

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Wednesday, 6 March 2019 10:14 AM
To: 'claims@transcab.com.sg'
Cc: 'carrisalee@ava-ins.com'; 'icewong@ava-ins.com'; 'ireneng@ava-ins.com'; 'foonghon@ava-ins.com'
Subject: ACCIDENT INVOLVING SHD 5689P & SLT 6945L ALONG/AT JALAN EUNOS TOWARDS EUNOS LINK ON 24/02/2019

06 MAR 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19003577/eb3
YOUR REF : P1680520 (SHD 5689P)
ACCIDENT INVOLVING SHD 5689P & SLT 6945L ALONG/AT JALAN EUNOS TOWARDS EUNOS LINK ON 24/02/2019

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.

Based on the accident report and accident scenario, liability is down against us. 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 also wish to advise that there is an excess of **S\$5000.00** attached with Third Party Claims.

As Insurers, AXA 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 cst@axa.com.sg **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)
- 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. 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 our 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 our Claims Service Team at 1800-880 4888 at our operating hours 9:00am to 5:30pm or cst@axa.com.sg. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com |

fax: 6741-4108

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

This is a computer generated letter and no signature is required.

cc Motor Claims Department
AXA Insurance Pte Ltd



Exceptional Journeys

To:

Cycle and Carriage France Pte Ltd ("**Cycle & Carriage**")
209 Pandan Gardens,
Singapore 609339

Attention: [Motor Claims Department]

Date: 25.02.2019

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SLT6945L (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 24.02.2019 11.05AM (*date and time of accident*) on/along PIE EXIT EUNOS LINK BEFORE TURNING INTO UBI AVE 2 (*location*) between the Vehicle and SHD5689P (*3rd party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
 - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
 - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
 - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



Exceptional Journeys

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

Name: ANG HAW SIANG BRANDON

NRIC / Passport No. / Company Registration No.: S7915378H



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD5689P	(Insd veh)	Model: CITROEN DS5 1.6 BLUEHDI S&S EAT6 S/R
	SLT6945L	(TP veh)	
Date of Accident/ Time:	24/02/2019		

Repair Estimate	: \$	10,040.88	
Final Repair Cost (WGST)	: \$	8,448.72	
Loss of Use	: \$	—	days at \$ per day
Rental (if any) (WGST)	: \$	856.00	8 days at \$100.00 per day
LTA / GIA Search Fee	: \$	—	
Others:	: \$	—	
Final Settlement Sum	: \$	9,304.72	

Payee Name : CYCLE & CARRIAGE FRANCE PTE LTD

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

A) For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B) For GIA Registered Workshop:	BOLA Applicable: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No BOLA Scenario No: 15
BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.	
Remarks:	


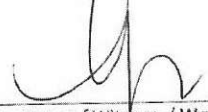

NOTE:

- 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: Andre Date: 18/11/19	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: JUDY CHENG Date: 18/11/19
 Signature of AXA's surveyor/representative: Name of AXA's surveyor/Representative: Date:	

**SIGNED WITHOUT PREJUDICE FOR
ANY PERSONAL INJURY CLAIM**

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

Tan

TAX INVOICE

ANG HAW SIANG BRANDON

SINGAPORE

ATTN: ACCOUNTS PAYABLE

INVOICE : AR1904-0139
DATE : 08/04/2019
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA201903-0209

DESCRIPTION	AMOUNT (SGD)
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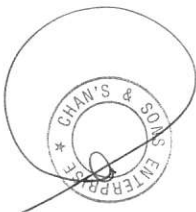
Vehicle Reg No	: SKX8913G	1,233.65
Make / Model	: KIA FORTE K3 1.6A EX	
Rental Dates	: Rental Billing From 25/03/2019 To 05/04/2019	
Period	: 11 days	
Rental Rate	: S\$ 120.00 Per Day (Including GST)	
Reference No	: SLT6945L	
Tax items	: Rounding adjustment	-0.01

AMOUNT : S\$
ONE THOUSAND THREE HUNDRED TWENTY
DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 1,233.64
GST 7% : 86.36

TOTAL S\$: 1,320.00

Please make your cheques payable to : CHAN'S & SONS ENTERPRISE



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

RENTAL AGREEMENT

201903-0209

Hirer's Name ANG HAN SANG BRANDON		Date of Birth 29.05.79	Passport/ Nric No. S7915378H	Nationality SPANE
Address 706 UPPER CHANGI Rd. E		Occupation	Driving Licence No.	Date of Expiry
# 03-01 Postal Code 486838		Contact No.	Mobile Phone No. 98303215	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No.	Mobile Phone No.	


CHECK OUT	Date 25.03.19	Time 0900	Mileage	<div style="display: flex; justify-content: space-between;"> E 1/4 1/2 3/4 F </div>
CHECK IN	Date 5.4.19	Time 11.05am	Mileage	Remarks

IMPORTANT NOTES:-


- ☒ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ☒ No refund will be given for vehicle that returns early.
- ☒ Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ☒ Third Party Liability – First \$2000 for any Third Party Accident Claim.
- ☒ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ☒ Hirer is responsible for all parking fines & traffic summons.
- ☒ Extension:- One day's advance notice is required otherwise no extension will be allowed.
- ☒ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ☒ Vehicle returned after office hour will be charged to the next working day.
- ☒ Hourly extension is charged at 1/5 of the daily rate.
- ☒ As preventive maintenance, please check water & engine oil daily.
- ☒ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ☒ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ☒ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	11	@	120 net	1320.64
DISCOUNT				
GST @ 7%				86.36
TOTAL				1320.00
EXTENSION				
Tax / Telex - TP / AA				
SLT 6945L				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH. DATE				

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
I/We declare that all information given on this form is true and accurate.


Hirer's Signature

Joint Hirer's/ Guarantor's Signature


for CHAN'S & SONS ENTERPRISE

VEHICLE NO.	SKx 8913G	MODEL
FROM	25/03/2019	RETURN

*Estimate Date. For actual return see CHECK IN