



**Vermogen ACE Pte Ltd**

1 Bukit Batok Crescent  
#05-23 Wcega Plaza  
Singapore 658064  
Co. Reg No.: 201606023C GST Reg No.: 201606023C  
Tel: 6694 4919 Fax: 6694 4929  
Email: vermogenace@gmail.com

Yr Ref : SKG7109H

Our Ref : SLG9687E

12 February 2019

Without Prejudice

Attn: Motor Claim Dept

**AXA INSURANCE (S) PTE LTD**

8 Shenton Way,  
#27-01/02 AXA Tower  
Singapore 068811

Dear Sir/Mdm,

**Accident involving SLG9687E & SKG7109H on 14/12/2018 19:50 hrs at along WEST COAST HIGHWAY**

We refer to the above said accident.

As instructed, we are claiming the following as stated below:-

1. Cost of repair	\$	3,424.00
2. Loss of use (\$100 x 9 days)	\$	900.00
3. GIA search fee	\$	2.00
<b>Total</b>	<b>\$</b>	<b>4,326.00</b>

We enclosed herewith relevant document as stated below:-

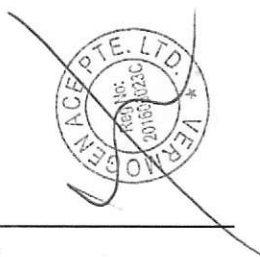
1. Accident report
2. Final Repair Bill
3. Letter of authority
4. GIA search receipt

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thank you.

Best Regards,



Pila (Claim Dept)  
Vermogen ACE PTE LTD  
Tel: 6358 3031 | Fax: 6694 4929  
Email: [pila@vermogen-group.com](mailto:pila@vermogen-group.com)



Auto  
Consultants  
Pte Ltd

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

16 JANUARY 2019

**MUNA LIM BT ABDULLAH  
348 EAST COAST ROAD  
SINGAPORE 428966**

**By Post & By Email**

Dear Sir/Madam,

**OUR REF : CC4/ASM18022707/T1hb3**

**YOUR REF : SKG 7109H**

**ACCIDENT INVOLVING SKG 7109H AND SLG 9687E ALONG 315 PASIR PANJANG  
ROAD ON 14.12.2018**

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 VERMOGEN ACE PTE LTD acting on behalf of the owner of SLG 9687E against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third Party vehicle SLG 9687E while filtering lane. 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)



Auto  
Consultants  
Pte Ltd

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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 [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

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)

[munalim@gmail.com](mailto:munalim@gmail.com) , [johrah.alhomied@gmail.com](mailto:johrah.alhomied@gmail.com)  
(Email)

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Wednesday, 16 January, 2019 10:07 AM  
**To:** munalim@gmail.com; johrah.alhomied@gmail.com  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** YOUR REF: SKG 7109H\_ACCIDENT INVOLVING SKG 7109H AND SLG 9687E ALONG 315 PASIR PANJANG ROAD ON 14.12.2018



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

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- 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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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.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.



Vermogen ACE Pte Ltd  
1 BUKIT BATOK CRESCENT #05-23 WCEGA PLAZA 5(658064)  
TEL : 6694 4919 FAX : 6694 4929  
Email : vermogenace@gmail.com  
REG No : 201606023C

### LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SLG9687E & SKG7109H ALONG WEST COAST HIGHWAY ON 14<sup>TH</sup> DEC 2018, 1725HRS.

I/We LCRF PTE LTD UEN/NRIC NO. 201624597K owner of Vehicle No. SLG9687E, hereby authorise M/S Vermogen ACE Pte Ltd to commence repairs to my vehicle and to forward the claim for damages sustained in the above accident to the third party driver and /or his employer and /or the vehicle owner and /or the insurer concerned. I/We agree that in consideration of you giving up your repairer's lien. I/We agree to assign the whole proceeds of my/our third party claim to you and if applicable, our solicitors (to be appointed by you on my /our behalf) shall accept this as my /our irrevocable authority to pay the amount compensated direct to you after deduction of their costs on a solicitor & client basis. I/We undertake to co-operate fully with you and our solicitors to see the claim to a successful conclusion.

If third party driver and and/or his employer and/or the vehicle owner and/or insurer reject liability, i/We will fully be responsible for the repair costs and other incidentals.

I/We also authorise you to sign all discharge vouchers/indemnity forms and all necessary paper in connection with the above claim in my/our absence.

I/We authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/we undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event of the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you.

My/our vehicle is repaired by the repairer on my/our will without any inducement, threat and/or promise.

In the event that the repairer is compelled to enforce this undertaking, I/We agree that I/shall pay for the legal costs incurred by the repairer on a solicitor and client's full indemnity basis.



Owner Signature  
(Company Stamp if applicable)

TO:

Dear Sirs,

CLAIMANT:

ACCIDENT INVOLVING SLG9687E and SKG7109H on 14<sup>TH</sup> DEC 2018 At 1725HRS .

I/WE LCRF PTE LTD, am/are the registered Owner of Vehicle No. SLG9687E .

Please note that I have assigned all compensation monies due -to me/us in the above said accident to **Vermogen ACE Pte Ltd**.

I/We, hereby authorize you to release **all** compensation monies pertaining to the above said accident to **Vermogen ACE Pte Ltd** and forward your settlement cheque to **Vermogen ACE Pte Ltd** whom I/we had authorized to collect the said compensation monies ..

Thankyou.



A handwritten signature in black ink, consisting of a stylized 'K' or similar character.

Signature of Claimant

(company Stamp, if applicable)

Name : LCRF Pte Ltd

NRIC No. : \_\_\_\_\_

Date : 15/12/18



redefining / insurance

WITHOUT PREJUDICE to:  
(a) Insurers' Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
inconsistencies found in this  
Discharge Voucher]

CLAIM REF : S8M016Q6  
INSURED : MUNA LIM BT ABDULLAH

# DISCHARGE VOUCHER

We/I, LCRF PTE LTD, CO. REG. NO. 201624597K hereby agree to accept the sum of dollars THREE THOUSAND NINE HUNDRED SIXTY SIX ONLY (S\$3,966.00) 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. SKG 7109H as a result of an accident along PASIR PANJANG ROAD on 14/12/2018 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SLG 9687E.

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. SKG 7109H 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. SKG 7109H.

Dated this 22 day of April 2019.

Claimant's Signature : \_\_\_\_\_

NRIC no./ Company Stamp : \_\_\_\_\_

Occupation/ Business : \_\_\_\_\_

Address : 29 Paya Lebar Road #01-03, Singapore 409005

Telephone No. : \_\_\_\_\_

Witness's Name : \_\_\_\_\_

Witness's Signature : \_\_\_\_\_

Witness's NRIC No. : \_\_\_\_\_

Vermogen AOE Pte Ltd  
1 Bukit Batok Crescent, #25-01, Gateway Plaza  
Singapore 658004 Tel: 63344919 Fax: 63344929

AXA Insurance Pte Ltd (Company Reg. No. 199903512M)  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Centre #B1-01  
Tel: +65 6880 4888 Fax: +65 6338 2522 Website: www.axa.com.sg





Vermogen ACE Pte Ltd  
1 BUKIT BATOK CRESCENT #05-23  
WCEGA PLAZA S(658064)  
TEL : 6694 4919 FAX : 6694 4929  
CO & GST REG NO : 201606023C

**Tax Invoice: 20698**

**AXA Insurance Singapore Pte.Ltd.**

8 Shenton Way,  
#27-01/02 AXA Tower  
Singapore 068811  
Tel: +65 6880 4741 Fax: +65 6880 4838

Bill Date: 16/1/2019  
Vehicle No: SLG9687E  
Vehicle Model: HONDA GRACE  
Date of Accident: 14/12/2018  
Claim No:

Attn: Motor Claims Dept

S/N	QTY	Descriptions	Unit Price	Amount S\$
1		Lumpsum repair		3200.00

E. & O.E.

Total	S\$	3200.00
GST 7%	S\$	224.00
<b>Amount Due S\$</b>		<b>3424.00</b>



for Vermogen ACE Pte Ltd

## Third Party Insurer Enquiry

Our Ref No: GR-18-193872

Date of Request: 17/12/2018

Your Ref No:

Online Purchase

Vermogen Ace Pte Ltd  
Blk B, 44 Benoi Rd  
Singapore 629904

Dear Sir/Madam,

Enquiry Date 17/12/2018  
Enquiry By Lim Jian Zhi, Edmond  
TP Vehicle No. SKG7109H  
Accident Date 14/12/2018

### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKG7109H	AXA Insurance Pte Ltd	12/03/2018-11/03/2019	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.

## TAX INVOICE

Our Ref No: GR-18-193872

Date of Request: 17/12/2018

Your Ref No:

Online Purchase

Vermogen Ace Pte Ltd  
Blk B, 44 Benoi Rd  
Singapore 629904

Dear Sir/Madam,

Enquiry Date 17/12/2018  
Enquiry By Lim Jian Zhi, Edmond  
TP Vehicle No. SKG7109H  
Accident Date 14/12/2018

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