

8 July 2019

NANTHIWAT KHOO
119 BEDOK NORTH ROAD
#10-199
SINGAPORE 460119

Dear Sir/Mdm,

OUR REF : CC4/ASM19005996/Upa3

YOUR REF : FBD 23P

ACCIDENT INVOLVING FBD23P AND SMA9938B ALONG PIE (CHANGI) NEAR JALAN EUNOS EXIT ON 02/04/2019

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 **RICO 60 AUTO SERVICES PTE LTD** acting on behalf of the owner of **SMA9938B** against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. 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 because of the claim against your policy.

As Insurers, they 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 7 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 to jimmychen@lkkauto.com within 7 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)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- 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 us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

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 authorized driver may have committed.

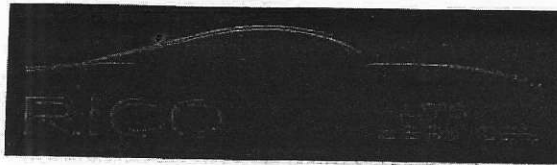
In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2928 or jimmychen@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Jimmy
Case Handler
DID: 6841 2928
FAX: 6741 4108
Email: jimmychen@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA)
(Motor Claims Dept)



RICO 60 AUTO SERVICES PTE. LTD.
Co. & GST Reg. No.: 201807623M
8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24
Singapore 415875 | Email: enquiry@rico60.com
Tel: +65 6286 6060 | Fax: +65 6286 7060

LETTER OF AUTHORISATION

Accident on 2/4/19 (on 18:25hrs ^{twice} along P/E Changi after Eunos Exit
involving vehicles nos. SMA9938B & FBD23P

In consideration of Rico 60 Auto Services Pte. Ltd., 8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit,
#02-24, Singapore 415875, repairing my/our motor vehicle no. SMA9938B at my/our
request, I/We, Chua Yi Xuan ("the claimant")
of 808A Chai Che Rd #11-110 (S)461808
(address) bearing NRIC no. S84332642 the owner of motor vehicle no. SMA9938B

hereby authorise them to demand claim, settle and receive whatever amount settle payable by the
insurance company or third party or commence legal proceeding for cost of repairs, loss of use and
etc, to any of their appointed advocates to act of me/us in respect of the said accident/claim and all
the amount claimed or settled shall belong and make payable to them absolutely by the insurance
company of the third party. I/We further authorised them to give an absolute discharge on my/our
behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the
conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute
the claims maintained by Rico 60 Auto Services Pte. Ltd. I/We further agree and undertake to
indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim
is unsuccessful, I/we undertake to pay to Rico 60 Auto Services Pte. Ltd. the cost of repairs of
my/our vehicle. In the event that settlement cheque were to be drawn in my/our favour, I/we
hereby give my/our instruction to clear the said cheque on my/our behalf by presenting the same
for payment directly into Rico 60 Auto Services Pte. Ltd. account. Upon clearance of the said cheque,
I/we further authorise Rico 60 Auto Services Pte. Ltd. and/or their appointed law firm to utilise the
monies to pay their charges without further reference to me. I confirm that the payment to Rico 60
Auto Services Pte. Ltd. shall amount to a good discharge of Rico 60 Auto Services Pte. Ltd. and/or
their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 2 day of 4 (month) 19 (year).

"The Claimant's" Signature

Name: Chua Yi Xuan

NRIC No.: S84332642



Rico 60 Auto Services Pte Ltd

Name: Phanille Lim



"My execution of this Discharge Voucher is only for my claim for property damage and not Prejudicial to any other claims"

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBD 23P (Insd veh)	Model: HONDA SHUTTLE 1.5G CVT
	SMA 9938B (TP veh)	
Date of Accident/ Time:	02/04/2019 18:25	

Repair Estimate	: \$	37 019.17	
Final Repair Cost (w/GST)	: \$	9,754.12	
Loss of Use	: \$	-	days at \$ per day
Rental (if any)	: \$	800.00	8 days at \$100.00 per day
LTA / GIA Search Fee	: \$	36.45	
Others:	: \$	-	
Final Settlement Sum	: \$	\$10,590.57	
Payee Name : RICO 60 AUTO SERVICES PTE. LTD.			
Is Third Party Workshop GIA Registered? [] YES [X] 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.

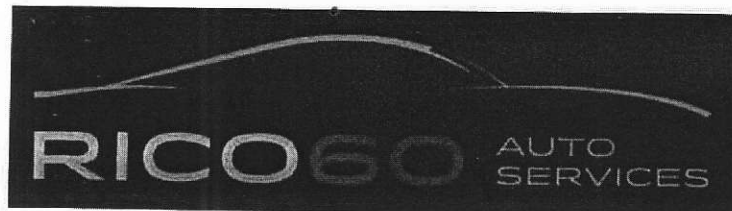
We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

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: LIM WEE LENG
Date: 23/07/2019

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: YVONNE TEH REAL GIK
Date: 23/07/2019

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 21/7/2019



RICO 60 AUTO SERVICES PTE. LTD.
Co. & GST Reg. No.: 201807623M
8 Kaki Bukit Avenue 4
Premier @ Kaki Bukit
#02-24, Singapore 415875
Tel: +65 6286 6060 | Fax: +65 6286 7060
Email: enquiry@rico60.com

UOB Bank -Current : 371-310-641-9

TAX INVOICE

AXA Insurance Pte. Ltd.
1800-8804-888

Invoice No. : I201904657
Invoice Date : April 15, 2019
Vehicle No. : SMA9938B
Make & Model : HONDA SHUTTLE
Chassis No. : GK81202053
Mileage : -
Terms : Due within 90 days

NO.	DESCRIPTION	QUANTITY	PER UNIT (SGD)	AMOUNT (SGD)
1	To Carry Out Repair & Respray on Accident Corresponding to Supply on Spare Parts & Labour Charges	1	9,116.00	9,116.00

7% GST	\$638.12
GRAND TOTAL (INCLUSIVE OF 7% GST)	\$9,754.12
Amount Paid	\$0.00
Balance Due	\$9,754.12



Signature/Company Stamp

I agree to the price as listed above and affirm that the goods are received in good condition.

CARS FOR RENT (2016) PTE LTD

Mailing Address: 23 Kaki Bukit Ave 4, #03-01 Vicom Inspection Centre
(South Wing), Singapore 415933
Workshops: 8 Kaki Bukit Ave 4, #08-40/45/46 Premier@Kaki Bukit,
Singapore 415875
Co. Reg'n No.: 201609732N

Invoice #: E1904027
Date: 13-04-19

Bill To:

Ship To:

1

Chua Yi Xuan (Cai YiXuan)
Apt Blk 808A Chai Chee Road #11-110
Singapore 461808

Chua Yi Xuan (Cai YiXuan)
Apt Blk 808A Chai Chee Road #11-110
Singapore 461808

Description	Amount	Job No.
Vehicle Rental for period 03.04.2019 to 11.04.2019 (Billing for 8days x \$120.00/per day) (Vehicle No.: SMA9938B)	\$960.00	SLZ5417U N-T

(A)

Your Order #: E15587

COMMENT	CODE	RATE	Terms: Net 30th after		GST:	
			GST	SALE AMOUNT	Total Inv Amt:	
	N-T	0%	\$0.00	\$960.00		\$960.00
	SR	7%	\$0.00	\$0.00	Amount Applied:	\$0.00
					Balance Due:	\$960.00

CARS FOR RENT (2016) PTE LTD

5 Tanah Merah Kechil Road #17-05 S 46665
Tel: 6789 5155 Fax: 67835155

No: E 15587

ROC No: 201609732N

VEHICLE RENTAL AGREEMENT

SMA9938B (E1904027)

HIRER'S PARTICULAR

Name: (as in I/C) CHUA YI XUAN
NRIC/PASSPORT No: S84332642
Address (Res): APT BIK808A CHAI CHEE
ROAD #11-110 (S) 461808
Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____
Driving Licence No: _____ D/L Type: Local / International
Issue Date: _____ Date of Birth: _____
Tel: (O) _____ (R) _____ HP/PG _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____
NRIC/PASSPORT No: _____
Address (Res): _____
Driving Licence No: _____ D/L Type: Local / International
Issue Date: _____ Date of Birth: _____
Occupation: _____ Driving Exp: _____

Vehicle No: SLZ 541TU Replace Veh No: SMA9938B

Mileage Out: 11641 Mileage Out: _____

Make & Model: MAZDA 3 Auto / Manual Group: _____

OUT : Date 03/04/19 Time: 14.00 PM

HIRE/PERIOD EXPIRY: _____

COLLISION DAMAGE WAIVER Excess 2000 YES / NO

PERSONAL ACCIDENT INSURANCE YES / NO

CHARGES

Daily	8 @ \$ 120	per day	\$ 960	00
Weekly	@ \$	per week		
Monthly	@ \$	per month		
Hours	@ \$	per hour		
Others	@ \$			
CDW	@ \$	per day/month		
PAI	@ \$	per day/month		
Delivery Service				

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/4	1/2	3/4	F	
In	E	1/4	1/2	3/4	F	

EXTENSION

Collection Service _____
Misc. _____

TOTAL CHARGES \$ 960 00

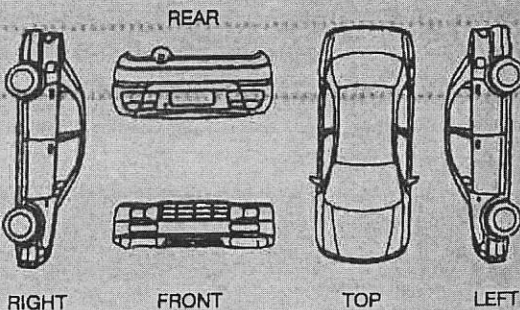
Rented out by: _____

Hirer's Signature _____

Addition Driver's Signature _____

D - DENTS
S - SCRATCHES

INDICATE:
A - ACCIDENTS



VEHICLE CHECK LIST

ACCESSORIES CHECK

☐ Ashtray ☐ Cig Lighter ☐ S/Tyre
☐ STD Tools ☐ Jack ☐ Hub Caps
☐ Radio / Cass ☐ CD ☐ Catridges

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY. CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
11/04	2200				



RECORDS MANAGEMENT CENTRE

**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-19-058575

Date of Request: 15/04/2019

Your Ref No: WALK IN LUCAS

RICO 60 AUTO SERVICES PTE LTD
8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT
SINGAPORE 415875

Dear Sir/Madam,

Date of Accident: 02/04/2019

Vehicle No: SMA9938B

Place of Accident: PIE TWDS CHANGI AFTER EUNOS EXIT

Involving Vehicle No: FBD23P

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
FBD23P	PIE TWDS CHANGI AFTER EUNOS EXIT	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**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-19-052579

Date of Request: 04/04/2019

Your Ref No: WALK IN LUCAS

RICO 60 AUTO SERVICES PTE LTD
8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT
SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No: SMA9938B

Date of Accident: 02/04/2019

Place of Accident: PIE

Involving Vehicle No: FBD23P (NO REPORT) VALID TILL 5-15/4

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

> Back to OneMotoring

Land Transport Authority

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Apr 2019 / 16:13:46

Receipt Date/Time : 03 Apr 2019 / 16:13:46

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190403-002369

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 - FBD23P				
As at 02 Apr 2019/18:25:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - FBD23P			
	Enquiry Fee	7.00	0.49	7.49
	20190403161237431487			
	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				
	xxxxxxxxxxxx4989	Credit Card:		7.45
		Visa/MasterCard		
	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.