



AXA Insurance Pte Ltd
8 Shenton Way
#27-01
Singapore 068811
Attention: Motor Claims

“Without Prejudice”

Your Ref :

Our Ref :

Date : 25 February 2019

Subject : **ACCIDENT INVOLVING VEHICLES SMD7073T & SME2389K ON 03.12.2018**

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

Cost of repair	:	S\$	19666.08
Car Rental	:	S\$	1100.00
Loss of use	:	S\$	480.00 (S\$80.00 x 6 days)
GIA search fee	:	S\$	2.00
Total	:	S\$	21248.08

Performance Motors
Limited
1800-Call-BMW
(1800-2255-269)

www.pml.com.sg

303 Alexandra Road
Sime Darby
Performance Centre
Singapore 159941

Tel Sales 6319 0100
Tel Aftersales:
6319 0111
Fax 6474 7770

315 Alexandra Road
#01-01

Sime Darby
Business Centre
Singapore 159944
Tel Sales 6319 0511
Tel Aftersales
6319 0527
Fax 6479 6624

280
Kampong Arang Rd
East Coast Centre
Singapore 438180
Tel Aftersales
6319 0888
Fax 6344 1332

Registered office
305 Alexandra Road
#02-01
Vantage
Automotive Centre
Singapore 159942

Co. Reg. No:
197401559W

A copy of each of the following supporting documents is enclosed:

1. Copy of Accident Report
2. Copy of Final Repair bill & GIA search slip
3. Copy of Car Rental bill & Car Rental Agreement
4. Copy of Identification Card & Driving License
5. Copy of Letter of Authorisation & Discharge Voucher

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to pml-pbsp@simedarby.com.sg.

Yours sincerely

Teng Wai Khan
Customer Service Manager, Body & Paint



Auto
Consultants
Pte Ltd

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

17 DEC 2018

CHERYL LIM PEI NOI
BLK 668B EDGEFIELD PLAINS
#11-700
SINGAPORE 822668

Dear Sir/ Mdm

OUR REF : CC4/ASM18021993/T1pb3

YOUR REF : SME 2389K

**ACCIDENT INVOLVING SME 2389K AND SMD 7073T ALONG/AT PUNGGOL DRIVE
TWDS PUNGGOL EAST TRAFFIC LIGHT 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 PERFORMANCE MOTORS LTD acting on behalf of the owner of SMD 7073T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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)

Performance Motors Limited

A member of the Sime Darby Group



LETTER OF AUTHORISATION

ACCIDENT INVOLVING SMD 7073T & SIME 2389K ON 3/12/18.

I, Soh Hsin Hsien owner of Vehicle Registration No. SMD 7073T hereby authorise **Performance Motors Limited** to submit, correspond, negotiate and settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **Performance Motors Limited** to execute, sign, seal and deliver all documents whatsoever in relation to this matter and to accept and receive any payment due to me in respect of my claim above.

I hereby declare that all acts and documents done by virtue of this Letter of Authorisation on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by me in person.

I further confirm that the acceptance by **Performance Motors Limited** of the settlement amount in respect of such claim shall constitute the full discharge of my claim in respect of such loss and damage.

Signed by:

Name : Soh Hsin Hsien (Date)

NRIC No.: S9142189E

In the presence of:

KEVIN LEONG WAI KIT
Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Name : _____ (Date)

NRIC No.:



redefining / insurance



CLAIM REF : S8M015AX
INSURED : Cheryl Lim Pei Noi

DISCHARGE VOUCHER

We/I [Soh Hsiu Hsien, NRIC NO. S9142189E] hereby agree to accept the sum of dollars [Twenty Thousand Seven Hundred Sixty Eight & Cents Eight only.] (S\$20768.08) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their insured or the driver of motor vehicle no. [SME2389K] as a result of an accident along [Punggol Drive] on [3/12/18] of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. [SMD7073T].

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. [SME2389K] in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. [SME2389K].

Dated this 05 day of Sept 2019.

Claimant's Signature : [Signature] x

NRIC no./ Company Stamp : S9142189E

Occupation/ Business : _____

Address : _____

Telephone No. : _____

Witness's Name : _____

Witness's Signature : _____

Witness's NRIC No. : _____

KEVIN LEONG WAI KIT
Performance Motors Limited
363 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-x

303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770

280, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)

**SERVICE TAX INVOICE**

Repair Order No. : B1 1321591	Page No. : 1 of 3
Date IN : 10/12/2018	Invoice Number : 2068644 / WSB
Cust. Svc. Advisor: Kevin Leong Wai Kit	Invoice Date : 22/02/2019
	Payment Terms : 30 Days From Invoice
	Invoice By : Sharon Heng

- CUSTOMER INFORMATION -

Dr Soh Hsiu Hsien
306A Punggol Place
#15-37

Singapore 821306

- INVOICE TO - 238

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

REGN. NO. SMD7073T	CHASSIS NO. A548696	REGN. DATE 31/08/2018	MODEL 318I	MILEAGE 5652
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- - - - L A B O U R 1 - - - -	Retail Price	DISC%	NETT
To replace rear right fender, rear right door & attachments etc including to make good the rear bumper, right side skirting, right trunk floor, right entrance panel and knock out dented area caused by the accident. To remove and install body parts in order to carry out painting job.	6,375.00	10.00	5,737.50
To respray rear bumper, rear right fender, rear right door, right side skirting, right trunk floor and right entrance panel etc.	4,171.00	10.00	3,753.90
To remove and install fuel tank to facilitate repairs including extract fuel and conduct leak tests.	451.00	10.00	405.90
To remove and install rear hat-tray, rear seat, carpet and roof top lining to facilitate repairs.	742.00	10.00	667.80
To check steering geometry and conduct wheel alignment according to BMW specification	451.00	10.00	405.90
To replace rear right wheel rim including balancing.	80.00	10.00	72.00
To conduct water leak tests.	75.00	10.00	67.50
To replace rear windscreen glass.	574.00	10.00	516.60
To check electrical wiring systems at the rear section for proper function.	150.00	10.00	135.00
To carry out body cavity preservation.	100.00	10.00	90.00
To carry out body cavity preservation. (For cut panel)	451.00	10.00	405.90
Sundries.	150.00	0.00	150.00
INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT.	0.00	0.00	0.00
DATE OF ACCIDENT : 3.12.2018. 3RD PARTY CAR : SME2389K. YOUR REF NO : NIL.			
VEHICLE WAS SURVEYED BY MR TAUFIKH FROM LKK AUTO CONSULTANTS PTE LTD ON 6.12.2018 AT 11.45 AM. AUTHORISED REPAIR BY MS HSIAO TONG FROM LKK ON 8.12.2018 VIA E-MAIL.			
PROPOSE CAR RENTAL = \$1100.00. THE AMOUNT IS SUBJECTED TO INSURANCE COMPANY CONFIRMATION.	0.00	0.00	0.00
PROPOSE LOSS OF USE = \$80X6. THE AMOUNT IS SUBJECTED TO INSURANCE COMPANY CONFIRMATION.	0.00	0.00	0.00

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-x



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Fax. 64747770

280, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
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SERVICE TAX INVOICE

Repair Order No. : B1 1321591	Page No. : 2 of 3
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Cust. Svc. Advisor: Kevin Leong Wai Kit	Invoice Date : 22/02/2019
	Payment Terms : 30 Days From Invoice
	Invoice By : Sharon Heng

GIA SEARCH FEE = \$2.00.		0.00	0.00	0.00
	Total Labour 1:			12,408.00
----- P A R T S -----				
	Qty	Retail Price	DISC%	NETT
REAR RH DOOR	1	1,267.50	3.00	1,229.47
BLIND RIVET HEML OCK 813	1	2.65	3.00	2.57
BLIND RIVET AVIBVLB	20	0.55	3.00	10.67
SCREW (SF PLUS M5X15)	3	0.55	3.00	1.60
(DG/SL) BODY ADHESIVE K5B (195ML)	1	326.80	3.00	317.00
(DG) BODYWORK ADHESIVE K5A (50ML)	1	112.70	3.00	109.32
(DG) CLEANER R1 (100ML)	2	26.15	3.00	50.73
(DG/SL) W/SCREEN SEALANT (COLD 1 HOUR)	2	131.55	3.00	255.21
PUNCH RIVET N4	40	0.55	3.00	21.34
(DG/SL) GLASS PRIMER 30ML (VP206)	1	27.85	3.00	27.01
(S/L) SEAM SEAL 300ML	1	33.80	3.00	32.79
RR RH FENDER	1	1,562.75	3.00	1,515.87
REAR WINDOW	1	733.15	3.00	711.16
SNAP LOCK COUPLING	1	3.65	3.00	3.54
BLIND RIVET NUT	1	3.85	3.00	3.73
BUMP STOP	10	3.35	3.00	32.49
REAR DOOR WEATHERSTRIP	1	140.70	3.00	136.48
EXPANDING NUT	5	2.00	3.00	9.70
3M S/F PEWMIUM REAR WINDSHIELD	1	252.34	0.00	252.34
ALLOY RIM 8.5X18 M DOUBLE SPK 441	1	1,287.10	3.00	1,248.49
	Total Parts :			5,971.51
----- L A B O U R 2 -----				
		Retail Price	DISC%	NETT
-		0.00	0.00	0.00
-		0.00	0.00	0.00
	Total Labour 2:			0.00

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SERVICE TAX INVOICE

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Cust. Svc. Advisor: Kevin Leong Wai Kit	Invoice Date : 22/02/2019
	Payment Terms : 30 Days From Invoice
	Invoice By : Sharon Heng

Labour Charges : 12,258.00	Total Labour & Parts Charges : S\$ 18,379.51
Parts Charges : 5,971.51	Less Insurance Excess : S\$ 0.00
Lubricant/Misc : 150.00	Invoice Total Amount Exclude GST : S\$ 18,379.51
	GST @ 7% : S\$ 1,286.57
	Invoice Total Amount Include GST : S\$ 19,666.08

Computer generated invoice. No signature is required.

Amount Payable Include GST : **S\$ 19,666.08**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.



RENTAL AGREEMENT

HA201812 -0089

Hirer's Name Soh Hsiu Hsien		Date of Birth 30 OCT 1991	Passport/ Nric No. S9142189E	Nationality Singapore
Address 306A Punggol Place #15-37		Occupation	Driving Licence No.	Date of Expiry
	Postal Code 821306	Contact No.	Mobile Phone No. 81880944	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
	Postal Code	Contact No.	Mobile Phone No.	

CHECK OUT

Date 11 DEC 18	Time 10:30 am	Mileage KM	E	1/4	1/2	3/4	F
Date 21.12.18	Time 5PM	Mileage KM	Remarks RV				

CHECK IN

- IMPORTANT NOTES:-**
- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
 - No refund will be given for vehicle that returns early.
 - Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
 - Third Party Liability - First \$2000 for any Third Party Accident Claim.
 - Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
 - Hirer is responsible for all parking fines & traffic summons.
 - Extension:- One day's advance notice is required otherwise no extension will be allowed.
 - Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
 - Vehicle returned after office hour will be charged to the next working day.
 - Hourly extension is charged at 1/5 of the daily rate.
 - As preventive maintenance, please check water & engine oil daily.
 - Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
 - For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
 - Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	11 @	100/- nett	
DISCOUNT			
GST @ 7%			
TOTAL			1100/-
EXTENSION			V100926
			201812-0186
			1c/Bmw
			PL.
			SMD7073T
DEPOSIT (refundable) S\$.			MV
CHANGED OVER FROM VEH.			DATE

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
 I/We declare that all information given on this form is true and accurate.


 Hirer's Signature


 Joint Hirer's/ Guarantor's Signature


 for CHAN'S & SONS ENTERPRISE

VEHICLE NO. SME 6215 C	MODEL
FROM	RETURN

*Estimate Date. For actual return see CHECK IN

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

TAX INVOICE

SOH HSIU HSIEN

BLK 306A #15-37
PUNGGOL PLACE
SINGAPORE 821306

ATTN: SOH HSIU HSIEN

INVOICE : AR1812-0291
DATE : 22/12/2018
TERMS :
STAFF ID : IZA
AGREEMENT NO. : HA201812-0089

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No	: SME6215C	1,028.04
Make / Model	: HONDA HRV	
Rental Dates	: Rental Billing From 11/12/2018 To 21/12/2018 (incl)	
Period	: 11 days	
Rental Rate	: S\$ 100.00 Per Day (Including GST)	
Reference No	: SMD7073T	

AMOUNT : S\$
ONE THOUSAND ONE HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 1,028.04
GST 7% : 71.96

TOTAL S\$: 1,100.00

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

CHANS & SONS ENTERPRISE

363 Sembawang Road, Goodlink Park,
Singapore 758379
Tel: 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

Hirer:

SOH HSIU HSIEN

OFFICIAL RECEIPT

DESCRIPTION	AMOUNT (SGD)
Official Receipt No : 201812-0186	
Account of : SOH HSIU HSIEN	
Date Issued : 22/12/2018	
Vehicle Reg No. : SME6215C	
Rental Dates : 11/12/2018	
Amount Received : S\$ 1,100.00	
Payment Type: : VISA V100936	S\$ 1,100.00
Payment for Invoice : AR1812-0291	
Comments :	
TOTAL AMOUNT RECEIVED	S\$ 1,100.00

* This is a computer generated document. No signature is required.

Member of
VRA & ARTAS



ARTAS

363 Sembawang Road Goodlink Park Singapore 758379 T 67532536 F 67567565 E sales@chans.com.sg



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
 Phone: +65 6224 0010 Fax: +65 6224 0030
 Operating Hours: Monday to Friday 9am to 5pm
 GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-188866

Date of Request: 06/12/2018

Your Ref No:

Online Purchase

Performance Motors Limited
 303 Alexandra Road
 Sime Darby Performance Centre
 Singapore 159941

Dear Sir/Madam,

Enquiry Date 06/12/2018
 Enquiry By Melanie Setiawati
 TP Vehicle No. SME2389K
 Accident Date 03/12/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SME2389K	AXA Insurance Pte Ltd	24/09/2018-23/09/2019	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

 6 Raffles Quay #18-00, Singapore 048580
 Phone: +65 6224 0010 Fax: +65 6224 0030
 Operating Hours: Monday to Friday 9am to 5pm
 GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-188866

Date of Request: 06/12/2018

Your Ref No:

Online Purchase

 Performance Motors Limited
 303 Alexandra Road
 Sime Darby Performance Centre
 Singapore 159941

Dear Sir/Madam,

 Enquiry Date 06/12/2018
 Enquiry By Melanie Setiawati
 TP Vehicle No. SME2389K
 Accident Date 03/12/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

 GIRO Cash Cheque