



Auto  
Consultants  
Pte Ltd

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

11 MAR 2019

**TAN BEE LING**  
BLK 527 BEDOK NORTH STREET 3  
#04-504  
SINGAPORE 460527

Dear Sir/ Mdm

**OUR REF : CC4/ASM19002868/Aeb3**  
**YOUR REF : SKH 8767X**  
**ACCIDENT INVOLVING SKH 8767X AND SJD 6485E ALONG 61 CHAI CHEE STREET**  
**ON 14/02/2019**

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 M/s PROGRESSIVE AUTOMOTIVE PTE LTD acting on behalf of the owner of SJD 6485E against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle hit Third Party Vehicle SJD 6485E. As such, liability is down against us.

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 7 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 [ashersng@lkkauto.com](mailto:ashersng@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)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



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- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

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

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

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

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com).

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

Yours sincerely,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

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



**PROGRESSIVE**  
CAR CARE PTE LTD

Progressive Car Care Pte Ltd  
(Co. Reg. No. 201006949C)  
Blk 3022A Ubi Road 1 #01-45/ 46 S408716  
T: +65 6741 5336 | F: +65 6741 7208  
E: claims@procarcare.com.sg  
W: www.procarcare.com.sg

Date : 5 April 2019

Our Ref : TP 0219-5399

I/We Hamraoui Hamid Nric No S6979585D

Residing at 65 Jalang Senang Singapore 418524 owner of

Vehicle No SJD685E hereby authorize PROGRESSIVE CAR CARE PTE LTD at

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716 to resolve the above matter.

In respect of this authorization, I / We confirmed to accept whatsoever settled or agreed by them

and also agreed that all Payments include Loss of Use to make in favour of

PROGRESSIVE CAR CARE PTE LTD.

I / We am/are fully aware that all settlement made in respect of the accident occurred on

14/2/19 Along / at Chai Chee Street will be full and

Final discharge of the claims inclusive of damages, loss of use etc.

SIGNATURE OF OWNER



Without Prejudice  
to any claim for  
personal injury

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKH8767X (Insd veh)	Model: MAZDA 8-2.3 (A)
	SJD6485E (TP veh)	
Date of Accident/ Time:	14/02/2019	

Repair Estimate	: \$	5,715.34	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		3 days at \$ 130 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	3,100.00	
Payee Name : PROGRESSIVE CAR CARE PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ <input checked="" type="checkbox"/> No BOLA Scenario No: <u>NIL</u>	
	BOLA Liability: <u>100</u> (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

#### NOTE:

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

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

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

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

PROGRESSIVE CAR CARE PTE LTD  
Blk 3022A Ubi Road 1 # 01-45/46  
Singapore 408716

Tel: 6741 5330 Fax: 6741 7208  
Signature of workshop representative / Workshop stamp  
Name of workshop representative: 9/12/19  
Date:

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

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

**EXPRESS RENTAL**

Blk 3022A Ubi Road 1 #01-45 Singapore 408716 Tel: 6841 8055 (2 Lines) Fax: 6741 7208

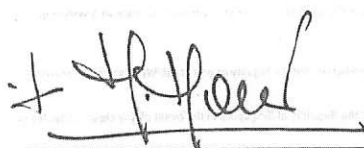
TP-0219-5399  
SJO6485E

RENTAL AGREEMENT NO: 7387

HIRER'S PARTICULAR		GUARANTOR / ADD. DRIVER	
Name :	Hamraoui Hamid.	Name :	
Address :	65 Jln Senang, S418524.	Address :	
Nric No :	569795850.	Nric No :	
Tel (R) :		Tel (R) :	
H/P :	98335669.	H/P :	
Off :		Off :	
Licence Expiry :		Licence Expiry :	
Class :	3.	Class :	
Driving Experience :		Driving Experience :	
Age :		Age :	
Co.Name/ Address :		Co.Name/ Address :	
Occupation :		Occupation :	
Make :	Toyota Camry.	Vehicle No :	SKB408S.
<b>RENTAL CHARGES</b>		<b>METHODS OF PAYMENT</b>	
Hours @\$	per hour	Cash	Cheque No.
3 Days @\$ 180	per day	540	
Weeks @\$	per week		
Monthly @\$	per month		
<b>SUB-TOTAL</b>		Bill Co:	
Deposit		Credit Card No:	
<b>TOTAL CHARGE</b>	540	Exp. Date	
		Type:	
<b>INSURANCE EXCESS CLAUSE</b>			
Hirer is responsible for the first S\$ 3000 (I.e.EXPRESS RENTAL'S) vehicle and also first S\$ party's vehicle for each and every accident / damage.		excess for collision / damage / fire & theft for the first party excess for collision / damage / fire & theft to third	
<b>CHECK OUT</b>		<b>CHECK IN</b>	
Date Out	12/3/19.	Date In	15/3/19
Time Out	1030.	Time In	1730

**HIRER'S DECLARATION**

I have read the terms & conditions on overleaf of this rental agreement. I acknowledge receipt of vehicle in good condition plus accessories and if I opt to pay by credit/charge card, my signature here is to deemed to have been made on the application credit card charge slip. I am aware that Express Rental may have to take necessary steps by contact my employer in order to qualify me as a hirer.

 12/03/19.

Hire's Signature

EXPRESS RENTAL



## EXPRESS RENTAL

Blk 3022A Ubi Road 1 #01-45 Singapore 408716 Tel: 6841 8055 (2 Lines) Fax: 6741 7208

## OFFICIAL RECEIPT

No: 5531

Date: 15/3/19.

Received from Hamraoui Hamid.

the sum of Dollars Five Hundred And Forty only

being payment of RA 7387 / SKB 4085

\$ 540/-  
Cash/Cheque No.

All receipts subject to the clearance of cheque.

EXPRESS RENTAL

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-19-023729

Date of Request: 14/02/2019

Your Ref No:

Online Purchase

Progressive Car Care Pte Ltd  
Blk 3022A Ubi Road 1  
#01-45/46  
Singapore 408716

Dear Sir/Madam,

Enquiry Date 14/02/2019

Enquiry By Lily Lim

TP Vehicle No. SKH8767X

Accident Date 14/02/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKH8767X	AXA Insurance Pte Ltd	08/03/2018-07/03/2019	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.

**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

**TAX INVOICE**

Our Ref No: GR-19-023729

Date of Request: 14/02/2019

Your Ref No:

Online Purchase

Progressive Car Care Pte Ltd  
Blk 3022A Ubi Road 1  
#01-45/46  
Singapore 408716

Dear Sir/Madam,

Enquiry Date 14/02/2019

Enquiry By Lily Lim

TP Vehicle No. SKH8767X

Accident Date 14/02/2019

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