

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 7 September 2019 9:17 AM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com
Subject: ACCIDENT INVOLVING SHD 436K(AXA) AND SHD 5177A ALONG/AT AYE SLIP ROAD TWDS LOWER DELTA ROAD ON 28/02/2019

07 Sept 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC3/ASM19003986/Kpb3// S9M01FHC

YOUR REF : P1680520 (SHD436K)

ACCIDENT INVOLVING SHD 436K(AXA) AND SHD 5177A ALONG/AT AYE SLIP ROAD TWDS LOWER DELTA ROAD ON 28/02/2019

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 TRANS-CAB AUTO SERVICES PTE LTD acting on behalf of the owner of SHD5177A against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as it is a head-to-rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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 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 AXA immediately. You may email it to cst@axa.com.sg / chewht@lkkauto.com 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), 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.

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 | fax: 6741-4108

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

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD5177A and SHD436K along AYE SLIP ROAD TOWARDS LOWER DELTA ROAD on 28/02/19 08:02 AM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 23 (day) of April 2019

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager



4401902-242

AXA THIRD PARTY DIRECT SETTLEMENT

| | | |
|-------------------------|---------------------|------------------------------|
| Vehicle No: | SHD 436K (Insd veh) | Model: Toyota Prius (1798cc) |
| | SHD 5177A (TP veh) | |
| Date of Accident/ Time: | 28/02/2019 | |

| | | | |
|---|----------------------------------|--|----------------------------|
| Repair Estimate | : \$ | 16,260.61 | |
| Final Repair Cost (w/GST) | : \$ | 1,861.27 | |
| Loss of Use | : \$ | - | days at \$ per day |
| Rental (if any) | : \$ | 340.20 | 3 days at \$113.40 per day |
| LTA / GIA Search Fee | : \$ | - | |
| Others: | : \$ | - | |
| Final Settlement Sum | : \$ | 2,201.47 | |
| Payee Name : Trans-cab Auto Services 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/ No BOLA Scenario No: 27 | |
| | BOLA Liability: 100 (%) | Assessed Liability (*): _____ (%) | |
| * Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply. | | | |
| Remarks: | | | |

NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
3. 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: Ng Wai Yin
Date: 30 SEP 2019

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Ken Tan
Date: 30 SEP 2019

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

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

23 April, 2019

To Whom It May Concern

Dear Sir / Madam,

Accident on 28/02/19 08:02 AM at AYE SLIP ROAD TOWARDS LOWER DELTA ROAD

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD5177A. The taxi was hired to WANG HUI-LIH a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$113.4 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan
General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

28-02-2019

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

| Date In | Date Out | Vehicle No. |
|---------------------|----------------|---------------------------------|
| Accident No. | AAD1902-242 | Accident Date 28-02-2019 |
| 2/28/2019 13:30 | 3/2/2019 13:00 | SHD5177A |

Yours Faithfully,

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager