

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 12 April 2019 5:19 PM
To: MARK.TAN@VISMARK.COM.SG
Cc: Hsiao Tong (LKKAuto); Admin A; Vic (LKKAuto)
Subject: <NOTIFICATION LETTER TO INSURED> Your ref: GBF 5015U (Our ref: CC4/ASM19005902/ga3) *** ACCIDENT INVOLVING GBF 5015U & YN 9253H ON 29/10/2018 ***

12 APR 2019

VISMARK FOOD INDUSTRIES PTE LTD
ATTN: MR MARK

Dear Sir/ Mdm

OUR REF : CC4/ASM19005902/ga3

YOUR REF : GBF 5015U

ACCIDENT INVOLVING GBF 5015U AND YN 9253H ALONG/AT FURAMA RIVERFRONT HOTEL CARPARK ON 29/10/2018

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 CITY AUTO PTE LTD acting on behalf of the owner of YN 9253H 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.

"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 | 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.



CITY AUTO PTE LTD

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643.
TEL: 6453 1235, 6452 0850 FAX: 6453 7944
24hrs Towing Services Tel: 9823 9898
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

RE: LETTER OF AUTHORIZATION

Name of owner: KAI XIANG HUAT FRUIT SUPPLIES NRIC: S3055005M

Address: -

Name of Driver: CHEONG ENG HWA NRIC: S704367J

Address: APT BLK 410 SIN MING AVENUE # 08-133 (S) 570410

Accident on 29/10/2018 Involving GBF 5015U AND YN9253H

At/along 405 HAVELOCK ROAD FURAMA RIVERFRONT (S) 169633

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle HINDU
at my/our request I/We the above owner of Motor Vehicle No: YN9253H do authorize
them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party
or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of
use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said
accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further
authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our
behalf concerning the said claim and such, all future correspondence should be addressed to the
said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a
valid discharge voucher or any other documents in connection with this on my/our behalf and for
me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject
to prosecution and claim maintained by City Auto Pte Ltd.

I/We further agree to undertake to indemnify them against my/our claim for the cost which arises
therewith.

In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of
repairs to my motor vehicle.

Owner Signature: _____

Name: _____

Date: _____



Witness Signature: CITY AUTO PTE LTD

Blk 8 Sin Ming Road
#01-58/60/62 Sin Ming Ind Est
Singapore 575643
Tel: 6453 1235 Fax: 6453 7944
(Claims Section)

Date: _____



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBF 5015U (Insd veh)	Model: <u>Hino</u>
	YN 9253H (TP veh)	
Date of Accident/ Time:	29/10/2018	

Repair Estimate	: \$	<u>4802.10</u>	
Final Repair Cost	: \$	8,993.35	
Loss of Use	: \$	500.00	05 days at \$100.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	9500.00	(Global sum)

Payee Name: CITY AUTO PTE LTD

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)
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/TORTEASOR 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.

CITY AUTO PTE LTD

Blk 8 Sin Ming Road
#01-58/60/62 Sin Ming Ind Est

Singapore 575643

Signature of workshop representative / Workshop stamp

Name of Representative (Claims Section)

Date:

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date:

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date:



CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel: 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

AXA INSURANCE SINGAPORE PTE LTD

NO. 8

SHENTON WAY

AXA TOWER

SINGAPORE 068811

Attention: Motor Claim Department

Contact : 6338 7288

Fax No. : 6880 4838

TAX INVOICE

Tax Invoice : I2019-003884

Date : 11/06/2019

Vehicle No. : YN9253H

Make / Model : HINO HINO XZU710R-HKFMS3

Mileage (km) : 0

Chassis No. : JHHUCS3H40K012191

Accident Date : 29/10/2018

Claim No. : CC4/ASM19005902/pb3

Reference : JO201811-0313

Policy No. : D18MTPCVE002881

S/No.	Particular	Quantity	Unit Price	Amount
			S\$	S\$
	SPECIAL NET :			
1	PS Foam Panel 80mm x 1950 mm x 2700mm	1.0	3,800.00	3,800.00
2	Side door	1.0	2,200.00	2,200.00
3	Sika glue	1.0	250.00	250.00
4	Door hinge S/S	1.0	140.00	140.00
5	Door rubber	2.0	32.50	65.00
6	Company sticker	1.0	450.00	450.00
	SPECIAL NET Total S\$:			6,905.00
	LABOUR :			
	-To knock jackout damaged parts, panel beating, welding, align, refix and to renew accident parts		1,000.00	1,000.00
	- Spray painting on affected & replace parts		500.00	500.00
	LABOUR Total S\$:			1,500.00

Total S\$: 8,405.00

GST @ 7% S\$: 588.35

Grand Total S\$: 8,993.35

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp

for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.

2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

Thank You For Your Business !