

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 24 August 2019 11:12 AM  
**To:** PEGDNZ@GMAIL.COM; LUKEROYTAN@HOTMAIL.CO  
**Subject:** ACCIDENT INVOLVING SLZ 4972P(AXA) AND SLJ 8493M ALONG/AT CIQ SULTAN ABU BAKAR INTO SINGAPORE ON 31/03/2019

Ms Go Hui Ching / Mr Luke Roy Tan Tor Loy

Dear Sir/ Mdm

**OUR REF : CC4/ASM19005990/R1pb3 // S9M01IQQ**  
**YOUR REF : SLZ4972P**  
**ACCIDENT INVOLVING SLZ 4972P(AXA) AND SLJ 8493M ALONG/AT CIQ SULTAN ABU BAKAR INTO SINGAPORE ON 31/03/2019**

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 third party claim(s) from MOVA Automotive Pte Ltd acting on behalf of the owner of SLJ 8493M against your motor insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that liability is not in your driver's favour. We understand from your driver's statement that his path of travel was blocked by cones, he intended to switch lane to the right. On doing so, he should ensure the intended lane is safe before proceed. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **06/09/2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

AUTHORIZATION TO ACT

I, Mastura Binte Noordin ("the third party claimant")  
of \_\_\_\_\_ (address),  
owner of SLJ 8493 M (vehicle no.) hereby authorize  
MOVA AUTOMOTIVE PTE LTD

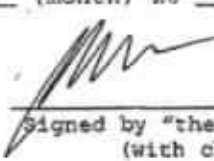
("the workshop") to act for me with respect to my claim for  
repair costs and/or rental and/or loss of use ("claim") for my  
vehicle no. SLJ 8493 M that was damaged pursuant to the  
accident which occurred on 31/3/19 (date) along \_\_\_\_\_  
Second Link Expressway (Toll Rd) (location)  
involving vehicle no/s SL2 4972 P  
("the accident").

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

I further acknowledge that any settlement the workshop may reach  
on my 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 27 day of 04 (month) 20 19 (year)

  
Signed by "the third party claimant"

  
Signed by "the workshop"  
(with chop)





The acceptance of this offer is without prejudice to any personal injury claim/insure's claim/expenses

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLZ 4972P	(Insd veh)	Model: FORD KUGA-1.6
	SLJ 8493M	(TP veh)	
Date of Accident/ Time:	31/03/2019		

Repair Estimate	: \$	6,764.54	
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 (Global Sum)	: \$	3,690.00	

Payee Name : MOVA AUTOMOTIVE PTE LTD

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: <del>Yes</del> / No BOLA Scenario No: <u>NIL</u>
	BOLA Liability: _____ (%)	Assessed Liability (*): <u>100</u> (%)
* 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

Date: 13/3/2020

Signature of AXA's surveyor/representative

Name of AXA's surveyor/Representative

Date:

16/6/2020

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 13/3/2020

MOVA AUTOMOTIVE PTE LTD

Blk 1008, BUKIT MEFAH LANE 3

#01-04 (S) 159722

Tel: 62723892 Fax: 62708371

GST Reg No : M2-0088864-2



# MOVA

AUTOMOTIVE PTE LTD

Website: www.mova.com.sg  
Co. Reg. No.: 198904033G

## Automotive Pte Ltd

Main Office: No. 22 Jalan Kilang, Singapore 159419  
Bukit Merah Branch: Blk 122 Bukit Merah Lane 1 #01-50, Singapore 150122  
Fan Yoong Branch: No. 15 Fan Yoong Road, Singapore 629792  
Tel: (65) 6476 3333 Fax: (65) 6270 8314  
24 Hours Breakdown Service: (65) 9799 8888  
Bedok Branch: 219 Bedok Central #01-138, Singapore 460219  
Tel: (65) 6604 7877

## RENTAL AGREEMENT

RA NO.: I 12281

RENTAL DETAILS			INSURANCE EXCESS AMOUNT		
Vehicle Make/Model:	T.V:655	Vehicle No:	SMK74165	Singapore	Malaysia
Date/Time Out:	24/11/19	17:50	SS 2500	SS	Signature
Petrol Level Out:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		Per Accident	Per Accident	
Date/Time In:	27/11/19	17:15	Charges		
Petrol Level In:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		Months @ \$	Per Month	
Change Over 1:	Date:	Initial:	Weeks @ \$	Per Week	
Change Over 2:	Date:	Initial:	3 Days @ \$ 120.00	Per Day	360.00
KM Out:	27	KM In:	Hours @ \$	Per Hour	
HIRER DETAILS			Sub-Total		
Named Hirer			Less Discount	%	
Name:	MASTURA BINTE NOORDIN		Rental Charges		
Address:	B11C 219 PASIR RIS		CDW @ \$	per day / week / month	
	S121 #11-162		PAI @ \$	per day / week / month	
	S(5102197)		Petrol Top-Up		
Identity Card No:	S7511983F		Misc Charges		
Date of Birth:	12/04/1975		GST 7%		25.20
Driving License:	S-F 11982		Total		385.20
Country of Issue:	SG		VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS	
Tel:	(HP) 9381 9314	(O)	Pre-Payment		
Nationality:	SG		Downpayment and Deposit		
Effective Date:			Amount Refunded/ Due		
			Signature of Refund		
Additional Hirer			Remarks:		
Name:	MAZLAN BIN HASSAN		SLJ 8493 / NTLW / 11/11/19		
Address:					
			Invoice No	Ref. No:	
			Checked Out By	Checked In By:	Checked By:
Identity Card No:	S1256147H				
Date of Birth:	03/06/1986				
Driving License:			Sales-In Charge:		
Country of Issue:			Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>		
Tel:	(HP)	(O)			
Nationality:					
Effective Date:	27 NOV 1916				

I fully understand and agreed to the terms and condition appended on both sides of this Vehicle Rental Agreement. I also agreed that if there is any outstanding amount payable after the conclusion of my rental not restricted to parking or traffic infringements during my period of hire, I will agreed that these outstanding payment be billed to my charge/ credit card voucher given above. All above information given by me are true in connection to this agreement.

Hirer's Signatory / Company Stamp (if corporate hirer)

Authorised Manager Signature

Date & Time

### IMPORTANT

- Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
- All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile
- In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible
- The Hirer shall be liable for all excess charges (if any) for late return at the hourly rate shown, inclusive of CDW and PAI. Late return of more than 4 hours will be considered as a day rental.
- All traffic infringements and summons (if any) are the responsibility of the Hirer.



**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-19-050282

Date of Request: 01/04/2019

Your Ref No: Online Purchase

Mova Automotive Pte Ltd  
Blk 1008, #01-04/06/08/94  
Bukit Merah Lane 3  
Singapore 159722

Dear Sir/Madam,

Enquiry Date: 01/04/2019  
Enquiry By: SUANNE Chiu Nyet Fah  
TP Vehicle No.: SLZ4972P  
Accident Date: 31/03/2019

#### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLZ4972P	AXA Insurance Pte Ltd	07/05/2018-06/05/2019	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.

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Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

## TAX INVOICE

Our Ref No: GR-19-050282

Date of Request: 01/04/2019

Your Ref No: Online Purchase

Mova Automotive Pte Ltd  
Blk 1008, #01-04/06/08/94  
Bukit Merah Lane 3  
Singapore 159722

Dear Sir/Madam,

Enquiry Date 01/04/2019

Enquiry By SUANNE Chiu Nyet Fah

TP Vehicle No. SLZ4972P

Accident Date 31/03/2019

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