



Auto
Consultants
Pte Ltd

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

23 APR 2019

Yu Chen Kai
20A Sunrise Way
Singapore 806275

Dear Sir/ Mdm

OUR REF : CC4/ASM19005473/Bgb3

YOUR REF : SLP 4343H

**ACCIDENT INVOLVING SLP 4343H AND SGM 4983K ALONG/AT ANG MO KIO AVE 5
ON 26/03/2019**

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 AUTOWORX HOUSE acting on behalf of the owner of SGM 4983K 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 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/ Authorisation 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 6749 4274 or email us at ceciliachong@lkkauto.com.

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

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

To: AUTOWORK HOUSE
SINGAPORE

Letter of Authorisation

RE: ACCIDENT INVOLVING QAM 4983 K & SIP 4343 H
ALONG/AT Ang Mo Kio Ave 5
ON 26/03/2019.

1. I/We, Augustine Siew Huang Yeow (NRIC No. S1332684C), owner/driver of motor vehicle no. QAM 4983 K, & residing at _____, respectively in consideration of your workshop AUTOWORK HOUSE repairing my/our vehicle, I/we hereby authorise you to claim on my/our behalf for the costs of repair and loss of use. I/We further confirm and authorise you to use my/our name/s to engage the said service of a solicitor to proceed with negotiation with the defaulting party's insurance company for payment of the same and in the event negotiation fails, to instruct the solicitor to issue Summons on my/our behalf and in my/our name/s to claim for the same. Irrespective whether the claim is successful or not, all legal costs incurred shall be borne by you, provided we rendered our assistance as per second paragraph stated herein below.
2. I/We understand that by signing this Letter of Authorisation, I/we has/have to render whatever reasonable assistance to you including signing all relevant Court's document and attendance in Court to give evidence to enable the claim to succeed. If I/we failed or neglected to do so despite request from you, you shall be entitled to claim from me/us the repair costs together with legal costs, other incidental costs and expenses pertaining the issuance of Summons in order to obtain payment from defaulting party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my/our claim, you are authorised to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my/our claim, on my/our behalf. You also have my/our full authority to collect all compensation monies pertaining to the above-mentioned accident from insurance company or any other party, directly to your workshop M/s AUTOWORK HOUSE.
4. In the event the claim is settled or judgment is obtained against the defaulting party, payment after deducting all costs and disbursements incurred should be drawn in your name or my/our name/s (at your discretion) and will be forwarded to you.
5. This letter of Authorisation is irrevocable.

Signature: →

Name: Augustine Siew Huang Yeow

NRIC NO: S1332684C

Date this 26 day of March 2019.



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLP4343H (Insd veh)	Model: NISSAN LATIO 1.5L T
	SGM4983K (TP veh)	
Date of Accident/ Time:	26/3/2019 @ 1340HRS	

Repair Estimate	S	9,589.91	
Final Repair Cost	S	3,980.00	
Loss of Use	S		days at \$ per day
Rental (if any)	S	642.00	6 days at \$100 per day
LTA / GIA Search Fee	S	2.00	
Others	S	-	
Final Settlement Sum	S	4,590.00	
Payee Name: AUTOWORX HOUSE			
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/surveyor/driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirm 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: <u>Dylan Chew</u> Date: <u>10/12/19</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Ninnes Lee</u> Date: <u>10/12/19</u>
 Signature of AXA's surveyor/representative Name of AXA's surveyor /Representative Date: _____	



友立旅遊服務私人有限公司
UNIQUE TOURIST SERVICE (PTE) LTD

1, Rochor Road, #02-574,
Rochor Centre Singapore 180001
Tel: 6292 7656 Fax: (65) 6293 97
E-mail: unigtour@singnet.com.sg
STB LIC TA/00076

Co. Reg. No.: 197401067R
GST Reg. No.: M2-0019671-6

TAX INVOICE

NO. **WP2017611**

Mr Augustine Siew Huang Yeow
77 Nim Road
03-03
Singapore 807586

20, Sin Ming Lane,
#08-51, Midview City
Singapore 573968
Tel: 6292 7656

04.04.2019

Singapore, _____ 20

DATE

PARTICULARS

@

\$

cts

Rental of one unit Toyota Corolla Altis 1.6 Auto
Registration no. SJJ 1469 D self driven
as from 26.03.2019 to 03.04.2019.

8 days at \$110.00 per day

\$ 880.00

Add GST at 7%

\$ 880.00

Amount Due

\$ 61.60

\$ 941.60

(SIN DOLLARS: NINE HUNDRED FORTY ONE AND SIXTY CENTS ONLY)

Standard Rated Supplies:\$ 880.00
Total Amount of GST:\$ 61.60

AUTHORISED SIGNATURE



UNIQUE TOURIST SERVICE (PTE) LTD.

20, Sin Ming Lane, #08-51, Midview City, Singapore 573968

TEL: 6292 7656 EMAIL: uniquetour@singnet.com.sg

COMPANY REG NO: 197401067R

GST REG NO: M2-0019671-6

CAR RENTAL AGREEMENT

RA No. 22214

VEHICLE NO.

SJJ 1469D

MAKE/MODEL

TOYOTA ALTIS

NAME OF HIRER

AUGUSTINE NEW HUNG YEON

ADDRESS

77 HILL ROAD #03-03

SINGAPORE

809586

OFFICE TEL

RES TEL

HP

9170 1705

NAMED DRIVER

AUGUSTINE NEW HUNG YEON

OCCUPATION

INDOOR

NATIONALITY

SINGAPOREAN

PASSPORT / NRIC

S1321684C

DATE OF BIRTH

28-05-1978

DRIVING LIC NO.

S1321684C

PLACE OF ISSUE

SINGAPORE

DATE PASS/EXPIRY

12-06-2011

ADDITIONAL NAMED DRIVER

ADDRESS

SINGAPORE

OFFICE TEL

RES TEL

HP

OCCUPATION

NATIONALITY

PASSPORT / NRIC

DATE OF BIRTH

DRIVING LIC NO

PLACE OF ISSUE

DATE PASS/EXPIRY

BY INITIATING MARK "X" HIRER AGREE TO PAY THE FOLLOWINGS

A. COLLISION DAMAGE WAIVER (CDW) AT \$ PER DAY / WEEK / MONTH "X"

B. SURCHARGE OF \$ FOR USE IN MALAYSIA FROM TO "X"

* THE HIRER IS RESPONSIBLE FOR ANY DAMAGES UP TO THE EXTENT OF TOTAL LOSS OF CAR, LOSS OF INCOME AND COST OF RECOVERY OF VEHICLE IF THE CAR IS DRIVEN INTO MALAYSIA WITHOUT PRIOR CONSENT FROM THE COMPANY.

COMPULSORY EXCESS, DOLLAR

\$1500/-

NOTE:

HIRER IS LIABLE FOR ALL PARKING & TRAFFIC VIOLATIONS

YOUR ATTENTION IS DRAWN TO TERMS & CONDITIONS

PRINTED OVERLEAF.

FOR SINGAPORE DRIVE ONLY

DATE OUT

26/03/19

TIME OUT

1530HRS

PETROL OUT

E

1/4

1/2

3/4

F

DATE IN

02/04/19

TIME IN

1530HRS

PETROL IN

E

1/4

1/2

3/4

F

RENTAL RATES:

\$

C

MONTHLY @ \$

WEEKLY @ \$

DAILY @ \$

110/-

880.00

C.D.W. FEE

PETROL CONSUMPTION

DELIVERY CHARGE

COLLECTION CHARGE

SUB-TOTAL

GST @ 7%

61.60

RENTAL DEPOSIT

TOTAL:

941.60

DEPOSIT REFUND

PAYMENT BY: BILL CO / CREDIT CARD / CASH

ATTENDED BY:

OF UNIQUE TOURIST SERVICE (PTE) LTD.

DECLARATION

I HEREBY DECLARE THAT NO MOTOR ACCIDENT HAD OCCURED DURING MY HIRE OF YOUR MOTOR VEHICLE AS STATED IN THE ABOVE MENTIONED SCHEDULE * OR TO ANY SUBSTITUTED VEHICLE AS STATED IN THE MEMORANDUM DATED.

REPLACEMENT VEHICLE NO:

1. 52868R

ON

310-319

TIME

2230HRS

2. ON

TIME

3. ON

TIME

DATE:

SIGNATURE OF HIRER

DATE:

SIGNATURE OF HIRER

THE AGREEMENT

AN AGREEMENT made Between UNIQUE TOURIST SERVICE PTE. LTD. a company incorporated in the Republic of Singapore and having its registered office at 20, Sin Ming Lane, Midview City, #08-51, Singapore 573968. (herein after called "the Owner" which expression shall where the context so admits include the Owner's successors in title) of the one part and the hirer named in the schedule hereto (hereinafter called "the Hirer") of the other part.

WHEREBY IT IS AGREED as follows:-

- The Owner will let and the Hirer will take on hire upon the following terms and conditions the motor vehicle described in the schedule here to (hereinafter called the vehicle) and the Hirer shall be a mere bailee of the vehicle and no interest in it shall pass to the Hirer.
- The hiring shall commence on the date and at the time specified in the schedule and shall continue for the period and end on the date and at the time therein stated unless extended as expressly requested by the Hirer.
- The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the schedule no part of such charge shall under any circumstances be refundable except at the discretion of the Owner. If the Hirer shall fail to return the vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the vehicle is returned to the Owner such further hire charge in accordance with the Owner's current rate of hire charges or at such other rate as the owner may in its absolute discretion think fit.
- The Hirer shall also pay in cash prior to the commencement of the period of hire the deposit specified on the schedule. The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:-
 (i) the Excess is the first portion of any damage or loss for which the Hirer undertakes to be responsible regardless of negligence asset out in the schedule;
 the amount of any loss or damage for which the Hirer is responsible (ii) under the provision of Clause 7 hereof;
 (iii) any additional charge payable under Clauses 3 5 7 8 and 14 hereof.
- The vehicle may only be driven by the Hirer or by the person or persons who have been expressly designated and authorised in the schedule hereto. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
 the Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity;
 the Hirer or the authorised driver shall not drive the vehicle whilst (i) under the influence of intoxicating liquor or drugs;
 It is expressly forbidden to hire the vehicle out to third person or to (ii) let unauthorised persons or learners to use the vehicle or to permit the vehicle to be used for purposes which conflict with the law (for instance, in connection with theft, drug peddling, or trafficking, smuggling or any other criminal action) or for the purpose of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the vehicle being seized, confiscated or forfeited the Hirer shall indemnify the Owner to the value of the vehicle or replace the same at his own expense with a similar vehicle of equal value and shall bear all costs and expenses to which the Owner may incur or be put or exposed.
- During the continuance of the hiring the Hirer shall punctually pay all parking fees, summonses and other outgoing payable in respect of the vehicle and produce to the Owner on demand the last receipts for all such payments and in the event of the Hirer making default in such payments the Owner shall be at liberty to make the same and recover the amount thereof from the Hirer forthwith.
- The Hirer shall be responsible for all missing and/or broken items in and on the vehicle.
- During the period of this Agreement, the use of the vehicle is restricted within the Republic of Singapore.
- The Hirer acknowledges that he is familiar with the general conditions of the Owner's standard policy of insurance which is available for inspection at the Owner's office (during normal office hours). The Hirer agrees to fulfil all the obligations of the insured and not to do anything which could endanger or minimize the protection afforded by the insurance. The vehicle is insured by a motor insurance policy containing an Excess Clause of \$2,000/- or any amount prescribed by the policy in force. The optional Excess Clause may be waived upon payment of a prescribed charge by the Hirer on the current premium rate.
- LIMITATIONS AS TO USE:** This Policy does not cover use for the carriage of passengers for hire or reward by any person to whom the vehicle is hired.
- The Hirer or driver shall report all accidents involving the vehicle to the Owner or the insurance company immediately and also to the police not later than 24 hours after the accident. The Hirer or driver shall not acknowledge or compound any claim either partially or in full. It is important that they secure the names and addresses of all witnesses as well as the Registration number of any and all vehicles involved in the accident. All communications or letters received from the police or third parties are to be answered and referred to the Owner or the insurance company immediately.
- The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss injury or damages sustained by the Hirer or by any third party as result of the presence or use of the vehicle or as a result of any default therein and in taking delivery of the vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
- If for any reason the vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the Hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
- On or prior to the expiration of the period of hire, the Hirer shall return the vehicle to the Owner in as good order and condition as the vehicle was when collected by the Hirer from the Owner.
- No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver of any breach operate as a waiver of any subsequent or continuing breach.
- No amendment is deemed to be made to any term and/or condition of this Agreement and/or its schedule unless duly endorsed by the manager or a Director of the Owner Company.

**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

Third Party Insurer Enquiry

Our Ref No: GR-19-047208
Date of Request: 26/03/2019

Your Ref No: Online Purchase

Supreme Auto Service Pte Ltd
176 Sin Ming Drive #02-01
Sin Ming Autocare
Singapore 575721

Dear Sir/Madam,

Enquiry Date 26/03/2019
Enquiry By Yuki Ho
TP Vehicle No. SLP4343H
Accident Date 26/03/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLP4343H	AXA Insurance Pte Ltd	15/04/2018-14/04/2019	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.

**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-19-047208
Date of Request: 26/03/2019

Your Ref No: Online Purchase

Supreme Auto Service Pte Ltd
176 Sin Ming Drive #02-01
Sin Ming Autocare
Singapore 575721

Dear Sir/Madam,

Enquiry Date 26/03/2019
Enquiry By Yuki Ho
TP Vehicle No. SLP4343H
Accident Date 26/03/2019

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