

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 11 April 2019 11:55 AM
To: davidneo@hublogistics.com.sg
Subject: ACCIDENT INVOLVING XE 1773K(AXA) & SJH 4690X ALONG/AT BKE BEFORE EXIT 8 SLE (CTE/TPE) ON 08/03/2019

11 April 2019

M/S HUB LOGISTICS PTE LTD
Attn: Mr David

Dear Sir/ Mdm

OUR REF : CC4/ASM19004352/Bfa3

YOUR REF : XE 1773K

ACCIDENT INVOLVING XE 1773K(AXA) & SJH 4690X ALONG/AT BKE BEFORE EXIT 8 SLE (CTE/TPE) ON 08/03/2019

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 TORQUE 5 PTE LTD acting on behalf of the owner of SJH 4690X 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 it is a head-to-rear collision. 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 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.

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)

LETTER OF AUTHORISATION

Accident on 02/03/19 along BKE Towards SLE Woodlands Exit
Involving vehicles SJH 4690 X & XE 1773K

In consideration of **Torque 5 Pte Ltd, 8 Kaki Bukit Ave 4, Premier @ Kaki Bukit #01-50 Singapore 415875**, repairing my/our motor vehicle no SJH 4690 X at my request, I/We, Lee Yee Ling ("the claimant") of Blk 30 Woodlands Drive 16 #06-39 S(7)77777 (address) bearing NRIC No S7537901C the owner of motor vehicle no SJH 4690 X, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings related to this accident that are necessary to prosecute the claims maintained by **Torque 5 Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim is unsuccessful due to untruthful statements from me/us, I/we undertake to pay to **Torque 5 Pte Ltd** the cost of repairs to my/our vehicle.

In the event that the settlement/payment cheque is being made in my/our favour, I/we hereby undertake to return the full amount to **Torque 5 Pte Ltd** account, within 7 days from receiving and clearance of the said settlement/payment cheque. Failing which, **Torque 5 Pte Ltd** will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

I/We further authorize **Torque 5 Pte Ltd** to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to **Torque 5 Pte Ltd** shall amount to a good discharge of **Torque 5 Pte Ltd** obligation to me/us in respect of the settlement monies. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and condition being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

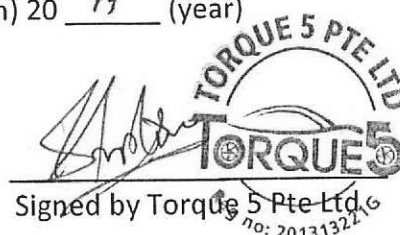
Dated this 02 day of 03 (month) 20 19 (year)



Signed by "the claimant"

Name: Lee Yee Ling

NRIC No: S7537901C



Signed by Torque 5 Pte Ltd

Name: Stephanie



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	XE 1773K	(Insd veh)	Model: TOYOTA COROLLA AXIO
	SJH 4690X	(TP veh)	
Date of Accident/ Time:	08/03/2019 / 17:10		

Repair Estimate	: \$	18,588.88	
Final Repair Cost	: \$	6,152.50	(W/GST)
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	800.00	8 days at \$100.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$	31.00	
	: \$		
Final Settlement Sum	: \$	6,983.50	
Payee Name : TORQUE 5 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:

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:
Date: 23/9/19
TORQUE 5 PTE LTD
Reg no: 2013132216

Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date: 23/9/19
TORQUE 5 PTE LTD
Reg no: 2013132216

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 23/9/19

my execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims arising from the same accident.



Torque 5 Pte Ltd
No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-50 Singapore 415875
Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: enquiry@torque5.com
Co. & GST Reg. No.: 201313221G

AXA Insurance Singapore Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Tax Invoice

Inv. No. : T51909012
Inv. Date : 18 Sep 2019
Ref : 08/03/2019
Terms : 30 Days
Veh. No. : SJH4690X
Make & Model : TOYOTA COROLLA
AXIO 1.5X A

#	Description	Qty	UOM	Unit Price	Disc	Amt
1	TO SUPPLY SPARE PARTS AND LABOUR FOR ACCIDENT REPAIR PARTS LUMP SUM AMOUNT	1.00		5,750.00	0.00	5,750.00

*I agree to the price as listed above and
affirm that the goods are received in good
condition.*

(Customer's Signature and Company Stamp)

Subtotal : S\$ 5,750.00
GST 7.0% : S\$ 402.50
Total : S\$ 6,152.50
For **TORQUE 5 PTE. LTD.**

(Authorised Signature)





WIN WIN RENT-A-CAR PTE LTD

Invoice

SJH4690X
LEE YEE LING
38 WOODLANDS DR 16
#06-39
S(737773)

Invoice No : WPLIN0002923
Invoice Date : 19/3/2019
Due Date : 19/3/2019
VHA No : 3398
Referral ID : T012

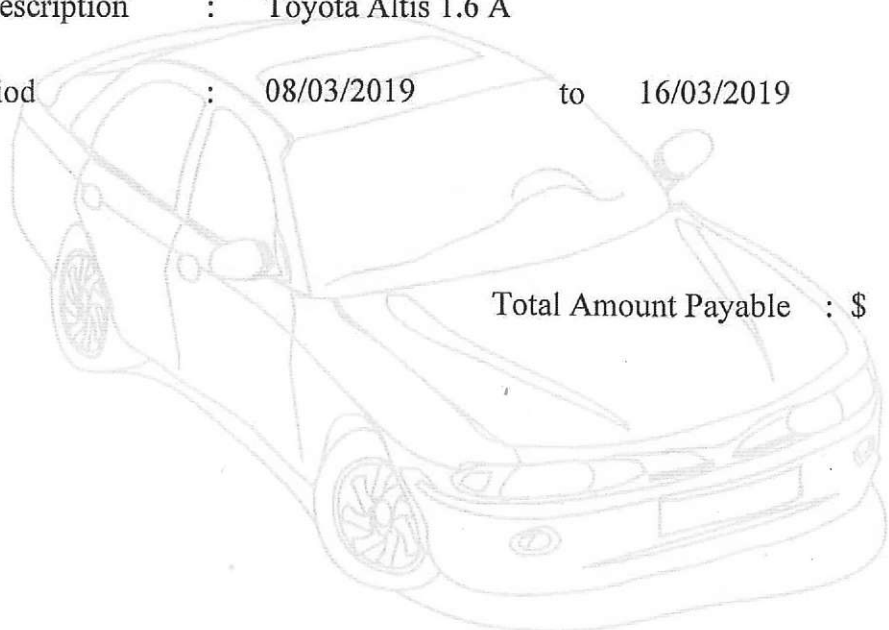
Description :	Amount
Rental for 8 Day/s @ \$130 per Day \$	1,040.00

Vehicle No : SKT 5785 A

Vehicle Description : Toyota Altis 1.6 A

Rental Period : 08/03/2019 to 16/03/2019

Total Amount Payable : \$ 1,040.00



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

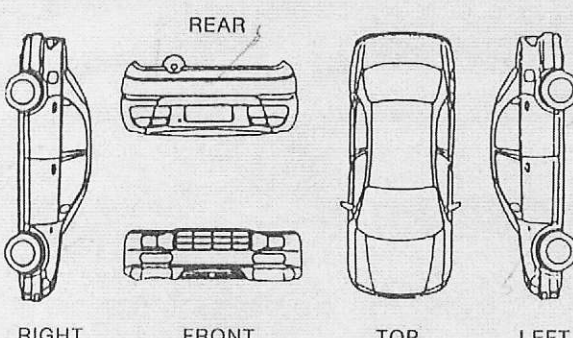
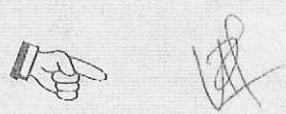
VHA No: 3398

Invoice No: WPLIN2723

Hirer's Vehicle No: 52H4690X

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

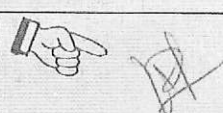
HIRER'S PARTICULARS		Vehicle No: 5KT57854 Replace Veh No:	
Name: (as in I/C)	Lee Yee Jeng	Mileage Out:	Mileage Out: 79821
NRIC / FIN No:	915274011	Make & Model:	70Y074 ALTIS Auto / Manual
Address (Res):	38 WOODLANDS DR 16 HDB - 39 3 (737773)	Out : Date	28/03/2019 Time:
Name & Address of Employer:		HIRE / PERIOD EXPIRY	Time:
Occupation:	Driving Exp:	NON-WAIVER EXCESS=\$	2000
Singapore Driving Licence No:		CHARGES	
Issue Date:	Date of Birth: 15/12/75	Daily	8 @ \$ 130 per day \$1040 -
Tel: (O)	(R) HP: 9388 4158	Weekly	@ \$ per week
ADDITIONAL DRIVER'S PARTICULARS		Monthly	@ \$ per month
Name: (as in I/C)		Hours	@ \$ per hour
NRIC / FIN No:		Extension	@ \$
Address (Res):		Delivery/Collection Service	
Occupation:	Driving Exp:	SUB-TOTAL \$	
Singapore Driving Licence No:		PETROL LEVEL	
Issue Date:	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	
		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, AUTHORISED, 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
11/2/19	14:28	79821			

Third Party Insurer Enquiry

Our Ref No: GR-19-037495

Date of Request: 09/03/2019

Your Ref No: Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

our vehicle:

STH 4690 X

Enquiry Date 09/03/2019
Enquiry By Stephanie Teo Wan Ting
TP Vehicle No. XE1773K
Accident Date 08/03/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XE1773K	AXA Insurance Pte Ltd	25/05/2018-24/05/2019	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.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

**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-19-037495

Date of Request: 09/03/2019

Your Ref No: Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Enquiry Date 09/03/2019
Enquiry By Stephanie Teo Wan Ting
TP Vehicle No. XE1773K
Accident Date 08/03/2019

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 GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**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-19-038286

Date of Request: 11/03/2019

Your Ref No:

Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 08/03/2019

Place of Accident: BKE TWDS SLE (WOODLANDS EXIT)

Client Vehicle No: SJH4690X

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

TAX INVOICE

Our Ref No: GR-19-038288
Date of Request: 11/03/2019

Your Ref No: Online Purchase

Torque 5 Pte Ltd
No. 8 Kaki Bukit Ave 4,
#01-50
Singapore 415875

Dear Sir/Madam,

Date of Accident: 08/03/2019
Vehicle No: SJH4690X
Place of Accident: BKE TWRDS SLE WOODLANDS EXIT
Involving Vehicle No: XE1773K

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\$)
XE1773K	BKE TWRDS SLE WOODLANDS EXIT	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