

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 22 January 2019 8:06 AM  
**To:** 'CYBER21@GMAIL.COM'  
**Subject:** ACCIDENT INVOLVING SCL 1511L & SLW 1053C ALONG/AT BALESTIER RD TO CTE BFR T-JUNCT OF AH HOOD ROAD ON 25/12/2018

22 JAN 2019

**DIANAWATI TJAHHONO**

Dear Sirs/ Madam,

**OUR REF : CC4/ASM18023217/pb3**  
**YOUR REF : SCL 1511L**

**ACCIDENT INVOLVING SCL 1511L & SLW 1053C ALONG/AT BALESTIER RD TO CTE BFR T-JUNCT OF AH HOOD ROAD ON 25/12/2018**

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

We have received a claim from CYCLE & CARRIAGE INDUSTRIES (1986) PL acting on behalf of the owner of SLW 1053C against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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](mailto: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 or vocational license (if any)
- Authorisation Letter from you to confirm that the driver, INDRA HARTANTO is an authorise driver
- 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](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

LETTER OF AUTHORIZATION

To: AAA  
\_\_\_\_\_  
\_\_\_\_\_  
Singapore \_\_\_\_\_

Attn.: Motor Claims Department

Dear Sir / Mdm,

MOTOR ACCIDENT INVOLVING SLW1053 C (OWNER'S  
VEHICLE NO.) AND 3CL1511 L (3RD PARTY'S VEHICLE NO.)  
ON 25/12/18 (DATE) AT 1805 (TIME)  
AT/ALONG Balestier Road (ROAD)

I am the registered owner of SLW1053 C (Vehicle No.).

I hereby authorise CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorised by Cycle & Carriage Industries Pte Limited to do all or any of the following:-

- Submit, resolve and make any claims which I may have against the 3<sup>rd</sup> party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favour of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.

*Signature*



Registered Owner's Signature  
(Company stamp & authorized signature if it is a company-registered vehicle)

Name : Chew Siew Bee Serena  
NRIC No. : S1645975E  
Date : 25/12/18



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SCL1511L (Insd veh)	Model: MERCEDES-BENZ C-180
	SLW1053C (TP veh)	
Date of Accident/Time:	25/12/2018, 18:00	

Repair Estimate	:\$	6,180.74	
Final Repair Cost	:\$	4,379.94 /	
Loss of <del>Use</del> Rental	:\$	400.00 /	4 days at \$ 100 per day
Rental (if any)	:\$		days at \$ per day
LTA / GIA Search Fee	:\$	2.00 /	
Others:	:\$		
Final Settlement Sum	:\$	4,781.94 /	

Payee Name: CYCLE & CARRIAGE INDUSTRIES PTE LTD

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

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No 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:

- 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.

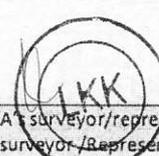
Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are *not received within 7 days* of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

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:    
 Name of Representative:  
 Date:

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

Signature of AXA's surveyor/representative:    
 Name of AXA's surveyor/Representative:  
 Date: 17/5/19

AMANDA ANG  
 OFFICER - ADMIN  
 BODY CARE & REPAIR CENTER  
 DID: 6771 4304  
 FAX: 6779 5383  
 EMAIL: amanda.ang@cyclecarrriage.com.sg



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info	
AXA INSURANCE PTE LTD	Cust No/Name	WCV33859/Chew Siew Bee Serena
8 SHENTON WAY #24-01	Reg No/Reg Date	SLW1053C / 30/01/2018
SINGAPORE 068811	Date In/Mileage	20/02/2019/ 33492
Contact No 63387288	Chassis No	WDD2050402R348485
	Engine No	27491031105806
	Make/Model	MB/MB C 180 SEDAN (W205) "AVANTGARDE / A
	Colour/Trim	021 197 Obsidian B1/ 041 118 ARTICO Leat

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CSI00001	Cash	26/04/2019/ 19:07	CH	371 / Go Chee Han	29619	28153202

Description of Goods / Services	Qty	Unit Price S\$	Amount S\$
A 98173502 REAR BUMPER TRIM MOLDING APPLY TOP FINISH COAT AND SPRAY ON ACCENT PAINTWORK			600.00
M BPNSUN POLICY NO/ACC DATE : 1800006935-01 // 25-12-2018 DRIVE IN/TP VEHICLE : 26-12-2018 // SCL1511L AXA DATE IN/DATE SURVEY: 20-2-2019 1230 // Rasul - LKK BY/AUTHORIZED ON : 14-2-2019 0835 // Hsiao Tong - LKK			F.O.C.
A BPILAB DISASSEMBLE AND REPLACE ATTACHED DAMAGED PARTS & REFINISH.			960.00
A BPILAB USING XENTRY DIAGNOSTIC TO CHECK ON CONTROL UNIT RESET MEMORY TO IDENTIFICATION STANDARD. NETT		0.10	380.00
A BPILAB CHECK REAR LIGHTING SYSTEM AND WATER TEST FOR ANY LEAKAGE. NETT			120.00
X REAR BUMPER	1.00	1559.46	1559.46
X REAR BUMPER LOWER TRIM	1.00	208.27	208.27
X CHROME MOULDING	1.00	245.09	245.09
X BLIND RIVET	6.00	3.43	20.58

Cycle & Carriage celebrates 120 years.  
Visit [www.cyclecarriage.com/120](http://www.cyclecarriage.com/120) for more info!

Parts	2,033.40	Nett	4,093.40
Labour	2,060.00	7% GST on	286.54
Standard Menu	0.00		
Specialist Job	0.00		
Diagnostics Job	0.00	Total Payable	4,379.94
Sundry/Others	0.00	Paid	0.00
Total(w/o GST)	4,093.40	Total Due	4,379.94

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
[www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)

# 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

CHEW SIEW BEE SERENA

INVOICE : AR1902-0367  
DATE : 27/02/2019  
TERMS : C.O.D  
STAFF ID : ELAINE  
AGREEMENT NO. : HA201902-0181

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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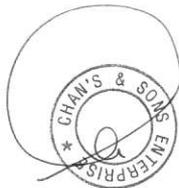
Vehicle Reg No	: SKZ4027E	373.83
Make / Model	:	
Rental Dates	: Rental Billing From 19/02/2019 To 22/02/2019 (incl)	
Period	: 4 days	
Rental Rate	: S\$ 100.00 Per Day (Including GST)	
Reference No	: SLW1053C	

AMOUNT : S\$  
FOUR HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 373.83  
GST 7% : 26.17

**TOTAL S\$ : 400.00**

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

201902-0101

Hirer's Name <b>CHEN JIKW BEK SERENA</b>		Date of Birth	Passport/ Nric No. <b>S1645975K</b>	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
Postal Code		Contact No	Mobile Phone No. <b>93858816</b>	
Joint Hirer's / Guarantor's Name <b>CHUA TIAM EN, TOLL</b>		Date of Birth <b>1703.1993</b>	Passport/ Nric No. <b>S9309609F</b>	Nationality
Address <b>538 PASIR RIS ST ST</b>		Occupation	Driving Licence No	Date of Expiry
Postal Code <b>#02-36</b>		Contact No <b>510538</b>	Mobile Phone No. <b>97591550. 91250585</b>	

### CHECK OUT

Date <b>19 Feb 19</b>	Time <b>8.55am</b>	Mileage KM	E   1/4   1/2   3/4   F
Date <b>20.2.19</b>	Time <b>3.48pm</b>	Mileage KM	Remarks <b>AXA (US)</b>

### CHECK IN

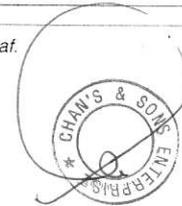
- IMPORTANT NOTES:-**
- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
  - No refund will be given for vehicle that returns early.
  - Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
  - Third Party Liability – 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	4	@	100 nett	373.83
DISCOUNT				
GST @ 7%				26.17
TOTAL				400.00
EXTENSION				
HSC				
P/C SLW 1053C				
DEPOSIT (refundable) S\$ <b>m</b>				
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. <b>SK2 4077 K</b>	MODEL
FROM	RETURN

\*Estimate Date. For actual return see CHECK IN

**Go Chee Han**

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**From:** Amanda Ang  
**Sent:** Wednesday, 26 December, 2018 9:22 AM  
**To:** Go Chee Han  
**Subject:** Emailing: SCL1511L



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-18-197770  
Date of Request: 26/12/2018

Your Ref No: Online Purchase

Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop  
Singapore 128378

Dear Sir/Madam,

Enquiry Date 26/12/2018  
Enquiry By Ang Ying Chun  
TP Vehicle No. SCL1511L  
Accident Date 25/12/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SCL1511L	AXA Insurance Pte Ltd	24/03/2018-23/03/2019	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.



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-18-197770

Date of Request: 26/12/2018

Your Ref No: Online Purchase

Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop  
Singapore 128378

Dear Sir/Madam,

Enquiry Date 26/12/2018  
Enquiry By Ang Ying Chun  
TP Vehicle No. SCL1511L  
Accident Date 25/12/2018

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