

02 July, 2019

NOORHADI BIN HANAN
BLK 111 BEDOK NORTH ROAD
#02-331
SINGAPORE 460111

Dear Sir/Mdm,

OUR REF : CC4/ASM19000335/Ufb3
YOUR REF : SJE 7517K
ACCIDENT INVOLVING SJE7517K AND SGH8375R AT UPPER BOON KENG BLK 17
CARPARK ON 03/01/2019

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 third-party claim(s) from **SME MOTOR PTE LTD** acting on behalf of the owner of **SGH8375R** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected because of the claim against your policy.

As Insurers, they 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 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 to jimmychen@lkkauto.com within 7 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)
- Copy of the letter of authorization
- 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 us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA 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), we 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 as at 6841 2928 or jimmychen@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Jimmy
Case Handler
DID: 6841 2928
FAX: 6741 4108
Email: jimmychen@lkkauto.com

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

LETTER OF AUTHORITY

To: M/s AIA Pacific Insurance pte ltd
Singapore

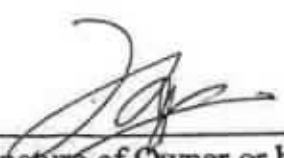
Accident involving my/our vehicle no. SGH 8375R and SJE 757K on 03/01/2019
along Upp Boon Keng CP BIK 17 2R

I/We, Lim Kien Soon NRIC No. 545125
of BIK 7 Rivervale Link #11-48 Singapore 545125

the registered owner of vehicle no. SGH 8375R at the material time of accident, do
hereby authorise **Messrs SME MOTOR PTE LTD** as my/our agent and representative
to correspond in, negotiate and settle, on my/our behalf, my/our claim against you as
owner/operator/insurer of vehicle no. SJE 757K.

I/We also authorise them to accept settlement cheque on my/our behalf. Kindly issue
your cheque in favour of **"M/s. SME MOTOR PTE LTD"**.

Dated this 24 day of 01 2019



Signature of Owner or his/her/their
Duly Authorised Representative



Without Prejudice
to any claim for
personal injury

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJET517K	(Insd veh)	Model: SUBARU XV1.8
	8QH8375R	(TP veh)	
Date of Accident/ Time:	03/01/2019		

Repair Estimate	\$ 2,384.13	
Final Repair Cost (w/GST)	\$ 1,988.81	
Loss of Use	\$ 200.00	4 days at \$ 50.00 per day
Rental (if any)	\$ -	days at \$ per day
LTA / GIA Search Fee	\$ 2.00	
Others:	\$ -	
Final Settlement Sum	\$ 2,181.81	

Payee Name : SME MOTOR 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: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No BOLA Scenario No: 24
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 / Workshop stamp
Name of Representative: SME MOTOR PTE LTD
Date: 25/11/2019

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Ying
Date: 25/11/2019

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

Third Party Insurer Enquiry

Our Ref No: GR-19-001524
Date of Request: 03/01/2019

Your Ref No: Online Purchase

SME Motor Pte Ltd
1 Kaki Bukit Ave 6 #02-15
AutoBay @ Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 03/01/2019
Enquiry By Ang Guo Bao
TP Vehicle No. SJE7517K
Accident Date 03/01/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJE7517K	AXA Insurance Pte Ltd	02/04/2018-06/05/2019	6336 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-19-001524

Date of Request: 03/01/2019

Your Ref No:

Online Purchase

SME Motor Pte Ltd
1 Kaki Bukit Ave 6 #02-15
AutoBay @ Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 03/01/2019
Enquiry By Ang Guo Bao
TP Vehicle No. SJE7517K
Accident Date 03/01/2019

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