

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 3 April 2019 12:34 PM  
**To:** 'sean@beijing101hair.com'  
**Subject:** ACCIDENT INVOLVING YN 8582P(AXA) & GBB 843A ALONG/AT GAMBAS AVE (ARK @ GAMBAS) ON 21/02/2019  
**Attachments:** LETTER OF AUTHORISATION\_company.docx

03 April 2019

**M/S BHC EXIMP PTE LTD**  
**Attn: Mr Sean**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19003357/Kpb3**  
**YOUR REF : YN8582P**  
**ACCIDENT INVOLVING YN 8582P(AXA) & GBB 843A ALONG/AT GAMBAS AVE (ARK @ GAMBAS) ON 21/02/2019**

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 CHENG HOE MOTOR PL acting on behalf of the owner of GBB 843A against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver favour as he reversed and collided with third party. 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 [chewht@lkkauto.com](mailto:chewht@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 or vocational license (if any)
- Authorisation Letter/ Employment 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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## **AUTHORIZATION TO ACT**

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Allied Vending Pte Ltd ("the third party claimant")  
of 7 Gambas Crescent #07-19 Singapore 757087 (address),  
owner of GBB843A (vehicle no.) hereby authorize  
CHENG HOE MOTOR PTE LTD


("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. GBB843A that was damaged pursuant to the  
accident which occurred on 21/2/2019 (date) along 7 Gambas  
Crescent ARK@Gambas Level 7 (location)  
involving Vehicle No/s YN8582P  
("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 21 day of February (month) 20 19 (year)

X  
Signed by the third party claimant

  
Signed by "the workshop"



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	YN 8582P (Insd veh)	Model: TOYOTA HIACE
	GBB 843A (TP veh)	
Date of Accident/ Time:	21/02/2019	

Repair Estimate	: \$	6,415.91	
Final Repair Cost	: \$	3,531.00	(WGST)
Loss of Use	: \$	700.00	7 days at \$100.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
Final Settlement Sum	: \$	4,200.00	(GLOBAL SUM)
Payee Name: CHENG HOE MOTOR 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/ <del>No</del> BOLA Scenario No: 22	
BOLA Liability: 100 (%)		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.

 Signature of workshop representative / Workshop stamp Name of Representative: <u>PETER LIAH LIAH</u> Date: <u>03 MAR 2020</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>ONG WEI LIN</u> Date: <u>03 MAR 2020</u>
 Signature of AXA's surveyor/representative Name of AXA's surveyor / Representative: Date: <u>03/2020</u>	

AXA Insurance Pte Ltd (Company Reg. No.: 199903512M)  
8 Shenton Way #24-01 AXA Tower Singapore 068811  
AXA Customer Centre #01-21/22  
Telephone: +65 6880 4888 - axa.com.sg

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.



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-19-028411  
Date of Request: 21/02/2019  
Your Ref No: Online Purchase

Cheng Hoe Motor Pte Ltd  
Blk 1019 #01-374/382  
Yishun Industrial Park A  
Singapore 768761

Dear Sir/Madam,

Enquiry Date: 21/02/2019  
Enquiry By: JUNE PHUA LIAN HUA  
TP Vehicle No: YN8582P  
Accident Date: 21/02/2019

Enquiry Result		
TP Vehicle No:	Insurer	Period of Insurance
YN8582P	AXA Insurance Pte Ltd	27/07/2018-26/07/2019
		Insurer Tel. No.
		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.

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TAX INVOICE

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Date of Request: 21/02/2019  
Your Ref No: Online Purchase

Cheng Hoe Motor Pte Ltd  
Blk 1019 #01-374/382  
Yishun Industrial Park A  
Singapore 768761

Dear Sir/Madam,

Enquiry Date: 21/02/2019  
Enquiry By: JUNE PHUA LIAN HUA  
TP Vehicle No: YN8582P  
Accident Date: 21/02/2019

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 GUARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque