

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 25 April 2019 4:36 PM  
**To:** RAKEESH.ESWARAN@VEOLIA.COM  
**Cc:** Hsiao Tong (LKKAuto); Admin A; Vic (LKKAuto)  
**Subject:** Your ref: XD 7447T (Our ref: CC4/ASM19006867/ga3) \*\*\* ACCIDENT INVOLVING XD 7447T & SGV 8074K ON 15/04/2019 \*\*\*

VEOLIA ES SINGAPORE PTE LTD

Dear Sir/ Mdm

**OUR REF : CC4/ASM19006867/ga3**

**YOUR REF : XD 7447T**

**ACCIDENT INVOLVING XD 7447T AND SGV 8074K ALONG/AT SHELFORD ROAD 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 CHENG HOE MOTOR PTE LTD acting on behalf of the owner of SGV 8074K 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](mailto: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](mailto:ceciliachong@lkkauto.com).

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

**"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."**

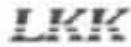
Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@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.*

## AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Tham Kim Poh ("the third party claimant")

of Blk 470C Fernvale Link #24-418 S 793470 (address),

owner of SGV8074K (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. SGV8074K that was damaged pursuant to the accident which occurred on 15/4/2019 (date) along Shelford Road (location)

involving Vehicle No/s XD7447T

("The accident").

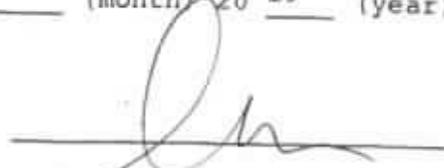
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

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 16 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:	XD7447T (Insd veh)	Model: NISSAN SUNNY-1.6 EX (A)
	SGV8074K (TP veh)	
Date of Accident/ Time:	15/04/2019	

Repair Estimate	: \$	4,906.44	
Final Repair Cost	: \$		
Loss of Use	: \$		days at 5 per day
Rental (if any)	: \$		days at 5 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global sum)	: \$	3,300.00	

Payee Name : CHENG HOE MOTOR PTE LTD

Is Third Party Workshop GIA Registered?  YES  NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability \_\_\_\_\_ (%)

B) For GIA Registered Workshop: BOLA Applicable  Yes No BOLA Scenario No: 23

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.

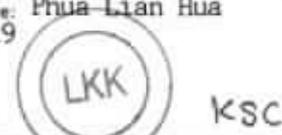
We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

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: 2/12/2019

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: Wendy Ng  
 Date: 2/12/2019

Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor / Representative:  
 Date: 3/12/19



# A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS  
COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : CHENG HOE MOTOR PTE LTD		BILL NO: B040/ 2019		
YOUR REF:				
OUR REF : ACS.CH.LTA.2019 (APRIL 2019)		DATE : 7.5.19		
TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.				
<b>LTANET SEARCHES FOR THE MONTH APRIL 2019</b>				
S/NO	TP NO.	CHM	DOA	
1	1/4/2019	SLE2440G	SGM8787J	20/3/2019
2	1/4/2019	GBG3172G	GBD9850J	29/3/2019
3	3/4/2019	SLU630D	SJW2103J	2/4/2019
4	3/4/2019	YM3485A	GBF2457Y	1/4/2019
5	4/4/2019	SLM66A	SKW9181A	4/4/2019
6	4/4/2019	SLJ2253D	XD2862K	22/3/2019
7	4/4/2019	SKV6314J	SLE7381K	3/4/2019
8	4/4/2019	GBC9863C	SKV3250D	2/4/2019
9	9/4/2019	GBB1166P	SGL4016H	9/4/2019
10	15/4/2019	SLP6160E	SLE5808K	13/4/2019
11	16/4/2019	XD7447T	SGV8074K	15/4/2019
12	16/4/2019	XD8097M	GBC1396L	15/4/2019
13	17/4/2019	GBG8664X	PC1529E	16/4/2019
14	17/4/2019	GBG9775C	SFX135Y	12/4/2019
15	17/4/2019	PC4772Z	SLJ2235G	9/4/2019
16	18/4/2019	SLF9881R	SGL1857S	17/4/2019
17	22/4/2019	SLN8968P	SME2901G	20/4/2019
18	22/4/2019	SLM7480R	SLX2446R	21/4/2019
19	23/4/2019	SLF6140R	SJE9689J	18/4/2019
20	23/4/2019	SCG9181D	GT1874A	17/4/2019
21	23/4/2019	GBF9132M	SKM8546R	1/11/2018
22	23/4/2019	SMG2077A	GBC5087C	21/4/2019
23	25/4/2019	SLW2308L	SJS9893L	23/4/2019
24	26/7/2019	SGA8699T	SMF8295C	25/4/2019
25	30/4/2019	SLG7563S	SME637H	30/4/2019
26	30/4/2019	FBK3931L	SGP4592P	26/4/2019
27	30/4/2019	SLC810X	SMJ1762X	26/4/2019
28	7/5/2019	SFN8699L	GBG8449B	4/1/2019
			\$	224.00
28 searches @\$8.00 per search			\$	224.00
M/s. A C SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE				
We reserved the right to forward a subsequent bill for any disbursements omitted herein.				
E. & O.E.				