

INS. CASE OWNER: KC CC AXA1802 1906, K2P629
 Surveyor: AWK DOB: 5/12/18 Date / Time: 6/11/18
 Registered in Meriton: _____

Pre-assign / CCU / FTE



Insured Vehicle No.: SDS 67930
 Name of Insured: WFE TONY PRO
 Insured Tel No.: _____ HP: _____
 Excess Sec II : \$5 D.O.A: 7/12/18
 Is driver the owner? (YES) NO) Nature of Accident: _____

Claim No.: 84mo 15014 (85846)
 Policy No.: _____
 Make / Model: _____
 Place of Accident: _____

If NO, Driver Name / Age: _____
 Driver Tel No.: _____ (V/L: YES / NO)

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO
 Insured Liability: % Final ? Yes / No

SHB 67930



INSRS: WFE
 WSP: WFE
 Tel: WFE
 Liability: WFE
 RMKS: _____



INSRS: _____
 WSP: _____
 Tel: _____
 Liability: _____
 RMKS: _____



INSRS: _____
 WSP: _____
 Tel: _____
 Liability: _____
 RMKS: _____



INSRS: _____
 WSP: _____
 Tel: _____
 Liability: _____
 RMKS: _____

Date / Time	STAGE	DATE / PIC
<u>10/12/18</u>	Non-Reporting 1st (1st):	
<u>10/12/18</u>	Non-Reporting 1st (2nd):	
<u>10/12/18</u>	Non-Reporting 1st (Final):	
<u>10/12/18</u>	Notification 2nd (if non-pickup):	
<u>10/12/18</u>	Call Of:	<u>25/12/19</u>
<u>10/12/18</u>	After call 1st to OI:	
<u>10/12/18</u>	Documentation Check List:	Handler Typist
<u>10/12/18</u>	Notification 1st (if non-pickup):	
<u>10/12/18</u>	After call 1st to OI:	
<u>10/12/18</u>	Authorisation To Act:	
<u>10/12/18</u>	Release Voucher:	
<u>10/12/18</u>	Final Repair Bill:	
<u>10/12/18</u>	Car Rental Invoice:	
<u>10/12/18</u>	Towing Invoice:	
<u>10/12/18</u>	LTA / CIA:	
<u>10/12/18</u>	Medical Bill:	
<u>10/12/18</u>	PIR:	
<u>10/12/18</u>	Mandate/Reject Instruction:	
<u>10/12/18</u>	LOD:	
<u>10/12/18</u>	Payment Breakdown Form:	
<u>10/12/18</u>	Post-Repair Photos:	
<u>10/12/18</u>	Others:	

PRELIMINARY ADVICE Date/Time: _____ Sent By: _____

FINALIZATION	Date/Time:	Confirm with:	Confirm by:
Repair Cost:	\$5	days) Reduction: %	Email <input type="checkbox"/> Call <input type="checkbox"/>
FINAL SETTLEMENT	Date/Time: <u>25/12/19</u>	Confirm with: <u>William</u>	Email <input type="checkbox"/> Call <input type="checkbox"/>
Final Liability:	% <u>100</u>	Agreed (Assessed) BOLA S/N No.:	If NO or BOLA Ass. Lia:
Repair Cost:	\$5 <u>428.00</u>		
Loss of Rental (LOR):	\$5 <u>503.40</u> (3 days) x \$167.80		
Loss of Use (LOU):	\$5 <u>150.00</u> (5 x 3 days)		
Loss of Income (LOI):	\$5 <u>150.00</u> (5 x 3 days)		
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOU <input type="checkbox"/> [Tick only one]			
GIA/LTA Search:	\$5 <u>7.49</u>		
Medical:	\$5 -		
Disbursement:	\$5 -	(e.g. Tow/Independent)	
Legal Cost:	\$5 -		
Total:	\$5 <u>1088.89</u>	Global Sum \$5 <u>1088.89</u>	
FINAL PAYMENT	Date/Time: <u>10/12/18</u>	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Payee 1:	\$5 <u>1088.89</u>	Name 1: <u>Comfort Design Engineering Pte Ltd.</u>	
Payee 2: (Strike if N.A.)	\$5	Name 2:	
Payee 3: (Strike if N.A.)	\$5	Name 3:	



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 Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM18021906/K1pb3

8 SHENTON WAY #24-01
AXA TOWERS SINGAPORE 068811

Date : 05-12-2018



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

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. Vehicle Particulars & Condition

Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			

3. 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. Description of Damages

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5. General Information

Accident Date	03/12/2018	Inspection Date	05/12/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

REPAIR ESTIMATE*

VEHICLE NO : SHB 6393X

DATE 5/12/2018 8:38

MAKE :

MODEL : MERCEDES

ADA

Ching

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bumper Assy, Frt <i>x report</i>			\$ 1,890.50
	Fender Splashshield, Frt/LH (Front) <i>x</i>			\$ 257.00
	SUB TOTAL			\$ 2,147.50
	LESS 20%			\$ 429.50
	DISCOUNTED TOTAL			\$ 1,718.00
	Labour Charge			
	Panel Beating			\$ 480.00 ²⁰⁰
	Spray Painting Charge			\$ 600.00 ²⁰⁰
	<i>Towing fee</i>			\$ 60.00
	TOTAL LABOUR			\$ 1,000.00
	ESTIMATE TOTAL			\$ -500.00
				<i>2,718.00</i>

Kabin Aiky
 5/12/18 1015 hrs
 2 hrs.
 U/s
 After Repair photo

UKK Auto
 The Repair
 • To repair
 • To damage
 • Parts per
 • Third party
 • No third
 • Sup:
 is subject to
 Acknowledged by Registrar
 Signature:
 Date:

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.

Our Job Ref No : 305247174
Date : 06/12/18

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156


FINALIZATION FORM

To : LKK Fax :
Attn : KALVIN
Vehicle Reg No. : SHB6393X 03/12/18

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: AXA SDS6393D
2. The finalized amount shall be:
 - (a) Spare Parts after List discount
 - (b) Labour Charges
 - Total for Part-By-Part Repair Cost** S 400.00
 - (c) Lumpsum Repair (if applicable)
Total for Lumpsum repair cost after Less: _____
Final Lumpsum Repair cost _____
3. Estimated normal period for repairs: 2 working days.
4. **We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days**
5. Thank you for your assistance. We confirm the estimates and finalized amount.

Signature : 
Name : **CHIANG**
Tel : 62148314
Fax : 65468156

Signature : 
Name : Kalyan
Date : 6/12/18

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid		N		
3. Survey Fees				
4. LTA Search Fee	7.49			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks: Final Amount Subject to Insurance Approval

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305247174
REGN NO : SHB6393X
MILEAGE : 0000000000
MAKE : MERCEDES BENZ
MODEL : E220CDI(E5)
DATE OF REGN : 20.03.2014
DATE/TIME IN : 03.12.2018 20:25
ACCIDENT DATE : 03.12.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

SUB-TOTAL : 0.00

JOB NATURE

0000 L	PANEL BEATING	200.00
0001 23-502	SPRAYPAINT ON AFFECTED AREA	200.00
0002 23-01	TOWING FEE	60.00

SUB-TOTAL : 460.00

TOTAL : 460.00

MVA NAME & SIGNATURE
DATE :

AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

REPAIR ESTIMATE*

VEHICLE NO : SHB 6393X

DATE 5/12/2018 8:38

Chiang

MAKE :

MODEL : MERCEDES

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Bumper Assy, Frt <i>x repair</i>			\$ 1,890.50
	Fender Splashshield, Frt/LH (Front) <i>x sue</i>			\$ 257.00
	SUB TOTAL			\$ 2,147.50
	LESS 20%			\$ 429.50
	DISCOUNTED TOTAL			\$ 1,718.00
	Labour Charge			
	Panel Beating			\$ 400.00 ²⁰⁰
	Spray Painting Charge			\$ 600.00 ²⁰⁰
	Towing fee <i>not included different location</i>			\$ 60.00 <i>X</i>
	TOTAL LABOUR			\$ 1,000.00
	ESTIMATE TOTAL			\$ 500.00

Kahin Ucky
 5/12/18 1015h
 2 Apr.
 U/s
 After Repair photo

LKK Auto Consultants hence notify the Repairer of the following:

- To resolve any dispute arising
- To check the repair work
- To check the repair work
- To check the repair work
- To check the repair work
- To check the repair work

Accepted by Repairer
 Signature: _____
 Date: _____

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.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL 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: chewht@lkkauto.com | fax: 6741-4108

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

-----Disclaimer-----

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Auto
Consultants
Pte Ltd

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 **Traffic Police** 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)

◀ 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

Actions

Next Step

Agree to perform service

Decline WorkAccept Work

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

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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: chewht@lkkauto.com | 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: chewht@lkkauto.com | 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 - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Our Ref : T 1218/ SHB6393X /WT(st)

Your Ref :

Date : 12-Dec-18

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Martine +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

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

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

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

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor vehicle No : **SHB6393X** which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned 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.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 428.00
2	3.5 days Loss of Rental @ \$ 167.80 per day	\$ 587.30
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	GIA / LTA Search Fee	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing Fees	\$ -
Sub Total :		\$ 1,022.79

HIRER'S CLAIM

7	3.5 days Loss of Income @ \$ 80.00 per days	\$ 280.00
Total Claims:		\$ 1,302.79

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

- Original repair bill and photocopies of photographs 6 pcs
- LTA search slip/s of : SDS6393D
- GIA / Police report/s of : SHB6393X
- Letter of authority from owner / hirer / operator
 - () Photocopy/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.

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
353 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 809286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
Yishun Industrial Park A
Singapore 768732



Auto
Consultants
Pte Ltd

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)

ACCIDENT INVOLVING
ALONGMERCEDES 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.: S7536776G

and/or

(Relief) NRIC No.:

Taxi Number

SHB6393X

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. 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 injuries and medical claims).
3. 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

S7536776G

Signature :



Address

327C ANCHORVALE ROAD #10-298
543327

Contact No.

87771935



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDS 6393D (Insd veh)	Model: Mercedes Benz E220 (2143cc)
	SHB 6393X (TP veh)	
Date of Accident/ Time:	03/12/2018	

Repair Estimate	: S	2,972.46	
Final Repair Cost	: S		days at 5 per day
Loss of Use	: S		days at 5 per day
Rental (if any)	: S		
LTA / GIA Search Fee	: S		
Others	: S		
Final Settlement Sum (Global Sum)	: S	1,080.00	
Payee Name : COMFORTDELGRO ENGINEERING 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/ No BOLA Scenario No: <u>15</u>	
	BOLA Liability: <u>100</u> (%)	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.

Signature of workshop representative / Workshop stamp
Name of Representative: COMFORTDELGRO ENGINEERING PTE LTD
Date: 29.4.19
55 LOYANG DRIVE
SINGAPORE 6393X



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

Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date:

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
55 LOYANG DRIVE
SINGAPORE 6393X

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.

TAX INVOICE

8010010

AXA INSURANCE PTE LTD

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

CONTACT NO: 63387288

VEHICLE NO
SHB6393X

INV. NO/DATE
91412715 07.12.2018

MAKE
MERCEDES BENZ

JOB NO.
305247174

MODEL
E220CDI (K5)

OILMETER READING

DATE OF REG
20.03.2014

DATE/TIME IN
03.12.2018 20:25

CHASSIS CODE
WDD2120022A762858

Issued by : KATHERINETAN 07.12.2018 14:06:38
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

1. VEHICLE TAKING ALL RESPONSIBLE SITUATIONS ARISING FROM THE USE OF THE ACCIDENTAL DAMAGE. THE COMPANY ACCEPTS A RESPONSIBILITY FOR LOSS FOR OTHER ENGINEERING BELONGING TO CUSTOMERS AND REPAIRS AND CHARGES WILL BE MADE A COMPANY TIME.

2. CUSTOMERS SHALL RESPECT THEIR VEHICLE IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 24 HOURS FROM DELIVERY ADVISE THE COMPANY OF ANY COMPLAINTS. OTHERWISE THE VEHICLE WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.

3. INTEREST OF 1% PER MONTH WILL BE CHARGED FOR A DAY 15 DAY RATES WITHIN 15 DAYS OF DELIVERY AND AFTER 15 DAYS COMPANY BY THE CUSTOMER AND NOT BIND ON THE DATE OF PAYMENT AS WITHIN 15 DAYS FROM THE INVOICE DATE IN ORDER TO PAYMENT.

4. PLEASE RETURN THE VEHICLE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY SERVICE OR REPAIRS TO BE MADE. IF THE COMPANY DOES NOT HAVE FROM THE CUSTOMER THE COMPANY WILL THEN YOUR VEHICLE A COMPANY ENGINEERING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

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

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.

SHR 6393 X

[illegible]

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](#)

SDS6393X



SINGAPORE
POLICE FORCE

Traffic Police
10 Ubi Avenue 3
Singapore 408665
Tel: +65 6547 0000
Fax: +65 6547 4883
www.police.gov.sg

Our Ref : TP/IP/68625/2018
Date : 12 February 2019

Fong Kok Wai
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.

2. Please be informed that we have completed our investigations which revealed that the driver of SDS6393D had committed the offence of Inconsiderate Driving under Section 85(b) of the Road Traffic Act Chapter 276. Action has been initiated against the driver for the said offence.
3. 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

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THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SDS 6393D (Insd veh)	Model:	MERCEDES BENZ E 220
	SHB 6393X (TP veh)		
Date of Accident:	03/12/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Repair Estimate	:	\$		2,972.46
Final Repair Cost	:	\$		428.00
Loss of Token Sum	:	\$		150.00
Rental (if any)	:	\$		503.40
LTA / GIA Search Fee	:	\$		7.49

Others:	:	\$	0.00
---------	---	----	------

	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,080.00

Is Third Party Workshop GIA Registered?	[X]	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: _____
BOLA Liability: _____ 100 (%)	Assessed Liability (*): _____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.	

Remarks	
---------	--

Payment Instruction: Payee's Breakdown			
1)	COMFORTDELGRO ENGINEERING PTE LTD	:	\$ 1,080.00

JOANNE LEE KHANG MIN
LKK Auto Consultants Pte Ltd

09/05/2019
Date

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 Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM18021906/K1pb3q2

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811
ATTN:KIAN CHUAN

Date : 09-05-2019



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

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 Particulars & 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. Conditions of Tyres

	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. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S FRONT PORTION. DAMAGES SEE DETAILS.

5. General Information

Accident Date	03/12/2018	Inspection Date	05/12/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	2 Working Days
-------------------------------------	-----------------------

**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

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

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 contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

