

## AUTHORISATION TO ACT

I/We, ZHAN YU TRANSPORT ("the third party claimant") of  
BLK 275C JURONG WEST ST25 #12-79 S (643275) (address),  
owner of SET 2171R (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING  
WORKSHOP** ("the workshop") to act for me with respect to my claim for repair costs and/or  
rental and/or loss of use ("claim") for my vehicle no. SET 2171R that was damaged pursuant  
to the accident which occurred on 03-02-2019 (date) along ORCHARD ROAD  
(location) involving vehicle no/s SGR 966J ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 13 (day) of 04 (month) 20 20 (year)

ZHAN YU  
TRANSPORT  
53367948K

Signed by "the third party claimant"  
(with company stamp if applicable)

TEL: 6747 8064, 6746 5519 FAX: 6743 4896  
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883  
AUTOBAY@KAKI BUKIT  
HUA MENG SPRAY PAINTING WORKSHOP  
華明噴漆廠

Signed by "the workshop" 華明噴漆廠  
(with company stamp) **HUA MENG SPRAY PAINTING WORKSHOP**  
AUTOBAY@KAKI BUKIT  
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883  
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 1 October 2019 3:54 PM  
**To:** JOSEPHINECHOO@YAHOO.COM  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19002992/Agb3 \*\*\*  
ACCIDENT INVOLVING SGR 906J & SKT 2171R ON 03/02/2019 \*\*\*

01 OCTOBER 2019

**CHOO, WAN KOON JOSEPHINE**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19002992/Agb3**  
**YOUR REF : SGR 906J**  
**ACCIDENT INVOLVING SGR 906J AND SKT 2171R ALONG/AT ORCHARD ROAD ON 03/02/2019**

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 **HUA MENG SPRAY PAINTING WORKSHOP** acting on behalf of the owner of **SKT 2171R** 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](mailto: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)
  - 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](tel:67494274) or email us at [ceciliachong@lkkauto.com](mailto: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](mailto: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.*



WITHOUT PREJUDICE  
TO OUR CLIENT'S PERSONAL INJURY  
CLAIM (PRESENT OR FUTURE) WHICH IS  
EXPRESSLY RESERVED

AXA THIRD PARTY DIRECT SETTLEMENT

|                        |                     |                          |
|------------------------|---------------------|--------------------------|
| Vehicle No:            | SGR 906J (Insd veh) | Model: VOLKSWAGEN TOURAN |
|                        | SKT 2171R (TP veh)  |                          |
| Date of Accident/Time: | 03/02/2019          |                          |

|                       |     |           |                    |
|-----------------------|-----|-----------|--------------------|
| Repair Estimate:      | :\$ | 17,832.50 |                    |
| Final Repair Cost:    | :\$ |           |                    |
| Loss of Use:          | :\$ |           | days at \$ per day |
| Rental (if any):      | :\$ |           | days at \$ per day |
| LTA / GIA Search Fee: | :\$ |           |                    |
| Others:               | :\$ |           |                    |
| Final Settlement Sum  | :\$ | 2,320.00  | (GLOBAL SUM)       |

Payee Name : HUA MENG SPRAY PAINTING WORKSHOP

Is Third Party Workshop GIA Registered?  YES  NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability: 50 (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/~~No~~ BOLA Scenario No: 19

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 accept and on their behalf in this accident.

HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKI BUKIT  
7 KAKI BUKIT AVE 5 #01-34 SINGAPORE 417883  
TEL: 8747 8081 8746 5518 FAX: 8743 5785

Signature of workshop representative / Workshop stamp  
Name of Representative: Cheok Jing Yee  
Date: 13/04/2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: TAN LEE SOON  
Date: 13/04/2020

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 14/04/2020





華明噴漆廠  
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883  
Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680  
Reg. No.: 254678/00M



Your Ref : SGR 906J

Our Ref : SKT 2171 R

Date: 19.09.2019

Attn: Motor Claims Dept

**ACCIDENT ON 03.02.2019 INVOLVING VEHICLE SKT 2171 R & SGR 906 J ALONG  
ORCHARD ROAD**

With regards to the above, we are writing on behalf of the registered owner of vehicle SKT 2171 R which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle SGR 906 J. As a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expenses, particulars of which are follows:

|                               |           |                 |
|-------------------------------|-----------|-----------------|
| 1) Repair cost                | \$        | 4,300.00        |
| 2) Loss of use-\$120 X10 days | \$        | 1,200.00        |
| 3) LTA search                 | \$        | 7.49            |
| <b>Total</b>                  | <b>\$</b> | <b>5,507.49</b> |

We hereby enclosed herewith the following documents for your consideration of the above claim.

- |                                    |  |
|------------------------------------|--|
| a) Final Repair Bill Of SKT 2171 R | c) LTA SEARCH                            |
| b) GIA report                      | d) Owner / Driver NRIC & Driving License |

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HUA MENG SPRAY PAINTING WORKSHOP  
AUTOBAY@KAKIBUKIT  
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TEL: 6747 8064, 6746 5519 FAX: 6743 4896

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP



華 明 噴 漆 廠  
**HUA MENG SPRAY PAINTING WORKSHOP**

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref :

17/9/2019

Our Ref :

Date:.....

VEHICLE NO :SKT 2171 R  
MAKE / MODEL :VOLKSWAGEN TOURAN  
NAME :ZHAN YU TRANSPORT  
ADDRESS :BLK 275C JURONG WEST ST 25  
#12-79  
S 643275

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**FINAL REPAIR BILL FOR VEHICLE NO:SKT 2171 R**

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR  
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING  
(LUMP SUM REPAIR)

\$ 4,300.00

**SINGAPORE DOLLARS:FOUR THOUSAND AND THREE HUNDRED ONLY**

⏪ **Re:<MANDATE IA> - S9M01D53 {ACCIDENT INVOLVING  
SGR 906J (OI) & SKT 2171R (TP) ON 03/02/2019}**

Type

🔔 Question

Message

pls proceed

Reply