

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 21 November 2019 5:01 PM  
**To:** ADRIANFONG@HOTMAIL.COM  
**Subject:** ACCIDENT INVOLVING SDW 9988Y(AXA) AND SLC 5278A ALONG/AT BALESTIER ROAD ON 12/04/2019

21 Nov 2019

**Ms Tan Kui Mui Alison/ Mr Ho Chin Fong Adrian**

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19006836/Kpa3 // S9M01KKL**

**YOUR REF : SDW9988Y**

**ACCIDENT INVOLVING SDW 9988Y(AXA) AND SLC 5278A ALONG/AT BALESTIER ROAD ON 12/04/2019**

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 third party claim(s) from AH LIM MOTOR COMPANY acting on behalf of the owner of SLC5278A against your motor insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that the case would be settled at equal liability as both parties should exercise caution. Third party video footage showing that your vehicle was filtering from the extreme left lane to the middle lane and driving in between 2 lanes while third party was filtering from the right most lane to the middle lane. As such, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they 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 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 to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 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)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.
- 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 us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA 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), we 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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

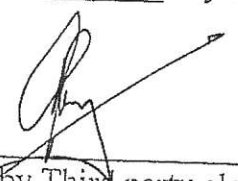
## Authorisation to Act

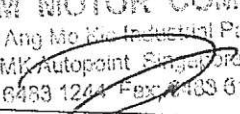
I, Peak Chee Seng ( the third party claimant ) of 122 Teck Ngee Lane #04-040 (S) 630122 ( address ), owner of SLC527BA ( Vehicle no ) hereby authorise Ah Lim Motor Company ( the workshop ) to act for me in respect to my claim for repair costs and / or rental and /or/loss of use ( Claim ) for my vehicle No. SLC527BA that was damaged pursuant to the accident which occurred on 12/04/19 ( date ) along Balestier Road ( location ) involving vehicle Nos 8DW9988Y ( the Accident )

I further authorise the workshop to settle the above mentioned claim in a manner that they deem fit and the workshop is further authorised to receive the payment further to settlement of my claim with payment cheque/s 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 is concerned.

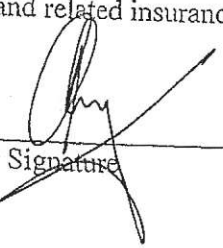
Dated this 12<sup>th</sup> day of APRIL ( month ) 20 19 ( year )

  
Signed by Third party claimant  
Owner Veh No :

**AH LIM MOTOR COMPANY**  
No. 10 Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint Singapore 538047  
Tel: 6463 1244 Fax: 6463 3170  
  
Signed by the workshop

Personal data Protection Act 2012

I/ We acknowledge and consent to Ah Lim Motor Company collecting , using and disclosing and /or processing my/our personal data to Third Party service providers and/or Insurance company my / our personal data for the purpose of processing the claim and related insurance / claim matters.

  
Owner Signature



## AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDW 9988Y	(Insd veh)	Model: TOYOTA WISH 1.8 CVT
	SLC 5278A	(TP veh)	
Date of Accident/ Time:	12/04/2019		

Repair Estimate	: \$	1,248.84	
Final Repair Cost	: \$		
Loss of Use	: \$		2 days at \$ 80 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	490.00	
Payee Name : AH LIM MOTOR COMPANY			
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: 19	
	BOLA Liability: 50 (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			



## NOTE:

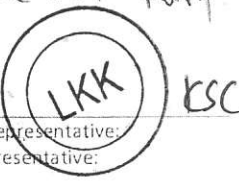
- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY 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: KEE MUI HENG Date:	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: HONG SEW HENG Date:
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Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date:

**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-19-059399  
Date of Request: 16/04/2019

Your Ref No: Online Purchase

Ah Lim Motor Company  
10 Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date: 16/04/2019  
Enquiry By: Kee Mul Hong  
TP Vehicle No.: SDW9988Y  
Accident Date: 12/04/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SDW9988Y	AXA Insurance Pte Ltd	03/01/2019-02/01/2020	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.

This is a computer generated document and requires no signature.

**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-19-059399

Date of Request: 16/04/2019

Your Ref No:

Online Purchase

Ah Lim Motor Company  
10 Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date 16/04/2019  
Enquiry By Kee Mui Hong  
TP Vehicle No. SDW9988Y  
Accident Date 12/04/2019

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.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque