

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 25 September 2019 7:35 PM
To: 'cskwa@stengg.com'
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19005997/Ugb3 ***
ACCIDENT INVOLVING SKK 319T & SBV 61J ON 30/03/2019 ***

25 SEPTEMBER 2019

KWA CHONG SENG

Dear Sir/ Mdm

OUR REF : CC4/ASM19005997/Ugb3
YOUR REF : SKK 319T
ACCIDENT INVOLVING SKK 319T AND SBV 61J ALONG/AT UPPER CROSS STREET / EU TONG SENG JUNCTION ON 30/03/2019

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 **KAN FOOK SING MOTOR WORKSHOP** acting on behalf of the owner of SBV 61J 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.

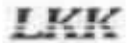
Best Regards,

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.

AUTHORISATION FORM

WITHOUT PREJUDICE
TO PERSONAL INJURY CLAIMS

TO:-

KAN FOOK SING MOTOR WORKSHOP
61 DEFU LANE 12
SINGAPORE 539147

FROM:-

NAME: FONG HOI YAN ANNA
NRIC NO: S7971238H

Dear Sir/Madam

Accident on 30/3/2019 involving vehicles SBV61J & SKK319T
along/at CROSS STREET OUTSIDE CHINATOWN POINT

I/We FONG HOI YAN ANNA the owner of
vehicle registration no: SBV61J hereby do authorize you. Kan Fook Sing Motor
Workshop to commence repairs to my above mentioned vehicle.

I/ We confirm that Kan Fook Sing Motor Workshop is hereby authorized to handle the repairs of my/ our
vehicle and/ or to negotiate and settle any claims relating to the above accident which I/ We may have
against other third party/ parties or insurers and/ or to instruct lawyers on my/ our behalf to facilitate the
third party claim for me/ us.

Kan Fook Sing Motor Workshop is here by authorized to execute and /or sign my documents/ discharge
vouchers/ discharge agreements regarding my/ our claim to facilitate my convenience. **ALL PAYMENT
WILL BE MADE TO KAN FOOK SING MOTOR WORKSHOP.**

Thank you.

Yours faithfully





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKK 319T (Insd veh)	Model: DAIHATSU COPEN
	SBV 61J (TP veh)	
Date of Accident/Time:	30/03/2019	

Repair Estimate	: \$	8,413.41	
Final Repair Cost	: \$	4,601.00	W/GST
Loss of Use	: \$		days at \$ per day
Rental (if any) W/GST	: \$	428.00	4 days at \$107.00 per day
LTA / GIA Search Fee	: \$	29.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	5,000.00	GLOBAL SUM (ALL-IN)

Payee Name : KAN FOOK SING MOTOR WORKSHOP	
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)	
A) For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B) For GIA Registered Workshop:	BOLA Applicable: <input checked="" type="checkbox"/> No BOLA Scenario No: Nil
BOLA Liability: _____ (%)	Assessed Liability (*): 100 (%)
* 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.

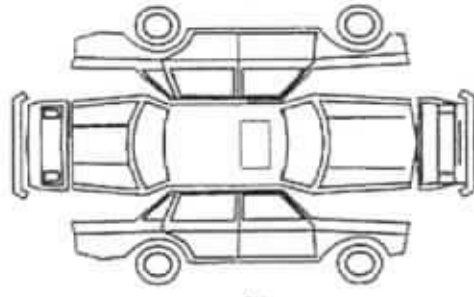
We/I confirmed that this is a full and final settlement that we and/or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

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: Alice Chan
Date: 24/3/2020

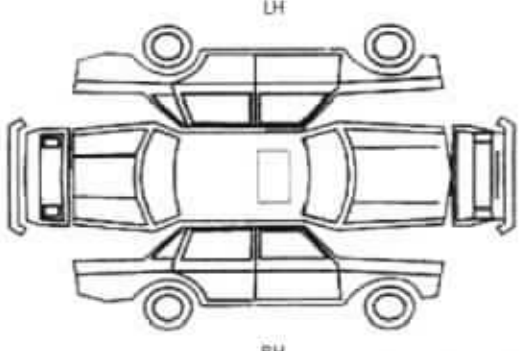
Signature of Witness / Workshop stamp (if applicable)
Name of Witness: TAN MENG TIAN
Date: 24/3/2020

Signature of AXA's surveyor/representative
Name of AXA's surveyor/Representative:
Date: 25/3/2020

VEHICLE'S PARTICULARS Veh. Reg. No.: SKQ7562Z Engine Cc: Make/Model: T/ALTIS Comprehensive/ Third Party Only Coverage		Date Out: 22.04.19 Date In: 25.04.19 Time Out: 9:30AM Time In: 17:35PM Mileage Out: Mileage In: Fuel Level: E - 1/4 - 1/2 - 3/4 - F																	
HIRER'S PARTICULARS Name: FONG HOI YAN ANNA Tel no. (R/O): Address: 38 ST MICHAEL'S RD Mobile No.: #13-04 SINGAPORE S(328008) Nationality: NRIC/ FIN No.: Driving Lic. No.: 57103942J Date of Birth: Driving Exp:		<table border="1"> <tr> <td>4 DAYS @ \$ 150.00 per Day</td> <td>\$ 600.00</td> </tr> <tr> <td>WEEKS @ \$ per Week</td> <td></td> </tr> <tr> <td>MONTHS @ \$ per Month</td> <td></td> </tr> <tr> <td>ADD. @ \$ per Hour</td> <td></td> </tr> <tr> <td colspan="2">SUB TOTAL \$ 600.00</td> </tr> <tr> <td colspan="2">7% GST \$ 42.00</td> </tr> <tr> <td colspan="2">TOTAL CHARGE \$ 642.00</td> </tr> <tr> <td colspan="2">PAYMENT METHOD</td> </tr> </table>		4 DAYS @ \$ 150.00 per Day	\$ 600.00	WEEKS @ \$ per Week		MONTHS @ \$ per Month		ADD. @ \$ per Hour		SUB TOTAL \$ 600.00		7% GST \$ 42.00		TOTAL CHARGE \$ 642.00		PAYMENT METHOD	
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SUB TOTAL \$ 600.00																			
7% GST \$ 42.00																			
TOTAL CHARGE \$ 642.00																			
PAYMENT METHOD																			
DRIVER'S PARTICULARS Name: AS Tel no. (R/O): Address: Mobile No.: S() Nationality: NRIC/ FIN No.: Driving Lic. No.: Date of Birth: Driving Exp:																			
ADDITIONAL DRIVER'S PARTICULARS Name: Tel no. (R/O): Address: Mobile No.: S() Nationality: NRIC/ FIN No.: Driving Lic. No.: NA Date of Birth: Driving Exp:		Remarks: ** FOR SINGAPORE USE ONLY ** TP / OD Excess S\$ 2,000.00 ** All damages borne by hirer Third Party Coverage vehicle																	
IMPORTANT 1. The Hirer and the Authorized Driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/ the Authorized Driver. 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the Hirer should he fail to return the vehicle at the appropriate petrol level. 3. No refund for early return of vehicle. The Hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and /or PAI where applicable. Any returns after our operation hours will be charges as a full day rental. 4. Use of the vehicle for illegal purpose (For instance: In connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited. 5. Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Lion's Auto Trading Pte Ltd. The Hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage. 6. The Hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of of in connection with it's use or operation. 7. The Hirer and/or Driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense.																			
ACKNOWLEDGEMENT I have read and agree to the terms and conditions of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to the account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given to Lion's Auto Trading Pte Ltd in connection with this agreement is true.																			
Hirer's Signature _____		Additional Driver's Signature _____																	
Rented out by (Staff name) _____																			

SBV 61J
TP 1AXA

VEHICLE RENTAL AGREEMENT

VEHICLE'S PARTICULARS Veh. Reg. No.: SK0762Z Engine C.C.: Make/Model: Toyota Comprehensive/ Third Party Only Coverage		Date Out: 22/4/19 Time Out: 0930am Mileage Out: Fuel Level: E - 1/4 - 1/2 - 3/4 - F		Date In: 25/4/19 Time In: 01735hr Mileage In:	
HIRER'S PARTICULARS Name: Fong Hoi Yan Address: 38 St Michael's Rd #13-04 Tel no. (R/O): Mobile No.: 96289309. Nationality: Gender: NRIC/ FIN No.: 57971238H Driving Lic. No.: Date of Birth: Driving Exp:		4 DAYS @ \$150 per Day WEEKS @ \$ per Week MONTHS @ \$ per Month ADD: @ \$ per Hour		\$600.00 SUB TOTAL \$600.00 7% GST \$42.00 TOTAL CHARGE \$642.00 PAYMENT METHOD	
DRIVER'S PARTICULARS Name: As Above Address: Tel no. (R/O): Mobile No.: Nationality: Gender: NRIC/ FIN No.: Driving Lic. No.: Date of Birth: Driving Exp:					
ADDITIONAL DRIVER'S PARTICULARS Name: Address: Tel no. (R/O): Mobile No.: Nationality: Gender: NRIC/ FIN No.: Driving Lic. No.: Date of Birth: Driving Exp:		Remarks: ** FOR SINGAPORE USE ONLY ** TP / OD Excess \$2,000.00 ** All damages borne by hirer Third Party Coverage vehicle			
IMPORTANT 1. The Hirer and the Authorized Driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/ the Authorized Driver. 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the Hirer should he fail to return the vehicle at the appropriate petrol level. 3. No refund for early return of vehicle. The Hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and /or PAI where applicable. Any returns after our operation hours will be charges as a full day rental. 4. Use of the vehicle for illegal purpose (For instance: In connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited. 5. Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Lion's Auto Trading Pte Ltd. The Hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage. 6. The Hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of of in connection with it's use or operation. 7. The Hirer and/or Driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense 8. Smoke or permit smoking and transport of pets in the vehicles are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the Hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400. 9. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such responses at \$50.00 per trip. 10. In case of accident, the Hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the Hirer will have to borne all liability from all parties claim. Full excess amount have to paid immediately in the event of accident. 11. The Hirer/ Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and so not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the Hire/Driver. 12. All customer's data will be kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters. 13. I understand and agree to the personal data & collection statement.					
ACKNOWLEDGEMENT I have read and agree to the terms and conditions of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to the account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given to Lion's Auto Trading Pte Ltd in connection with this agreement is true.					
Hirer's Signature		Additional Driver's Signature		Rented out by (Staff name)	

TAX INVOICE

Our Ref No: GR-19-061314
Date of Request: 18/04/2019

Your Ref No: WALK IN TONY

KAN FOOK SING MOTOR WORKSHOP
NO. 61 DEFU LANE 12
SINGAPORE 539147

Dear Sir/Madam,

Your Vehicle No: SBV61J
Date of Accident: 30/03/2019
Place of Accident: CROSS ST
Involving Vehicle No: SKK319T,SKK319T

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



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-19-061316
Date of Request: 18/04/2019

Your Ref No: WALK IN TONY

KAN FOOK SING MOTOR WORKSHOP
NO. 61 DEFU LANE 12
SINGAPORE 539147

Dear Sir/Madam,

Date of Accident: 30/03/2019
Vehicle No: SBV61J
Place of Accident: CROSS STREET OUTSIDE CHINATOWN POINT
Involving Vehicle No: SKK319T

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\$)
SKK319T	CROSS STREET OUTSIDE CHINATOWN POINT	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