



Auto
Consultants
Pte Ltd

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

29 APRIL 2019

**CHIA MIAO HWANG
61 JALAN BUMBONG
SINGAPORE 759876**

Dear Sir/Madam,

**OUR REF : CC4/ASM19000713/T1ha3
YOUR REF : SLX2196L
ACCIDENT INVOLVING SLX2196L AND SHC4690X ALONG BUKIT PANJANG ROAD
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 M/s SMRT AUTOMOTIVE SERVICES PTE LTD acting on behalf of the owner of SHC4690X against your motor insurance policy.

Based on the accident report and accident, it was reported that your vehicle had collided to the Third Party vehicle SHC4690X. 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 khanchna@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)



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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 6841 2360 or email us at khanchna@lkkauto.com.

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

Yours sincerely,

KHANCHNA
Case Handler
DID: 6841 2360
FAX: 6741 4108
Email: khanchna@lkkauto.com

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



Date: 10/1/2019

Our Ref. No.:

Letter of Authorisation

I, KOH KIM SONG (NRIC No.: S7813584J) the registered hirer / relief driver / taxi share driver of SMRT taxi registration number SHC4690X hereby authorise **SMRT Automotive Services Pte Ltd** ("AutoSvs") to deal with all matters arising out of the accident between my taxi and SLX 2196L happened on 9/1/2019 time 2300 HRS along BUKIT PASIRANG ROAD

(the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name: KOH KIM SONG Signature: [Signature]
NRIC No.: S7813584J
Tel No.: 82286431
Address: BLK 671 WOODLANDS DRIVE 71
#12-55 SINGAPORE 730671



AXA THIRD PARTY DIRECT SETTLEMENT

| | | |
|-------------------------|---------------------|---------------------|
| Vehicle No: | SLX2196L (Insd veh) | Model: TOYOTA PRIUS |
| | SHC 4690X (TP veh) | |
| Date of Accident/ Time: | 09/01/2019 | |

| | | | |
|---------------------------------------|------|----------|-----------------------------|
| Repair Estimate | : \$ | 5,053.40 | |
| Final Repair Cost | : \$ | 1,250.00 | |
| Loss of Use / INCOME <i>Token Sum</i> | : \$ | 250.00 | 5 days at \$ 50.00 per day |
| Rental (if any) | : \$ | 556.40 | 5 days at \$ 111.28 per day |
| LTA / GIA Search Fee | : \$ | 7.00 | |
| Others: | : \$ | | |
| | : \$ | | |
| Final Settlement Sum | : \$ | 2,063.40 | |

Payee Name : SMRT TAXIS 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: <u>27</u> |
| | BOLA Liability: <u>100</u> (%) | 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 _____ the authority of our client to act for and on their behalf in this accident.

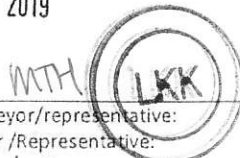


Signature of workshop representative / Workshop stamp

Name of Representative: Tan Lee GekDate: 19 DEC 2019

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 19 DEC 2019

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 20/12/19

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

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



SMRT Taxis Pte Ltd

MEMORANDUM

To: Claims Dept

Our Ref: TAX/01/19/2042

From: SMRT Taxis Pte Ltd

Date: 21/01/2019

**ACCIDENT INVOLVING SHC 4690X & SLX 2196L ON 9/1/2019 ALONG BUKIT
PANJANG RD**

This is to confirm that the daily rental rate for SHC 4690X is \$111.28 per day.

Please proceed to recover any rental loss from the third party as a result of the
above accident.

Thank you.

Yours sincerely
SMRT TAXIS PTE LTD



for Manager



Laid Up Report

Accident Start Date : 01/01/2019

Date Generated : 27/02/2019

Accident End Date : 27/02/2019

User Name : LeeGek

| Case Reference Number | Vehicle Registration Number | Company Type | Vehicle Make | Vehicle Model | Job Card Number | Date and Time (Accident Repair) | Date and Time (Repair Completed) |
|-----------------------|-----------------------------|--------------------|--------------|---------------|-----------------|---------------------------------|----------------------------------|
| TAX/01/19/2042 | SHC4690X | SMRT Taxis Pte Ltd | TOYOTA | PRIUS | 24099618 | 10/01/2019 12:01 AM | 15/01/2019 8:45 AM |

Enquire Transaction History

Transaction History Details

| | | | |
|-------------------|--|-------------------------------------|----------------------|
| Log Date/Time: | 10 Jan 2019 / 12:42:48 | | |
| Asset Type: | Vehicle | Transaction Amount: | \$7.49 |
| Asset ID: | SLX2196L | | |
| Transaction Type: | 18.32 Insurance Enquiry (GIRO Payment) | Channel: | External Agency |
| User ID: | ESASBAH0 - BALQISH BINTE ABDUL HALIL | Business Transaction Reference No.: | 20190110124248107185 |

Search Date / Time: 09 Jan 2019 23:00:00

Insurance Company: AXA INSURANCE PTE LTD

Information displayed is correct as at the log date and time.

[Enquire Related Logs](#)[Back to List](#)