



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

18 APRIL 2019

**GOH TRANSPORT SERVICES CO PTE LTD
48 TOH GUAN ROAD EAST ENTERPRISE HUB
#05-124
SINGAPORE 608586**

Dear Sir/Madam,

OUR REF : CC4/ASM19004277/Ahb3

YOUR REF : PH5115M

**ACCIDENT INVOLVING PH5115M AND SLR5097B ALONG SLE TOWARDS BKE ON
07.03.2019**

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 M/s SM AUTOMOTIVE acting on behalf of the owner of SLR5097B against your motor insurance policy.

Based on the accident report and accident, it was reported that your vehicle had collided to the Third Party vehicle SLR5097B. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD – if applicable) 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 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's 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)
- Authorization Letter for the Driver to drive the vehicle
- 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)



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- 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 6841 2360 or email us at vicalpeh@lkkauto.com.

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

Yours sincerely,

KHANCHNA
Case Handler
DID: 6841 2360
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA)
(Motor Claims Dept)

LETTER OF AUTHORISATION

SM AUTOMOTIVE

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on

Involving Vehicles

Along

07/03/19, 0915

SLR5097B, PH5115M

SLF (BCE)

I/We, the registered owner/driver of vehicle registration no: _____
have involved in the above accident.

SLR5097B

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature

(Company's stamp if applicable)

Name: _____

NRIC No.: _____

Date: _____



WITHOUT PREJUDICE

THIS DOCUMENT IS NOT VALID

IF IT IS NOT SIGNED BY BOTH PARTIES

OR BY THE AXA SURVEYOR/REPRESENTATIVE

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	PH5115M	(Insd veh)	
	SLR5097B	(TP veh)	Model: HONDA VIZEL
Date of Accident/ Time:	07/03/2019 @ 0915HRS		

Repair Estimate	S		
Final Repair Cost	S		
Loss of Use	S	days at S	per day
Rental (if any)	S	days at S	per day
LTA / GIA Search Fee	S		
Others	S		
Final Settlement Sum / Global Sum	S	8,200.00	
Payee Name: SM AUTOMOTIVE			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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

Name of Representative: Sukyi Chong

Date: 04.06.19

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Chew Yee Yin

Date: 04.06.19

Signature of AXA's surveyor/representative:

Name of AXA's surveyor/Representative:

Date:

SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No.: 53231488C

TAX INVOICE

AXA Insurance Singapore Pte Ltd

8 Shenton Way,

#B1-01,

Singapore 068811

Client: NG KAH WAH ANGELIA

Invoice No : SMP1904-0038

Date : 24-Apr-19

Date of Accident : 7-Mar-19

Vehicle No. : SLR5097B

Model Type : Honda Vezel

Descriptions		Amount
Lump Sum Repair Cost		7,800.00
Total		7,800.00

(SGD) Dollars: SEVEN THOUSAND AND EIGHT HUNDRED ONLY





WIN WIN RENT-A-CAR PTE LTD

Invoice

SLR5097B
NG KAH WAH ANGELIA
BLK 184 EDGEFIELD PLAINS
#06-274
S(820184)

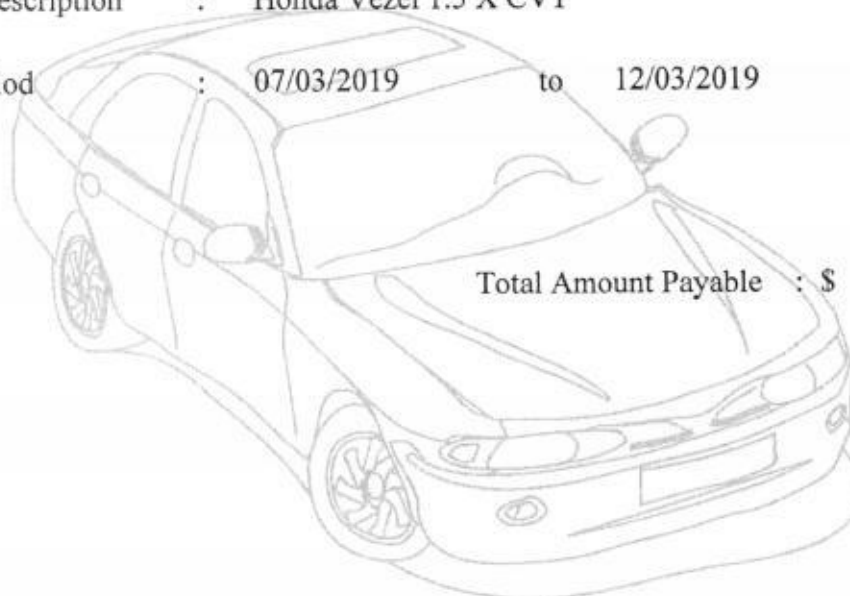
Invoice No : WPLIN0002893
Invoice Date : 12/3/2019
Due Date : 12/3/2019
VHA No : 3394
Referral ID : S019

Description :	Amount
Rental for 5 Day/s @ \$130 per Day \$	650.00

Vehicle No : SMF7985B

Vehicle Description : Honda Vezel 1.5 X CVT

Rental Period : 07/03/2019 to 12/03/2019



Total Amount Payable : \$ 650.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 3394
Invoice No: WPLN 2893
Hirer's Vehicle No: SLR5097B

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		Vehicle No: SMF7985B		Replace Veh No:	
Name: (as in I/C) Ng Kah Wah Angelia		Mileage Out: 48238		Mileage Out:	
NRIC / FIN No: 9231573A		Make & Model: HONDA VEZEL		Auto Manual	
Address (Res): Blk 184 Edgefield Plains #06-274		Out: Date 07/03/2019		Time: 10.40	
Singapore 820184		HIRE / PERIOD EXPIRY		Time:	
Name & Address of Employer:		NON-WAIVER EXCESS=\$ 2000			
Occupation:		Driving Exp:			
Singapore Driving Licence No:		CHARGES			
Issue Date:		Date of Birth: 29/08/1972			
Tel: (O) (R) HP: 9793-3601		Daily 5 @ \$ 130 per day		\$ 650 -	
ADDITIONAL DRIVER'S PARTICULARS		Weekly @ \$ per week			
Name: (as in I/C)		Monthly @ \$ per month			
NRIC / FIN No:		Hours @ \$ per hour			
Address (Res):		Extension @ \$			
Occupation:		Delivery/Collection Service			
Singapore Driving Licence No:		SUB-TOTAL \$			
Issue Date:		PETROL LEVEL			
Date of Birth:		Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			
Tel: (O) (R) H/P:		In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			
VEHICLE CHECK LIST		Fuel			
INDICATE: D - DENTS A - ACCIDENTS S - SCRATCHES		Traffic / Parking Fines			
RIGHT FRONT TOP LEFT		TOTAL CHARGES \$			
MISSING / FAULTY ACCESSORIES / PARTS		Hirer's Signature			
REMARKS:		Additional Driver's Signature			

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
12/03/19	16.24	48282		Certified True Copy	

[> Back to OneMotoring](#)

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

Print Date/Time : 07 Mar 2019 / 10:34:16

Receipt Date/Time : 07 Mar 2019 / 10:34:16

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190307-000831

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - PH5115M As at 07 Mar 2019/09:15:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - PH5115M Enquiry Fee 20190307103324003695	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				
	20190307103332769	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](#)