

INSURANCE OWNER: Wing Peter CC 4, ASM 1900 2010, U pa3 LKK: 96354
ASSIGNMENT
DOI: 30/1/19 Date / Time: 30/1/19
Registered in Merimen: -

Pre-assign / CCU / FTE
Insured Vehicle No.: S6U17J Claim No.: 59M0105T
Name of Insured: Lease A CAR Pte Ltd Policy No.:
Insured Tel No.: 4000-11 HP: 27/1/19 Make / Model:
Excess Sec II : \$5 D.O.A.: 27/1/19 Place of Accident:
Is driver the owner? (YES / NO) (NO) Nature of Accident:
If NO, Driver Name / Age: OI GIA REPORT: (YES) / NO ; TP GIA REPORT (YES) / NO
Driver Tel No.: (V/L: YES / NO) (NO) Insured Liability: % Final ? Yes / No

S6K178E →
INSRS: Kim Chuan INSRS: INSRS: INSRS:
WSP: WSP: WSP: WSP:
Tel: Tel: Tel: Tel:
Liability: Liability: Liability: Liability:
RMKS: RMKS: RMKS: RMKS:

Date/ Time	STAGE	DATE / PIC
	Non-Reporting ltr (1st):	30.1.19 / 30.1.19
	Non-Reporting ltr (2nd):	15/05/2019
	Non-Reporting ltr (Final):	04/06/2019
	Notification ltr (if non-pickup):	
3/1/	Call OI:	26/13/6/1
06/06	After call ltr to OI:	
	Documentation Check List:	Handler Typist
	Notification ltr (if non-pickup)	
	After call ltr to OI:	
	Authorisation To Act:	
	Release Voucher:	
	Final Repair Bill:	
	Car Rental Invoice:	
	Towing Invoice:	
	LTA / GIA:	
	Medical Bill:	
	PIR:	
	Mandate/Reject Instruction:	
	LOD:	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others:	

3/1/ OI MP, sent out IA letter - to get hire agreement.
06/06 OI GIA Report In
25/6/19 Called OI to inform TP claim
2/3/2020 File → success to close.
24/3/2020 File pass to MK to close.

PRELIMINARY ADVICE Date/Time: Sent By:
FINALIZATION Date/Time: Confirm with: Confirm by:
Repair Cost: \$5 (days) Reduction: % Email ☐ Call ☐
FINAL SETTLEMENT Date/Time: 2/3/2020 Confirm with: Jim Email ☐ Call ☐
Final Liability: % 85 (Agreed / Assessed) BOLA S/N No.: NIL
Repair Cost: \$68739 \$5689.38
Loss of Rental (LOR): \$5 (days)
Loss of Use (LOU): 300 \$5 255.00 (\$ 60 x 5 days)
Loss of Income (LOI): \$5 (\$ x days)
LOR only ☐ LOU only ☐ LOR + LOU ☐ LOR + LOI ☐ [Tick only one]
GIA/LTA Search: \$5 2.00
Medical: \$5
Disbursement: \$5 (e.g. Tow/ Independent)
Legal Cost: \$5
Total: \$5 5941.38 Global Sum \$5: 5800.00
FINAL PAYMENT Date/Time: Confirm with: Email ☐ Call ☐
Payee 1: \$5 5800.00 Name 1: Kim Chuan Auto Pte Ltd
Payee 2: \$5 Name 2:
Payee 3: \$5 Name 3:

COPY SENT 2/3/2020

1) Claim status: Not / Reject/Private Settle
2) Report Format: 98
3) Survey fee: \$ 350.00

REF

ASSIGNMENT

SGK178E Yr Regn: 1217

Type: ☒ M.Car / ☐ M.Cycle / ☐ Bus / ☐ Van / ☐ Lorry / ☐ Taxi / ☐ Prime Mover /

Truck / Trailer or (A)

Make: Mercedes A180 c.c. 1461

Colour white A/C: Insured / Std / NI / NA

Sp. Reading T/Radio: Insured / Std / NI / NA

Eng/No: _____

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: Worder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F:

R: 2257 40815

BS / DIUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front ☒ Rear ☒

R/Bal.	6	mm	R/Bal.	6	mm
--------	---	----	--------	---	----

1/8" 6 mm 1/8" 6 mm

D.O.A. 27/1/18 D.O.I. 30/1/18

Survey held at _____

Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or

Des. of Damages: Fitch Real / Gls / Nrs / Gls / Pictorial

2/c n r

Chassis frame / Body Structure affected due to collision

(Bal \$ 1798.77697)

☐: Prel. Report☐ : Final Report

Days Of Repair:

Resurvey No. of Trip:

Add Fee: : Site Insp (\$

Lump Sum / I.B.I: (\$)

□: Interview (\$

Tech. Invs (\$

☐ : Weekend (\$)

Survey Fee:

Transportation:

 $S + RS \rightarrow SI$

1. Photos

Others

TOTAL

KIM CHWEE AUTO PTE LTD

1 Kaki Bukit Avenue 6, #01-46/48/50
AutoBay, Singapore 417883
Tel: 6746 5405 / 6745 2063 Fax: 6745 8520
Email: general@fastechauto.com.sg
GST Reg. No.: 199802379R

Not Authorised
H/W
30/1/19
L/S 6250
4day.

VEHICLE NO:SGK 178E

QTY	PARTICULAR	
1 PCS	REAR DOOR O/S	1808.02
1 PCS	REAR DOOR INNER WEATHERSTRIP O/S	319.60
1 PCS	REAR DOOR INNER LOCK O/S	545.30
1 PCS	REAR DOOR INNER TRIM BOARD O/S	
1 PCS	REAR DOOR GLASS REGULATOR	
1 PCS	REAR DOOR GLASS REGULATOR MOTOR	
1 PCS	REAR DOOR GLASS OUTER MOULDING	
1 PCS	ROCKER PANEL OUTER GARNISH O/S	866.02
1 SET	ROCKER PANEL OUTER GARNISH CLIPS O/S	
1 PCS	REAR FENDER O/S	
1 PCS	REAR FENDER INNER TRIM O/S	
1 PCS	TAILLAMP O/S	
1 PCS	REAR WHEEL HUB BEARING O/S	525.00
1 PCS	REAR WHEEL HUB O/S	
1 PCS	REAR KNUCKLE ARM O/S	
1 PCS	REAR SHOCK ABSORBER O/S	
1 PCS	REAR TRAILING ARM O/S	
1 PCS	REAR BUMPER	1430.80
1 PCS	REAR BUMPER SIDE HOLDER O/S	
1 SET	REAR BUMPER CLIPS	
1 PCS	REAR SPORT RIM O/S 18 INCH	1200.00 S.N
1 PCS	REAR TYRE O/S	

Bent/Suc	\$2,118.35	✓
Ren	\$422.10	✓
Daye/Sluttd	\$888.50	✓
11	\$1,105.00	X
11	\$322.00	X
11	\$425.00	X
11	\$188.00	X
11	\$899.00	✓
11	\$60.00	✓
11	\$1,188.00	X
11	\$625.00	00
11	\$1,015.00	00
11	\$650.00	✓
11	\$822.00	✓
11	\$1,215.00	X
11	\$695.00	X
11	\$805.00	X
11	\$1,688.12	✓
11	\$145.30	✓
11	\$60.00	✓
11	\$1,805.00	✓
11	\$300.00	X
	\$17,241.37	

LABOUR CHARGES:

TO CHECK WIRING
TO TRANSFER REAR DOOR MECHANISM
TO DISMANTLE & REFIX SEAT, CUSHION UPHOLSTREY
TO DISMANTLE & REPLACING REAR UNDERCARRIAGE
TO CONDUCT WHEEL ALIGNMENT
TO SPRAY RUSF PROOFING
LABOUR FOR PANEL BEATING & REPLACING PARTS
TO PUTTY & SPRAY PAINTING

\$80.00 - 20
\$80.00 - 60
\$120.00 - 80
\$180.00 - 120
\$150.00 - 60
\$100.00 - 50
\$980.00 - 600
\$1,300.00 - 800
TO \$20,231.37

KK Auto Consultants hence notify the Repairer of the following:

- To survey before/after spray painting
- To display damaged part(s) during survey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No legal modification(s) is allowed
- Supplementary work must be approved by the Insurance Company
- is subject to final approval from Insurance Company

Acknowledged by Repairer
Signature:
Date:

P- 6882.04
S02
P- 3291.02
S.N 1200.00
Labour 1790.00
6281.02

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	0967I
Vehicle Details	
Vehicle No.:	SGK178E
Vehicle to be Exported:	No
Intended Deregistration Date:	31 Jan 2019
Vehicle Make:	MERCEDES BENZ
Vehicle Model:	A180D AMG LINE AUTO
Primary Colour:	White
Manufacturing Year:	2017
Engine No.:	K9KA461D138260
Chassis No.:	WDD1760122V197831
Maximum Power Output:	80.0 kW (107 bhp)
Open Market Value:	\$29,935.00
Original Registration Date:	26 Dec 2017
First Registration Date:	26 Dec 2017
Transfer Count:	0
Actual ARF Paid:	\$18,909.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	25 Dec 2027
PARF Rebate Amount:	\$14,181.00
Intended COE Rebate Details	
COE Expiry Date:	25 Dec 2027
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$38,200.00
COE Rebate Amount:	\$34,000.00
Total Rebate Amount:	\$48,181.00

The information contained herein is correct as at 31 Jan 2019

OK



AVIVA

Post an Advertisement
Sell it yourself! Advertise it at just
\$58 until it's SOLD!

Post an Ad

Advertiser Login

Ways of Selling

Now 5 Years Car Renewal Toyota Wish 1.8i



2.88% PPA Lowest (newest) Car Financing \$3450 Downpayment Monthly From \$488
GV Credit Pte Ltd



Browse by Category

Sort by Date Posted

17 vehicles

Mercedes-Benz a180

Image	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	V
Search Selection	Mercedes-Benz a180	Any	Any	2017	Any	Any	
	Mercedes-Benz CLA-Class CLA180 AMG Line	\$108,800	\$11,630 /yr	16-Mar-2017	1,595 cc	52,000 km	
The Lowest Depreciation For 2017 CLA180 AMG Line In Market, Original Paint Work, 01 Transfer, Flexible In House Financing And Motor Premium Payment Plan! Welcome To Have A Test Drive Today.							
ABWIN (1994) Pte Ltd							
Posted: 29-Jan-2019 Tags: 2017 Mercedes-Benz CLA180, 2017 mercedes-benz cla180, Mercedes-Benz CLA180, mercedes-benz cla180, Mercedes-Benz, CLA180, cla180, Used Mercedes-Benz							
	Mercedes-Benz GLA-Class GLA180	\$108,888	\$12,030 /yr	12-Jan-2017	1,595 cc	44,000 km	
High Loan Available, High Trade In, Low Loan Interest, Good Condition, Nice Drive. Low Depreciation, Accident-Free Car! Must View To							
Car Empire Automobiles Pte Ltd							
Posted: 29-Jan-2019 Tags: 2017 Mercedes-Benz GLA180, 2017 mercedes-benz gla180, Mercedes-Benz GLA180, mercedes-benz gla180, Mercedes-Benz, GLA180, gla180, Used Mercedes-Benz							
	Mercedes-Benz GLA-Class GLA180	\$122,800	\$12,540 /yr	19-Oct-2017	1,595 cc	8,000 km	
C&C Unit 3 Years Manufacturer Warranty 100% Accident Free. Selling Due To Too Many Cars On Hand. Trade In Welcome! Loan And In Available! Call Now For Viewing Appointment!							
Atlantic Automobile Pte Ltd							
Posted: 29-Jan-2019 Tags: 2017 Mercedes-Benz GLA180, 2017 mercedes-benz gla180, Mercedes-Benz GLA180, mercedes-benz gla180, Mercedes-Benz, GLA180, gla180, Used Mercedes-Benz							
	Mercedes-Benz CLA-Class CLA180 Urban	\$117,800	\$12,220 /yr	21-Aug-2017	1,595 cc	35,000 km	
Latest Arrival! Most Valued Buy! Beautiful White Unit With Immaculate Condition! Peace Of Mind! Fully Serviced At Agent. Still Under 3 Y By C&C. 100% Accident Free! Well Maintained Interi...							
Posted: 27-Jan-2019 Tags: 2017 Mercedes-Benz CLA180, 2017 mercedes-benz cla180, Mercedes-Benz CLA180, mercedes-benz cla180, Mercedes-Benz, CLA180, cla180, Used Mercedes-Benz							
	Strut / Stabilizer Bars						
Mercedes Benz CL350 W219 Strut/ Stabilizer Bar							
More info about this product.							

Compare

Mercedes-Benz A-Class A180

\$97,888

\$10,920 /yr

15-Feb-2017

1,595 cc

16,900 km



Service Request Details

Claim

S9M01CET

Reference

None

Loss Date

January 27, 2019

Request Date

January 30, 2019

Due Date

February 8, 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Actions

Next Step

Agree to perform service

Decline Work

Accept Work

Vehicle Information

Incident Vehicle Registration #

SGK178E

Make

TPVD

invoiced.



Primary Contact/Insured

LEASE A CAR PTE. LTD.
511 GUILLEMARD ROAD, #02-17A GRANDLINK SQUARE, 399849, Singapore
647643484349

Claim Handler

WANG Peter

peter.wang@axa.com.sg

Additional Instructions

INSURED NOT REPORTED

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

New Message

Catherine Chong (LKK Auto)

From: Nancy Lam <nancy.lam@fastechauto.com.sg>
Sent: Wednesday, 30 January, 2019 1:23 PM
To: KADRI Mateen
Subject: RE: Your Ref : SGK178E Our Ref : S9M01CETMC/WP

Dear Sir, Without Prejudice

Please arrange LKK Auto Consultants Pte Ltd to survey the car.

Regards,
Nancy Lam
Kim Chwee Auto Pte Ltd
Tel: 6746 5405
Fax: 6745 8520

From: KADRI Mateen [mailto:mateen.kadri@axa.com.sg]
Sent: Wednesday, January 30, 2019 1:15 PM
To: 'Nancy Lam' <nancy.lam@fastechauto.com.sg>
Subject: Your Ref : SGK178E Our Ref : S9M01CETMC/WP

Dear Sir, Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a **Single Joint Expert**.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman/ Chris Ang (LBS Automotive Appraisal Pte Ltd)
2. Stan See Chee Seng/ T. Thiyagarajan (LBS Automotive Appraisal Pte Ltd)
3. Sebastian Kong Wei Siang (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong/ Elson Teng (RT Appraisal Pte Ltd)
6. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
7. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
8. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
9. Philip Phoong/ Victor Seng (A-Pac Adjuster & Surveyors Pte Ltd)
10. AXA in house surveyors

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Regards,

Mateen Kadri



From: Nancy Lam [<mailto:nancy.lam@fastechauto.com.sg>]
Sent: Wednesday, January 30, 2019 11:37 AM
To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>
Subject: Request for PRS SGK 178E

Without Prejudice

Hi Sir

My client claiming your insured SGU 17J.

Please kindly arrange PRS for SGK 178E.

Date of accident 27.01.2019.

In accordance to APPENDIX C Pre-action Protocol for Non-Injury Motor Accident Cases of PRACTICE DIRECTIONS AMENDMENT NO. 1 OF 2016 paragraph 2.3, you are require to provide a list of at least 10 motor surveyors within 2 days of the notice.

Regards,
Nancy Lam
KIM CHWEE Auto Pte Ltd
Tel: 6746 5405
Fax: 6745 8520

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Singapore - Externals or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.



Auto
Consultants
Pte Ltd

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

31 January, 2019

LEASE A CAR PTE. LTD.
511 GUILLEMARD ROAD
#02-17A GRANDLINK SQUARE
SINGAPORE 399849

Dear Sir,

OUR REF : CC4/ASM19002010/Uea3 // S9M01CET
YOUR REF : SGU 17J
ACCIDENT INVOLVING SGU 17J & SGK 178E ON 27/01/2019 ALONG/ AT
SUNGEI ROAD TOWARDS OPHIR ROAD

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

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

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list 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)



Auto
Consultants
Pte Ltd

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

20 FEB 2019

1st Reminder

LEASE A CAR PTE. LTD.
511 GUILLEMARD ROAD
#02-17A GRANDLANK SQUARE
SINGAPORE 399849

Dear Madam,

Your Ref: SGU 17J

Our Ref: CC4/ASM19002010/Uea3 / S9M01CET

Accident Involving SGU 17J & SGK 178E ALONG SUNGEI ROAD ROWARDS OPHIR ROAD ON 27/01/2019

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to our letter of 30.01.19 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by noon of 27.02.2019**

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the **Traffic Police** of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of SGK 178E has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **27.02.2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Kindly contact us at **6841 6051** (Asher Sng) if you have any further enquiries.

Yours faithfully

This is a computer generated letter and no signature is required.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

15 MAY 2019

2nd Reminder

LEASE A CAR PTE. LTD.
511 GUILLEMARD ROAD
#02-17A GRANDLINK SQUARE
SINGAPORE 399849

Dear Madam,

OUR REF : CC4/ASM19002010/Uea3 // S9M01CET
YOUR REF : SGU 17J

**ACCIDENT INVOLVING SGU 17J & SGK 178E ON 27/01/2019 ALONG/ AT
SUNGEI ROAD TOWARDS OPHIR ROAD**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by 23 MAY 2019.**

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

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We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of **SGK 178E** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **23 MAY 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Yours faithfully

Asher Sng
Case Handler
Tel : 6841 6051
Fax: 6741 4108
Email : AsherSng@lkkauto.com

This is a computer generated letter and no signature is required.

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

To : Traffic Police – Deputy Head, Investigations Department
Fax : 65474885

ONLY FOR ACCIDENTS IN SINGAPORE

NON-INJURY MOTOR ACCIDENT REPORT SCHEME
FORM ON NON-REPORTING BY INSURED

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows:-

Date of accident : 27/01/2019
Time of accident : 18:30
Place of accident : SUNGEI ROAD TOWARDS OPHIR ROAD
Third Party's name : HO CHIEN HSIUNG (HE ZHENXIONG)
Third Party's vehicle number : SGK 178E
Our insured's name : LEASE A CAR PTE LTD
Our insured's vehicle number : SGU 17J
Our insured's NRIC number : NIL
Our insured's address : 511 GUILLEMARD ROAD #02-17A
GRANDLINK SQUARE SINGAPORE 399849
Our Insured's telephone number : NIL

A letter dated **(20/02/2019)** was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter.
(Please cite our reference number: **(CC4/ASM19002010/Uea3)**)

Name and address of insurance company : AXA Insurance
8 Shenton Way, #24-01 AXA Tower, 068811

Name of contact person : Asher Sng
Contact Number : 6841 6051 Fax: 6741 4108
Date : 13/05/2019



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

04 JUNE 2019

FINAL REMINDER

LEASE A CAR PTE. LTD.
511 GUILLEMARD ROAD
#02-17A GRANDLINK SQUARE
SINGAPORE 399849

Dear Madam,

OUR REF : CC4/ASM19002010 // S9M01CET

YOUR REF : SGU 17J

ACCIDENT INVOLVING SGU 17J & SGK 178E ON 27/01/2019 ALONG/ AT
SUNGEI ROAD TOWARDS OPHIR ROAD

We refer to our letters of 20/02/2019 & 15/05/2019 to you requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of our AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 7 days, i.e by 12 JUNE 2019.**

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

As you are aware, the owner of the vehicle SGK 178E has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **12 JUNE 2019**, we shall refer the third party claim to you for direct handling.

Yours faithfully

Hsiao Tong
Claims
Tel : 6742 3197
Fax: 6741 4108
Email : chewht@lkkauto.com

This is a computer-generated letter and no signature is required.

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

Pls get OI's consent, driver DL & OI rental agreement before proceeding DS with quantum to be reviewed

Type

Question

Message

Scene photos are more consistent with TP's scenario - OI indicated TP's front right corner was damaged, but TP scene photos showed TP sustained damage near the RR wheel, which is consistent with TP's described scenario.
TP Excess: \$4000.

Reply

67412070
ivy.

Hsiao Tong (LKKAUTO)

From: service@kkimhin.com.sg
Sent: Saturday, 17 August 2019 3:49 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: <Request for OI Documents> ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019
Attachments: Replacement DL.JPG; Driver IC.PDF

Dear Hsiao Tong

We do not have a copy of client driving licence nor the rental agreement.

Enclosed the replacement driving slip issued by Traffic Police.

Thanks & Regards
Sandra
6452 7018
K. Kim Hin Auto Pte Ltd

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Saturday, August 17, 2019 11:22 AM
To: service@ k kim hin (service@kkimhin.com.sg)
Cc: Admin A
Subject: RE: <Request for OI Documents> ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019

REMINDER

Dear Sir/ Mdm

OUR REF : CC4/ASM19002010/Upa3
ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by AXA Insurance Pte Ltd to deal with the third party claim against our insured policy(SGU 17J).

As per AXA instruction we would like to request a copy of the following documents: -

- OI Rental Agreement
- Driver's NRIC, driving license or foreign driving license or vocational license (if any)

Appreciate an early reply.

Thanks.

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)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 30 July 2019 12:34 PM

To: service@ k kim hin (service@kkimhin.com.sg) <service@kkimhin.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <Request for OI Documents> ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019

REMINDER

Dear Sir/ Mdm

OUR REF : CC4/ASM19002010/Upa3

ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by AXA Insurance Pte Ltd to deal with the third party claim against our insured policy(SGU 17J).

As per AXA instruction we would like to request a copy of the following documents: -

- OI Rental Agreement
- Driver's NRIC, driving license or foreign driving license or vocational license (if any)

Appreciate an early reply.

Thanks.

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)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 13 June 2019 4:46 PM

To: 'service@ k kim hin' <service@kkimhin.com.sg>

Subject: <Request for OI Documents> ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019

Dear Sir/ Mdm

OUR REF : CC4/ASM19002010/Upa3
ACCIDENT INVOLVING SGU 17J(AXA) & SGK 178E ON 27/01/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by AXA Insurance Pte Ltd to deal with the third party claim against our insured policy(SGU 17J).

As per AXA instruction we would like to request a copy of the following documents: -

- OI Rental Agreement
- Driver's NRIC, driving license or foreign driving license or vocational license (if any)

Appreciate an early reply.

Thanks.

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)



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GANESH KARUPPIAH

BLK 7 SOPHIA ROAD UNIT 01-12
SINGAPORE 228192

S1652493Z
(3)

C001490702
04/06/2019

\$25/-

(Please do not detach)



TRAFFIC POLICE
SINGAPORE POLICE FORCE
10, UBI AVENUE 3
SINGAPORE 408865
Tel : 65470000
www.police.gov.sg

CLASS 3 - 06/AUG/1997

You will receive your photocard driving licence by registered post within 10 to 14 working days from the date of application unless you made a special request to collect at Traffic Police at the time of application.

You can drive while awaiting the delivery of your photocard driving licence.

Please turn overleaf for important notes.

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S1652493Z



Name

GANESH KARUPPIAH
@PATRICK FERNANDEZ

Race

INDIAN

Date of birth

10-02-1964

Country of birth

SINGAPORE

Sex

M

S1652493Z



NRIC No. S1652493Z



Date of issue

23-05-2011

7 SOPHIA ROAD #01-12
SINGAPORE 228102

NRIC No. S1652493Z

Date: 02/10/2018

Hsiao Tong (LKKAuto)

From: Faster Auto Trading <fasterauto1@singnet.com.sg>
Sent: Friday, 22 November 2019 11:52 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: ACCIDENT INVOLVING SGU 17J(AXA) AND SGK 178E ALONG/AT SUNGEI ROAD TWDS OPHIR ROAD ON 27/01/2019
Attachments: SGU17J - Rental Contract.pdf

Hi Hsiao Tong

Herewith attached as per request

Thanks
Ivy

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 9 October 2019 12:22 PM
To: fasterauto1@singnet.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SGU 17J(AXA) AND SGK 178E ALONG/AT SUNGEI ROAD TWDS OPHIR ROAD ON 27/01/2019

Dear Sirs/Mdm,

We refer to our email dated 19 Aug 2019.

We would like to follow up on the following documents: -

- Rental Agreement between Lease A Car Pte Ltd & Mr Ganesh Karuppiah @ Patrick Fernandez

Thank you.

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)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 19 August 2019 10:50 AM
To: fasterauto1@singnet.com.sg
Subject: ACCIDENT INVOLVING SGU 17J(AXA) AND SGK 178E ALONG/AT SUNGEI ROAD TWDS OPHIR ROAD ON 27/01/2019

19 Aug 2019

M/s LEASE A CAR PTE LTD

Dear Sir/ Mdm

OUR REF : CC4/ASM19002010/Upa3// S9M01CET

YOUR REF : SGU17J

ACCIDENT INVOLVING SGU 17J(AXA) AND SGK 178E ALONG/AT SUNGEI ROAD TWDS OPHIR ROAD ON 27/01/2019

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 KIM CHWEE AUTO PTE LTD acting on behalf of the owner of SGK 178E against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. 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. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$4,000.00 for third party claim settlements.

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 to confirm that the driver is allow to driver the vehicle.
- Rental Agreement
- 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 6742 3197 or chewht@lkkauto.com. Please quote our 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 | fax: 6741-4108

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

VEHICLE HIRING AGREEMENT No: LAC/LT2018/1129

AN AGREEMENT made on the 29th day of November 2018 between Lease A Car Pte Ltd, a company in the Republic of Singapore and having its registered office at 511 Guillemard Road #02-17A Grandlink Square Singapore 399849 (hereinafter referred to as "The Owner" which expression shall where the context so permits include its successors and assignees) of the one part and Raffles Fleet Pte. Ltd., Reg No: 201812010R carrying a registered address at 52 Chin Swee Road #02-29, Singapore 160052 (hereinafter referred to as "the Hirer" which expression where the context so permits include the Hirer's representative/successor or assignee) of the other part.

WHEREBY IT IS AGREED that the Owner lets to the Hirer the motor vehicle ("the vehicle") for the period ("the Period of Hire") at the rate of hire rental ("the rental") as specified in the schedule ("the Schedule") upon the terms and conditions stated hereunder.

THE SCHEDULE TO THIS AGREEMENT

I	DESCRIPTION OF VEHICLE (S):	
	(a) Model/Type/Color	: PORSCHE CAYENNE S HYBRID (V6)
	(b) Registration Number	: SGU17J
	(c) Chassis Number	: WP1ZZZ92ZCLA92540
	(d) Engine Number	: 103916
II	PERIOD OF HIRE Commencing from the actual delivery of Vehicle From: <u>29-11-2018 to 28-04-2022</u>	: 41 Months Lease
III	DEPOSIT	: S\$
IV	MONTHLY RENTAL	: S\$ Bank Details : Maybank A/C No : 042-11081-905 A/C Name : Lease A Car Pte Ltd
V	TERMS OF PAYMENTS	: As stipulated in Clause 3 of this Agreement unless otherwise stated.
VI	INSURANCE	: Owner Insured
VII	AUTHORISED DRIVER	: Mohammad Asraf Ali S/o Abdul Kafoor : Driving License No: S9240650D : Ganesh Karuppiah@Patrick Fernandez : Driving License No: S1652493Z : Mobile: 9776 0752 : Office: 6260 0127
VIII	EXCESS	: S\$8,000 in Singapore only (Ages Below 27 years Old additional: \$3,000) First Party and/also Third Party excess for collision/damage to third parties vehicle for each and every accident/damage.
IX	INTEREST ON OVERDUE PAYMENTS	: One and a half (1.5) % per month
X	OTHERS	: Mileage not to be exceed 2,500km per month Lease A Car Pte Ltd will only provide replacement car if repair cannot be done within 24 hours. Workshop's Name: Zenith Automotive Services Address: Blk 1010 Bukit Merah Lane 3 #01-121 Singapore 159724 Tel :62782017 or Roy - 96712813 Towing : Person to contact - Steven Mobile No: 98152772



1. DEPOSIT

- a) The Hirer shall upon signing this Agreement pay to the Owner a deposit ("the Deposit") as specified in the Schedule as security for the performance of the Hirer's obligations hereunder. The Deposit shall be maintained at the same amount during the period of Hire.
- b) The Owner shall be entitled (but not obliged) at any time during or after the Period of Hire to apply the Deposit or any thereof towards the discharge wholly or in part of any of any obligation of the Hirer but the Hirer shall not be entitled to set off any part of the Deposit against any rental or its other obligations hereunder.
- c) Provided that the Hirer shall have fully discharged its obligations the Deposit shall be refunded, interest free upon the expiry of the Period of Hire after deducting therefrom any amount applied by the Owner under sub clause 1.b. hereof but without prejudice to the Owner's right hereunder.

2. COMMENCEMENT OF HIRE

- a) The hiring of Vehicle shall commence on the date on which the Vehicle is delivered to or made available for collection by the Hirer or its agents ("the Commencement of Hire"). Please note that a replacement vehicle will be delivered to "The Hirer" should the actual vehicle be not available on the date of commencement.
- b) The Hirer or its agents shall inspect the Vehicle at the time of delivery or collection of the Vehicle and if any defect is found in the Vehicle, such defect shall forthwith be notified to the Owner and shall state the same in the Vehicle Check/Check in Form. If the Hirer or its agents fail to inspect the Vehicle or record any defect, the vehicle shall be deemed to be delivered and accepted by the Hirer in good repair and working condition and the Hirer shall have no claim whatsoever against the Owner in respect of the Vehicle.

3. PAYMENT OF RENTAL

- a) The Hirer shall during the Period of the Hire pay the Rental to the Owner in advance, without demand, and free of any deduction whatsoever. The first such payment shall be made on or before that date of commencement of hire and subsequent payments shall be at consecutive intervals specified in the Schedule.
- b) Without prejudice to the Owner's other rights hereunder any payment remaining unpaid for seven (7) days after the due date shall carry interest at the rate stipulated in the Schedule.
- c) All payment made by the Hirer shall be appropriated first towards any shortfall in the amount of the Deposit for the time being, then towards any interest and any other sum due under this Agreement apart from rental, and lastly, towards payment of rental.
- d) All payment due hereunder shall be made to the Owner at the address stated herein or at such other address as the Owner may from time to time communicate to the Hirer. Any payment made by post shall be at the risk of the Hirer.

4. REVISION OF RENTAL

The rate of the rental as agreed upon in this Agreement is based on existing Government Legislation. Hence any resultant impact from any changes in Government Legislation and/or taxes not currently in force and which are beyond the control of the Owner, will be borne by the hirer by way of revised rate of Rental, to take effect immediately upon the revised Government Legislation becoming effective, for the remaining period of this Agreement.

5. OWNERSHIP OF VEHICLE

- a) The Vehicle shall be at all times remain the property of the Owner and the hirer shall have no rights to the Vehicle other than as Hirer and shall not do or permit or cause to be done anything whereby the rights of the Owner are or may be prejudicially affected.
- b) If the Owner's rights or title to the vehicle are impeached, infringed or jeopardised as a consequence of any act by the Hirer or its agent, the Hirer shall bear all the costs and expenses incurred by the Owner in removing or remedying such impeachment, infringement or jeopardy.

6. RISK AND INSURANCE

- a) Owner Insured
 - i) The Owner shall insure the Vehicle against:
 - (1) all third party risks and liabilities as requested by law,
 - (2) third party property damage;
 - (3) damage to Vehicle (subject to Clause 8 a.ii below); and,
 - (4) loss or theft of the Vehicle.
 - ii) In the event that the Vehicle or any part thereof is damaged as result of any accident, the Hirer shall forthwith pay to the Owner the excess amount payable (referred to as the "Excess" in the Schedule) irrespective of each and every accident.
 - iii) Only upon the Traffic Police's clearance that the Hirer's is "Not at Fault" will the Excess be refunded back to the Hirer. The Hirer agrees that the Traffic Police's finding of "No Action Taken Against Anyone" shall be defined as all parties to the accident have contributed equally to the cause of the accident in which case, the Excess shall not be refunded to the Hirer.
 - iv) The Hirer also agrees that the Owner may in its absolute discretion conduct any negotiations and effect any settlement with the insurers, and agree to abide by any such settlement.
 - v) In the event of the damage and loss to the Vehicle caused by the negligence and/or contravention of any statute or regulation by the Hirer, its agents or servants which result in the insurers repudiating liability for such damage and loss, the Hirer shall be liable for all damage to the Vehicle and shall indemnify the Owner against all costs or claims or other liabilities arising out of such negligence or contravention.
 - vi) Where any event or accident shall occur which is a risk covered by the Owner's insurance, the Hirer shall:

- (1) obtain names and addresses of the parties involved and of witnesses, if any;
- (2) not admit fault or liability for the accident;
- (3) immediately (within 24 hours) notify the Owner of the accident;
- (4) make a detailed report including a diagram even in the case of slight damage within 24-hours of the accident at the nearest GLA REPORTING CENTRE;
- (5) supply a copy of the Police Report and such information and assistance in connection with the accident as the Owner or its insurers may require in the event of anybody injuries or and damage to any state properties.

b) **Hirer Insured**

- i) The Hirer will throughout the Period of Hire and at its own costs, without prejudice to its liability to the Owner, keep the Vehicle insured against any loss or damage with an insurance company approved by the Owner and at the insured value as directed by the Owner.
- ii) The Hirer shall notify its insurer that the Vehicle is on hire from the Owner and requests the insurers to endorse a note on the Policy of Insurance naming the Owner as loss payee and shall on demand show to the Owner the Policy of Insurance, premium receipts and Certificate of Insurance.
- iii) The Hirer shall not use or allow the Vehicle to be used for any purpose not permitted by the provisions of the Policy of Insurance or do or allow to be done any act or thing whereby the insurance may be invalidated. If the Hirer defaults in the payment of any premium the Owner may be such premium in which event the Hirer shall repay the amount thereof to the Owner on demand.
- iv) The Hirer shall indemnify the Owner against all loss and damages to the Vehicle not recoverable under the Policy of Insurance.
- v) Where an event or accident shall occur which is a risk covered by the Hirer's insurance hereunder, the Hirer shall: -
 - (1) immediately notify the Owner of the occurrence of the same within a time period not exceeding 24 hours;
 - (2) immediately notify the Hirer's insurance company of the same and to request for the vehicle to be inspected by the insurance company within 24 hours so as to facilitate the repair of the Vehicle;
 - (3) not compromise any claim without the consent of the Owner;
 - (4) allow the Owner to conduct negotiations (save for the claims of the Hirer for personal injuries) directly with the Hirer's insurer; and,
 - (5) at its own expense take such proceedings (in its sole name or jointly with the Owner) as the Owner shall direct, holding all sums recovered together with any monies received under its Policy of Insurance on trust for the Owner, and paying, or applying the same as the Owner may directly and as herein provided.
- vi) In the event that the Vehicle is declared a total loss, the hire thereof shall terminate and the Owner shall apply any proceeds of insurance received by it at its option:
 - (1) towards obtaining a replacement vehicle of equivalent value to the Vehicle which replacement shall be deemed to be included in this Agreement for all purposes and the Hirer shall continue to be liable to pay Rental as if such loss had not taken place; or
 - (2) towards payment of the sum necessary to compensate the Owner for the loss of profit suffered as a result of the Vehicle's loss.
- vii) The Owner shall have the right to repair or have repaired the Vehicle after it has been involved in an accident. If the Owner does not do so the Hirer shall be liable to reinstate or repair at its own expense (but subject to any insurance proceeds) the Vehicle if it has not become a total loss and shall continue to pay the Rental during such reinstatement or repair.
- viii) The Hirer will be liable to pay to the Lessor any amount deducted by the insurers by way of Excess or in respect of damage caused to the Vehicle prior to the date of total loss, and (subject to the application of insurance proceeds under Clause 8. h. vi. (2) above) shall indemnify the Owner against all and any loss suffered by it in consequence of the termination of this Hire Agreement.

7. **PERSONAL ACCIDENT INSURANCE (PAI)**

- a) The Hirer acknowledges that the Vehicle's Insurance Policy effected by the Owner does not cover:
 - i) personal injuries or death to the driver of the vehicle; and,
 - ii) any passenger third party liabilities if it cannot be proved that the driver of the said vehicle and/or the driver of the third party vehicle is at fault or negligent.
- b) The Hirer may, however elect to insure the driver and any passengers in the vehicle (up to a maximum of four (4) passengers) under a separate insurance cover called Personal Accident Insurance (PAI) by paying the additional premium, the amount of which is specified in Clause IX in the Schedule.
- c) PAI becomes payable by the insurers upon the submission of a claim supported by relevant documents regardless of whether it can be proved the driver of the vehicle and/or third party vehicle is at fault or negligent.
- d) PAI provides coverage of up to \$10,000 for the driver and \$540,000 collectively for the other passengers (up to maximum of four (4) passengers) for personal injuries or death.

8. **COLLISION DAMAGE WAIVER**

- a) The Hirer may elect to partially waive the Excess referred to in Clause 8.a.ii. above in respect of any single accident by paying, in addition to the Rental, a Collision Damage Waiver fee the amount of which is specified in the Schedule.
- b) The Partial Waiver of the Excess by the Hirer is expressly subject to and conditional upon the following: -
 - i) Damage to the Vehicle (even for slight damage) resulting from each and every accident must be reported to the Owner and the Police within 24 hours from the time of accident and a copy of the police report must be submitted to the Owner.
 - ii) Damage to the Vehicle was not the result of negligence and/or the contravention of any statute or regulation by the Hirer, its servant or agents.

- iii) The Hirer's agreement to pay the Lessor the non-waivable Excess.
- iv) Full repair costs to the damaged undercarriage of the hired vehicle shall be borne by the Hirer if the damages are not attributed to any accident.
- c) The Owner will only refund to the Hirer the paid non-waivable Excess subject to Clause 8.a.iii.
- d) Non-collision damage to the vehicle (eg. Vandalism) and/or missing items are not covered by Collision Damage Waiver.

9. USE OF VEHICLE

- a) The Hirer may use the Vehicle for domestic, social and business purposes. The Vehicle is not to be used, and the Hirer agrees not to permit it to be used, for any purpose for which it is not expressly designed and further not to use it for hire, driving tuition, towing, racing, pacesetting, or for competing in any form of motor sport, or for any illegal purpose whatsoever.
- b) The Hirer agrees that it will not:
 - i) without prior consent of the owner effect any kind of modification to the vehicle, make any alterations or additions, fit any towing equipment or other accessories or non-standard tires, and where such consent has been obtained, to comply with the conditions of such consent. Any such additions alterations or modified parts made to the Vehicle shall become part to the vehicle and shall belong to the Owner;
 - ii) Notwithstanding the consent given by the Owner pursuant to Clause 12.b.i herein, the use of any approved accessory or accessories shall be at the Hirer's own risk and the owner shall not be held liable or responsible for any claim, damage or loss arising directly or indirectly from the use thereof;
 - iii) Remove or interfere with any identification marks or plates affixed to the Vehicle nor attempt nor permit the same to be done;
 - iv) Deface the paintwork or bodywork of the Vehicle nor add or erect any painting, sign writing, lettering or advertising to or on the Vehicle.
- c) The Hirer and/or authorized driver of the vehicle agrees at all times to observe all existing regulations and laws and in the event of breach thereof, the Hirer and/or authorized driver shall pay all fines and penalties that shall incurred and response to all Police and Traffic summonses, Notices and inquiries in connection therewith. In the event of failure on the part of the Hirer and/or authorized driver to pay for these fines and penalties, the Owner reserves the right to pay such charges on behalf of the Hirer and be entitled to be reimbursed for these charges paid in addition to imposing a administrative and service charge of \$50.00 for each instances.

10. DUTIES OF THE HIRER

The Hirer agrees with the Owner as follows:

- a) To ensure that the Vehicle is operated properly and safely by drivers who are between 23 and 60 years of age holding current and valid driving licenses and in compliance with the provisions of all policies of insurance effected by the Owner.
- b) To ensure that the vehicle is not operated by anyone other than those persons whose particulars have been notified to and approved by Owner.
- c) To ensure that all proper care and precautions are taken to prevent any loss or damage to the Vehicle or loss or personal injury to third parties.
- d) Vehicle is strictly for SINGAPORE use only and may not be driven out of SINGAPORE with the prior consent of the company Lease A Car Pte Ltd, Except for the Authorized Driver name stated in the Schedule (VI).
- e) That unless the Hirer shall have notified the Owner forthwith upon any breakdown occurring or any fault in the operation of the Vehicle becoming apparent giving full details of the breakdown or fault, the Vehicle shall be deemed to be in good working order.
- f) Not to use or permit the vehicle to be used or operated in a manner contrary to law.
- g) To pay all costs incurred by the Owner in respect of the supply and fixing of any accessories, extras or additions which may become required by law.
- h) Not to sell, assign, mortgage, let on hire or otherwise dispose of or part with possession of the vehicle or change the benefit of this Agreement nor attempt to do the same, but the Hirer agrees that nothing herein shall limit the Owner's rights to assign the benefit of this Agreement.
- i) To take all necessary steps at its own expense to retain and recover possession and control of the Vehicle should the Hirer lose such possession or control.
- j) To notify the Owner of any change in the Hirer's address and upon request promptly inform the Owner of the whereabouts of the Vehicle.
- k) To allow for collection or to deliver the vehicle upon the expiration of the Period of Hire to the Owner in good repair and working condition (fair wear and tear expected). All costs of restoring the Vehicle to such good order and condition shall be borne by the Hirer and shall become payable on demand by the Owner.
- l) To indemnify the Owner against all actions claims demands proceeding costs or expenses damages and liabilities whatsoever arising in respect of or out of the use of the Vehicle or in consequence of this Agreement.

11. TERMINATION

- a) If the Hirer shall fail to pay the Rental or other sum payable under this Agreement within seven (7) days of it becoming due (whether demanded or not) or shall commit a breach of the other terms and conditions, express or implied, of this Agreement or shall do or allow to be done any act or thing which in the opinion of the Owner may jeopardize the Owner's rights in the Vehicle, then the Hirer shall be deemed to have repudiated this Agreement and the Owner may thereupon or at any time within three (3) months thereafter by notice in writing to the Hirer for all purposes forthwith terminate the hiring.
- b) If any of the following events shall occur, namely: -
 - (1) any distress, execution or other legal process be levied on or against the Vehicle or against any premises where the same may be or against any of the Hirer's goods or other property to the Hirer shall permit any judgement against it to remain unsatisfied for seven (7) days; or
 - (2) the Hirer, being an individual, dies, suffers a receiving order (within the meaning of the Bankruptcy Act Cap.20) to be made against him, or enters into a voluntary arrangement with his creditors, or

- (3) the Hirer, being a corporate body, enters into liquidation, calls any meeting of its creditors or has a receiver or manager of all or any of its undertakings or assets appointed, or suffers the appointment or the presentation of a winding-up petition under the Companies Act (Cap 50) to be made,

then in each and every such case the hire of the Vehicle shall without notice terminate and no payment subsequently accepted by the Owner without knowledge of such termination shall in any way prejudice or affect the operation of this clause.

- c) Upon the termination referred to in sub-clause 14.b. above the Hirer shall no longer be in possession of the Vehicle with the owner's consent and shall forthwith deliver up the Vehicle to the Owner at such address as the Owner may direct in good order and working condition and at the Hirer's expense and risk
- d) If Vehicle is not returned in such location by due date. The Owner may repossess Vehicle at any time thereafter at Hirer's expense. The Owner reserves the right to repossess Vehicle at any time without demand, at Hirer's expense, if Vehicle is illegally parked, used for an illegal purpose, or apparently abandoned. Hirer waives prior notice, pre-seizure hearing and receipt of judicial process as a prior condition to the Owner's repossession. Hirer agrees that the Owner may notify the police or other authorities that the vehicle is stolen or missing and the Hirer will not hold the Owner or the civil authorities responsible for their actions to repossess Vehicle, in any event of any vehicle replacement for any reason.
- e) The termination of this Agreement shall be without prejudice to the Owner's rights to repossess the Vehicle without prior notice to the Hirer and for this purpose the Hirer hereby irrevocably authorizes the Owner by its agents without notice to enter into any premises in which the Vehicle may for the time being be kept and to take possession thereof without being liable for any action or proceeding at the suit of the Hirer or any person claiming under or through him. The Hirer shall also bear the reasonable costs incurred by the Owner at any time in ascertaining the whereabouts of the vehicle and/or the Hirer.
- f) The Hirer shall upon the termination of this Agreement pay to the Owner: -
- i) all arrears of Rental and all other sums due and unpaid together with interest thereon payable under Clause 17.b;
 - ii) the cost of all repairs required as at the date of termination;
 - iii) compensation for the loss of revenue suffered by the Owner as a result of such termination, such loss being the total Rental due to the Owner for the remaining unexpired length of the Period of Hire;
 - iv) any other sums which are or become due to the Owner or to which the Owner is entitled by way of damages.

The termination of the Hire shall not affect the rights of the Owner or liabilities of the Hirer subsisting at the date of termination.

12. TERMINATION BY HIRER

Length of Rental	Termination Between	Non-Terminable Liquidated Damages Payable
41 Months	No Termination Allowed	The Hirer or the Owner is not to permit the other party to terminate the said Vehicle Hiring Agreement.

13. CONTINUATION PAYMENT

Without prejudice to Clause 14.c. above, the Hirer shall continue to be liable for payment of the rental from the due expiration of the period of Hire or sooner determination of this Agreement to the date when the Vehicle is returned to the Owner but this clause shall not confer upon the Hirer any right in the continued use or possession of the vehicle.

14. GENERAL LIABILITY

- a) The Owner does not hire the Vehicle subject to any condition or warranty express, implied or statutory in connection with the fitness for any purpose or age of the Vehicle and any conditions and warranties are hereby expressly excluded in so far as permitted by statute and the Owner shall not be responsible for any liability, claim, loss, damage or expense of any kind or nature caused directly or indirectly by the Vehicle or its use.
- b) All sums payable and all liabilities to be discharged by the Hirer shall bear interest at the rate set out in the Schedule from the due date.

15. FORBEARANCE

No relaxation forbearance delay or indulgence by the Owner in enforcing any of the terms of this Agreement or the granting of time by the Owner to the Hirer shall prejudice affect or restrict the rights and powers of the Owner hereunder nor shall any waiver of any breach hereof operate as a waiver of any subsequent or continuing breach hereof.

16. WAIVERS OR SET OFF

The Hirer hereby waives all and any future claims and rights of set off against any installment of Rental or any payment due hereunder and agrees to pay the Rental and other amounts hereunder regardless of any equity, set off or cross-claim on the part of the hirer against the Owner.

IN WITNESS WHEREOF the parties have duly executed as follows the day and year first above written.

SIGNED for and on behalf
of the Owner

)
)
)

Signatory
Name

:
(Lease A Car Pte Ltd)

NRIC No.

:

SIGNED by/for and on behalf
of the Hirer

) Raffles Fleet Pte. Ltd.
) Reg No: 201812010R
)



Signatory Name
NRIC/FIN/Passport No.
PIC

: Mohammad Asraf Ali S/o Abdul Kafoor
: S9240650D
:

[Signature]

Witness

Name
NRIC/FIN/Passport No.

:
:

Office Number: 6476 1970

Hand-over on

Date : 29/11/2018

Time : 17-32pm

Mileage : 120,505 km

Salesman : 7 kromar.

<<

<TP - Mandate IA> - S9M01CET [ACCIDENT INVOLVING
SGU 17J(OI) & SGK 178E(TP) ON 27/01/2019]

Type
🔔 Question

Message
Liability: 100%. Insured driver filtered lane and collided with third party. Inform OI about third party claim.
Agreed to settle at best and aware NCD issue. We have uploaded a copy of rental contract & OID DL in SC.
We seek your mandate at \$6,989.50(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us
have your approval/instruction. Hsiao Tong - 22-Nov-19

Reply



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

DATE: 22/11/2019

Survey Details:

Date of loss	27.01.2019
Date of appointment	30.01.2019
Date of survey	30.01.2019
Location of survey	KIM CHWEE AUTO PTE LTD

Vehicle Details:

Claim Type:	Third party
Vehicle number	SGK178E
Make and Model	Mercedes Benz A180 (1461cc)
Date of registration	26.12.2017
Excess	
Market Value/ Book Value	\$ 115,000.00 (est)
Parf/COE Rebate	\$ 44,741.00 (est)
Nett Value/ ERV	\$ 70,259.00 (est)

Repair details:

Initial Estimate	\$ 20,231.37
------------------	--------------

Proposed/Revised repair cost:

Parts	\$ 4,491.02 (Parts less 50%)
Check items (estimate)	NIL
Labour	\$ 1,790.00
Supplementary	NIL
Total	\$ 6,281.02
Lump Sum(if applicable)	\$ 6,250.00

Number of days for repair	<u>4</u>
---------------------------	----------



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408993 TEL : (065) 62563561 FAX : (065) 62564315

Remarks:

OID filtered lane and collided with third party.

Mandate:

Liability(TP)	100%	
Proposed repair cost (w/GST)	\$ 6,687.50	
Loss of use	\$ 300.00	(5days x \$60.00)
Loss of rental	NIL	
Loss of income	NIL	
LTA/GIA search fees	\$ 2.00	
Others	NIL	
Proposed Total	\$ 6,989.50	



Pls proceed DS with quantum as proposed

Type

🔗 Question

Message

Pls also clarify on TP wkshop name (Kim Chwee / Fast Tech). TP Excess: \$4000.

Reply

◀ RE: Pls proceed DS with quantum as proposed

Type

🔗 Question

Message

Hi, please be informed that third party workshop is under Kim Chwee Auto Pte Ltd. We will proceed to negotiate settlement with third party as per mandate. Thank you. Hsiao Tong - 02 Dec 2019

Reply

Hsiao Tong (LKKAUTO)

From: Jason <Jason@fastechauto.com.sg>
Sent: Thursday, 27 February 2020 3:22 PM
To: Hsiao Tong (LKKAUTO)
Cc: Ong Shiyong
Subject: RE: YOUR REF:SGU17J MY REF:SGK178E DOA:27/1/2019// LKK REF: CC4/ASM19002010/Upa3

Without Prejudice

Dear Hsiao Tong,

We counter propose global sum of \$5,800.00(all-in) for my client's vehicle property claim.

Thank you.

Best Regards

Jason Tang
Kim Chwee Auto Pte Ltd
1 Kaki Bukit Ave 6
#01-46/48/50 AutoBay
Singapore 417883
Tel: 67465405
Hp: 98218445
jason@fastechauto.com.sg

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Saturday, December 28, 2019 1:22 PM
To: Jason <Jason@fastechauto.com.sg>
Subject: RE: YOUR REF:SGU17J MY REF:SGK178E DOA:27/1/2019// LKK REF: CC4/ASM19002010/Upa3

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

We have reviewed the matter and we are prepared to improve our offer at a global sum of \$5,600.00(all-in).

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice

engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | 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)

From: Jason <Jason@fastechauto.com.sg>

Sent: Wednesday, 18 December 2019 10:47 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: YOUR REF:SGU17J MY REF:SGK178E DOA:27/1/2019// LKK REF: CC4/ASM19002010/Upa3

Without Prejudice

Dear Hsiao Tong,

1. My client was in front of your insured.
2. Your client admitted that he filtered left.
3. The photo showed that my client was in his lane.

Please review the case.

Thank you.

Best Regards

Jason Tang

Kim Chwee Auto Pte Ltd

1 Kaki Bukit Ave 6

#01-46/48/50 AutoBay

Singapore 417883

Tel: 67465405

Hp: 98218445

jason@fastechauto.com.sg

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Wednesday, December 18, 2019 9:16 AM

To: Jason <Jason@fastechauto.com.sg>

Subject: RE: YOUR REF:SGU17J MY REF:SGK178E DOA:27/1/2019// LKK REF: CC4/ASM19002010/Upa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Enclosed herewith in this email is a copy of our insured's accident report for your perusal. Our insured driver reported that your client who was driving behind him also filtered into the left lane and both vehicles collided onto each other's.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we are prepared to offer at a global sum of **\$3,500.00(all-in)** towards your client's claim.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | 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)

From: Jason <jason@fastechauto.com.sg>

Sent: Thursday, 7 November 2019 10:46 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: YOUR REF:SGU17J MY REF:SGK178E DOA:27/1/2019

Without Prejudice

Dear Hsiao Tong,

We await your offer.

Best Regards

Jason Tang

Kim Chwee Auto Pte Ltd

1 Kaki Bukit Ave 6

#01-46/48/50 AutoBay

Singapore 417883

Tel: 67465405

Hp: 98218445

jason@fastechauto.com.sg

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

[➤ Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 09671

Vehicle Details

Vehicle No.:	SGK178E
Vehicle to be Exported:	Yes
Intended Deregistration Date:	30 Jan 2019
Vehicle Make:	MERCEDES BENZ
Vehicle Model:	A180D AMG LINE AUTO
Primary Colour:	White
Manufacturing Year:	2017
Engine No.:	K9KA461D138260
Chassis No.:	WDD1760122V197831
Maximum Power Output:	80.0 kW (107 bhp)
Open Market Value:	\$29,935.00
Original Registration Date:	26 Dec 2017
First Registration Date:	26 Dec 2017
Transfer Count:	0
Actual ARF Paid:	\$18,909.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	25 Dec 2027
PARF Rebate Amount:	\$14,181.00

Intended COE Rebate Details

COE Expiry Date:	25 Dec 2027
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$38,200.00
COE Rebate Amount:	\$30,560.00
Total Rebate Amount:	\$44,741.00

The information contained herein is correct as at 30 Jan 2019

OK

Certificate of Insurance**MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)**

Cert No./Policy No. : D18MTPV01020082
Insured : HO CHIEN HSIUNG
Motor Car (Registration No.) : SGK178E
Cover : Comprehensive - ExcelDrive PRESTIGE
Policy Commencement Date : 26 DECEMBER 2018 00:00
Policy Expiry Date : 25 DECEMBER 2019 23:59
Maximum Liability (Section I) : Market value at time of loss
Excess* : \$500 - Section I
(Waived up to S\$1,000 if accident repair is done at ExcelDrive Workshops for the first claim per policy year)
Voluntary Excess* : N.A
Windscreen Excess* : S\$100.00 - Waived if Repair at ExcelDrive Workshop
Loss of Use : Per Policy Schedule

* Subject to GST wherever applicable

Persons or Classes of Persons entitled to drive*

1. The Insured,
2. Any other person who is driving on the Insured's order or with his permission.
3. In the event of the death of the insured,
 - a. any member of the insured's family, or a paid driver who has been driving the Motor Car during the life of the insured and permission to drive had not been withdrawn prior to the death of the insured; and
 - b. any other person who has been given permission to drive the Motor Car prior to the death and such permission had not been withdrawn by the insured.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Car or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Car. And provided further that the Motor Car is registered under the Road Traffic Act (Chapter 276) and its registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

Limitations As To Use

Use only for social, domestic and pleasure purpose and for the Insured's business. The Policy does not cover use for hire or reward, racing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

ExcelDrive Workshops and Accident Reporting

It is a condition precedent to liability that the Insured shall call at the Company's Accident Reporting Center with the Motor Car within 24 hours of the accident or by the next working day thereof.

All accident repairs to the Motor Car must be carried out at ExcelDrive Workshops, otherwise the claim is not payable under the Policy. For ExcelDrive Prestige Plan, accident repairs to the Motor Car can be carried out at any workshop other than ExcelDrive Workshops.

For the list of Accident Reporting Centres and ExcelDrive Workshops, please visit our website at www.sompo.com.sg or call our Emergency Hotline: (65) 6226 3323.

WE HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia); and (2) the Policy terms, conditions and exceptions of the Private Car Policy ref MTP.27.

Sompo Insurance Singapore Pte. Ltd.**Authorised Signatory**

Date/Time of Issue : 10 DECEMBER 2018 09:28

IMPORTANT NOTICE

- o Keep the Certificate in your Motor Car.
- o Under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), it shall be unlawful for any person to use or cause to permit any other person to use a motor vehicle without a valid policy of insurance under the Act;
- o On the sale of the Motor Car or if for any reason the insurance is terminated during its currency, the insured must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a statutory declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189);
- o This Policy will cease to be valid once the Motor Car has been sold to another person. The Policy is not transferable to the new owner of the Motor Car.

Intermediary Code & Name : 11P04368 & PROFESSIONAL INVESTMENT ADVISORY SERVICES PTE LTD | CI Code: 22A XJDHZ62KTTYHKA

KIM CHWEE AUTO PTE LTD
1 Kaki Bukit Ave 6 #01-50 Autobay
Singapore 417883
Tel No: 67452063 / 67467158 Fax No: 67458520
Tax Reg No: 199802379R

Date : 11.03.2019

AXA Insurance Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Attn: Motor Claims Department

ACCIDENT INVOLVING VEHICLE: SGK 178E / SGU 17J ON 27.01.2019

We are the authorized repair workshop for the owner of motor vehicle no: **SGK 178E** , which was involved in the captioned accident with your insured vehicle no: **SGU 17J** . The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$	6,687.50
2) Loss Of Use (4 days + 1 Sun X \$150)	\$	750.00
3) GIA Search Result	\$	2.00
4) Surveyor Report Fee	\$	-
	\$	7,439.50

We enclosed herewith the following documents to support the claims:

- | | |
|-----------------------------------|------------------------------------|
| a) Final Repair Invoice | e) Vehicle Registration Log Card |
| b) I/C & Driving License | f) Letter of Authorisation, etc... |
| c) GIA Report / GIA Search Result | |
| d) Insurance Certificate | |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.
Yours faithfully,



Jason Tang (jason@fastechauto.com.sg)
KIM CHWEE AUTO PTE LTD

TAX INVOICE

KIM CHWEE AUTO PTE LTD
1 Kaki Bukit Ave 6 #01-50 Autobay
Singapore 417883
Tel No: 67452063 / 67467158 Fax No: 67458520
Tax Reg No: 199802379R


AXA Insurance Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Attn: Motor Claims Department

Tax Invoice : 20858
Date : 11.03.2019
Vehicle No : SGK 178E
Make/Model : MERCEDES A180D
Chassis/Eng# :
Accident Date : 27.01.2019
Claim No : 0119- 20858
Reference :
Policy No :

	Amount
To proceed on lump sum repair	S\$ 6,250.00

E. & O. E.	Total : S\$	6,250.00✓
	GST @ 7% : S\$	437.50✓
	Amount Due : S\$	<u>6,687.50</u> ✓



KIM CHWEE AUTO PTE LTD
All Invoices are subjected to GST

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM19002010/Upa3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811		Date : 03-04-2020		
ATTN: PETER		Code : ASM		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SGU 17J	Veh. Inspected	SGK 178E	
Policy No.	P1803480	Coverage (\$)	0.00	
Claim No.	S9M01CET	Excess (\$)	0.00	
Assign From		Assign Date	30/01/2018	
2. Vehicle Particulars & Condition				
Make & Model	MERCEDES BENZ A180D (A)	c.c	1461	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	WDD1760122V197831	Colour	WHITE	
Odometer	-	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	225/40 R18	CONTINENTAL	6 mm	
L/H Front Tyre	225/40 R18	CONTINENTAL	6 mm	
R/H Rear Tyre	225/40 R18	CONTINENTAL	6 mm	
L/H Rear Tyre	225/40 R18	CONTINENTAL	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION. THE UNDERCARRIAGE AFFECTED DUE TO COLLISION.				
DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	27/01/2019	Inspection Date	30/01/2019	
Survey held at	KIM CHWEE AUTO PTE LTD 1 KAKI BUKIT AVENUE 6 #01-46/48/50 AUTOBAY SINGAPORE 417883			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working Days		

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGK 178E

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR DOOR O/S (CONSISTENT)	BENT/ BUCKLED ✓	2,118.35	1,808.02
1	REAR DOOR INNER WEATHERSTRIP O/S (CONSISTENT)	NECESSARY ✓	422.10	319.60
1	REAR DOOR INNER LOCK O/S (CONSISTENT)	DAMAGED / SHORTED ✓	688.50	545.30
1	REAR DOOR INNER TRIM BOARD O/S (CONSISTENT)	NOT NECESSARY ✓	1,105.00	-
1	REAR DOOR GLASS REGULATOR (CONSISTENT)	NOT NECESSARY ✓	322.00	-
1	REAR DOOR GLASS REGULATOR MOTOR (CONSISTENT)	NOT NECESSARY ✓	425.00	-
1	REAR DOOR GLASS OUTER MOULDING (CONSISTENT)	NOT NECESSARY ✓	188.00	-
1	ROCKER PANEL OUTER GARNISH O/S (CONSISTENT)	DEFORMED /TORN ✓	899.00	866.02
1	SET ROCKER PANEL OUTER GARNISH CLIPS O/S (CONSISTENT)	NECESSARY ✓	60.00	60.00
1	REAR FENDER O/S (CONSISTENT)	TO REPAIR SEE LABOUR ✓	1,188.00	-
1	REAR FENDER INNER TRIM O/S (CONSISTENT)	NOT NECESSARY ✓	625.00	-
1	TAILLAMP O/S (CONSISTENT)	NOT NECESSARY ✓	1,015.00	-
1	REAR WHEEL HUB BEARING O/S (CONSISTENT)	DAMAGED ✓	650.00	525.00
1	REAR WHEEL HUB O/S (CONSISTENT)	BENT ✓	822.00	822.00
1	REAR KNUCKLE ARM O/S (CONSISTENT)	SERVICEABLE ✓	1,215.00	-
1	REAR SHOCK ABSORBER O/S (CONSISTENT)	NOT NECESSARY ✓	695.00	-
1	REAR TRAILING ARM O/S (CONSISTENT)	NOT NECESSARY ✓	805.00	-
1	REAR BUMPER (CONSISTENT)	TORN ✓	1,688.12	1,430.80
1	REAR BUMPER SIDE HOLDER O/S (CONSISTENT)	BENT ✓	145.30	145.30
1	SET REAR BUMPER CLIPS (CONSISTENT)	NECESSARY ✓	60.00	60.00
1	REAR TYRE O/S (CONSISTENT)	SERVICEABLE ✓	300.00	-
	LESS 50% DISCOUNT		-	-3,291.02
			15,436.37	3,291.02
SPECIAL NETT ITEMS				
1	REAR SPORT RIM O/S 18 INCH (CONSISTENT) (SN)	CUT ✓	1,805.00	1,200.00
			1,805.00	1,200.00



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	TO CHECK WIRING.		80.00	20.00
	TO TRANSFER REAR DOOR MECHANISM .		80.00	60.00
	TO DISMANTLE & REFIX SEAT ,CUSHION UPHOLSTERY .		120.00	80.00
	TO DISMANTLE & REPLACING REAR UNDERCARRIAGE.		180.00	120.00
	TO CONDUCT WHEEL ALIGNMENT.		150.00	60.00
	TO SPRAY RUST PROOFING.		100.00	50.00
	LABOUR FOR PANEL BEATING & REPLACING PARTS.INCLUSIVE OF THE REPAIR OF REAR FENDER O/S.		980.00	600.00
	TO PUTTY & SPRAY PAINTING.		1,300.00	800.00
			2,990.00	1,790.00
	GRAND TOTAL		20,231.37	6,281.02
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			6,250.00

Report Ref No. CC4/ASM19002010/Upa3q2

CHUA KANG SENG

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

Claim	59M01CET
Reference	CC4/ASM19002010/Ujua342
Loss Date	27 January 2019
Report Date	30 Jan 2019 1:05:38 PM
Request Date	30 January 2019
Due Date	
Vendor Name	LUK AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approve Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	SC0K17NE
Make	TRWD
Model	
Service Address	

Primary Contact/Insured
LEASE A CAR PTE. LTD. 511 GUILLEMAUD ROAD, #02-17A GRANDLINK SQUARE, 399849, Singapore 647643484349

Claim Handler
WANG Peter peter.wang@axa.com.sg

Additional Instructions















Messages	Invoices	History	Documents	Assessment	Metrics	Notes
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Document Type

Document SubType

+ Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
Accident Statement	Reports & Statement		Merimen	

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 LKK Invoice 1.pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	6 April 2020
 LKK Inspection (3).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	6 April 2020
 LKK Adjustment 1a (3).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	6 April 2020
 PAYMENT BREAKDOWN_EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	6 April 2020
 AUTHORIZATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	6 April 2020
 LETTER TO CI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	6 April 2020
 TP ESTIMATE_MARKEDKIM CHWEE AUTO PTE LTD.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	2 December 2019
 PMMF_COE_Rebate_Enquiry.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 LKK Resurvey Photos 2.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 TP-MANDATE IA dtd 221119.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 LKK Resurvey Photos 1.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 TP ESTIMATE_MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 LKK Survey Photos.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 Replacement_DL.JPG	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 SGU171 - Rental Contract.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	22 November 2019
 Final reminder.pdf	Letters and Correspondence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 June 2019
 2nd Reminder Letter.pdf	Letters and Correspondence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	13 May 2019
 1ST NON REPORTING LETTER.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	20 February 2019
 1ST NON REPORTING LETTER.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	20 February 2019
 Ltr to Insured -non reporting.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	21 January 2019
 TP GIA REPORT.pdf	Reports & Statement	GIA Report	LKK AUTO CONSULTANTS PTE LTD (TP)	21 January 2019
 SURVEY LIST SEND TO WORKSHOP.mng	Letters and Correspondence	Workshop	KADRI Mateen	30 January 2019
 EMAIL FROM WORKSHOP.mng	Letters and Correspondence	Workshop	KADRI Mateen	30 January 2019
 EMAIL FROM WORKSHOP (THIRD PARTY PRT).mng	Letters and Correspondence	Workshop	KADRI Mateen	30 January 2019