

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 7 September 2019 9:17 AM  
**To:** claims@transcab.com.sg  
**Cc:** transcab\_avaclaims@ava-ins.com  
**Subject:** ACCIDENT INVOLVING SHC 5115J(AXA) AND SLT 3177G ALONG/AT SLE TWDS CTE ON 09/01/2019

07 Sept 2019

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM19000683/Bpb3// CS9M019Y1**

**YOUR REF : P1680520 (SHC5115J)**

**ACCIDENT INVOLVING SHC 5115J(AXA) AND SLT 3177G ALONG/AT SLE TWDS CTE ON 09/01/2019**

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 TORQUE 5 PTE LTD acting on behalf of the owner of SLT 3177G against your motor insurance policy.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- 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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our 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), 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)



## Torque 5 Pte Ltd

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-50 Singapore 415875  
Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: [enquiry@torque5.com](mailto:enquiry@torque5.com)  
Co. Reg. No.: 201313221G

### LETTER OF AUTHORISATION

Accident on 9/1/19 along SLE TWDS LTE  
Involving vehicles SLT 31776 & ~~SLT~~ SHC5115J

In consideration of **Torque 5 Pte Ltd, 8 Kaki Bukit Ave 4, Premier @ Kaki Bukit #01-50 Singapore 415875**, repairing my/our motor vehicle no SLT31776 at my request, I/We, Teo Ren Jie Derrick ("the claimant") of 6746 Anggor Drive #10-850 583679 (address) bearing NRIC No 58618183E the owner of motor vehicle no SLT31776, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.


I/We further agree to fully co-operate and attend all court hearings related to this accident that are necessary to prosecute the claims maintained by **Torque 5 Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim is unsuccessful due to untruthful statements from me/us, I/we undertake to pay to **Torque 5 Pte Ltd** the cost of repairs to my/our vehicle.

In the event that the settlement/payment cheque is being made in my/our favour, I/we hereby undertake to return the full amount to **Torque 5 Pte Ltd** account, within 7 days from receiving and clearance of the said settlement/payment cheque. Failing which, **Torque 5 Pte Ltd** will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

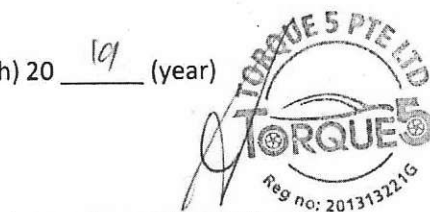
I/We further authorize **Torque 5 Pte Ltd** to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to **Torque 5 Pte Ltd** shall amount to a good discharge of **Torque 5 Pte Ltd** obligation to me/us in respect of the settlement monies. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and condition being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Dated this 09 day of 01 (month) 20 19 (year)

  
Signed by "the claimant"

Name: Teo Ren Jie Derrick

NRIC No: 58618183E



Signed by Torque 5 Pte Ltd

Name: Peach Ay



## AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC5115J (Insd veh)	Model: HONDA VEZEL 1.5X A
	SLT3177G (TP veh)	
Date of Accident/ Time:	09/01/2019	

Repair Estimate	: \$	74,267.29	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		23 days at \$ 100 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	35,000.00	
Payee Name : TORQUE 5 PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
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:

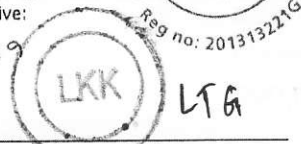
1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY 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.

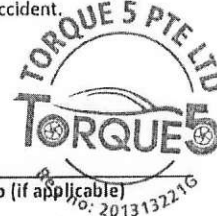
We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

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:  
Date: 25/09/19



Signature of Witness / Workshop stamp (if applicable)  
Name of Witness:  
Date: 25/09/19



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

my execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims arising from the same accident.



Teo Ren Jie Derrick  
679C Punggol Drive #10-850 s823679  
C/O

**Torque 5 Pte Ltd**  
8 Kaki Bukit Avenue 4, #01-50  
Premier @ KB, Singapore 415875  
Tel: 6452 4457 Fax: 6452 4584

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit  
#01-50 Singapore 415875  
Tel: +65 6452 4457 Fax: +65 6452 4584  
Email: leasing@torque5.com  
Company Reg. No: 201530768C

### Rental Invoice

Inv No. : L51901015

Date : 31 Jan 2019

Ref : SLT3177G

Currency : SGD

Terms : COD

RA No. : R19010006

Veh No. : SKJ3882T

#	Rental Period	Rate	Disc	Amt
1	Rental (09/01/2019 20:55 to 31/01/2019 15:05)	2,760.00	0.00	2,760.00

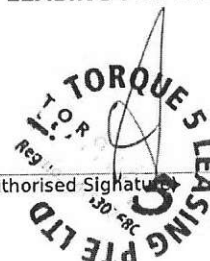
*I agree to the price as listed above and  
affirm that the goods are received in good  
condition.*

(Customer's Signature and Company Stamp)

Subtotal : S\$ 2,760.00  
GST 7.0% : S\$ 0.00  
Total : S\$ 2,760.00

For **TORQUE 5 LEASING PTE LTD**

(Authorised Signature)

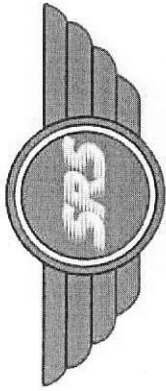


## RENTAL AGREEMENT

T 002147

<b>HIRER'S PARTICULAR</b>		<b>Veh. No/Model:</b> SLT3177G / HONDA VEZEL																																				
<b>Name:</b> Teo Ren Jie Derrick		<b>Rental Veh. No/Model:</b> SKJ3882T / MAZDA6																																				
<b>NRIC/Passport No:</b> S8618183E		<b>Date/Time Out:</b> 09/01/2019 20:55hrs																																				
<b>Address:</b> 679C Punggol Drive #10-850 S83679		<b>Date/Time In:</b> 31/01/2019 3:18PM																																				
<b>Tel:</b> 9631 5921		<div style="display: flex; justify-content: space-around;"> <div> <p><b>OUT</b></p> </div> <div> <p><b>IN</b></p> </div> </div>																																				
<b>Driving license No:</b> Exp:		<b>Milage:</b> 74674 <b>Milage:</b> 76607																																				
<b>ADDITIONAL DRIVER'S PARTICULAR</b>		<table border="1"> <tr> <th colspan="2">Rental Charges</th> <th>S\$</th> <th></th> <th>S\$</th> </tr> <tr> <td></td> <td>Hours @</td> <td></td> <td>per hour</td> <td></td> </tr> <tr> <td>23</td> <td>Days @</td> <td>120</td> <td>per day</td> <td></td> </tr> <tr> <td></td> <td>Weeks @</td> <td></td> <td>per week</td> <td></td> </tr> <tr> <td></td> <td>Months @</td> <td></td> <td>per month</td> <td></td> </tr> <tr> <td colspan="3"><b>Subtotal</b></td> <td>2760</td> <td></td> </tr> <tr> <td colspan="3"></td> <td>GST @ 7%</td> <td></td> </tr> </table>		Rental Charges		S\$		S\$		Hours @		per hour		23	Days @	120	per day			Weeks @		per week			Months @		per month		<b>Subtotal</b>			2760					GST @ 7%	
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<b>Tel:</b>		Cash/Nets/Cheque/Credit Card:																																				
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(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Amount Refunded																																				
		Remarks:																																				
		Received by																																				
<b>Physical Damage Excess</b> <table border="1"> <tr> <td>Singapore - Own Damage</td> <td>S\$2,000</td> </tr> <tr> <td>Singapore - 3rd Party Damage</td> <td>S\$2,000</td> </tr> <tr> <td>Malaysia (if applicable)</td> <td>S\$8,000</td> </tr> <tr> <td>For Driver aged &lt; 27 or above 65 and/or less than 2 yrs driving experience regardless of age</td> <td>S\$3,000 (Additional)</td> </tr> </table>		Singapore - Own Damage	S\$2,000	Singapore - 3rd Party Damage	S\$2,000	Malaysia (if applicable)	S\$8,000	For Driver aged < 27 or above 65 and/or less than 2 yrs driving experience regardless of age	S\$3,000 (Additional)	<b>Acknowledgement</b> 																												
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<b>IMPORTANT NOTE:</b> 1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE. 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Torque 5 Leasing Pte Ltd. 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Torque 5 Leasing Pte Ltd immediately.																																						
		<b>Hirer Signature/Date</b> 																																				
		<b>Owner Signature/Date</b> 																																				





# CASH SALE/WORK ORDER

迅速拖車服務

## SPEEDWAY RECOVERY SERVICE

Reg No: 52977287 J

Singapore Post Centre Post Office P.O. Box 201 Singapore 914007

Tel: 6841 0080

No: F 12817

Date: 9/1/19

Name/Company CASH

Vehicle No. SLT 3177G Model Vezel

From SLE - CTE after Lantor Exit

To K.B Premier Torque 5

Remarks Vehicle hit the railing, must winch out then can tow

Time: 18:50 - 19:45 - 21:00

NOTE: Vehicle is towed at owner's risk. The Company accepts no responsibility for damages or other misdeemeanour to your vehicle whilst being towed.

*[Signature]*

Tow Truck

www.speedwayrecovery.com  
Email: speedwaytowing@gmail.com

24 HRS TOWING SERVICE  
6841 0080

Received By

- ☐ Jump Start
- ☐ Tyre Replacement
- ☒ Accident/Breakdown
- ☐ Multi/Basement
- ☐ With Load/Cargo Box
- ☒ King Dolly
- ☐ Transport Charge
- ☐ Low Body Kit
- ☐ Door Opening Service
- ☒ Crane Up/Winch Out
- ☐ Collect Doc/Key
- ☐ Repo Payment
- ☐ Trips

Amount \$ 220