



Auto
Consultants
Pte Ltd •

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

01 July, 2019

SIOW CHOON ENG
15 PUNGGOL FIELD WALK
#15-01
SINGAPORE 828746

Dear Sir/ Mdm

OUR REF : CC4/ASM19000795/T1pa3 // S9M01A3L
YOUR REF : SLV 3249Y
ACCIDENT INVOLVING SLV 3249Y AND SME 6148M ALONG/AT KPE BFR PIE EXIT
ON 11/01/2019

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 KAH MOTOR CO SDN BERHAD acting on behalf of the owner of SME 6148M against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is head-to-rear collision. 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.

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 chewht@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 Ms Chew Hsiao Tong(LKK Handler) 6742 3197 or chewht@lkkauto.com Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

cc AXA INSURANCE PTE LTD

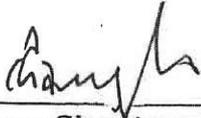
LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER'S VEHICLE NO.) SME 6148M &
(THIRD PARTY'S VEHICLE NO.) SLV 3249Y ON 11/1/19
ALONG KPE Towards PIE

I hereby authorize Kah Motor Co. Sdn Bhd (Kah Motor) and its agents or any person authorized by Kah Motor to do all or any of the following:

- To submit, resolve and make any claim(s) which I may have against the 3rd party insurers.
- To execute, sign discharge voucher/indemnity forms and all necessary documents in connection with and arising out of the above claim.
- Any payment should be made in favour of my name / Kah Motor Co. Sdn. Bhd.



Owner Signature
(Co stamp & authorized signature if is Co registered vehicle)

Name: Caesiqpeah Lim Guek Ngor

NRIC No: 56825344F

Vehicle No: SME 6148M

Date: 25/1/19



WITHOUT PREJUDICE to:

Any Personal Injury Claims

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLV 3249Y (Insd veh)	Model: Honda Civic (1597cc)
	SME 6148M (TP veh)	
Date of Accident/ Time:	11/01/2019	

Repair Estimate	: \$	15,156.56	
Final Repair Cost (w/GST)	: \$	13,138.79	
Loss of Use	: \$	-	days at \$ per day
Rental (if any) (w/GST)	: \$	1,070.00	10 days at \$100.00 per day
LTA / GIA Search Fee	: \$	-	
Others:	: \$	-	
Final Settlement Sum	: \$	14,208.79	

Payee Name : KAH MOTOR CO. SDN. BERHAD.
 Is Third Party Workshop GIA Registered? [X] 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.

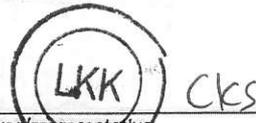
KAH MOTOR CO. SDN. BHD.
 BODY REPAIR & PAINT CENTRE
 8 MANDAI ESTATE
 SINGAPORE 729805

KAH MOTOR CO. SDN. BHD.
 BODY REPAIR & PAINT CENTRE
 8 MANDAI ESTATE
 SINGAPORE 729805

Signature of Workshop representative / Workshop stamp
 Name of Representative: Desmond Toh
 Date: 07/08/2019

Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: Jerome Tan
 Date: 07/08/2019

Signature of AXA's surveyor/representative:
 Name of AXA's surveyor /Representative:
 Date: 23/8/19



Kah Motor Co. Sdn. Bhd.

(A Member of Oriental Holdings Berhad)

6A Mandai Estate, SINGAPORE 729903

Mandai Parts Centre

Phone No. : +65 6841 3838 Fax No. :

 AXA INSURANCE S'PORE PTE LTD
 MOTOR CLAIMS DEPT
 8 SHENTON WAY
 #27-01 AXA TOWER
 SINGAPORE, 068811

Customer No. : WZA006

Payment Term : 30 Days

 GST Reg No. M200050223
 Company Ref. No. S60FC1380G

Invoice No.	:	SINV-BM19000980
Invoice Date	:	20/06/19
Order No.	:	SVO19003201
Reference	:	
Job Card No.	:	07730
Date/Time Received	:	11/01/19 / 8:58:39 PM
Licence No.	:	SME6148M
Model	:	CIVIC 1.6 VTI YM2018
Car Chassis No.	:	MRHFC5650JT001711
Car Engine No.	:	R16B25501979
Mileage	:	1047
Service Advisor	:	NG SIN HAI 1596
Served By	:	SHNG
Page	:	1

No.	Description	Qty.	UoM	U. Price	Disc %	Amount	7% GST Amount	incl'd GST
	TP DIRECT SETTLEMENT (J/NO:) OWNER:CAESIAPEAH LIM GUEK NGOR OWNER INSURER:AVIVA ACC DATE:11/01/2019 SURVEYED BY:TAUFIKH DATE:14/01/2019 REF NO: TP INSURER:AXA TP VEH:SLV3249Y							
BOSUN	0701 SUNDRIES	1	Hours	30.00		30.00	2.10	32.10
BOJSE	1718 SEALANT FOR REAR END PANEL	1	Hours	80.00		80.00	5.60	85.60
BOJSE	1718 SEALANT FOR REAR FLOOR PANEL	1	Hours	80.00		80.00	5.60	85.60
BOJSE	1718 SEALANT FOR TRUNK	1	Hours	80.00		80.00	5.60	85.60
BML02I	0701 INSPECT RR LIGHTING MECHANISMS. PERFORM WATER TEST.(N)	1	Hours	180.00		180.00	12.60	192.60
BA02R	1466 REMOVE & RENEW REVERSE SENSORS-4 PCS (N)	1	Hours	180.00		180.00	12.60	192.60
BOMISC1	1438 REMOVE, CHECK AND INSTALL SMART ENTRY SENSOR. RESET MEMORY. (N)	1	Hours	380.00		380.00	26.60	406.60
BMF00D	1438 RREMOVE & INSTALL FUEL TANK FUEL PIPES.(N)	1	Hours	560.00		560.00	39.20	599.20
BMI03D	1466 REMOVE & INSTALL REAR COMPARTMENT LININGS GARNISHES.(N)	1	Hours	560.00		560.00	39.20	599.20
BKTG02R	1438 REMOVE & TRANSFER ITEMS TO NEW TRUNK. ADJUST & ALIGN TRUNK.(N)	1	Hours	280.00		280.00	19.60	299.60
BKRP02M	1466 CUT OFF & RENEW RR PANEL. STRAIGHTEN ALIGN RR FLOOR PAN & RENEW DAMAGE PARTS.	1	Hours	4,480.00		4,480.00	313.60	4,793.60
BP05R	1718 SPRAY PAINTING ON REPAIRED OR REPLACED AREAS.(5P)	1	Hours	2,700.00		2,700.00	189.00	2,889.00
BOMISC1	1718 REMOVE, INSTALL AND CALIBRATE REAR CAMERA SUPPLEMENTARY PART	1	Hours	380.00		380.00	26.60	406.60
66100-TEC-307ZZ	PANEL SETRR.	1	Each	243.10	25	182.32	12.76	195.08
66114-TBA-A00ZZ	STIFFENER,R.RR.PANEL SIDE	1	Each	26.70	25	20.02	1.40	21.42
66154-TBA-A00ZZ	STIFFENERL.RR.PANEL SIDE	1	Each	26.70	25	20.02	1.40	21.42
68500-TEA-N00ZZ	LID COMP TRUNK	1	Each	486.20	25	364.65	25.53	390.18
74865-TEA-T01	WEATHERSTRIPTRUNK LID	1	Each	70.00	25	52.50	3.68	56.18
74851-TEA-003	LOCK ASSYTRUNK	1	Each	74.30	25	55.72	3.90	59.62

Printed by SHNG on 20 Jun 2019 at 9:46:34 AM

 This is a computer generated invoice. No signature is required. Please review your bill and advise us of any errors or omissions.
 Kah Motor reserves the right to deliver a subsequent bill for any charge omitted. GST Amount is calculated from individual line(s).

 Please give us your
 feedback by scanning
 the QR Code using
 mobile device.

 Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms.
 Interest will be charged at 2% per month on overdue amounts.



Service Tax Invoice

Kah Motor Co. Sdn. Bhd.
 (A Member of Oriental Holdings Berhad)
 6A Mandai Estate, SINGAPORE 729903
 Mandai Parts Centre
 Phone No. : +65 6841 3838 Fax No. :

GST Reg No. M200050223
 Company Ref. No. S60FC1380G

Invoice No. : SINV-BM19000980
 Invoice Date : 20/06/19
 Order No. : SVO19003201
 Reference :
 Job Card No. : 07730
 Date/Time Received : 11/01/19 / 8:58:39 PM
 Licence No. : SME6148M
 Model : CIVIC 1.6 VTI YM2018
 Car Chassis No. : MRHFC5650JT001711
 Car Engine No. : R16B25501979
 Mileage : 1047
 Service Advisor : NG SIN HAI 1596
 Served By : SHNG
 Page : 2

AXA INSURANCE S'PORE PTE LTD
 MOTOR CLAIMS DEPT
 8 SHENTON WAY
 #27-01 AXA TOWER
 SINGAPORE, 068811

Customer No. : WZA006
 Payment Term : 30 Days

No.	Description	Qty.	UoM	U. Price	Disc %	Amount	7% GST Amount	Amount incld GST
74890-TEA-T11ZB	GARNISH ASSYRR.LICENSE	1	Each	100.60	25	75.45	5.28	80.73
75701-TBA-A10	EMBLEM,H-MARK	1	Each	12.20	25	9.15	0.64	9.79
90301-ST0-003	NUTPUSH 3MM	2	Each	2.10	25	3.15	0.22	3.37
75722-TBA-A00	EMBLEM SETRR.	1	Each	11.80	25	8.85	0.62	9.47
75725-TEA-T01	EMBLEMRR.	1	Each	11.00	25	8.25	0.58	8.83
71500-TEC-Q00ZZ	FACE ASSY,RR.BUMPER	1	Each	617.20	25	462.90	32.40	495.30
71502-TEX-Y00	GARNISH,RR.BUMPER LOWER	1	Each	36.40	25	27.30	1.91	29.21
71530-TEA-T00ZZ	BEAM COMPRR.BUMPER	1	Each	164.70	25	123.52	8.65	132.17
71555-TBA-A00	BRACKETL.RR.BUMPER SIDE	1	Each	2.30	25	1.72	0.12	1.84
71593-TEA-T01	SPACERR.RR.BUMPER SIDE	1	Each	11.50	25	8.62	0.60	9.22
71598-TEA-T01	SPACERL.RR.BUMPER SIDE	1	Each	11.50	25	8.62	0.60	9.22
91505-TM8-003	CLIP,BUMPER	7	Each	2.30	25	12.07	0.84	12.91
84640-TEA-Z01ZA	LINING ASSYRR.PANEL	1	Each	50.30	25	37.72	2.64	40.36
33500-TEA-T01	TAILLIGHT ASSYR.	1	Each	261.40	25	196.05	13.72	209.77
33550-TEA-T01	TAILLIGHT ASSYL.	1	Each	281.30	25	210.97	14.77	225.74
39680-TEX-Y41ZT	SENSOR ASSY,PARKING	1	Each	145.80	25	109.35	7.65	117.00
65550-TEA-T00ZZ	PAN COMPSPARE TIRE	1	Each	216.70	25	162.52	11.38	173.90
38387-TZ5-A01	ANTENNA ASSYL.F.	1	Each	59.30	25	44.47	3.11	47.58
74940-SZW-003	BUZZER ASSYSMART	1	Each	61.30	25	45.97	3.22	49.19
71506-TEX-Y00	COVERRR.TOWING HOOK	1	Each	8.70	25	6.52	0.46	6.98
71508-TEA-T00	GARNISHL.RR.BUMPER SIDE	1	Each	7.80	25	5.85	0.41	6.26
BO-NUM-COMP-L	NUMBER PLATE WITH CASING-L(N)	1	Each	45.00		45.00	3.15	48.15
Sum Labor						9,970.00	697.90	10,667.90
Sum Item						2,309.25	161.64	2,470.89
Total SGD						12,279.25	859.54	13,138.79
Total Payable (SGD)								13,138.79

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Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms.
 Interest will be charged at 2% per month on overdue amounts.

Please give us your feedback by scanning the QR Code using mobile device.



CAESIAPEAH LIM GUEK NGOR
205A COMPASSVALE LANE
#08-55
SINGAPORE 541205

Tax Invoice
Invoice No. : CRINV/19/00154
Invoice Date : 28 Jan 2019
Customer No. : *****344F
Ref :
Currency : SGD
Terms : COD
RA No. : 05789

Customer Information

Customer Name : CAESIAPEAH LIM GUEK NGOR
Customer Ref No. : SME6148M (SH)

Car Information

Registration No. : SJU7438X
Car Model : HONDA CIVIC 1.8L
5AT
Car Color : GREY

Rental Information

Date/Time Out : 15/01/2019 13:00
Date/Time Return : 25/01/2019 14:00

Starting Mileage : 116378
Ending Mileage : 117084
Mileage Travelled : 706

Billing Detail

#	Description	Amt
1	10 DAYS @ 100.00	1,000.00

Remarks:

LK/BS - SA: NG SIN HAI

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms. Interest will be charged at 2% per month on overdue amounts.

Printed by Ng Sin Hai at 10/07/2019 19:36

Subtotal : S\$ 1,000.00
GST 7.0% : S\$ 70.00
Total : S\$ 1,070.00
Paid : S\$ 1,070.00
Outstanding : S\$ 0.00

RENTAL AGREEMENT

No. 05789

Date: 15 Jan 2019

VEHICLE PARTICULAR

Vehicle No. : SJU7438X
 Make : HONDA
 Model : HONDA CIVIC 1.8L 5AT
 Out (Date & Time) : 15 Jan 2019 | 1300
 In (Date & Time) : 25/1/19 1400

PAYMENT

	AMOUNT
Day: 1 days x 100.00	100.00
Week	0.00
Month	0.00
Add HRS	0.00
SUB TOTAL	100.00
GST	7.00
NETT AMOUNT	107.00
SECURITY DEPOSIT	0.00

HIRER PARTICULAR

Name : CAESIAPEAH LIM GUEK NGOR

Address (Res) : 205A COMPA #08-55 SINGA

Tel : 96925675

Name on Credit Card :

Cre

Pay

MA

Nan

Add

Driv

Pass

Date

NRIC

ADD

Nam

Addr

Drivi

Pass

Date

NRIC

STRICTLY FOR CREDIT / DEBIT CARD TRANSACTIONS ONLY



OCBC Bank
 KAH MOTOR CO SDN BHD
 255 ALEXANDRA RD
 LEVEL 1 SERVICE CENTRE
 SINGAPORE 159937

=====
 ID# 64100264
 ID# 00000090029804
 BATCH# 000310
 INVOICE# 001356
 TAN# 003085
 =====
SALE
 400 12** **** 0286 C
MASTER-ONUS EXP: **/**
 5/01/19 15:56:49
PPR CODE 195739
REF NUM 902516940655
PP MasterCard
 ID : A0000000041010
 C : 484C38B57F6BEADE
 R : 0000000000
 I : E800
MT:SGD 1070.00

SIGN:

CAESIAPEAH LIM

I have
 I auth
 any m
 I wish
 All inf

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
 ACCORDING TO CARD ISSUER AGREEMENT

App Ver:01.66x

***** MERCHANT COPY *****



OCBC Bank
 KAH MOTOR CO SDN BHD
 255 ALEXANDRA RD
 LEVEL 1 SERVICE CENTRE
 SINGAPORE 159937

SETTLEMENT

POST: OCBC CREDIT
 ID# 64100264
 ID# 00000090029804
 25/01/2019 15:57:33
 BATCH# 000310

CARD NAME: MASTER-ONUS

SALES 001 \$1070.00
 OFFLINE 000 \$0.00
 VOID 000 \$0.00
 REFUNDS 000 \$0.00
 VOID REFUND 000 \$0.00

TOTAL 001 \$1070.00

GRAND TOTAL

SALES 001 \$1070.00
 OFFLINE 000 \$0.00
 VOID 000 \$0.00
 REFUNDS 000 \$0.00
 VOID REFUND 000 \$0.00

TOTAL 001 \$1070.00



SETTLEMENT SUCCESSFUL

TERMS AND CONDITIONS

Large day + 7% GST
 rate of PH & PH \$40/day +7% GST
 \$1500 + 7% GST
 \$2500 + 7% GST (Excluding towing & upon terms and conditions on the front and back of
 by hirer and any additional hirer listed above.
 parking, fines and ERP charges.
 dents to Kah Motor within 24 hours of occurrence.
 this agreement makes the hirer responsible for the : vehicle whether insurance is accepted or not.
 : vehicle use, unless covered by insurance for Malaysia
 nd the stated duration will incur the following
 5 hours, a 0.5 day charge will apply
FULL DAY charge will apply
 ill not be confirmed, and will subsequently be
 e collected upon confirmation of rental booking.
 al fees will be forfeited if cancellation of rental than 7 working days from intended start date of
 refunded after the end of the rental period.
 ke approx 2-3 weeks via respective payment mode
 payment.
before you return us the rental car, charges added to your final bill. **

ges under this agreement including

ment is true.

Hirer's Signature

Main Driver's Signature
 (if not hirer)

Credit Card Holder's
 Signature (if not hirer)

Rented out by

Handwritten signature

Handwritten signature