

**Cecilia Chong (LKK Auto)**

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 6 September 2019 1:38 PM  
**To:** DON@DCVISION.COM.SG  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19005841/T1ga3 \*\*\*  
ACCIDENT INVOLVING SGB 33L & GBE 2362S ON 20/03/2019 \*\*\*

06 SEPTEMBER 2019

**LOO CHAN KAH**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19005841/T1ga3**

**YOUR REF : SGB 33L**

**ACCIDENT INVOLVING SGB 33L AND GBE 2362S ALONG/AT TOA PAYOH TOWARDS PIE 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 **MOTORVIVA PTE LTD** acting on behalf of the owner of GBE 2362S 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/ 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](mailto:ceciliachong@lkkauto.com).

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

"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)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

LETTER OF AUTHORITY

I/We, KACHI GLOBAL PTE LTD, owner of G8E2362S (Vehicle no.) hereby authorize MOTORVIVA PTE LTD to act on my/our behalf with respect to my/our claim for repair costs and/or rental and/or loss of use for my vehicle no. G8E2362S that was damaged pursuant to the accident which occurred on 20/3/2019 at/along Ship road Tan. Payoh Lor 6 Toward PIE involving vehicle no. S4B33L.

I/We further authorize MOTORVIVA PTE LTD to have full discretion to settle my/our above mentioned claim in a manner that they deem fit and to sign any discharge voucher or receive any payment on my/our behalf further to the settlement of my/our claim with payment cheque/s being made in favor of MOTORVIVA PTE LTD.

I/We further acknowledge that any settlement that MOTORVIVA PTE LTD may reach on my/our behalf is in full and final settlement of my/our property damage claims against the owner/ driver/ motor insurer of the third party vehicle bearing registration number S4B33L and is on a without prejudice / without admission of liability basis insofar as the driver/ owner/ motor insurer of vehicle concerned.

Date this 20 day of March (month) 2019 (year)

Signature of claimant

: Desmond

(With Company Stamp of applicable)



Name of claimant

: Desmond

Company reg. / NRIC no.

: .....



Without Prejudice  
to any claim for  
personal injury

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGB 33L (Insd veh)	Model: FIAT DOBLO
	GBE 2362S (TP veh)	
Date of Accident/ Time:	29/03/2019	

Repair Estimate	: \$	9,477.30	
Final Repair Cost	: \$	3,035.25	(VWGST)
Loss of Use	: \$	240.00	4 days at \$ 60.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	7.49	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	3,280.00	GLOBAL SUM (ALL-IN)
Payee Name :	MOTORVIVA 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: ____
	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: *Kan Yin Siew*  
Date: *26.12.19*

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: *William Oh*  
Date: *26.12.2019*

Signature of AXA's surveyor/representative  
Name of AXA's surveyor /Representative:  
Date: *26/12/19*

> Back to OneNetting  
We warrant 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.



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

Print Receipt

OK

Save as PDF

GST Registration No. : M4-0006529-2

Print Date/Time : 01 Apr 2019 / 14:25:55

Receipt Date/Time : 01 Apr 2019 / 14:25:55

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-190401-001843

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMB3077U As at 27 Mar 2019/17:30:00 Insurance Co: INDIA INT'L INS PTE LTD GBF2183L (DoA:27/03/2019) Owner : GBL				
1	Insurance Enquiry - SMB3077U Enquiry Fee 20190401142459427556	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SGB33L As at 20 Mar 2019/09:30:00 Insurance Co: AXA INSURANCE PTE LTD				
2	Insurance Enquiry - SGB33L Enquiry Fee 20190401142459490100	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SMA7902S As at 21 Mar 2019/14:50:00 Insurance Co: AVIVA LTD				
3	Insurance Enquiry - SMA7902S Enquiry Fee 20190401142459540452	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		21.00	1.47	22.47
Rounding Difference				0.02
Total Amount Payable				22.45
Paid By				
20190401142515766		Direct Debit: eNETS Debit (Internet Banking)		22.45
Total				22.45
Cash Change				0.00
Tendered Amount				22.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!