

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 19 August 2019 3:21 PM
To: claims@transcab.com.sg
Cc: Ng Wai Yin; Jasmine Tan; alicelim@ava-ins.com; disk Yao@ava-ins.com
Subject: YOUR REF: SHB 9815B (OUR REF: CC4/ASM18022349/R1ga3) *** ACCIDENT INVOLVING SHB 9815B & JRG 1022 ON 28/11/2018 ***

19 AUGUST 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM18022349/R1ga3
YOUR REF : SHB 9815B

ACCIDENT INVOLVING SHB 9815B (AXA) AND JRG 1022 ALONG/AT COMMONWEALTH AVE ON 28/11/2018

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

We have received a claim from HKL LIM TEAM MOTORSPORT acting on behalf of the owner of JRG 1022 against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as his taxi had collided onto third party parked vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, we shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to cst@axa.com.sg / ceciliachong@lkkauto.com or deliver it by hand to our Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

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

"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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

AUTHORISATION TO ACT

I/We, Wang Su ching (the third party claimant) of C25-a Pangkajene
Aliflutama Jintan Tampi (address), owner of JRG 1022 (vehicle no.) hereby
authorize HKLIM Team Motorsport ("the workshop") to act for me with respect
to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no.
JRG 1022 that was damaged pursuant to the accident which occurred on 28/11/18 (date)
along Along Rd 1 Commonwealth Ave Holland (location) involving
vehicle no/s SHB 9815B ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive payment further to settlement of my
claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a
without prejudice and without admission of liability basis insofar as the driver/owner/insurers
of the other vehicle/s is concerned.

Dated this 29 (day) of Nov (month) 2018 (year)



Signed by "the third party claimant"
(with company stamp if applicable)



Signed by "the workshop"
(with company stamp)





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SH98158	(Insd veh)	Model: HONDA CBR650F
	JRG1022	(TP veh)	
Date of Accident/ Time:	28/11/2018		

Repair Estimate	: \$	2,110.00	
Final Repair Cost	: \$	1,302.00	
Loss of Use	: \$	30.00	1 days at \$ 30.00 per day
Rental (if any)	: \$	—	days at \$ per day
LTA / GIA Search Fee	: \$	—	
Others:	: \$	—	
	: \$		
Final Settlement Sum	: \$	1,332.00	
Payee Name : HQL LIM TEAM MOTORSPORT			
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: —
	BOLA Liability: — (%)		Assessed Liability (*): — (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

- 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 / 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:

Date: 31/10/2019



MRB

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: James Lim

Date: 31/10/2019

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date:

1-11-19



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 4883
www.police.gov.sg

Our Ref : TP/IP/11955/2019
Date : 30 SEPTEMBER 2019

WANG SWEE WEE
1 COMMONWEALTH LANE
#09-11
SINGAPORE 149544

Dear Sir/Madam

ROAD TRAFFIC ACCIDENT INVOLVING JRG1022 AND SHB9815B ALONG COMMONWEALTH AVENUE ON 28/11/2018 AT ABOUT 2.00 P.M

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver of SHB9815B had committed an offence of **Careless Driving under Rule 29 of the Road Traffic Rules**. Action has been initiated against the driver for the said offence.

Yours faithfully

**HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE**

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