

## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 2 May 2019 10:51 AM  
**To:** claims@transcab.com.sg  
**Cc:** Admin A; diskayao@ava-ins.com; alicelim@ava-ins.com; IreneNg@ava-ins.com  
**Subject:** YOUR REF : VPX/P1680520 (SHD507P) - ACCIDENT INVOLVING SHD507P AND SJF5332J AT/ALONG COMMONWEALTH AVENUE WEST ON 15/04/2019

TRANS-CAB SERVICES PTE LTD  
SINGAPORE

Dear Sir/Madam,

**OUR REF : CC4/ASM19006763/ja3**  
**YOUR REF : VPX/P1680520 (SHD507P)**  
**ACCIDENT INVOLVING SHD507P AND SJF5332J AT/ALONG COMMONWEALTH AVENUE WEST ON 15/04/2019**

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 M/s KAH MOTOR CO SDN BHD acting on behalf of the owner of SJF5332J against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us 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 us for the above subject matter, we expressly reserve all our 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.

As Insurers, 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 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 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)
- 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](mailto:cst@axa.com.sg) / [khanchna@lkkauto.com](mailto:khanchna@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 2360 or email us at [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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


## LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER'S VEHICLE NO.) SJF5332J &  
(THIRD PARTY'S VEHICLE NO.) SHD507P ON 15/04/2019  
ALONG COMMONWEALTH AVE WEST

I hereby authorize Kah Motor Co. Sdn Bhd (Kah Motor) and its agents or any person authorized by Kah Motor to do all or any of the following:

- To submit, resolve and make any claim(s) which I may have against the 3<sup>rd</sup> party insurers.
- To execute, sign discharge voucher/indemnity forms and all necessary documents in connection with and arising out of the above claim.
- Any payment should be made in favour of my name / Kah Motor Co. Sdn. Bhd.

  
\_\_\_\_\_  
Owner Signature

(Co stamp & authorized signature if is Co registered vehicle)

Name : MAY LIN TAN

NRIC No : S73838394

Vehicle No :

Date : 6/5/2019



WITHOUT PREJUDICE to:

Any Personal Injury Claims

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD 507P (Insd veh)	Model: HONDA HRV
	SJF 5332J (TP veh)	
Date of Accident/ Time:	15/04/2019 / 08:30	

Repair Estimate	: \$	17,726.93	
Final Repair Cost	: \$	6,546.72	(WGST)
Loss of Use	: \$		days at \$80.00 per day
Rental (if any) (WGST)	: \$	535.00	5 days at \$107.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	7,081.72	
Payee Name : KAH MOTOR CO SDN BHD			
Is Thrd 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:

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.

KAH MOTOR CO. SDN. BHD.  
BODY REPAIR & PAINT CENTRE  
8 MANDAI ESTATE  
SINGAPORE 728905  
Signature of workshop representative / Workshop stamp  
Name of Representative: Desmond Toh  
Date: 10/10/2019

KAH MOTOR CO. SDN. BHD.  
BODY REPAIR & PAINT CENTRE  
8 MANDAI ESTATE  
SINGAPORE 728905  
Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Jerome Tan  
Date: 10/10/2019

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 10/10/2019

NAY LIN TUN

**Tax Invoice**

Invoice No. : CRINV/19/00907  
Invoice Date : 11 May 2019  
Customer No. : \*\*\*\*\*839H  
Ref :  
Currency : SGD  
Terms : COD  
RA No. : 06355

**Customer Information**

Customer Name : NAY LIN TUN  
Customer Ref No. : SJF5332J (SH)

**Car Information**

Registration No. : SJU7263H  
Car Model : HONDA CIVIC 1.8L  
5AT  
Car Color : GREY

**Rental Information**

Date/Time Out : 06/05/2019 11:00  
Date/Time Return : 11/05/2019 10:30

Starting Mileage : 89898  
Ending Mileage : 90220  
Mileage Travelled : 322

**Billing Detail**

#	Description	Amt
1	5 DAYS @ 100.00	500.00

**Remarks:**

LK/BS - SA: NG SIN HAI

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms. Interest will be charged at 2% per month on overdue amounts.

Printed by Ng Sin Hai at 05/09/2019 18:58

Subtotal : S\$ 500.00  
GST 7.0% : S\$ 35.00  
**Total : S\$ 535.00**  
Paid : S\$ 535.00  
Outstanding : S\$ 0.00