

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 21 September 2019 8:36 AM
To: 'DORA.THE@VEOLIA.COM'
Subject: ACCIDENT INVOLVING XE 113Y(AXA) AND SFD 699S ALONG/AT TUAS SOUTH AVE 1 ON 22/02/2019

21 Sept 2019

M/s VEOLIA ES SINGAPORE PTE. LTD

Dear Sir/ Mdm

OUR REF : CC4/ASM19003568/R1pb3// S9M01F4N

YOUR REF : XE113Y

ACCIDENT INVOLVING XE 113Y(AXA) AND SFD 699S ALONG/AT TUAS SOUTH AVE 1 ON 22/02/2019

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 EM-1 AUTO PTE LTD acting on behalf of the owner of SFD699S against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as your driver changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. As such, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$5,000.00 for third party claim settlements.

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)
- Driver's work permit/ work pass
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization / Employment Letter
- 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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

LETTER OF AUTHORISATION

ACCIDENT INVOLVING (any vehicle) SFD 699S and XE113Y /
ON 22/2/2019 ALONG TUAS WEST DRIVE

I, Tan Peng Beng, NRIC No. / Company Reg. No.
S1805040D of (address) _____

Postal Code _____, the registered owner (or authorised agent) of motor vehicle registration number
SFD 699S hereby authorise your workshop EM-1 Auto Pte Ltd (Company/GST REG.No. :
201316380R) Blk 8 #01-68 Sector C Sin Ming Industrial Estate Singapore 575643 to :-

1. Begin or commence repairs to my/our motor vehicle;
2. Start or initiate third party claims for damages incurred by me against third party(ies) responsible for the accident.
3. To instruct EM-1 Auto Pte Ltd on my/our behalf to negotiate a settlement with the third party and/ or his insurers as you deem fit.
4. To appoint vehicle surveyor on my/our behalf to determine reasonable costs of repair and period of repair.
5. To act on my/our behalf for any documents mailed to EM-1 Auto Pte Ltd by the third party and/or his insurers for the claim of my vehicle, if I am not contactable.

I am prepared to attend at my/our solicitors' office or to attend Court in connection with my/our claim, if necessary, I shall give my full co-operation and support for the claim for cost of repair and loss of use and shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay up or receive any monies due to this claim.

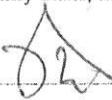
I authorise you to claim for the period of loss of use as specified by the motor surveyor or such shorter period due to accelerated work. I further authorise you to accelerate the repair period with overtime work and additional resource, I will pay you a reasonable amount to reflect the additional period of time to shorten.

I agree to keep you informed of any document(s), including cheques, mailed to me by third party and/or his insurers before taking any action. I also will not bank in any cheques issued by third party insurance and/or his insurers without the approval of EM-1 Auto Pte Ltd, and should I get approval from EM-1 Auto Pte Ltd to bank in the said cheques, I agree to pay EM-1 Auto Pte Ltd the full settlement amount as stated on the cheques within 5 working days.

Should my/our claim be partly successful or unsuccessful or cannot be proceeded with and/or if any judgement or settlement is not honoured or satisfied by third party, I/We:

1. Agree to pay you the sum of monies (as agreed) or as certified by the surveyor appointed, being the costs of repairs, survey fees and/or any other expenses reasonably incurred by you on my/our behalf. You may use the recovered amount from my claim for loss of us to partially offset the difference.
2. Agree to pay you such increased cost for additional resources and overtime work to shorten the period of repair.
3. Will pay for any shortfall that may result in the settlement amount.

In the event that EM-1 Auto Pte Ltd or the Repairer is compelled to enforce this undertaking, I/We agree that I/we shall pay on a full indemnity basis, the legal costs incurred by EM-1 Auto Pte Ltd or the Repairer.

Signature: 

Company Stamp:
(if applicable)

Name: Tan Peng Beng
NRIC No: S1805040D
Contact No: 9595 9720
Date: 22/2/2019



claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	XE 113Y (Insd veh)	Model: TOYOTA WISH 1.8X A
	SFD 699S (TP veh)	
Date of Accident/ Time:	22/02/2019	

Repair Estimate	: \$	27,685.53	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		11 days at \$ 20 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	14,500.00	

Payee Name : EM-1 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:

- 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

Signature of Witness / Workshop stamp (if applicable)

Name of Representative: Chia Bin Muk

Name of Witness: Cheong Mee Choo

Date: 16/03/2020

Date: 16/03/2020



MPB

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 17/03/2020



友立旅遊服務私人有限公司

UNIQUE TOURIST SERVICE (PTE) LTD

1, Rochor Road, #02-574,
Rochor Centre Singapore 180001
Tel: 6292 7656 Fax: (65) 6293 9720
E-mail: unigtour@singnet.com.sg
STB LIC TA/00076

Co. Reg. No.: 197401067R
GST Reg. No.: M2-0019671-6

Mr Tan Peng Seng
16 Lengkong Lima
Singapore 417554

SFD 699g
20, Sin Ming Lane,
#06-51, Midview City
Singapore 573968
Tel: 6292 7656

06.03.2019

TAX INVOICE

NO. WP2017591

Singapore, _____ 20

DATE	PARTICULARS	@	\$	cts
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Rental of one unit Honda Shuttle 1.4 Auto Hybrid
Registration no. SMA 3077 A self driven
as from 22.02.2019 to 05.03.2019.

11 days at \$130.00 per day

\$ 1430.00

Add GST at 7%

\$ 1430.00

Amount Due

\$ 100.10

\$ 1530.10

(SIN DOLLARS: ONE THOUSAND FIVE HUNDRED THIRTY AND TEN CENTS ONLY)

Standard Rated Supplies:\$ 1430.00

Total Amount of GST:\$ 100.10

AUTHORISED SIGNATURE

SFD 6445



UNIQUE TOURIST SERVICE (PTE) LTD.

P/L

20, Sin Ming Lane, #08-51, Midview City, Singapore 573968

TEL: 6292 7656 EMAIL: uniqtour@singnet.com.sg

COMPANY REG NO: 197401067R

GST REG NO: M2-0019671-6

CAR RENTAL AGREEMENT

RA No. 22130

VEHICLE NO.

SMA 3077A

MAKE/MODEL

HONDA SHUTTLE

NAME OF HIRER: MR. TAN PENG SENG
 ADDRESS: 16 LENGKONG LINDA SINGAPORE 417554
 OFFICE TEL: _____ RES TEL: _____ HP: _____
 NAMED DRIVER: MR. TAN PENG SENG
 OCCUPATION: _____ NATIONALITY: S'POREAN
 PASSPORT / NRIC: S1805040D DATE OF BIRTH: 25/06/77
 DRIVING LIC NO.: S1805040D
 PLACE OF ISSUE: S'PORE DATE PASS/EXPIRY: 17/08/11

ADDITIONAL NAMED DRIVER: _____
 ADDRESS: _____ SINGAPORE
 OFFICE TEL: _____ RES TEL: _____ HP: _____
 OCCUPATION: _____ NATIONALITY: _____
 PASSPORT / NRIC: _____ DATE OF BIRTH: _____
 DRIVING LIC NO: _____
 PLACE OF ISSUE: _____ DATE PASS/EXPIRY: _____

BY INITIATING MARK "X" HIRER AGREE TO PAY THE FOLLOWINGS
 A. COLLISION DAMAGE WAIVER (CDW) AT \$ _____ PER DAY / WEEK / MONTH "X"
 B. SURCHARGE OF \$ _____ FOR USE IN MALAYSIA FROM _____ TO _____ "X"
 * THE HIRER IS RESPONSIBLE FOR ANY DAMAGES UP TO THE EXTENT OF TOTAL LOSS OF CAR, LOSS OF INCOME AND COST OF RECOVERY OF VEHICLE IF THE CAR IS DRIVEN INTO MALAYSIA WITHOUT PRIOR CONSENT FROM THE COMPANY.

COMPULSORY EXCESS, DOLLAR \$ 1200/-

NOTE: HIRER IS LIABLE FOR ALL PARKING & TRAFFIC VIOLATIONS.
 YOUR ATTENTION IS DRAWN TO TERMS & CONDITIONS PRINTED OVERLEAF.

FOR SINGAPORE DRIVE ONLY

DATE OUT	22/02/19	TIME OUT	2030 HRS
PETROL OUT	E 1/4	1/2	3/4 F
DATE IN	05/03/19	TIME IN	1830 HRS
PETROL IN	E 1/4	1/2	3/4 F
RENTAL RATES:		\$	¢
MONTHLY @ \$			
WEEKLY @ \$			
DAILY 11 @ \$130p		1430	00
C.D.W. FEE			
PETROL CONSUMPTION			
DELIVERY CHARGE			
COLLECTION CHARGE			
SUB-TOTAL			
GST @ 7%		100	10
RENTAL DEPOSIT			
TOTAL:		1530	10

DEPOSIT REFUND: _____
 PAYMENT BY: BILL CO / CREDIT CARD / CASH
 ATTENDED BY:
 OF UNIQUE TOURIST SERVICE (PTE) LTD

DECLARATION
 I HEREBY DECLARE THAT NO MOTOR ACCIDENT HAD OCCURED DURING MY HIRE OF YOUR MOTOR VEHICLE AS STATED IN THE ABOVE MENTIONED SCHEDULE * OR TO ANY SUBSTITUTED VEHICLE AS STATED IN THE MEMORANDUM DATED.

REPLACEMENT VEHICLE NO:
 1. _____ ON _____ TIME _____
 2. _____ ON _____ TIME _____
 3. _____ ON _____ TIME _____

DATE: _____
 SIGNATURE OF HIRER:

DATE: _____
 SIGNATURE OF HIRER:

> Back to OneMotoring

8FD 699S



Land Transport Authority
 10 Sin Ming Drive
 Singapore 575701
 GST Registration No. : M4-0006529-2

Print Date/Time : 25 Feb 2019 / 10:11:24

Receipt Date/Time : 25 Feb 2019 / 10:11:24

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190225-000696

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 - XE113Y As at 22 Feb 2019/17:45:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - XE113Y Enquiry Fee 20190225100849015864	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				
	20190225100923934	Direct Debit: eNETS Debit (Internet Banking)		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.

Print Receipt

OK

Save as PDF



**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-19-031690

Date of Request: 27/02/2019

Your Ref No: WALK IN CHIA SM

EM1 AUTO PTE LTD
BLK 8 #01-68 SIN MING INDUSTRIAL ESTATE SECTOR C
SINGAPORE 575643

Dear Sir/Madam,

Your Vehicle No: SFD699S
Date of Accident: 22/02/2019
Place of Accident: TUAS WEST DR
Involving Vehicle No: XE113Y

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque



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-19-031691
Date of Request: 27/02/2019
Your Ref No: WALK IN CHIA SM

EM1 AUTO PTE LTD
BLK 8 #01-68 SIN MING INDUSTRIAL ESTATE SECTOR C
SINGAPORE 575643

Dear Sir/Madam,

Date of Accident: 22/02/2019
Vehicle No: SFD699S
Place of Accident: ALONG TUAS WEST DRIVE
Involving Vehicle No: XE113Y

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
XE113Y	ALONG TUAS WEST DRIVE	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque