



Auto
Consultants
Pte Ltd

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

09 MAY 2019

CHOO YUAN CHUNG (ZHU YUANZHONG)
15 TAMPINES AVENUE 8
#06-21
SINGAPORE 529601

Dear Sir/Madam,

OUR REF : CC4/ASM18021907/Afb3
YOUR REF : SLV 7049G
ACCIDENT INVOLVING SLV 7049G AND SKD 5819X ALONG PIE TOWARDS
CHANGI BF EUNOS FLYOVER 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 3 MOTORWERKZ, acting on behalf of the owner of SKD 5819X against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had rear-ended the Third Party vehicle SKD 5819X. As such, liability is down against us.

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

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to pohkin@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



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- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at pohkin@lkkauto.com

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Poh Kin, Chong
Case Handler
DID: 6841 2132
FAX: 6741 4108
Email: pohkin@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA)
(Motor Claims Dept)



DAWN ENTERPRISES

21 Seletar West Farmway 1
Singapore 798125
Tel: 63832661 Fax: 64842836
Reg No. 430058/00D

Nº 36262

RENTAL AGREEMENT

DATE

4/12/18

HIRER'S PARTICULARS

Name Hsu Si Yan G
Address 457 Tampines St. 42
#02-178
S 520457
I/C or Passport No. S76382673 Country _____
Occupation _____
Date of Birth _____ Age _____
Driving Licence No. _____ Date Passed _____
Tel: (HP) 97423659 (Residence) _____

DRIVER'S PARTICULARS

Name _____
Address _____
I/C or Passport No. _____ Country _____
Occupation _____
Date of Birth _____ Age _____
Driving Licence No. _____ Date Passed _____
Tel: (Office) _____ (Residence) _____

IMPORTANT NOTES:

- 1 No Insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence.
- 2 This vehicle is licenced to carry 2000 passengers only.
- 3 Hirer is liable to pay first \$ 2000 as excess all claims any accident plus loss of earning while damaged vehicle is under repair.
- 4 For usage to Malaysia subject to higher excess all claims of S\$5,000.00 and different rental rate.
- 5 Please notify our office should there be any accident involving this hired vehicle within 24 hrs
- 6 No refund will be given for vehicle returns early.
- 7 No refund will be given for petrol left in vehicle.
- 8 Hirer is liable to pay all parking fee and traffic summonses.
- 9 Vehicles to be return during office hour only.
- 10 No Service on Public Holiday and Sunday.

SCHEDULE

SKH 4097E

MOREL

Date	Time	Mileage
4/12/18		
8/12/18		

CHARGES

4 Day at \$120.00	per days	\$480.00
Day at \$	per week	
Day at \$	per month	
TOTAL AMOUNT		\$480.00
AMOUNT PAID		\$480.00
BALANCE DUE		
Days Extension From	To	
Amount Deposit (refundable) \$		

FROM

4/12/18

TO

8/12/18

I/we have read and understood the terms and conditions above and hereby agreed to abide

Half Tank Petrol

Driver/Gurantor's Signature

DAWN ENTERPRISES

3 MOTORWERKZ²⁰¹⁷ CONCEPT PTE LTD
Block 25 Kaki Bukit Road 4, #01-40/42 Synergy @ KB Singapore 417800
HP: 96583371

INVOICE

HSU SI YANG
25 KAKI BUKIT ROAD 4
#01-40/42 SYNERGY @KB
Singapore 417800

Date: 14TH APRIL 20

Accident date: 03RD DEC 2018
Final Bill For Vehicle No: SKD5819X CHEVROLET CRUZE 1.6

Descriptions	AMOUNT
Lump Sum repair cost as recommended by LKK AUTO CONSULTANTS PTE LTD Surveyor : Mr Adrian	\$2,650.00
Total	\$2,650.00

S/DLRS: TWO THOUSAND SIX HUNDRED FIFTY ONLY

LETTER OF AUTHORITY

RE: ACCIDENT INVOLVING VEHICLE NOS SKD5819X
and SLV 7049G ALONG
PIE Twd S Chang, B4 Ex.7 9
ON 3/12/18

1. I/We, hereby appoint **3 MOTORWERKZ CONCEPT PTE LTD** to be my/our agent and I/We authorize my/our said agent to give you all instructions pertaining to the conduct of my claim including instructions to commence legal proceedings in court in my name and against the third party driver/or his employers, if applicable.
2. My/Our said agent also has my/our authority to decide on my/our behalf whether to accept any offer of settlement from the third party and/or his insurers.
3. I/We understand and accept that until I/We revoke my/our said agent's authority in writing to you, I am/We are bound by all instructions given by my/our said agent to you.
4. Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/We undertake to pay you and my/our Solicitor the cost of repair settled and related expenses and disbursements incurred.
5. My/Our vehicle is repaired on my/our own will without any inducement, threat or promise.



Signature

(Company's stamp if applicable)

Name : Hsu Si Yang
NRIC No. : S 7 6 3 2 2 6 7 J
Address :



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLV 7049G (Insd veh)	Model: CHEVROLET CRUZE
	SKD 5819K (TP veh)	
Date of Accident/ Time:	03/12/2018	

Repair Estimate	: \$	7,909.00	
Final Repair Cost	: \$	2,650.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	400.00	4 days at \$ 100 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	3,050.00	

Payee Name : 3 MOTORWERKZ CONCEPT PTE LTD

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability 100 (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ ~~No~~ BOLA Scenario No: 27

BOLA Liability: (%) 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.

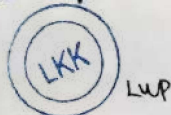
We confirmed that we have the authority of our client to act for and on their behalf in this accident.

3 MOTORWERKZ CONCEPT PTE LTD
25 Kaki Bukit Road 4 #01-40
Singapore 417800

Signature of workshop representative / Workshop stamp

Name of Representative: JMY LIM

Date: 28/04/20



Signature of Witness / Workshop stamp (if applicable)

Name of Witness: TEO CHIN

Date: 28/4/2020

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 30/04/2020

« **Re:<MANDATE IA> - S8M015B9 {ACCIDENT INVOLVING
SLV 7049G & SKD 5819K ON 03/12/2018}**

Type

🔗 Question

Message

Hi Pls proceed-VO

Reply

As request following :

1. RC \$2650 (AS AGREED)
2. Loss of RENTAL \$480 (\$120 X 4 days -4days recommend

@ 100 % (DIRECT FROM BEHIND)

Total \$ 3130

Please let us have your offer soon . Thanks

Regards,
Chris Chan Pick Yuen
GREEN FOREST AUTOMOBILE PTE LTD
BLK 8 KAKI BUKIT AVE 4
05-25 PREMIER @ KB
SINGAPORE 415875
HP: 92712214

From: RATAN BHOSALE Pragati <pragati.bhosale@axa.com.sg>
Sent: Wednesday, December 5, 2018 9:15 AM
To: chan pick yuen <chris_chanbebe@hotmail.com>
Subject: Acknowledgement: Your ref :SKD5819X Our ref :S8M015B9 MC/HO

Dear Sir, Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a Single Joint Expert.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman/ Chris Ang (LBS Automotive Appraisal Pte Ltd)
2. Stan See Chee Seng/ T. Thiyagarajan (LBS Automotive Appraisal Pte Ltd)
3. Sebastian Kong Wei Siang (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong/ Elson Teng (RT Appraisal Pte Ltd)
6. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
7. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
8. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
9. Philip Phoong/ Victor Seng (A-Pac Adjuster & Surveyors Pte Ltd)
10. AXA in house surveyors