

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Tuesday, 15 January, 2019 10:11 AM  
**To:** enquiry@skilltech.com.sg  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** YOUR REF: GBG 2405S\_ACCIDENT INVOLVING GBG 2405S AND SKW 7727P ALONG DAIRY FARM HEIGHTS ON 12.12.2018



Auto  
Consultants  
Pte Ltd

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

15 JANUARY 2019

**SKILLTECH ALUMINIUM CONSTRUCTION PTE LTD**  
**BLOCK 1 YISHUN STREET 23**  
**#07-34 Y S ONE**  
**SINGAPORE 768441**  
**ATTN: MDM CHUA**

**By Post & By Email**

Dear Sir/Madam,

**OUR REF : CC4/ASM18022603/hb3**

**YOUR REF : GBG 2405S**

**ACCIDENT INVOLVING GBG 2405S AND SKW 7727P ALONG DAIRY FARM HEIGHTS ON 12.12.2018**

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 M/s CYCLE & CARRIAGE AUTOMOTIVE PTE LTD acting on behalf of the owner of SKW 7727P against your motor insurance policy.

Based on the accident report, accident scenario and available evidence at hand, it was reported that your vehicle had collided to the Third Party vehicle SKW 7727P. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD – if applicable) 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 [vicalpeh@lkkauto.com](mailto:vicalpeh@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)
- Authorization Letter for the Driver to drive the vehicle
- 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 6256 3561 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

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

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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

Yours sincerely,

Vic Alpeh  
Case Handler  
DID: 6841 2096  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

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

[enquiry@skilltech.com.sg](mailto:enquiry@skilltech.com.sg)  
(Email)

## AUTHORIZATION TO ACT


I, Mr Zamzarina Biote Kaimis ("the third party claimant")  
of 21K.651, Woodlands Ring Road, #10-452, S(730651) (address), owner of  
SKW 7727P (vehicle no.) hereby authorize  
Cycle & Carriage Automotive Pte Ltd  
("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. SKW 7727P  
that was damaged pursuant to the accident which occurred on 12.12.2018  
(date) along Dairy Farm Rd  
(location) Involving vehicle no/s GBG 24055  
(\*the accident\*).

I further authorized 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 any 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 13 day of 12 (month) 2018 (year)

[Signature]  
Signed by "the third party claimant"

[Signature]  
  
Signed by "the workshop"



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBG 2405S	(Insd veh)	Model: MITSUBISHI LANCER EX-1.6 (A)
	SKW 7727P	(TP veh)	
Date of Accident/ Time:	12/12/2018		

Repair Estimate	: \$	9,019.03	
Final Repair Cost (WITH GST)	: \$	5,857.18	
Loss of Use	: \$	—	days at \$ per day
Rental (if any)	: \$	800.00	8 days at \$100.00 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	6,659.18	
Payee Name : CYCLE & CARRIAGE AUTOMOTIVE 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/ <del>no</del> BOLA Scenario No: 27	
	BOLA Liability: 100 (%)	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/TORTEASOR 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: Loi Ai Teng  
Date: 15/11/19

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

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

**SIGNED WITHOUT PREJUDICE FOR  
ANY PERSONAL INJURY CLAIM**

# 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

NOR ZAMZARINA BINTE KAMIS

INVOICE : AR1907-0157  
DATE : 09/07/2019  
TERMS : C.O.D  
STAFF ID : ELAINE  
AGREEMENT NO. : HA201906-0273

ATTN: ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
Vehicle Reg No : SLG3406P	1,121.50
Make / Model : KIA FORTE K3 1.6A EX	
Rental Dates : Rental Billing From 26/06/2019 To 08/07/2019	
Period : 12 days	
Rental Rate : S\$ 100.00 Per Day (Including GST)	
Reference No : SKW7727P	
Tax items : Rounding adjustment	-0.01

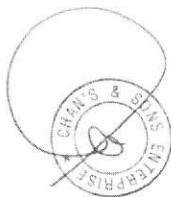
AMOUNT : S\$

ONE THOUSAND TWO HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 1,121.49  
GST 7% : 78.51

**TOTAL S\$ : 1,200.00**

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



For Official Use Only

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





**RENTAL AGREEMENT**

201906-0273

Hirer's Name Nor Zmzmar Sinte Karim		Date of Birth	Passport/ Nric No. [REDACTED] 942	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
Postal Code		Contact No	Mobile Phone No. 8128883	
Joint Hirer's / Guarantor's Name Nor Harun Sinte Karim		Date of Birth 12-05-1980	Passport/ Nric No. [REDACTED] 3846	Nationality
Address 651 Woodlands Rd.		Occupation	Driving Licence No	Date of Expiry
Postal Code #10-452		Contact No	Mobile Phone No.	

<b>CHECK OUT</b>	Date 20.6.19	Time 11.02am
<b>CHECK IN</b>	Date 20.7.19	Time 12.53 pm

Mileage	E	1/4	1/2	3/4	F
KM	Remarks AK97 (incl)				
KM					

**IMPORTANT NOTES**

- Car is restricted to SINGAPORE only. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - \$500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - \$100,000 for any Third Party Accident Claim.
- Additional Excess of \$5000 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 extension 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 10am will be charged to the next working day.
- Hourly extension is \$100 per day 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 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 messy vehicles.
- Carrying of PASSENGERS in a commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	12	@	100 nett	117.50
DISCOUNT				
GST @ 7%				78.50
TOTAL				1200.00
EXTENSION				
10000				
SIN 7727 P.				
DEPOSIT (refundable) SS				
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  
[Signature]

Joint Hirer's/ Guarantor's Signature



for CHAN'S & SONS ENTERPRISE  
[Signature]

VEHICLE NO.

SLG 3106 P

MODEL

FROM

RETURN

\*Estimate Date. For actual return see CHECK IN



**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-18-192728  
Date of Request: 13/12/2018

Your Ref No: Online Purchase

Cycle & Carriage Automotive Pte Ltd  
241 Alexandra Road  
Singapore 159931

Dear Sir/Madam,

Enquiry Date: 13/12/2018  
Enquiry By: Coco Lu Ting  
TP Vehicle No: GBG2405S  
Accident Date: 12/12/2018

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.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque