuto)

Cc: kklau@lkkauto.com; William Tan Thoo Seng

Subject: Yr ref SDS6393D our taxi SHB6393X doa 3.12.18 - (video/PIR attached)

Dear Hsiao Tong

Our LOD and reminder of 12.12.18/10.1.19 refer.

Attached video footage/PIR for your review. Kindly let us have your offer to settle soonest.

Thank you.

Best Regards
Catherine Koh
Claims Department | ComfortDelgro Engineering Pte Ltd
Off: 62148733 | Fax: 62141843

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDetGra Engineering Pte Ltd [Registration No. 199506048W]



ComfortDeiGro Engineering Ptv Ltd

205 Braddill Road Singapore 579701

Facsimilie +85 6280 9755

www.cdg#.com.sg

205 Braildell Road

59 Laying Drive Singapore 508969

353 Sin Ming Drive Singapore 575717

Singapore 809286

Singapore 408649

24 Senoka Loop Singapore 758156

7 Sungel Kadut Way

Sunger Kedut

Workshops

Braddell

Loyang

Sin Ming

Pandan 45 Pandan Road

Senako

Our Ref :

T 1218/ SHB6393X /WT(st)

Your Ref:

Date

12-Dec-18

CDGE Taxi Claims Dept

59 Loyang Drive 4th Fir Singapore 508969

8 Shenton Way

#24-01, AXA Tower

Singapore 068811

AXA Insurance Pte Ltd

Attn: Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHB6393X YOUR INSURED SDS6393D ON 03.12.18 AND OTHER

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner SHB6393X which was involved in the captioned accident with your of motor vehicle No: insured vehicle. The vehicle owner and the taxi driver conderned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving ; SDS6393D we are submitting these claim for your consideration on behalf of the claimants.

TAXLOWNER'S CLAIM

	THE CONTINUE OF CHILDREN	a specialist consist and the
1	Cost of Repair	\$ 428.00 Singapore 72879
2	3.5 days Loss of Rental @ \$ 167.80 per day	\$ 587.30 Yeshum
3	Survey Report Fees (Surveyed by M/s LKK)	S - Singapore 768732
4	GIA / LTA Search Fee	\$ 7.49
5	GIA / Police Report Fees	S -
6	Towing Fees	g

lowing Fees

HIRER'S CLAIM

days Loss of Income @

80.00 per days \$

280.00

1,022.79

Total Claims: \$ 1,302.79

pcs

Sub Total:

6

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

Original repair bill and photocopies of photographs

LTA search slip/s of : SDS6393D

c) GIA / Police report/s of : SHB6393X

Letter of authority from owner / hirer / operator

() Photocopie/s of Accident Scene Photo/s () Towing/Medical bill/receipts () Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said 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 taxi driver.

Yours faithfully

William Tan

CDGE Claims Department

Tel: 6214 8737 Fax: 6214 1843 Email: williamtan@cdge.com.sg

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

A member of COMFORTDELGRO









51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

28 MARCH 2019

WEE TEONG BOO 93 FARRER DRIVE #01-03 SINGAPORE 259290

Dear Sir/ Mdm

OUR REF

: CC4/ASM18021906/K1pb3

YOUR REF

: SDS 6393D

ACCIDENT INVOLVING SDS 6393D AND SHB 6393X ALONG/AT ECP TWDS CITY BETWEEN 2A TO 7B ON 03/12/2018

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 COMFORTDELGRO ENGINEERING PTE LTD acting on behalf of the owner of SHB 6393X against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 10 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 chewht@lkkauto.com within 10 days from the date of this letter 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 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 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.

Yours sincerely

Chew Hsiao Tong Case Handler

DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept) LETTER OF AUTHORISATION

(NAF / PAF)

ALONG

ACCIDENT INVOLVING MERCEDES E220 SHB6393X , SDS6393D

ECP TWDS CITY BETWEEN 2A TO 7B EXIT

ON 03-Dec-18 18:05

I/We

FONG KOK WAI (FENG ... (Hirer) NRIC No.: \$7536776G

and/or

(Relief) NRIC No .:

Taxi Number

SHB6393X

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

- To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
- 2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim. against third party (except personal injunes and medical claims),
- To sign Discharge Voucher on my/our behalf.
- 4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's Instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

04-Dec-2018

Name of Hirer

FONG KOK WAI (FENG GUOWEI)

Hirer NRIC

57536776G

Signature :

Address

327C ANCHORVALE ROAD #10-298

543327

Contact No.

87771935



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No			SHB 6393X (TP 03/12/2018	veh)	Model: Mercedes	Benz E220 (2143cc)	
Date of Aco	ident/Time:		03/12/2010				
			1 25 0.7				
Repair Esti	mate	15	2,972,46	-			
inal Repa		15				days at 5	per day
loss of Use		S				days at 5	per day
Rental (if a	iny)	5					
TA/GIA	Search Fee	-5					
Others		- 5					
Final Sett	lement Sum (Global Sum)	15	1,080.0	00	1		
	me : COMFORTDELGRO ENGINEE	RING PT	ELTD		(Kindly indicate bel	ówł	
is Third P	arty Workshop GIA Registere	d?	[X] YES []	NO	(Kindly indicate oc	V.11.61	
0.000///0.000	For Non GIA Registere		shop:	Agrees	i Liability	[%]	
A)				DOLA:	Applicable: Yes/No-	BOLA Scenario No: 15	
B)	For GIA Registered W	orkshop	D:				
	BOLA Liability: 100	(%	()		ed Liability (*):		
	* Assessed Liability to	No filler	el only for chain collisi	ons and	for cases where BOL	A does not apply	

NOTE:

Remarks

- 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 / involces 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:

Date:

SELOWARG BRIVE BUIGAPORE SCREEN

YWA

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

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date:

COMPORTORLORG ENGINEERING PTE LTE 59 LOYALG DRIVE

SOUTHWEST OFFICE

Plouse forward your cheque made payable to COMPORTDELGRO ENGINEERING PTE LTC

the contents or this executions apply to vehicle damages only All personal injunes and damages arising therefrom are excluded from the ambit and application of this document"

AXA insurance Pte Ltd (Company Reg. No.: 199903512M) 8 Shenton Way #24-01 AXA Tower Singapore 068811 AXA Customer Centre #01-21/22 Telephone: +65 6880 4888 - axa.com.sg

COMFORTDELGRO ENGINEERING

A member of COMFORIDELCRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

205 Scattlet Road Segapore 379715 Marriers + 65 6383 5250 Faccinite + 65 6380 9755

Workshops

Dx Senoku Luco Brigapore 758156 7 Surger Fastal Way Brigapore 758791 501 Yelsur sthaddel Park A Singapore 75679 59 Leyung Drive Singapore 555165 363 Sin Ming Drive Singapore 575717 45 Pancan Road Singapore 600055 300 Uni Fload 3 Dingepore #08645

COMPANY REG. NO.: 199506048W

Page: 2

8010010

AXA INSURANCE PTR LTD

8 SHENTON WAY AXA TOWER SINGAPORE SG 068811 #24-01

CONTACT NO: 63387288

VKHCLR NO SHB6393X

TNV. NO/DATK 91412715 07.12,2018

MAKE MERCEDES BENZ JOB NO. 305247174

MODKI. K220CD1(K5) ODOMETER READING

DATE OF REG 20.03.2014

DATE/TIME IN 03.12.2018 20:25

CHASSIS CODE WDD2120022A762858

KATHERINETAN 07.12.2018 14:06:38 Issued by

Repair type : CLSO/57/57 Payment Type/Term: /Credit 30 days

ComfortDelGro Engineering Pte Ltd A member of COMFORDELCRO

Head Office: 205 Braddell Road Singapore 579701

ACCOUNT No. BANK/CHQ No. INVOICE No. **AMOUNT** 8010010 91412715 428.00

Kindly note that no receipt shall be issued unless requested.

Our Ref: CT18120080

Date: 07 December 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

03/12/2018 @ 18:05 hrs

ALONG

ECP TWDS CITY BETWEEN 2A TO 7B EXIT

INVOLVING

SDS6393D

We refer to the above-mentioned accident and wish to inform that Comfort Transportation Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHB6393X (the "Taxi"). The Taxi was hired to FONG KOK WAI (FENG GUOWEI) IC NO S7536776G a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$167.80 per day (inclusive of GST).

Please be advised that the Taxi was insured with India International Insurance Pte Ltd on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay Assistant Manager, Fleet Safety

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

HOURS OP	HOURS OPERATED (TIME)			1			
FROM	OT	DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE	HOURS OPE	HOURS OPERATED (TIME)
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		03-12-18	ACCOUNT WAY				
		81.0.90	Reday of		٤	3.025	7
			المليد المرا		1-11	l.	1300
L							

Enquire Vehicle Insurer

Vehicle No. Incident Date/Time Search Status Insurance Company Code Insurance Company Name

SDS6393D 03 Dec 2018 / 18:05:00 Successful A12 AXA INSURANCE PTE LTD

Previous

OK

SHB 6393 X



Traffic Folice 10 Ubl Averses 3 Singapore 406865 Tel +85 8547 0003 Fax +85 8547 4863

Our Ref Date

: TP/IP/68625/2018 : 12 February 2019

Fong Kok Wal Blk 327C Anchorvale Road #10-298 Singapore 543327

Dear Sir / Madam.

TRAFFIC ACCIDENT INVOLVING SHB6393X AND SDS6393D ALONG ECP ON 03/12/2018 AT ABOUT 1805 HRS

I refer to the above accident.

- Please be informed that we have completed our investigations which reverted that the
 driver of <u>SDS6393D</u> had committed the offence of Inconsiderate Driving under Seption 85(b)
 offence.
- If you have any clarification, you may contact the Investigation Officer, SSS Leslie Tan at office number, 6547 6144.
- 4. Thank you.

Yours faithfully,

HEAD INVESTIGATION TRAFFIC POLICE SINGAPORE POLICE FORCE

This is a computer-generated letter. No signature is required

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

SHB 6393X Ident: 03/12/2018 Settlement	: \$: \$: \$: \$: \$] No 2,972.46 428.00 150.00 503.40 7.49 0.00 1,080.00 X] YES [3	day	ys at \$50.00 per day
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GIA Registered Workshop: Registered Workshop:	32.51	Agreed Liability	•	Y12-02-	(Kindly indicate
Registered Workshop:	p:			196	
ability:100(%)		BOLA Applicable)
		15 /	: Yes/	Ne B	BOLA Scenario No:
sed Liability to be filled only		Assessed Liabilit	y (*):		(%)
	for chain c	ollisions and for ca	ises wi	here B	OLA does not apply.
					-
tti Pi- Pt-					
RTDELGRO ENGINEERIN	6 PTE LT	D :\$			1,080.0
	truction: Payee's Breakdo	truction: Payee's Breakdown		truction: Payee's Breakdown	

Please attach all the supporting documents to the form. (Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any)



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Enderstion Internationals Day Events En Automobile

		Affiliated to Federation Intern	ationale Des Experts En Automo	blle
AXA	INSURANCE PTE	ELTD	Ref : CC4/ASM180219	906/K1pb3q2
AXA	HENTON WAY #24 A TOWERSINGAPO N:KIAN CHUAN		Date: 09-05-2019 Code: ASM	
1.		Policy Particula	rs :- THIRD PARTY CLAIM	the state of the state of
	Insured Veh.	SDS 6393D	Veh. Inspected	SHB 6393X
	Policy No.	VPA/P1004560	Coverage (\$)	0.00
	Claim No.	S8M015GX	Excess (\$)	0.00
	Assign From		Assign Date	05/12/2018
2.		Vehicle Pa	rticulars & Condition	
	Make & Model	MERCEDES BENZ E 220	c.c	2143
	Engine No.	HIDDEN	Year of Reg.	2014
	Chassis No.	WDD2120022A762858	Colour	WHITE
	Odometer	685855	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
3.		Cond	ditions of Tyres	The second
		Size	Make	Balance
	R/H Front Tyre	205/60 R16	WEST LAKE	7 mm
	L/H Front Tyre	205/60 R16	WEST LAKE	7 mm
	R/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
	L/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
4.		Descrip	ption of Damages	
	THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE ETAILS.	N/S FRONT PORTION.	
5.		Gene	eral Information	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Accident Date	03/12/2018	Inspection Date	05/12/2018
	Survey held at	COMFORTDELGRO ENGINE	ERING PTE LTD	
		59 LOYANG DRIVE SINGAPORE 508969		
5a.			Remarks	
		ON WAS CONDUCTED ON A"VICE TO YOUR INSTRUCTIONS		
5b.		Estima	te Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	2 Working Days	



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Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHB 6393X

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	BUMPER ASSY ,FRT (CONSISTENT)	TO REPAIR SEE LABOUR	1,890.50	
1	FENDER SPLASHSHIELD ,FRT/LH (FRONT) (CONSISTENT)	SERVICEABLE	257.00	
	LESS 20% DISCOUNT		-429.50	
			1,718.00	
	LABOUR			
	PANEL BEATING .INCLUSIVE OF THE REPAIR OF BUMPER ASSY ,FRT .		400.00	200.00
	SPRAY PAINTING CHARGE.		600.00	200.00
	TOWING FEE.	NOT NECESSARY	60.00	
			1,060.00	400.00
	GRAND TOTAL		2,778.00	400.00

RECOMMENDED COST OF REPAIRS	400.00

Report Ref No. CC4/ASM18021906/K1pb3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

Amort

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES: This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part, Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.

*

Service Request Details

SBM015GX

Reference

TPVD MERCEDES-BENZ MERC Service Address Model

Primary Contact/Insured WEE TEONG BOO

LICK AUTO CONSULTANTS PTE

Vendor Name

Due Date

(TD) (TP)

5 Dec 2018 9:36:25 AM

Report Date

5 December 2018

Request Date

3 December 2018

Loss Date

Pending verification - Direct Settlement

Services

Third Plarty Withicke Damage

Type of Loss

93 FARRER DRIVE, #01-03, 259290, Singapore 62426771 Claim Handler

6568804269 klanchuan.chan@axa.com.sg CHAN Klan Chush

Additional Instructions

Notes. Metrics Assessment Documents Document SubType History Bryokes Document Type Messages

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Reports & Statement

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Accident Statement

Surveyor? Assessor expense

DXX AUTO CONSULTANTS PTE LTD (TP)

13 May 2019

DATE UPLOADED

AUTHOR

SUBTINE

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		LKK AUTO CONSULTANTS PTE LTD	
	Others	(H)	13 May 2019
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Discurrents Documents	Satisfaction / Discharge Vaucher	LKK ALITO CONSULTANTS PTE LTD (TP)	13 May 2019
AUTHORISATION 10 ACT FORMadd Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	13 May 2019
WORKSHOP INVOICE put	Perpairer	LKK ALITO CONSULTANTS PTE LTD (TP)	13 May 2019
LETTER TO OLD de Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	13 May 2019
PR.468	Others	LIKK AUTO CONSULTANTS PTE LID (TP)	25 March 2019

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EMB A292X vs SDS A393D - TP VIDEO mp4	Evidence	Videos	UKK AUTO CONSULTANTS PTE LTD (TP)	25 March 2019
LEAK Survey Photos pol	Reports & Statement	Others	UKK AUTO CONSULTANTS PTE LTD (TP)	13 December 2018
Non_reporting_letter dif O61218.pdf	Cerrespondence	Policy Holders / Insured	LKK AUTG CONSULTANTS PTE LTD (TP)	13 December 2018
TP. ESTIMATE., MARKED put	ment	Estimate / Quotation	UKK AUTO COMSULTANTS PTE LTD (TP)	13 December 2018
M ad 131218 pdf	lleports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	13 December 2018
Listiter to OLNR 1st Reminder dd	Letters and Correspondence	Policy Holders / Insured	LKK AUTD CONSULTANTS PTE LTD (TP)	13 December 2018