

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 22 January 2019 8:30 AM
To: 'MARGARET_LINDEMH@HOTMAIL.COM'
Subject: ACCIDENT INVOLVING SGP 2727G(AXA) & SLZ 744H ALONG/AT 5 TANAH MERAH KECHIL RD ON 05/01/2019
Attachments: VIDEO FROM SLZ744H.mp4; IMG_1318.JPG

22 Jan 2019

Mr WEE JIN WEI GABRIEL / Mdm CHIN YEW NGOH

Dear Sir/ Mdm

OUR REF : CC4/ASM19000517/Upa3
YOUR REF : SGP 2727G
ACCIDENT INVOLVING SGP 2727G(AXA) & SLZ 744H ALONG/AT 5 TANAH MERAH KECHIL RD ON 05/01/2019

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 claim from KAH MOTOR CO SDN BERHAD acting on behalf of the owner of SLZ 744H against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLZ 744H. Kindly refer to the attached video footage from SLZ 744H for your easy reference. As per video footage, we could observe your vehicle had encroached into third party's lane while your driver was negotiating a bend and collided with third party. As such, we are of the view that liability is not in your driver's favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 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)
- 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.

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

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

TO: **PRECISE AUTO SERVICE**
NO. 1 KAKI BUKIT AVENUE 6
#02-34/36
SINGAPORE 417883

LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SLZ 744H & SGP 2727G on 05-01-19
Along Tanah Merah Kechil Road.

I/We, Ong chee Hian NRIC No. S25965062
owner of vehicle no. SLZ 744H , hereby authorise **M/S PRECISE AUTO SERVICE** to commence repairs to my motor 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 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. In the event the proceeds of claim for damages, interest, costs and expenses including legal costs are paid to me directly by the third party insurer, I undertake to indemnify and/or reimburse the said proceeds of claim to you.

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

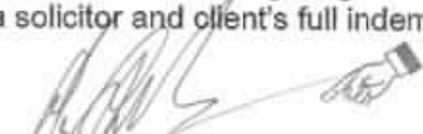
I/We also authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

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 insurers' claim.

I/We undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event the third party's insurance company communicates with me/us directly by telephone or in writing and I/we further undertake not to enter into any compromise Settlement Agreement with the third party insurance without your consent as I understand that this may jeopardise a fair recovery of the third party claim.

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

In the event of any breach of my undertaking and the repairer is compelled to enforce this undertaking, I 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)



AXA THIRD PARTY DIRECT SETTLEMENT

| | | |
|-------------------------|----------------------|-----------------------------|
| Vehicle No: | SGP 2727G (Insd veh) | Model: Honda Civic (1597cc) |
| | SLZ 744H (TP veh) | |
| Date of Accident/ Time: | 05/01/2019 | |

| | | | |
|-----------------------------------|----|----------|--------------------|
| Repair Estimate | \$ | 5,760.77 | |
| Final Repair Cost | \$ | | |
| Loss of Use | \$ | | days at \$ per day |
| Rental (if any) | \$ | | days at \$ per day |
| LTA / GIA Search Fee | \$ | | |
| Others: | \$ | | |
| | \$ | | |
| Final Settlement Sum (Global Sum) | \$ | 3,500.00 | |

Payee Name : **Precise Auto Service**

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

| | | |
|--|----------------------------------|--|
| A) | For Non GIA Registered Workshop: | Agreed Liability <u>100</u> (%) |
| 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 | | Signature of Witness / Workshop stamp (if applicable) |
| Name of Representative: | | Name of Witness: |
| Date: <u>20/11/19</u> | | Date: <u>20/11/19</u> |
| | <u>cts.</u> | |
| Signature of AXA's surveyor/representative: | | |
| Name of AXA's surveyor / Representative: | | |
| Date: <u>20-11-19</u> | | |

VEHICLE DAMAGE DISCHARGE ONLY

This Discharge Voucher applies only to the claimant's claim for property damage and will not affect the personal injuries claim and/or uninsured losses claim on a later date.

Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.

Enquire Vehicle & Owner Information (Vehicle No. SGP2727G As At 05 Jan 2019 / 15:35:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: PRECISE - SLZ744H

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S8613408Z
Owner Name: WEE JIN WEI, GABRIEL (HUANG JINWEI)
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 5
Registered Street Name: TANAH MERAH KECHIL ROAD
Registered Unit No.: # 06 - 06
Registered Building Name: -
Registered Postal Code: 466665

Current Vehicle Details

Vehicle No.: SGP2727G
Make Description/Model: TOYOTA / HARRIER G GRADE
Insurance Company Name: AXA INSURANCE PTE LTD

TAX INVOICE

Our Ref No: GR-19-038171

Date of Request: 11/03/2019

Your Ref No: WALK IN JURAIMI

PRECISE AUTO SERVICE
NO 1 KAKI BUKIT AVE 6, #02-34/36
SINGAPORE 417883

Dear Sir/Madam,

Date of Accident: 05/01/2019

Vehicle No: SLZ744H

Place of Accident: 1 TANAH MERAH KECHIL ROAD

Involving Vehicle No: SGP2727G

With reference to your application for the accident report, we have attached the following accident reports as requested:

| DOCUMENTS | ACCIDENT LOCATION | PER DOC (S\$) | QTY | AMOUNT (S\$) |
|----------------------------------|---------------------------|---------------|-----|--------------|
| SGP2727G | 1 TANAH MERAH KECHIL ROAD | 14.00 | 1 | 13.08 |
| GST Amount | | | | 0.92 |
| Total Amount Due (GST Inclusive) | | | | 14.00 |

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque

TAX INVOICE

Our Ref No: GR-19-038168
Date of Request: 11/03/2019

Your Ref No: WALK IN JURAIMI

PRECISE AUTO SERVICE
NO 1 KAKI BUKIT AVE 6, #02-34/36
SINGAPORE 417883

Dear Sir/Madam,

Your Vehicle No: SLZ744H
Date of Accident: 05/01/2019
Place of Accident: TANAH MERAH KECHIL RD
Involving Vehicle No: SGP2727G

| DESCRIPTION | AMOUNT (S\$) |
|----------------------------------|--------------|
| E-File Search Fee (Public) | 14.02 |
| GST Amount | 0.98 |
| Total Amount Due (GST Inclusive) | 15.00 |

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque