

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 22 October 2019 9:23 AM  
**To:** 'DESMOND@REGENT.EXPRESS'  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19005157/Kga3 \*\*\*  
ACCIDENT INVOLVING SM 24M & SLK 1780A ON 20/03/2019 \*\*\*

22 OCTOBER 2019

**ONG SIEW NGOH**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19005157/Kga3**  
**YOUR REF : SM 24M**  
**ACCIDENT INVOLVING SM 24M & SLK 1780A ALONG/AT CTE TWDS SLE MOULMEIN EXIT ON 20/03/2019**

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 **ESTEEM PERFORMANCE PTE LTD** acting on behalf of the owner of **SLK 1780A** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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 [ceciliachong@lkkauto.com](mailto:ceciliachong@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 (if any)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- 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 6749 4274 or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

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

Cc AXA Insurance Pte Ltd  
(Motor Claims Dept)

**"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."**

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*



**ESTEEM  
PERFORMANCE**

**ESTEEM PERFORMANCE PTE LTD**

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.  
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteemperf.com.sg

Your Ref : SM 24 M

Our Ref : CIV1301805 / SLK 1780 A

Date : 03-05-19

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

RE : ACCIDENT INVOLVING **SLK 1780 A & SM 24 M**  
ACCIDENT DATE **20-03-2019**  
ACCIDENT ALONG **CTE TOWARDS SLE MOULMEIN EXIT**

We are the workshop for the owner of motor vehicle no : **SLK 1780 A** which was involved in the captioned accident. The vehicle was surveyed by an independent appraiser and the claims below are based on its recommendation sum being for the repair cost and the period of repair (Strictly on a Without Prejudice Basis)

As the accident was caused by the negligent act of your insured **SM 24 M** we are submitting these claims for your consideration.

|   |  |             |                 |
|---|--|-------------|-----------------|
| 1 | Cost of repair   | S \$        | 1,006.57        |
| 2 | Loss of rental <u>3</u> days @ \$ <u>78.96</u> / day                       | S \$        | 236.88          |
| 3 | Surveyor Fee   | S \$        | 0.00            |
| 4 | GIA report fees (S\$ 15.00 for search fee & S\$ 14.00 for each report fee) | S \$        | 0.00            |
| 5 | LTA Fee  | S \$        | 7.48            |
|   |  | <u>S \$</u> | <u>1,250.93</u> |

We enclosed herewith the following documents to support the claims:-

- a) Authorization letter
- b) Final repair bill(s)
- c) LTA search
- d) GIA report(s) / result
- e) Insurance certificate, etc.....

Kindly look into the matter and let us hear from you on the settlement of our client's claim as soon as possible. Thank you.

Yours faithfully

*25/03/2019 - Re-sent LOP  
to Cecilia - LK*

*Carmen Lim*

Claims Executive

Email : [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)



# ESTEEM PERFORMANCE PTE LTD

int:2

Blk 5033 Ang Mo Kio Industrial Park 2, 001-259/01-251, Singapore 569536.

Tel : 6484 1221 Fax : 6484 7829

385 Sin Ming Drive (Inside Vicom) Singapore 575718.

Tel : 6753 2112 Fax : 6451 0394

Co. Reg No. : 200005485N GST Reg No. : 20-0005485-N

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

ATTN: Motor Claim Department

Your Ref No: SM24M  
Claim Type: Third Party  
Accident Date: 20/03/2019  
TP Veh Reg No: SM24M

Claim No: CER1301396  
Final No: CIV1301805  
Date: 13 Apr 2019  
Policy No: A29069766MKF  
Veh Reg No: SLK1780A  
Make/Model: TOYOTA PRIUS  
HYBRID 1.8 CVT  
Chassis No: JTDKB3FU903540072  
Engine No: 2ZRR977260  
Reg. Date: 09/01/2017

## Tax Invoice to Vehicle No :SLK1780A

| Description          | Quantity | List Price | Amount       |
|----------------------|----------|------------|--------------|
|                      |          | S\$        | S\$          |
| Others               |          |            |              |
| 1 COST OF REPAIR     | 1 PCS    | 940.72     |              |
|                      |          | 940.72     | 940.72       |
| Total                |          |            | S\$ 940.72   |
| Add GST @ 7%         |          |            | 65.85        |
| Total Amount Payable |          |            | S\$ 1,006.57 |

TOTAL: SINGAPORE DOLLAR ONE THOUSAND AND SIX AND CENTS FIFTY SEVEN ONLY

The above vehicle was surveyed by KENNETH on 21/03/2019

For Esteem Performance Pte Ltd

E. &amp; O. E.

AUTHORISED SIGNATURE



**CONFIDENTIAL**  
**SCHEDULE TO VEHICLE RENTAL AGREEMENT**

|   |   |   |            |
|---|---|---|------------|
| Date:   | 09/21/2018                                  | Vehicle Rental Agreement No.                            | 10744      |
| <b>Renter Details</b>   |   | <b>Additional Driver (if any)</b>                       |            |
| <input checked="" type="checkbox"/> Name                                | Thian Leng Kang                             | <input checked="" type="checkbox"/> Name                |            |
| <input checked="" type="checkbox"/> Address                             | 5 Fhu Cross #03-09                          | <input checked="" type="checkbox"/> Address             |            |
| <input checked="" type="checkbox"/> Date of Birth                       | 02/24/1964                                  | <input checked="" type="checkbox"/> Date of Birth       |            |
| <input checked="" type="checkbox"/> NRIC/Passport No.                   | S1659282Z                                   | <input checked="" type="checkbox"/> NRIC No.            |            |
| <input checked="" type="checkbox"/> Driving License No.                 | S1659282Z                                   | <input checked="" type="checkbox"/> Driving License No. |            |
| <input checked="" type="checkbox"/> Telephone No.                       | 6596196966                                  | <input checked="" type="checkbox"/> Telephone No.       |            |
| <input checked="" type="checkbox"/> Mobile No.                          | 6596196966                                  | <input checked="" type="checkbox"/> Mobile No.          |            |
| <b>Vehicle Description</b>  |   | <b>Additional Driver (if any)</b>                       |            |
| <input checked="" type="checkbox"/> Vehicle No                          | SLK1780A                                    | <input checked="" type="checkbox"/> Name                |            |
| <input checked="" type="checkbox"/> Make/Model                          | TOYOTA Prius                                | <input checked="" type="checkbox"/> Address             |            |
| <b>Rental Period</b>  |   | <input checked="" type="checkbox"/> Date of Birth       |            |
| <input checked="" type="checkbox"/> Minimum Rental Period               | 364   | <input checked="" type="checkbox"/> NRIC No.            |            |
| <input checked="" type="checkbox"/> Date/ Time Checked Out              | 09/21/2018                                  | <input checked="" type="checkbox"/> Driving License No. |            |
| <input checked="" type="checkbox"/> No. of Days                         |   | <input checked="" type="checkbox"/> Telephone No.       |            |
| <input checked="" type="checkbox"/> Expected Date/Time of Return        | 09/20/2019                                  | <input checked="" type="checkbox"/> Mobile No.          |            |
| <input checked="" type="checkbox"/> Actual Date/Time of Return          |   |   |            |
| <b>Rental Charges* &amp; Deposit</b>                                    |   |   |            |
| <input checked="" type="checkbox"/> ( ) RR Rental Charges/Day           | Per day @ S\$85.00<br>Per week @ S\$595.00  | Deposit Received  | S \$500.00 |
| <input checked="" type="checkbox"/> (X) ER Promotion Rental Charges/Day | Per day @ S \$78.96<br>Per week @ S\$552.66 | Total Amount Received*                                  | S \$39.48  |
| <input checked="" type="checkbox"/> (X) CDW Charges/Day                 | Per day @ S\$4.28<br>Per week @ S\$29.96    | * Inclusive GST   |            |
| Rental Period   | 364 days / 52 weeks                         | Total Rental Charges                                    | S \$0.00   |

| Insurance Matters (Accident/Theft)             |  |   |   |   |
|--|--|---|---|---|
| Liability Assessment / Nature of incident      | Non-Refundable Excess Payable by Renter*   |   |   | Rental Charge / Replacement Vehicle   |
|  | Section 1 (Own Damage)*  | Section 2 (3rd Party Damage if applicable)* | Renter or authorised driver(s) is below 26 years of age |   |
| 3rd Party Fault                                | S\$2,140.00  | S\$2,140.00                                 | S\$1,605.00   | Rental Charges waived or replacement vehicle provided (subject to availability) |
| Own Fault (inclusive of accidents in Malaysia) | S\$2,140.00  | S\$2,140.00                                 | S\$1,605.00   | No waiver of Rental Charges & no replacement vehicle provided                   |
| Act of God                                     | S\$2,140.00  | Not applicable                              | S\$1,605.00   | Rental Charges waived or replacement vehicle provided (subject to availability) |
| Stolen Vehicle                                 | S\$2,140.00  | Not applicable                              | S\$1,605.00   | Rental Charges waived or replacement vehicle provided (subject to availability) |
| Damage to Windscreen                           | S\$107.00  | Not Applicable                              | Not Applicable  | No waiver of Rental Charges & no replacement vehicle provided                   |
| Unreported or late reporting of accidents      | Renter is liable for 3rd parties & own vehicle repair costs associated with the accident |   |   | No waiver of Rental Charges & no replacement vehicle provided                   |

\* excess payable is accumulative & inclusive of GST

|   |  |  |     |
|---|--|--|-----|
| <b>Payment Method</b>                             |  |  |     |
| <input checked="" type="checkbox"/> Driver Wallet |  | <input type="checkbox"/> Cash          | S\$ |
| <input type="checkbox"/> Credit Card              |  | <input type="checkbox"/> Debit Account |     |
| Type  |  | Bank Name                              |     |
| Card No.  |  | Account No.                            |     |

CONFIDENTIAL

I, the Renter, agree that the Lessor may collect, use & disclose my personal data, as provided in this Schedule &/or pursuant to the Agreement from time to time, including my vehicle location information (through various channels and methods such as through the use of telematics technology), for the following purposes in accordance with the Personal Data Protection Act 2012 & the Lessor's group Privacy Policy (available at [www.grab.com/sq/privacy/](http://www.grab.com/sq/privacy/)):

- (a) administration of the vehicle rental under the Agreement;
- (b) to help maintain the safety, security and integrity of the products and services of the Grab group;
- (c) to improve and enhance the products and services of the Grab group;
- (d) to administer the driver-partner relationship between the Grab group and myself;
- (e) for internal tracking, analysis and administrative purposes;
- (f) to communicate with me; &
- (g) for the Lessor to comply with its obligations under law.

☒ X

Further, I understand that my personal data may be used for marketing purposes by the Lessor, its affiliated companies or their partners; & I hereby consent to receive marketing & promotional materials by telephone, SMS or e-mail.

**Additional Notes:**

Where the Renter & all authorised drivers (each of which hold a valid PDVL or TDVL) are 26 years of age or older, the Renter shall enjoy the following Discount:

Renter shall only be liable to pay S\$535.00 in insurance excess (for each section) instead of the excess amount indicated in the Insurance Matters table above (Sections 1 & 2 ONLY) PROVIDED THAT the Renter fulfills all of the following:

- fulfilment of Minimum Rental Period
  - timely payment of all Rental Charges at all times
  - timely reporting of all accidents, thefts & other incidents in accordance with the Agreement
  - there are no accidents, thefts or other incidents occurring within the first week of rental
  - the Renter at all times is in full compliance with the Agreement & any other undertakings & arrangements entered into with Lessor or its affiliated entities
- ("Qualifying Incident").

The Lessor may at its sole discretion allow or disallow an incident to count as a Qualifying Incident.

The above Discount may be cancelled at any time at the Lessor's sole discretion. In the case of cancellation, the CDW Charges rate shall no longer apply & instead the ER Promotion Rental Charges rate (only) shall apply (subject to the relevant terms & conditions being continually fulfilled in order for the ER Promotion Rental Charges rate to apply), & the Lessor shall hold to the credit of the Renter the amount comprised in the CDW Charges (where paid) ("Credit Amount"). The Credit Amount may be applied by the Lessor to satisfy any & all costs & payments due to the Lessor under the Agreement.

Subject to Renter's fulfilment of Minimum Rental Period, Renter shall enjoy the following Discounts:  
[insert description of promotion(s) &/or refer to relevant section above if already described above]

**Agreement**

The Renter has read, understood & agrees with all terms & conditions of this Agreement.



Renter's Signature/Stamp  
Date:



Authorised Signatory/Stamp  
Grab Rentals Pte Ltd



&gt; Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Mar 2019 / 12:15:56

Receipt Date/Time : 21 Mar 2019 / 12:15:56

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-190321-001449

Previous Receipt No. :

| S/N   | Item Description/<br>Business Transaction Reference<br>No.         | Amount<br>Before<br>GST (S\$)                   | GST<br>Amount<br>(S\$) | Amount<br>After GST<br>(S\$) |
|---|--|---|------------------------|------------------------------|
| Result of Insurance Enquiry - SM24M - 1380        |  |   |                        |                              |
| As at 20 Mar 2019/20:33:00                        |  |   |                        |                              |
| Insurance Co: AXA INSURANCE PTE LTD               |  |   |                        |                              |
| 1   | Insurance Enquiry - SM24M<br>Enquiry Fee<br>20190321121508061709   | 7.00  | 0.49                   | 7.49                         |
|   | <b>Sub-Total</b>   | 7.00  | 0.49                   | 7.49                         |
| Result of Insurance Enquiry - GV7988E - 4083      |  |   |                        |                              |
| As at 20 Mar 2019/21:20:00                        |  |   |                        |                              |
| Insurance Co: SOMPO INSURANCE SINGAPORE PTE. LTD. |  |   |                        |                              |
| 2   | Insurance Enquiry - GV7988E<br>Enquiry Fee<br>20190321121508114349 | 7.00  | 0.49                   | 7.49                         |
|   | <b>Sub-Total</b>   | 7.00  | 0.49                   | 7.49                         |
|   | <b>Total Before Rounding</b>                                       | 14.00   | 0.98                   | 14.98                        |
|   | <b>Rounding Difference</b>   |   |                        | 0.03                         |
|   | <b>Total Amount Payable</b>  |   |                        | 14.95                        |
| <b>Paid By</b>                                    |  |   |                        |                              |
|   | 20190321121517925  | Direct Debit: eNETS Debit<br>(Internet Banking) |                        | 14.95                        |
|   | <b>Total</b>   |   |                        | 14.95                        |
|   | <b>Cash Change</b>   |   |                        | 0.00                         |
|   | <b>Tendered Amount</b>   |   |                        | 14.95                        |
|   | <b>Excess Refundable Amount</b>                                    |   |                        | 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.

## LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SLK 1780A & SM 24M along CTE Towards SLE  
maulmein Exit On 20/03/2019 @ 20:35

I, Grab Rentals Pte Ltd Nric No. 201617200G  
of 18 Sin Ming Lane #01-08 Midview City Singapore 573960

Owner of motor vehicle no. SLK 1780 A do hereby appoint M/S  
ESTEEM PERFORMANCE PTE LTD as my authorized representation and  
\_\_\_\_\_ as my solicitors to write, to negotiate and settle my claim against  
the other party/parties involved in the above mentioned accident. M/S ESTEEM  
PERFORMANCE PTE LTD shall have absolute discretion to settle the matter at the best  
terms.

I also confirm and instruct that any agreed settlement sum in respect of my claim be paid to  
M/S ESTEEM PERFORMANCE PTE LTD and such payment will constitute a full and final  
discharge of my claims.

I further authorize M/S ESTEEM PERFORMANCE PTE LTD to execute the discharge  
voucher on my behalf.

Signature of Owner







### AXA THIRD PARTY DIRECT SETTLEMENT

|                         |                    |                     |
|-------------------------|--------------------|---------------------|
| Vehicle No:             | SM 24M (Insd veh)  | Model: TOYOTA PRIUS |
|                         | SLK 1780A (TP veh) |                     |
| Date of Accident/ Time: | 20/03/2019         |                     |

|   |                                  |  |                    |
|---|----------------------------------|--|--------------------|
| Repair Estimate   | : \$                             | 4,204.75   |                    |
| Final Repair Cost   | : \$                             |  |                    |
| Loss of Use   | : \$                             |  | days at \$ per day |
| Rental (if any)   | : \$                             |  | days at \$ per day |
| LTA / GIA Search Fee  | : \$                             |  |                    |
| Others:   | : \$                             |  |                    |
| Final Settlement Sum  | : \$                             | 1,150.00   | (GLOBAL SUM)       |
| Payee Name : ESTEEM PERFORMANCE PTE LTD   |                                  |  |                    |
| 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/ <del>No</del> BOLA Scenario No: 27 |                    |
|   | 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/TORTEASOR 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: Carmen Lim  
Date: 16-04-2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Sumit Chel  
Date: 16-04-2020



Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 17/04/2020

KSC



Re:RE: Re:RE: Re:RE: Re:<MANDATE IA> - S9M01HPH  
{ACCIDENT INVOLVING SM 24M (OI) & SLK 1780A (TP)  
ON 20/03/2019}

Type

🔗 Question

Message

PLS PROCEED

Reply