

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 13 December 2019 1:56 PM
To: 'ROUWEN0216@GMAIL.COM'
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19002757/Kga3 *** ACCIDENT INVOLVING SLB 7535A & SGQ 9610H ON 10/02/2019 ***

13 DECEMBER 2019

KIEW AH TECK

Dear Sir/ Mdm

OUR REF : CC4/ASM19002757/Kga3

YOUR REF : SLB 7535A

ACCIDENT INVOLVING SLB 7535A & SGQ 9610H ALONG/AT JUNCTION OF PUNGGOL FIELD & EDGEDALE PLAINS ON 10/02/2019

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 **ALAN'S UNITED AUTO PTE LTD** acting on behalf of the owner of SGQ 9610H 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 from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- 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.

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

"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 & Happy New Year 2020"

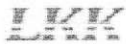
Best Regards,

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.

LETTER OF AUTHORITY

ACCIDENT INVOLVING SGQ 9610 H AND SLB7535 A
ALONG Junc of PUNGGOL FIELD & EDGEFIELD PLAINS
ON 10-02-2019

BY THE LETTER OF AUTHORITY, I / We, HAN SUAN SIEW
NRIC NO. S1578092 D The owner of Vehicle No. SGQ 9610 H

Hereby irrevocably appoint Messrs **Alan's United Auto Pte. Ltd.** at Block 7, Sin Ming Industrial Estate, Sector C, #01-76, Singapore 575642, and/or their representative to process the Third Party claim on my/our behalf and to do all and/or any of the followings:-

1. To submit, negotiate/compromise and to resolve settlements of my/our above mentioned claim.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favor of **Alan's United Auto Pte. Ltd.**
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever as they deem necessary for the purpose of settling my/our said claim.

I / We hereby declare that all the processing and documents done by virtue of this letter of authority on my/our behalf by my/our repairers or any person authorized by them shall be as good valid and effectual to all intends and purposes whatsoever as if the same had been done or executed by me/us in person.

I / We further confirm that the acceptance by Messrs **Alan's United Auto Pte. Ltd.** of the settlement amount constitute the full discharge of my/our claim(s) in respect of the above accident.

Signed on the 11 (day) 02 (month) 2019 (year)



Acknowledged by Owner
(company stamp if applicable)



"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLB 7535A (Insd veh)	Model: TOYOTA WISH
	SGQ 9610H (TP veh)	
Date of Accident/ Time:	10/02/2019	

Repair Estimate	: \$	28,123.53	
Final Repair Cost	: \$		(W/GST)
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		16 days at \$100.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	10,890.00	GLOBAL SUM (ALL-IN)
Payee Name : ALAN'S UNITED AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [x] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/No BOLA Scenario No: _____	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

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

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

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

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative / Workshop stamp

Name of Representative: KENNY

Date: 24/12/2019

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 24/12/19

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 24/12/19

HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125, SINGAPORE 575636. TEL: 6453 1473

INVOICE NO. **29089**

CUSTOMER

HAN SUAN SIEW
C/O ALAN'S UNITED AUTO PTE LTD

BLK 7 SIN MING IND. ESTATE
SECTOR C, #01-76
SINGAPORE 575642.
ATTN: MR. ALAN KHONG

DATE : 08.03.2019

REF.NO : ---

TERM : CASH

RENTAL FEES FOR :-

s/no.	vehicle no.	vra no.	reference	no. of day/s	unit price	amount
1	SFM 1125C	16977	SGQ 9610H	25	\$ 100.00	\$ 2,500.00
			***	*****	***	

TOTAL : **\$ 2,500.00**

PLEASE LET US HAVE YOUR CHEQUE MADE IN FAVOR
OF **HUI SHOON CAR RENTAL**

YOUR EARLY REMITTANCE IS MUCH APPRECIATED.



HUI SHOON CAR RENTAL

HUI SHOON CAR RENTAL

BLK 1, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-125,
SINGAPORE 575636. TEL: 6453 1473
REGN. NO.: 53013461J

VRA NO:

16977

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: <u>S7M1125C</u> Mileage Out: <u>171415</u>						
Hirer: <u>HAN SUAN SIEW</u>		Make & Model: <u>TOYOTA ACURIS</u>	Auto / Manual Group: <u>Auto</u>					
NRIC / Passport No: <u>S1578092D</u>	Date of Birth: <u>01-11-1963</u>	OUT : Date: <u>11-2-2019</u>	OUT : Time: <u>3.65 p.m</u>					
Address: <u>BUK 234 78mpines ST. 21</u>		Replace Veh No:	Mileage Out:					
<u>#05-541 551234</u>		OUT : Date:	OUT : Time:					
Driving Licence No: _____	Pass Date: <u>11-04-1988</u>							
Contact Number: <u>9107 6473</u>								
DRIVERS PARTICULARS (if different from Hirer)		CHARGES						
Appointed Driver: _____		Daily <u>25</u> @ \$ <u>100/-</u> per day	<u>2500.00</u>					
NRIC / Passport No: _____	Date of Birth: _____	Weekly @ \$ _____ per week						
Address: _____		Monthly @ \$ _____ per month						
		Hours @ \$ _____ per hour						
		Others @ \$ _____						
Driving Licence No: _____	Pass Date: _____							
Contact Number: _____		SUB-TOTAL \$ <u>2500.00</u>						
New Insurance Policy Terms & Conditions as at 08-12-2010 1. NOT PERMITTED TO DRIVE - Not Covered Driver Age 22 years old and below Driver above Age 70 years old Driver less than 2 years Driving Experience 2. ADDITIONAL EXCESS - S\$3000.00 Driver Age 23 to 25 years old with 2 years driving experience Driver Age 65 to 70 years old with 2 years driving experience		PETROL LEVEL						
		Out	E	1/4	1/2	3/4	F	
		In	E	1/4	1/2	3/4	F	
		TOTAL CHARGES \$ <u>2500.00</u>						
REMARKS <u>SEE 9610H</u>		IMPORTANT! FOR SINGAPORE USE ONLY Excess Liability : \$S2500.00 Malaysia Excess (With Prior Consent) : <u>NOT ALLOWED</u>						
		Hirer's Signature <u>[Signature]</u>						
		Addition Driver's Signature _____						

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given HUI SHOON CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ONLY PERSONS ABOVE 26 TO BE BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE, OTHERWISE ADDITIONAL S\$3000.00 EXCESS IS APPLICABLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY HUI SHOON CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO HUI SHOON CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER / DRIVER
<u>08/3/19</u>	<u>5.40pm</u>	<u>172000</u>	<u>[Signature]</u>	<u>[Signature]</u>



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-19-021543

Date of Request: 11/02/2019

Your Ref No: Online Purchase

Alan's United Auto Pte Ltd
Blk 7 Sin Ming Industrial Estate
#01-76
Singapore 575642

Dear Sir/Madam,

Enquiry Date 11/02/2019
Enquiry By Chan Yew Siah
TP Vehicle No. SLB7535A
Accident Date 10/02/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLB7535A	NTUC Income Insurance Co-operative Ltd	26/04/2018-25/04/2019	
SLB7535A	AXA Insurance Pte Ltd	14/12/2018-13/12/2019	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



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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-19-021543

Date of Request: 11/02/2019

Your Ref No: Online Purchase

Alan's United Auto Pte Ltd
Blk 7 Sin Ming Industrial Estate
#01-76
Singapore 575642

Dear Sir/Madam,

Enquiry Date 11/02/2019
Enquiry By Chan Yew Siah
TP Vehicle No. SLB7535A
Accident Date 10/02/2019

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

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 6259
www.police.gov.sg

Our Ref : TP/IP/07855/2019
Date : 22 February, 2019

HAN SUAN SIEW
BLK 234 TAMPINES STREET 21
#05-541
SINGAPORE 521234

Dear Sir/Madam

**ACCIDENT INVOLVING SGQ9610H & SLB7535A ALONG PUNGGOL FIELD
TOWARDS PUNGGOL EAST JUNCTION OF EDGEFIELD PLAINS ON 10
FEBRUARY 2019 AT 1904 HRS**

I refer to the above accident.

2. Please be informed that we have completed our investigations which shows that the driver/rider of SLB7535A had committed an offence of Inconsiderate Driving under Section 65(b) Road Traffic Act, Chapter 276. Action has been initiated against the said driver/rider for the said offence.
3. If you have any queries, please contact the Investigation Officer, Ng Beifeng at 65476415 or via email at NG_Beifeng@spf.gov.sg

Yours faithfully

Perlin Chong
for Head Investigation
Traffic Police
Singapore Police Force