

## Poh Kin (LKKAuto)

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**From:** Poh Kin (LKKAuto)  
**Sent:** Tuesday, 30 April 2019 9:13 AM  
**To:** FADLUNKADIR@GMAIL.COM  
**Cc:** Admin A  
**Subject:** ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SGH 2020D AND EJ 878Y ON 06/04/2019

**Importance:** High

### **SYED MAHMOOD BIN SYED AHMAD**

Policy Holder

Attn: Ms FADLUN BTE HJ AB KADIR

Dear Sir/Madam,

**OUR REF : CC4/ASM19006570/R1fa3**

**YOUR REF : EJ 878Y**

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SGH 2020D AND EJ 878Y ALONG SIMEI AVENUE ON 06.04.2019**

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 Cycle & Carriage Automotive Pte Ltd, acting on behalf of the owner of SGH 2020D 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 SGH 2020D. As such, liability is down against us.

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 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to pohkin@lkkauto.com within 7 days from the date of this letter **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 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 6841 2132 or email us at [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com).

Please quote the 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](mailto:pohkin@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.*

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Exceptional Journeys

To:

Cycle and Carriage Automotive Pte Ltd ("**Cycle & Carriage**")  
209 Pandan Gardens,  
Singapore 609339

Attention: [Motor Claims Department]

Date: 08.04.2019

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SGH2020D (vehicle no.) (the "**Vehicle**").
2. As a result of a motor incident occurring on 06.04.2019 11.14AM (date and time of accident) on/along JUNCTION OF SIMEI AND UPPER CHANGI ROAD EAST (location) between the Vehicle and EJ878Y (3<sup>rd</sup> party vehicle(s) number, if any) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



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5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

A handwritten signature in black ink, appearing to be "D. [unclear]".



Name: ADEL TRANSPORTATION SERVICES

NRIC / Passport No. / Company Registration No.: 53345679K



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	EJ 878Y	(Insd veh)	Model: Mit. Eclipse Cross 1.5 CVT
	SGH 2020D	(TP veh)	
Date of Accident/ Time:	06/04/2019		

Repair Estimate	: \$	13,334.69	
Final Repair Cost (WITH GST)	: \$	7,564.90	
Loss of Use	: \$	—	days at \$ per day
Rental (if any) (WITH GST)	: \$	1,070.00	10 days at \$107.00 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
Final Settlement Sum	: \$	8,636.90	
Payee Name : CYCLE & CARRIAGE AUTOMOTIVE 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/ <del>No</del> 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/TORTEASOR 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: LARRY SONICUAN  
Date: 10/12/19

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Mahesh Kumar  
Date: 10/12/19

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 12/12/19

**SIGNED WITHOUT PREJUDICE FOR  
ANY PERSONAL INJURY CLAIM**

**TAX INVOICE**

GST REG. NO.: 200106276D

INVOICE TO
ADEL TRANSPORTATION SERVICES 287 BUKIT BATOK EAST AVENUE 3 #09-405 SINGAPORE 650287

DATE	INVOICE NO.
15-Oct-2019	P 2526

DESCRIPTION	VHA NO.	DUE DATE	VEH. NO.
	P 2526	15-Oct-2019	SLE 8665 K
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 27 MAY 2019 TO 06 JUNE 2019 YOUR REF: SGH 2020 D	10	100.00	1,000.00
GST @ 7%			\$70.00
<b>TOTAL</b>			<b>\$1,070.00</b>

*All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.*

#### HIRER'S PARTICULARS

Name (as in I/C) **APEL TRANSPORTATION SERVICES**  
NRIC/Passport No: **53345679K** Date of Birth: \_\_\_\_\_  
Address: **BLK 287 BUKIT BATOK** Age: \_\_\_\_\_  
**EAST AVE 3 #09-405 S(650287)**  
Name & Address of Employer: \_\_\_\_\_  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Driving Licence No: \_\_\_\_\_ Passed Date: \_\_\_\_\_  
D/L Type: Local/Int'l/Others: \_\_\_\_\_  
Tel(O) \_\_\_\_\_ (R) \_\_\_\_\_ HP **90012020**

#### DRIVER'S PARTICULARS

Name (as in I/C) **TAN BOON KIANG**  
NRIC/Passport No: **S1637360E** Date of Birth: **16/10/1984**  
Address: **APT BLK 287 BUKIT BATOK** Age: \_\_\_\_\_  
**EAST AVE 3 #09-405 S(650287)**  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_ Yrs  
Driving Licence No: \_\_\_\_\_ Passed / Expiry Date: **14/5/1982**  
D/L Type: Local/Int'l/Others: \_\_\_\_\_ Contact No: **90012020**

Hirer's Own Vehicle No: **SGH 2020D** Replace Veh No: \_\_\_\_\_  
Loan Vehicle No: **SLE 8665K** VR No: \_\_\_\_\_  
Make & Model: **HONDA VEZEL 1.5** Auto/Manual Group: \_\_\_\_\_

CHARGES		\$	cts
Daily	10 day @ \$ 100	Per day	1,000 00
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST			
OR No:		(A) SUB-TOTAL	
Petrol Level	OUT	E	1/4 1/2 3/4 F
& Surchage	IN		
First	km FREE per day	GST	7% 70 00
Excess mileage is chargeable at	cents per km	TOTAL CHARGES	1,070 00

Security Deposit : \$ \_\_\_\_\_ Bank: **UOB**  
CASH/NETS/MSA/MC/AMEX/CHQ No: **4265.8850.3114.0151**  
Expiry Date: **01.23** Card ID No: **111**  
Name as in Card: **TAN BOON KIANG**

NON WAIVER EXCESS (Subject to GST): \$ **SECT 1: \$2500 / SECT 2: \$2500**

#### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

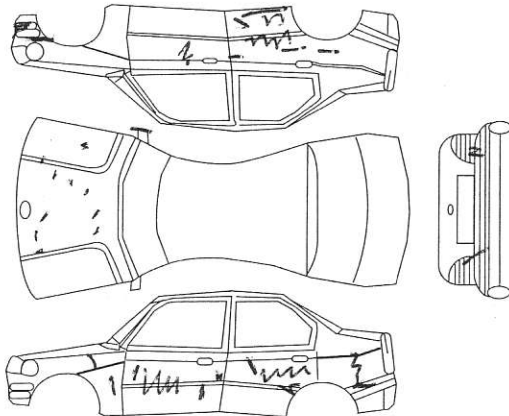
Hirer's Signature

Additional Driver's Signature :

**SINGAPORE Use Only**

#### INDICATE:

- A - Accidents  
D - Dents  
S - Scratches  
X - Crack



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 amounts 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

#### IMPORTANT

- 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 Authorised Driver.
- 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.
- 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 charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance, in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car 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.
- 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 or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle 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.
  - 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 response at \$50.00 per trip.
  - 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 be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
27/5/19	1010	157311	ANDY	

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 Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
06.06.19	1406	159797	Jcy	

Hirer's/Driver Signature

Hirer's/Driver Signature





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

### Third Party Insurer Enquiry

Our Ref No: GR-19-054743

Date of Request: 08/04/2019

Your Ref No: Online Purchase

Cycle & Carriage Automotive Pte Ltd  
241 Alexandra Road  
Singapore 159931

Dear Sir/Madam,

Enquiry Date 08/04/2019

Enquiry By Tay Jian Ye

TP Vehicle No. EJ878Y

Accident Date 06/04/2019

#### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
EJ878Y	AXA Insurance Pte Ltd	19/06/2018-18/06/2019	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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**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-19-054743

Date of Request: 08/04/2019

Your Ref No: Online Purchase

Cycle & Carriage Automotive Pte Ltd  
241 Alexandra Road  
Singapore 159931

Dear Sir/Madam,

Enquiry Date 08/04/2019

Enquiry By Tay Jian Ye

TP Vehicle No. EJ878Y

Accident Date 06/04/2019

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.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque