



Auto
Consultants
Pte Ltd

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

11 September 2019

CHIA CHEOW HUA
1 AMBER GARDENS,
#10-02
SINGAPORE 439957

Dear Sir,

OUR REF : CC4/ASM19002881/Epa3 // S9M01DW4
YOUR REF : SDS 78D
ACCIDENT INVOLVING SDS 78D / SGS 6938Y / OTHERS ALONG/AT MARINE
PARADE ON 13/02/2019

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 third party claim(s) from MOTORWAY CAR CARE CENTRE PTE LTD acting on behalf of the owner of SGS 6938Y against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim. To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

LETTER OF AUTHORIZATION

To : **Motorway Car Care Centre Pte Ltd & Insurance Company**
RE : Accident involving

Vehicle(s) Number : SGS6938Y & SDS78D

Location : MARINE PARADE ROAD & JOO CHIAT ROAD

Date & Time : 13-02-2019 @ 1720HRS

I / We MOTORWAY CAR RENTALS PTE LTD

NRIC / ROC No. 199902927C

The owner of vehicle number SGS6938Y hereby authorize MOTORWAY CAR CARE CENTR PTE LTD to commence repairs of the said vehicle forthwith. I / We agree to assign the whole proceeds of my my / our third party claim to MOTORWAY CAR CARE CENTRE PTE LTD including any claim for loss of use if a vehicle had been provided by MOTORWAY CAR CARE CENTRE PTE LTD during the period of repairs to my / our vehicle is applicable, my / our solicitors (to be appointed by MOTORWAY CAR CARE CENTRE PTE LTD on my / our behalf) shall accept this as my / our irrevocable authority to pay the amount compensated direct to MOTORWAY CAR CARE CENTRE PTE LTD after deduction of their costs a solicitor & client basis.

I / We undertake to co-operate fully with MOTORWAY CAR CARE CENTRE PTE, I / We shall be liable if there's a breach in terms and condition in any insurance policy and / or my / our solicitors and alsowith a true Motor Accident Report / Police Report until the claim to a successful conclusion including writing to court, failing which. I / We undertake to bear repair costs, rental, legal costs and all other any incidentals incurred.

1. If the 3rd party claim is unsuccessful or partly successful as the case may be I/We hereby instruct and authorize MOTORWAY CAR CARE CENTRE PTE to claim direct from my / our insurance company on my / our vehicle immediately without delay.
2. If for any reason my / our insurers' are not willing to settle the repair costs either in part or in full, I / We undertake to pay MOTORWAY CAR CARE CENTRE PTE for the incidentals costs incurred of the abovementioned motor accident claims.
3. In alternative to no.1 & no. 2 above, if the 3rd party claims fails or only partly successful then I/We undertake to pay MOTORWAY CAR CARE CENTRE PTE for the difference in amount of the claim.
4. I / We authorize MOTORWAY CAR CARE CENTRE PTE to sign all discharge vouchers / indemnity forms and all necessary paper on my / our behalf in connection with the abovementioned claim.
5. I / We also authorize MOTORWAY CAR CARE CENTRE PTE to appoint such firm of Solicitors on my / our behalf as MOTORWAY CAR CARE CENTRE PTE deem fit to purpose 3rd party / own insurance claims.
6. I / We undertake to inform MOTORWAY CAR CARE CENTRE PTE and / or the Solicitors appointed by MOTORWAY CAR CARE CENTRE PTE on my / our behalf in the event the 3rd party's insurance company communicate with me / us directly by telephone or in writing and I / We further undertake not to accept any monies, offer or settlement from third party's insurers without first communicate with MOTORWAY CAR CARE CENTRE PTE

DATED THIS 18 DAY OF FEB 2019




Signature of Owner / Driver
(Company's Stamp - if any)



Signature of Witness
Name of Witness :



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDS 78D (Insd veh)	Model: TOYOTA VIOS 1.5E A
	SGS 6938Y (TP veh)	
Date of Accident/ Time:	13/02/2019	

Repair Estimate	: \$	18,462.92	
Final Repair Cost	: \$		
Loss of Use	: \$		8 days at \$ 50 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum (Global Sum)	: \$	5,000.00	
Payee Name : MOTORWAY CAR CARE CENTRE 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 (*):	100 (%)
* 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.

Signature of workshop representative / Workshop stamp
 Name of Representative: *Malcolm*
 Date: *13.10.2019*

Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: *Ainell*
 Date: *13.10.2019*

Signature of AXA's surveyor/representative
 Name of AXA's surveyor /Representative: *CTY*
 Date: *20/10/19*

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 14 Feb 2019 / 15:39:33

Receipt Date/Time : 14 Feb 2019 / 15:38:30

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190214-002013

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SDS78D As at 13 Feb 2019/17:20:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SDS78D Enquiry Fee 20190214153650272465	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx1968		Credit Card: Visa /MasterCard	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.