

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 20 August 2019 6:03 PM
To: shi_huan@hotmail.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19002494/Aga3 ***
ACCIDENT INVOLVING SGX 4214P & SKL 692J ON 07/02/2019 *** {NO ACTION
REQUIRED}

20 AUGUST 2019

ONG KENG SOON

Dear Sir/ Mdm

OUR REF : CC4/ASM19002494/Aga3
YOUR REF : SGX 4214P
**ACCIDENT INVOLVING SGX 4214P AND SKL 692L ALONG/AT SENGKANG EAST RD TWDS BUANGKOK
DR ON 07/02/2019**

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

We have received a claim from **TORQUE 5 PTE LTD** acting on behalf of the owner of SKL 692J against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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 shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

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

"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 Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.



Torque 5 Pte Ltd

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

LETTER OF AUTHORISATION

Accident on 7/2/19 along Sengkang East rd
Involving vehicles SKL 692J & SGX 4214P

In consideration of **Torque 5 Pte Ltd, 8 Kaki Bukit Ave 4, Premier @ Kaki Bukit #01-50 Singapore 415875**, repairing my/our motor vehicle no SKL692J at my request, I/We, Tang Yew Hong ("the claimant") of 3A0 Woodlands Ave 1 #07-58c (address) bearing NRIC No S1483017J the owner of motor vehicle no SKL 692J, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

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

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

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

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

Dated this 08 day of 02 (month) 20 19 (year)

Signed by "the claimant"
Name: Tan Yew Hong
NRIC No: S1483017J



Signed by Torque 5 Pte Ltd
Name: Peach Ay



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGX 4214P	(Insd veh)	Model: MERCEDES BENZ B200
	SKL 692J	(TP veh)	
Date of Accident/ Time:	07/02/2019 /18:10		

Repair Estimate	: \$	22,989.06	
Final Repair Cost	: \$	6,634.00	(WGST)
Loss of Use	: \$	480.00	8 days at \$ 60.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	31.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	7,145.00	

Payee Name : TORQUE 5 PTE LTD
 Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability 100 (%)
 B) For GIA Registered Workshop: BOLA Applicable: Yes/No BOLA Scenario No: ____
 BOLA Liability: _____ (%) Assessed Liability (*): _____ (%)
 * Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks:

NOTE:

- 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.

[Handwritten signatures and TORQUE 5 PTE LTD stamps]

Signature of workshop representative / Workshop stamp
 Name of Representative:
 Date: 24/9/19

Signature of Witness / Workshop stamp (if applicable)
 Name of Witness:
 Date: 24/9/19

[Handwritten signature LKK]
 Signature of AXA's surveyor/representative:
 Name of AXA's surveyor /Representative:
 Date: 24/9/19

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



Torque 5 Pte Ltd

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

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

Tax Invoice

Inv. No. : T51909017
Inv. Date : 23 Sep 2019
Ref : 07/02/2019
Terms : 30 Days
Veh. No. : SKL692J
Make & Model : MERCEDES BENZ B
200 AT ABS AIRBAGS
HID 2WD
5DR(CHROME)

#	Description	Qty	UOM	Unit Price	Disc	Amt
1	TO SUPPLY SPARE PARTS AND LABOUR FOR ACCIDENT REPAIR PARTS LUMP SUM AMOUNT	1.00		6,200.00	0.00	6,200.00

Subtotal : S\$ 6,200.00
GST 7.0% : S\$ 434.00
Total : S\$ 6,634.00

For **TORQUE 5 PTE. LTD.**

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

(Customer's Signature and Company Stamp)

(Authorised Signature)





RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-19-020838

Date of Request: 11/02/2019

Your Ref No:

Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Enquiry Date 11/02/2019
Enquiry By Stephanie Teo Wan Ting
TP Vehicle No. SGX4214P
Accident Date 07/02/2019

SKL 672J

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SGX4214P	AXA Insurance Pte Ltd	11/09/2018-10/09/2019	6338 7288

Thank You.

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GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-020838

Date of Request: 11/02/2019

Your Ref No:

Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Enquiry Date 11/02/2019
Enquiry By Stephanie Teo Wan Ting
TP Vehicle No. SGX4214P
Accident Date 07/02/2019

SKL672J

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

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For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque



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GST Registration No: M400017735

SEARCH RESULTS

Our Ref No: GR-19-021544

Date of Request: 11/02/2019

Your Ref No:

Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 07/02/2019

Place of Accident: ALONG SENGKANG EAST RD

Client Vehicle No: SKL692J

With reference to your search criteria for the accident report, the following documents were found to closely match your search criteria:

REQ. VEHICLE	ACCIDENT LOCATION	ACCIDENT DATE
SGX4214P	SENGKANG EAST RD TWDS BUANGKOK DRIVE	07/02/2019 18:10

Thank You.

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6 Raffles Quay #18-00, Singapore 048580
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Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-021544

Date of Request: 11/02/2019

Your Ref No:

Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 07/02/2019

Place of Accident: ALONG SENGKANG EAST RD

Client Vehicle No: SKL692J

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

Thank You.

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Date:

GIRO Cash Cheque



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RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-021706
Date of Request: 12/02/2019

Your Ref No: Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Date of Accident: 07/02/2019
Vehicle No: SKL692J
Place of Accident: along seng kang east rd
Involving Vehicle No: SGX4214P

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

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SGX4214P	along seng kang east rd	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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For GIARMC Official use:

Date:

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