



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

09 JULY 2019

DU BEIWEN
5 SIMEI STREET 4
#04-05
SINGAPORE 529863

Dear Sir/ Mdm

OUR REF : CC4/ASM19006665/Kga3
YOUR REF : SKR 9515Y
ACCIDENT INVOLVING SKR 9515Y AND SLH 4382L ALONG/AT NEW UPPER CHANGI RD ON 10/04/2019

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 claim from **ESTEEM PERFORMANCE PTE LTD** acting on behalf of the owner of SLH 4382L 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.

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKR 9515Y (Insd veh)	Model: TOYOTA PRIUS
	SLH 4382L (TP veh)	
Date of Accident/ Time:	10/04/2019 / 19:40	

Repair Estimate	: \$	14,915.96	
Final Repair Cost (WGST)	: \$	3,314.24	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	431.64	6 days at \$ 71.94 per day
LTA / GIA Search Fee	: \$	7.48	
Others:	: \$		
Final Settlement Sum	: \$	3,750.00	(global sum)

Payee Name : ESTEEM PERFORMANCE 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:

- 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: Carmen Lim (Stamp: ESTEEM PERFORMANCE PTE LTD)
 Date: 17.07.19

Signature of Witness / Workshop stamp (if applicable): Jenny Chong
 Date: 17.07.19

Signature of AXA's surveyor/representative: [Signature] (Stamp: LKK)
 Name of AXA's surveyor /Representative:
 Date: 19/7/2019



**ESTEEM
PERFORMANCE**

ESTEEM PERFORMANCE PTE LTD

nt:1

Blk 5033 Ang Mo Kio Industrial Park 2, #01-259/01-251, Singapore 569536.

Tel : 6484 1221 Fax : 6484 7829

385 Sin Ming Drive (Inside Vicom) Singapore 575718.

Tel : 6753 2112 Fax : 6451 0394

Co. Reg No. : 200005485N GST Reg No. : 20-0005485-N

M/S : AXA INSURANCE SINGAPORE PTE LTD
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Claim No: CER1301552

Final No: CIV1302030

Date: 05 Jul 2019

Policy No:

Veh Reg No: SLH4382L

Make/Model: TOYOTA PRIUS
HYBRID 1.8 CVT

Chassis No: JTDKB3FU303537376

Engine No: 2ZRR962158

Reg. Date: 02/11/2016

ATTN: Motor Claim Department

Your Ref No: SKR9515Y

Claim Type: Third Party

Accident Date: 10/04/2019

TP Veh Reg No: SKR9515Y

Tax Invoice to Vehicle No :SLH4382L

Description	Quantity	List Price	Amount
		S\$	S\$
Others			
1 COST OF REPAIR	1 PCS	3,097.42	3,097.42
		3,097.42	3,097.42
		Total	S\$ 3,097.42
		Add GST @ 7%	216.82
		Total Amount Payable	S\$ 3,314.24

TOTAL: SINGAPORE DOLLAR THREE THOUSAND THREE HUNDRED FOURTEEN AND CENTS TWENTY FOUR ONLY

The above vehicle was surveyed by KENNETH on 12/04/2019

For Esteem Performance Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

CONFIDENTIAL
SCHEDULE TO VEHICLE RENTAL AGREEMENT

Date:	03/01/2019	Vehicle Rental Agreement No.	13303
Renter Details		Additional Driver (if any)	
<input checked="" type="checkbox"/> Name	Ban Ann Ong	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Address	Blk 815A Choa Chu Kang Avenue 7 #15-1	<input checked="" type="checkbox"/> Address	
<input checked="" type="checkbox"/> Date of Birth	05/12/1982	<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> NRIC/Passport No.	S8215411F	<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Driving License No.	S8215411F	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> Telephone No.	6582333535	<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Mobile No.	6582333535	<input checked="" type="checkbox"/> Mobile No.	
Vehicle Description		Additional Driver (if any)	
<input checked="" type="checkbox"/> Vehicle No	SLH4382L	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Make/Model	TOYOTA Prius	<input checked="" type="checkbox"/> Address	
Rental Period		<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> Minimum Rental Period	182	<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Date/ Time Checked Out	03/01/2019	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> No. of Days		<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Expected Date/Time of Return	08/30/2019	<input checked="" type="checkbox"/> Mobile No.	
<input checked="" type="checkbox"/> Actual Date/Time of Return			
Rental Charges* & Deposit			
<input checked="" type="checkbox"/> () RR Rental Charges/Day	Per day @ S\$85.00 Per week @ S\$595.00	Deposit Received	S \$500.00
<input checked="" type="checkbox"/> (X) ER Promotion Rental Charges/Day	Per day @ S \$71.94 Per week @ S\$503.65	Total Amount Received*	S \$35.98
<input checked="" type="checkbox"/> (X) CDW Charges/Day	Per day @ S\$4.28 Per week @ S\$29.96	* Inclusive GST	
Rental Period	182 days / 26 weeks	Total Rental Charges	S \$0.00

Insurance Matters (Accident/Theft)				
Liability Assessment / Nature of incident	Non-Refundable Excess Payable by Renter*			Rental Charge / Replacement Vehicle
	Section 1 (Own Damage)*	Section 2 (3 rd Party Damage if applicable)*	Renter or authorised driver(s) is below 26 years of age	
3 rd Party Fault	S\$2,140.00	S\$2,140.00	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Own Fault (inclusive of accidents in Malaysia)	S\$2,140.00	S\$2,140.00	S\$1,605.00	No waiver of Rental Charges & no replacement vehicle provided
Act of God	S\$2,140.00	Not applicable	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Stolen Vehicle	S\$2,140.00	Not applicable	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Damage to Windscreen	S\$107.00	Not Applicable	Not Applicable	No waiver of Rental Charges & no replacement vehicle provided
Unreported or late reporting of accidents	Renter is liable for 3 rd parties & own vehicle repair costs associated with the accident			No waiver of Rental Charges & no replacement vehicle provided

* excess payable is accumulative & inclusive of GST

Payment Method			
<input checked="" type="checkbox"/> Driver Wallet		<input type="checkbox"/> Cash	S\$
<input type="checkbox"/> Credit Card		<input type="checkbox"/> Debit Account	
Type		Bank Name	
Card No.		Account No.	

CONFIDENTIAL

I, the Renter, agree that the Lessor may collect, use & disclose my personal data, as provided in this Schedule &/or pursuant to the Agreement from time to time, including my vehicle location information (through various channels and methods such as through the use of telematics technology), for the following purposes in accordance with the Personal Data Protection Act 2012 & the Lessor's group Privacy Policy (available at www.grab.com/sg/privacy/):

- (a) administration of the vehicle rental under the Agreement;
- (b) to help maintain the safety, security and integrity of the products and services of the Grab group;
- (c) to improve and enhance the products and services of the Grab group;
- (d) to administer the driver-partner relationship between the Grab group and myself;
- (e) for internal tracking, analysis and administrative purposes;
- (f) to communicate with me; &
- (g) for the Lessor to comply with its obligations under law.

Further, I understand that my personal data may be used for marketing purposes by the Lessor, its affiliated companies or their partners; & I hereby consent to receive marketing & promotional materials by telephone, SMS or e-mail.

Additional Notes:

Where the Renter & all authorised drivers (each of which hold a valid PDVL or TDVL) are 26 years of age or older, the Renter shall enjoy the following Discount:

Renter shall only be liable to pay S\$535.00 in insurance excess (for each section) instead of the excess amount indicated in the Insurance Matters table above (Sections 1 & 2 ONLY) PROVIDED THAT the Renter fulfills all of the following:

- fulfilment of Minimum Rental Period
- timely payment of all Rental Charges at all times
- timely reporting of all accidents, thefts & other incidents in accordance with the Agreement
- there are no accidents, thefts or other incidents occurring within the first week of rental
- the Renter at all times is in full compliance with the Agreement & any other undertakings & arrangements entered into with Lessor or its affiliated entities ("Qualifying Incident").

The Lessor may at its sole discretion allow or disallow an incident to count as a Qualifying Incident.

The above Discount may be cancelled at any time at the Lessor's sole discretion. In the case of cancellation, the CDW Charges rate shall no longer apply & instead the ER Promotion Rental Charges rate (only) shall apply (subject to the relevant terms & conditions being continually fulfilled in order for the ER Promotion Rental Charges rate to apply), & the Lessor shall hold to the credit of the Renter the amount comprised in the CDW Charges (where paid) ("Credit Amount"). The Credit Amount may be applied by the Lessor to satisfy any & all costs & payments due to the Lessor under the Agreement.

Subject to Renter's fulfilment of Minimum Rental Period, Renter shall enjoy the following Discounts:

[insert description of promotion(s) &/or refer to relevant section above if already described above]

Agreement

The Renter has read, understood & agrees with all terms & conditions of this Agreement.

[Handwritten signature]



Renter's Signature/Stamp
Date:

Authorised Signatory/Stamp
Grab Rentals Pte Ltd

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 11 Apr 2019 / 15:57:09

Receipt Date/Time : 11 Apr 2019 / 15:57:09

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190411-002172

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 - SJP7620L As at 11 Apr 2019/10:15:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - SJP7620L Enquiry Fee 20190411155548789996	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SKR9515Y As at 10 Apr 2019/19:40:00 Insurance Co: AXA INSURANCE PTE LTD				
* 2	Insurance Enquiry - SKR9515Y Enquiry Fee 20190411155548860801	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - WC9072U As at 11 Apr 2019/09:25:00 Insurance Co: GREAT EASTERN GENERAL INSURANCE LIMITED				
3	Insurance Enquiry - WC9072U Enquiry Fee 20190411155548901241	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		21.00	1.47	22.47
Rounding Difference				0.02
Total Amount Payable				22.45
Paid By				
	20190411155559606	Direct Debit: eNETS Debit (Internet Banking)		22.45
Total				22.45
Cash Change				0.00
Tendered Amount				22.45
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.