

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Tuesday, 16 July 2019 9:46 AM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A
Subject: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHD 395U AND SLC 3409C ALONG CHURCH STREET ON 08.04.2019

Importance: High

**Trans-Cab Taxi
Singapore**

Our Ref: CC4/ASM19006361/Kfb3
Your Ref: SHD 395U (DOA: 08.04.2019)

Dear Sir/Madam,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHD 395U AND SLC 3409C ALONG CHURCH STREET ON 08.04.2019

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 Property Damage claim against your policy.

We have received a claim from M/s CHENG HOE MOTOR PTE LTD, acting on behalf of the owner of **SLC 3409C** against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided into the rear of Third Party vehicle **SLC 3409C**. As such, liability is down against us. we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

We also wish to advise that there is an excess of **S\$5,000.00** attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim.

AXA shall keep you informed of the third party claim settlement and thereafter kindly let AXA 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 AXA for the above subject matter, AXA expressly reserves all their 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.

AXA 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 AXA's 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 / pohkin@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 6841 2132 or email us at pohkin@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

LKK Auto Consultants Pte Ltd *Save the Earth. Print only when necessary.*

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AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Lau Hao Wen ("the third party claimant")
of 160 Canberra Drive #10-39 Singapore 767999 (address),
owner of SLC3409C (vehicle no.) hereby authorize
CHENG HOE MOTOR 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. SLC3409C that was damaged pursuant to the
accident which occurred on 8/4/2019 (date) along Church St.
turn right into Telok Ayer St (location)
involving Vehicle No/s SHD395U
("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 8 day of April (month) 20 19 (year)



Signed by "the third party claimant"



Signed by "the workshop"

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD395U	(Insd veh)	Model: BMW 218i coupe
	SLC3409C	(TP veh)	
Date of Accident/ Time:	08.04.19		

Repair Estimate	: \$	7,818.10	
Final Repair Cost	: \$	5,652.57 (inclusive of 7% GST)	
Loss of Use	: \$	360.00	6 days at \$ 60 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	\$6,012.57	
Payee Name: CHENG HOE MOTOR PTE LTD			
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: Yes/ No BOLA Scenario No: 27	
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

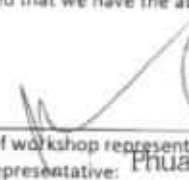




NOTE:

- 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: Phua Lian Hua Date: 11 FEB 2020 	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Wendy Ng Date: 11 FEB 2020 
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 17/02/2020 	