

Our Ref: GBC6004K151224

Date: 10/04/2019

Your Ref: S9M01IUAMC/RA



AXA Insurance Singapore Pte Ltd
8 Shenton Way #27-01
AXA Tower
Singapore 068811
Attn: Motor Claims Department

Dear Sir / Madam

TRAFFIC ACCIDENT ALONG Jurong West Avenue 1
INVOLVING GBC6004K AND SHC5194E ON 24/12/2015

-> STVE PTE LTD -> 198703585C

We/I, Messers Goldbell Leasing Pte Ltd (Nric / ROC No. 199001196N), the registered owners of m/vehicle - GBC6004K at all material times of the above accident. Our/my vehicle was surveyed by "AXA" authorized appraiser and we/I based our/my claims on his recommendation for S\$ 1,500-00 being the repair for 4 Days (Strictly on a Without Prejudice Basis).

We/I have ascertained that you were the insurers of the driver of m/vehicle SHC5194E when the same was involved in the aforesaid accident with our/my m/vehicle - GBC6004K.

We/I whereby you are the insurers of m/vehicle SHC5194E and the driver / owner was caused solely by the negligence of your insured and as a result there of our / my m/vehicle - GBC6004K has suffered loss and damage as follows:

(a) Cost of repairs	S\$	<u>1,500-00</u>
(b) LOU for pre-repair notice <u>02</u> days @ S\$ <u>60-00</u>		<u>120-00</u>
(c) LOU Fee for <u>04</u> days @ S\$ <u>60-00</u>		<u>240-00</u>
(d) GIA / LTA search fee		<u>7-45</u>
(e)		
Total Amount	S\$	<u>1,867-45</u>

We/I enclose herewith copies of the supporting documents for vehicle no. GBC6004K as follows:-

- (i) Motor Accident Report;
- (ii) Repair Invoices and documents;

Kindly look into the matter and let us/me hear from you on the settlement of our / my claims as soon as possible.

Please remit us/me your settlement sum in favor of **M/s Liu's Brother Auto Engineering Workshop**. Forward the cheque to No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883.

Thank you.

Yours faithfully,

The owner of m/vehicle GBC6004K
Messers Goldbell Leasing Pte Ltd
cc. Liu's Bro Auto Engrg Ws

Authorization To Act

Attn: Motor Claims Department
AXA Insurance Singapore Pte Ltd
8 Shenton Way #27-01
AXA Tower
Singapore 068811



I / We, STVE Pte Ltd ("the third party claimant") No. 14 Benoi Road Singapore 629887 (address), owner of GBC6004K (vehicle no.) hereby authorize **Liu's Brother Auto Engineering Workshop** ("the workshop") to act for me / us with respect to my / our claim for repair costs and / or rental and / or loss of use ("claim") for my / our vehicle no. GBC6004K that was damaged pursuant to the accident which occurred on 24/12/2015 (date) along Jurong West Avenue 1 (location) involving SHC5194E ("the accident").

I / We further authorize the workshop to settle my / our above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my / our claim with payment cheque / s being made in favour of the workshop.


I / We further acknowledge that any settlement the workshop may reach on my / our behalf is on a without prejudice and without admission of liability basis insofar as the driver / owner / insurers of the other vehicle / s is concerned.

Dated this 16th day of July (month) 20 21 (year)

3rd Party Claimant:

Signature:  
Name: STVE Pte Ltd
Address: No. 14 Benoi Road
Singapore 629887
ROC / Nric No: 198703585C

Workshop:


Signature: _____
Name: Liu's Brother Auto Engineering Workshop
Address: 1 Kaki Bukit Avenue 6 #01-01
AutoBay @ Kaki Bukit
Singapore 417883
ROB No: 53291793J



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5194E	(Insd veh)	Model: NISSAN NV200 1.5L MT ABS AIRBAG
	GBC 6004K	(TP veh)	
Date of Accident/ Time:	24/12/2015 13:30		

Repair Estimate	: \$	2,359.90	
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	: \$	1,800.00	(GLOBAL SUM)
Payee Name: LIU'S BROTHER AUTO ENGINEERING WORKSHOP			
Is Third Party Workshop GIA Registered? [] YES [✓] 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: 16 JUL 2021 RDB No: 53291793	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Low Siew Yian - S1543134B Date: 16 JUL 2021
 	
 Signature of AXA's surveyor/representative: CKS Name of AXA's surveyor /Representative: Date: 02/08/2021	

**LIU'S BROTHER AUTO ENGINEERING WORKSHOP**

No. 1 Kaki Bukit Avenue 6 #01-01 Auto Bay @ Kaki Bukit Singapore 417883

ROB No: 53291793J . Tel: 6741-1730 / 731 . Fax: 6744-5746. Email: liusbro@gmail.com

Invoice/Ref No: GBC6004K151224

Final Bill**Customer****Name:** AXA Insurance Singapore Pte Ltd**Date:** 09-04-19**Address:** Motor Claims Department**Vehicle No:** GBC6004K

8 Shenton Way #27-01

Model/Make: Nissan NV200

AXA Tower

Singapore 068811

1.5L MT ABS Airbag 2WD 6DR

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Rear Bumper	\$ 512.20	\$ -
2	Bumper Clips 12 pcs (@ S\$6.50 N)	\$ 78.00 SN	\$ -
3	Tail Lamp	\$ 319.70 N	\$ -
4	"Corporate" Advertisement & Artwork	\$ 600.00 SN	\$ -
	To check all wiring & electrical component for proper function	\$ 50.00	\$ -
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 400.00	\$ -
	To putty & spray painting & including touch up paint on accident affected	\$ 400.00	\$ -

Total Parts & Labour of estimate for damaged vehicle

\$ 2,359.90

Total amount in Lump Sum Basis for repaired vehicle

\$ 1,500.00

SDLS: One Thousand Five Hundred Only



M/s Liu's Brother Auto Engrg Wks

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 01 Apr 2019 / 10:53:42

Receipt Date/Time : 01 Apr 2019 / 10:53:42

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190401-000792

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 - SHC5194E				
As at 24 Dec 2015/13:30:00				
Insurance Co: AXA INSURANCE PTE LTD				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC5194E Enquiry Fee 20190401105157386109	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				
	xxxxxxxxxxxx8131	Credit Card: Visa/MasterCard		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.

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Tuesday, 23 April 2019 9:54 AM
To: claims@transcab.com.sg
Cc: disk Yao@ava-ins.com; alicelim@ava-ins.com; ireneng@ava-ins.com; Hsiao Tong (LKKAuto); Admin A
Subject: ACCIDENT INVOLVING SHC5194E AND GBC6004K ALONG/AT JURONG WEST AVENUE 1 ON 24/12/2015

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

23 APRIL 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19005842/Upa3

YOUR REF : P1680520 (SHC 5194E)

ACCIDENT INVOLVING SHC 5194E(AXA) AND GBC 6004K ALONG/AT JURONG WEST AVENUE 1 ON 24/12/2015

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 LIU'S BROTHER AUTO ENGINEERING WORKSHOP acting on behalf of the owner of GBC 6004K 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's favour as his taxi had collided onto third party vehicle while making a right turn. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to cst@axa.com.sg / JiaLe@lkkauto.com or deliver it by hand to our Customer Care Centre.

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 5792 or email us at JiaLe@lkkauto.com.

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

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: JiaLe@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 27/02/2020

Survey Details:

Date of loss	24-Dec-15
Date of appointment	2-Apr-19
Date of survey	3-Apr-19
Location of survey	LIU'S BROTHER AUTO ENGINEERING WORKSHOP

Vehicle Details:

Claim Type:	Third party
Vehicle number	GBC 6004K
Make and Model	NISSAN NV200 1.5L MT ABS AIRBAG
Date of registration	4-Apr-13
Excess	
Market Value (est)	\$0.00
Parf Rebate (est)	\$0.00
Nett Loss (est)	\$0.00

Repair details:

Initial Estimate	\$ 2,359.90
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Proposed/Revised repair cost:

Parts	\$ 955.95
Check items (estimate)	\$ -
Labour	\$ 570.00
Total	\$ 1,525.95
Lump Sum(if applicable)	\$ 1,500.00

Number of days for repair	<u>4 DAYS</u>
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Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Remarks:

We have not authorized repairs. It was reported that Insured had rear-ended TP vehicle while trying to overtake it. TP LOD in.


Mandate:

Liability(TP)		100%
Proposed Repair Cost	\$	1,500.00
Loss of Use	\$	360.00
Loss of Rental	\$	-
Loss of Income	\$	-
LTA Search Fees	\$	7.45
Others (Medical Bills)	\$	-
Proposed Total	\$	1,867.45
***TBC - To Be Confirmed		



<MANDATE IA>

Type

 Question

Message


Dear Richard, We refer to the subject matter. Please be informed that Mandate IA has been uploaded for your approval and/or further instruction please. Thank you. - Vic LKK (27/02/2020)

[Reply](#)



Re:<MANDATE IA>

Type

 Question

Message

Hi, if no objection from OI and also your surveyor advised the damages to TP veh is consistent, to proceed as per mandate for COR but for LOU, to offer \$50 per day. TY.

Reply



redefining / insurance

GIRO CREDIT AUTHORISATION FORM

This form must be completed and returned to AXA Insurance Pte Ltd. Payment will be credited directly into the policyholder/claimant's designated bank account stated below. The Policyholder/claimant has to complete **all fields** of this form and return to:

AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower
Singapore 068811

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant:	Liu's Brother Auto Engineering Workshop
Contact Person:	Low Siew Yian Susan
Contact Number:	96377844
Email Address:	liusbro@gmail.com
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	
Particulars of Policyholder/Claimant's Bank Account	
Name of Bank:	Mayban Singapore Limited
Bank Code:	7302
Bank Branch Code:	14
Bank Account Number:	0414-1077546
Name of Account Holder:	Liu's Brother Auto Engineering Workshop

I/We hereby authorise AXA Insurance Pte Ltd to credit the payment due to me/us to the above bank account, and undertake to return to AXA Insurance Pte Ltd immediately upon demand any sum which shall not be so credited into such bank account. I/We agree that AXA Insurance Pte Ltd shall be fully absolved of any liability to pay me/us such insurance payout once such amounts are credited into the above bank account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing delivered to you. In the event of a change of bank account, I/we shall inform you in writing 30 days in advance before the change.

In connection with my/our and/or the claimant's claims, I/We give consent for AXA Insurance Pte Ltd ("AXA") and their respective representatives or agents to collect, use, store, transfer and/or disclose the information (including that provided by sources other than myself) concerning me/us and/or the claimant, to or with all such persons (including any member of the AXA Group or any third party service provider, and whether within or outside of Singapore and the Policyholder when claiming under a Group Policy) for the purpose of enabling AXA and their respective representatives or agents to provide me/us and/or the claimant (where applicable) with services required of an insurance provider, including the evaluating, processing, administering and/or managing my/our and/or the claimant's claims or the Policyholder Group Policy(ies) with AXA (as the case may be), and for the purposes set out in AXA's Data Use Statement which can be found at <http://www.axa.com.sg> ("Purposes").



Authorised Signature & Company Stamp (as in bank records)
Liu's Brother Auto Engineering Workshop
ROB No: 53291793J
Low Siew Yian - S1543134B

Date 02/08/2021