

INS. CASE OWNER: CC 4 / ASM 1900 0741 / Mfga 7/11/19 IDAC: 111641

Surveyor: Kalvin DOI: 18/4/19 Date / Time: P / 18/4/19

Pre-assign / CCU / FTE: _____ Registered in Merimen: _____



Insured Vehicle No.: SHC 53764 Claim No.: 59M07KQV
 Name of Insured: THE SUN MIL Policy No.: _____
 Insured Tel No.: _____ HP: _____ Make / Model: _____
 Excess Sec II :SS 51000.00 D.O.A: 17/4/2019 Place of Accident: _____
 Is driver the owner? (YES / NO) _____ Nature of Accident: _____
 If NO, Driver Name / Age: _____ OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO
 Driver Tel No.: _____ (V/L: YES / NO) Insured Liability: % Final ? Yes / No



INSRS: _____
WSP: CPW
Tel: _____
Liability: 10YMS
RMKS: _____



INSRS: _____
WSP: _____
Tel: _____
Liability: _____
RMKS: _____



INSRS: _____
WSP: _____
Tel: _____
Liability: _____
RMKS: _____



INSRS: _____
WSP: _____
Tel: _____
Liability: _____
RMKS: _____

Date/Time	STAGE	DATE / PIC
	Non-Reporting ltr (1st):	10/05/2019
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
16/8/19	Call OI:	<u>2MA 26/8/19</u>
	After call ltr to OI:	
25/9/19	Documentation Check List:	Handler Tylist
	Notification ltr (if non-pickup)	
	After call ltr to OI:	
2/10/19	Authorisation To Act:	
	Release Voucher:	
	Final Repair Bill:	
3/10/19	Car Rental Invoice:	
	Towing Invoice:	
	LTA / GIA:	
	Medical Bill:	
	PIR:	
	Mandate/Reject instruction:	
	LOD:	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others:	

PRELIMINARY ADVICE	Date/Time:	Sent By:
FINALIZATION	Date/Time:	Confirm with:
Repair Cost:	SS	(days) Reduction: %
FINAL SETTLEMENT	Date/Time:	Confirm with: <u>William</u>
Final Liability:	%	(Agreed / Assessed) BOLA S/N No.: <u>15</u>
Repair Cost:	SS <u>321.00</u>	
Loss of Rental (LOR):	SS <u>313.50</u>	(2.5 days) x \$125.40
Loss of Use (LOU):	SS -	(\$ x - days)
Loss of Income (LOI):	SS <u>125.00</u>	(\$ 50 x 2.5 days)
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input checked="" type="checkbox"/>		[Tick only one]
GIA/LTA Search	SS -	
Medical:	SS -	
Disbursement:	SS -	(e.g. Trav/ Independent)
Legal Cost	SS -	
Total:	SS <u>759.50</u>	Global Sum SS: <u>690.00</u>
FINAL PAYMENT	Date/Time:	Confirm with:
Payee 1:	SS <u>690.00</u>	Name 1: <u>Comfupdelgw Engineering Pte Ltd</u>
Payee 2: (Strike if N.A.)	SS	Name 2:
Payee 3: (Strike if N.A.)	SS	Name 3:

COPY SENT
11/10/19

- 1) Claim status: Normal/Reject/Private Settle
- 2) Report Format:
- 3) Survey fee: \$350.00

Surveyor: Kolvin

REF:

ASSIGNMENT

From: _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV
 To Inspected Vehicle No: _____
 at Workshop no: _____
 of _____
 Insured: _____
 Policy No: _____
 Claims No: _____
 Sum Insured: _____ Excess: _____
 (Client's Record)
 Make of Vch: _____

(Policy Condition)
 Remark: The veh had commenced its repair at the time of inspection.
 Bal. or Market Value: _____
 IDAD Accident Report: _____ Consistent? : Yes or No
 GIA / PR Seen: _____ Consistent? : Yes or No
 Est. Repair: 2 days Res.: Yes or No
 Lum Sum: _____ % 3 Val: Yes or No
 CA / REV / REP. / 24 HRS
 Date: _____ Person Contacted: _____ Vehicle: IN / OUT

N/S	O/S

Veh No: SHA 9850L Yr Regn: 7 Sep, 2017
 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or _____
 Make: Toyota Prius cc 1798
 Colour: Blue A/C: Ins 6 / Std / NI / NA
 Sp. Reading: 203640 T/Radio: Ins 0 / Std / NI / NA
 Eng/No: _____
 C/No: J7DKB3F4202562855
 Gen. Cond: Good / 6 / Poor / Burnt
 Steering: Inor 6 / Jammed / Leaked / Burnt or _____
 Brake: Inor 6 / Jammed / Leaked / Burnt or _____
 Modl: Nil / S/Rim / STD / R/Rim or _____
 Tyre Size: F: 195/65R15
 R: _____
 BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
 TOYO / YOKO or Devanti

Front		Rear	
R/Bal. <u>7</u> mm		R/Bal. <u>7</u> mm	
L/Bal. <u>7</u> mm		L/Bal. <u>7</u> mm	
D.O.A. <u>17/4/19</u>		D.O.I. <u>18/4/19</u>	

 Survey held at CDGE (Loyang)
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or
O/S Front
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	PIP # 3w Cred # 132753 / 82% AXA PIP

Date/Time, File Pass lot: : Prel. Report
 : Final Report
 1) _____
 Date/Time, File Return to? _____
 2) _____
 Report Form: _____
 3) _____

Days Of Repair: _____
 Resurvey No. of Trip: _____

Add Fee: : Site Insp (\$ _____)
 : Interview (\$ _____)
 : Tech. Insp (\$ _____)
 : Washers (\$ _____)

Survey Fee: _____
 Transportation: _____
 S + RS: \$ _____
 Photo: _____
 Other: _____
 TOTAL: _____

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

4/18/2019 9:30

VEHICLE NO : SH 9850L

AXIA
FRONT RIGHT

(FL)

MAKE :

MODEL : TOYOTA PRIUS

PARTS DESCRIPTION	QTY	UNIT PRICE	AMOUNT
FRONT BUMPER COVER X repair			\$ 499.90
FRONT BUMPER SIDE RETAINER X		\$ 77.00	\$ 154.00
SUB TOTAL			\$ 653.90
LESS 25%			\$ 163.48
Total			\$ 490.43
FRONT BUMPER LOGO X			\$ 87.10
LABOUR CHARGE			
Panel Beating			\$ 400.00
Spray Painting Charge			\$ 600.00
Tuff Kote			\$ 50.00
TOTAL LABOUR			\$ 1,050.00
ESTIMATE TOTAL			\$ 1,627.53

NETT

200

X

L&K Auto Consultants Hence notify the Repairer of the following:

- To remedy all water spots/damage
- To supply original parts, if not available
- To provide a written estimate
- To provide a written report
- To provide a written invoice
- To provide a written receipt
- To provide a written warranty

Kahin 10/10/19
18/4/19 132 sh
2 Day
P/P
After Repair photo

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO ENGINEERING

Our Job Ref No : 305286239
Date : 22.04.2019

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156

FINALIZATION FORM

To : LKK Fax : _____
Attn : KALVIN
Vehicle Reg No. : SH 9850L - CTPL Date of Accident : 17.04.2019

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

- The repair job shall bill to: AXA --- SHC5376Y
- The finalized amount shall be:

(a) Spare Parts after List discount	<u>\$0.00</u>
(b) Labour Charges	<u>\$300.00</u>
Total for Part-By-Part Repair Cost	<u>\$300.00</u>
(c.) Lumpsum Repair (if applicable)	
Total for Lumpsum repair cost after Less: <u>20%</u>	<u>\$0.00</u>
Final Lumpsum Repair cost	<u>\$0.00</u>

- Estimated normal period for repairs: 2 working days.
- We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days
- Thank you for your assistance.

We confirm the estimates and finalized amount

Signature : 
Name : FAUZY BIN MOKHTAR
Tel : 62148319
Fax : 65468156

Signature : 
Name : Kalvin
Date : 23/4/19

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid		N		
3. Survey Fees				
4. LTA Search Fee	7.40			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

Final Amount Subject to Insurance Approval

COMFORTDELGRO ENGINEERING PTE LTD

Date: 22.04.2019

REPAIR ESTIMATE

Time: 17:43:55

Page: 1

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305288239
REGN NO : SH 9850L
MILEAGE : 0000000000
MAKE : TOYOTA
MODEL : PRIUS HYBRID(G4)
DATE OF REGN : 07.09.2017
DATE/TIME IN : 18.04.2019 07:30
ACCIDENT DATE : 17.04.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

SUB-TOTAL : 0.00

JOB NATURE

0000 L	PANEL BEATING	100.00
0001 L	SPRAY PAINTING CHARGE	200.00

SUB-TOTAL : 300.00

TOTAL : 300.00

AUTHORISED : YES / NO

MVA NAME & SIGNATURE
DATE :

SURVEYOR NAME & SIGNATURE
DATE :

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

4/18/2019 9:30

VEHICLE NO : SH 9850L

AXIA

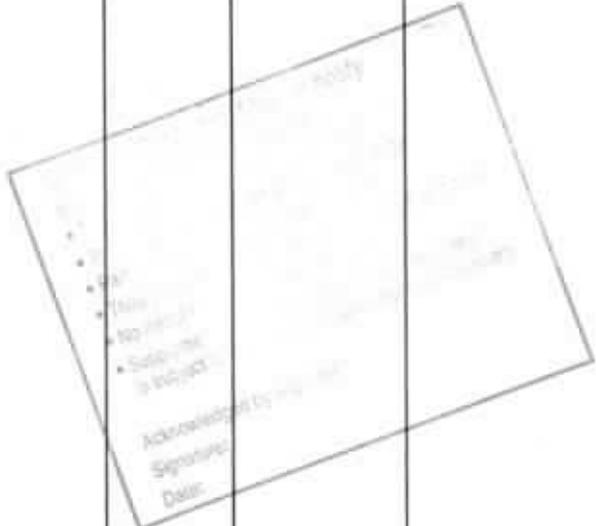
(TZ)

MAKE :

FRONT RIGHT

MODEL : TOYOTA PRIUS

PARTS DESCRIPTION	QTY	UNIT PRICE	AMOUNT
FRONT BUMPER COVER X repair			\$ 499.90
FRONT BUMPER SIDE RETAINER X one		\$ 77.00	\$ 154.00
SUB TOTAL			\$ 653.90
LESS 25%			\$ 163.48
Total			\$ 490.43
FRONT BUMPER LOGO X one			\$ 87.10
LABOUR CHARGE			
Panel Beating			\$ 400.00 100
Spray Painting Charge			\$ 600.00 200
Tuff Kote			\$ 50.00 X one
TOTAL LABOUR			\$ 1,050.00
ESTIMATE TOTAL			\$ 1,627.53



Kahin 16/6/19
 18/4/19 1325h
 2 Day,
 P/P
 After Repair photo

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Mei Kwan (LKKAuto)

From: Mei Kwan (LKKAuto)
Sent: Monday, 22 April, 2019 2:51 PM
To: claims@transcab.com.sg
Cc: Admin A; disk Yao@ava-ins.com; alicelim@ava-ins.com; ireneng@ava-ins.com; Poh Kin (LKKAuto); CS A Team
Subject: ACCIDENT INVOLVING SHC5376Y AND SH9850L ALONG/AT NORTH BRIDGE ROAD ON 17/04/2019
Attachments: SH 9850L REPORT.pdf

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

22/04/2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19006941/K1fa3 // S9M01KQV

YOUR REF : SHC 5376Y

ACCIDENT INVOLVING SHC5376Y AND SH9850L ALONG/AT NORTH BRIDGE ROAD ON 17/04/2019

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 **ComfortDelGro Engineering Pte Ltd (Loyang)** acting on behalf of the owner of **SH 9850L** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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.

Suwanna (LKK Auto)

From: Suwanna (LKK Auto)
Sent: Friday, 10 May 2019 9:56 AM
To: 'claims@transcab.com.sg'
Cc: 'transcab_avaclaims@ava-ins.com'; Admin A; 'Cecilia Lee Peng Geok'
Subject: (First Reminder) ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

10 MAY
2019
First Reminder

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19006941/K1ga3// S9M01KQV
YOUR REF : SHC 5376Y

ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

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 **ComfortDelGro Engineering Pte Ltd (Loyang)** acting on behalf of the owner of **SH 9850L** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us immediately. You may email it to cst@axa.com.sg / cecilialee@sparkcarcare.com 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), 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 **Cecilia (Case Handler) 6749-4274** or email us at cecilialee@sparkcarcare.com

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

Thank you.

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com | fax: 67414108

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

Suwanna (LKK Auto)

To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A; Cecilia Chong (LKK Auto)
Subject: RE: (2nd Reminder) ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

WITHOUT PREJUDICE
SAVE AS TO COSTS

03 JUNE 2019
Transcab Taxi
Singapore

2ND REMINDER

Dear Sir,

OUR REF : CC4/ASM19006941/K1ga3// S9M01KQV

YOUR REF : SHC 5376Y

ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

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 **ComfortDelGro Engineering Pte Ltd (Loyang)** acting on behalf of the owner of **SH 9850L** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us immediately. You may email it to cst@axa.com.sg / CeciliaChong@lkkauto.com 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 authorized 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 **Cecilia (Case Handler) 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.

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com | fax: 67414108

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

From: Suwanna (LKK Auto)

Sent: Friday, 10 May 2019 9:56 AM

To: claims@transcab.com.sg

Cc: transcab_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Subject: (First Reminder) ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

10 MAY

2019

First Reminder

Dear Sir,

OUR REF : CC4/ASM19006941/K1ga3// S9M01KQV

YOUR REF : SHC 5376Y

ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

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 **ComfortDelGro Engineering Pte Ltd (Loyang)** acting on behalf of the owner of **SH 9850L** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us immediately. You may email it to cst@axa.com.sg / cecilialee@sparkcarcare.com 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), 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 Cecilia (Case Handler) [6749-4274](tel:6749-4274) or email us at cecilialee@sparkcarcare.com

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

Thank you.

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com | fax: 67414108

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

Suwanna (LKK Auto)

To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A; Cecilia Chong (LKK Auto)
Subject: RE: (FINAL Reminder) ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

14 JUNE 2019
Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19006941/K1ga3// S9M01KQV

YOUR REF : SHC 5376Y

ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

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 **ComfortDelGro Engineering Pte Ltd (Loyang)** acting on behalf of the owner of **SH 9850L** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- 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 us immediately. You may email it to cst@axa.com.sg / CeciliaChong@lkkauto.com 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 authorized 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 **Cecilia (Case Handler) 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.

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com | fax: 67414108

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

From: Suwanna (LKK Auto)

Sent: Monday, 3 June 2019 3:14 PM

To: claims@transcab.com.sg

Cc: transcab_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: RE: (2nd Reminder) ACCIDENT INVOLVING SHC 5376Y AND SH 9850L ON 17/04/2019 ALONG/AT NORTH BRIDGE ROAD

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

03 JUNE 2019
Transcab Taxi
Singapore

2ND REMINDER

To : Traffic Police – Deputy Head, Investigations Department
Fax : 65474885

ONLY FOR ACCIDENTS IN SINGAPORE

NON-INJURY MOTOR ACCIDENT REPORT SCHEME
FORM ON NON-REPORTING BY INSURED

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows:-

Date of accident : 17/04/2019
Time of accident : 23:40
Place of accident : NORTH BRIDGE ROAD
Third Party's name : COMFORT TRANSPORTATION PTE LTD
Third Party's vehicle number : SH9850L
Our insured's name : TRANS-CAB SERVICES PTE LTD
Our insured's vehicle number : SHC 5376Y
Our insured's NRIC number : NIL
Our insured's address : No.2 ANG MO KIO STREET 63 SINGAPORE
569111
Our Insured's telephone number : NIL

A letter dated **(03/06/2019)** was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter.
(Please cite our reference number: **(CC4/ASM19006941)**)

Name and address of insurance company : AXA Insurance
8 Shenton Way, #24-01 AXA Tower, 068811
Name of contact person : Cecilia Chong
Contact Number : 6749 4274 Fax: 6741 4108
Date : 14/06/2019

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 3 July 2019 9:50 AM
To: 'williamtan@cdge.com.sg'; 'catherinekoh@cdge.com.sg'
Subject: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3 [ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Your ref: **T 0419/ SH 9850L/ WT(st)**
Our ref: CC4/ASM19006941/K1pa3

Without Prejudice

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019

We refer to the above matter.

Please be informed that it is a non-reporting case. Our insured driver had yet lodge the accident report up-to-date.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: Mei Kwan (LKKAuto)
Sent: Friday, 16 August 2019 2:04 PM
To: Hsiao Tong (LKKAuto)
Subject: FW: New message for service request 111641, vehicle number SH9850L
Attachments: OI GIA REPORT.pdf

16/8/19 11:57 AM *** PROCEED DS *** Message ID REPORTED NO COLLISION. PLEASE OBTAIN EVIDENCE & LIAISE WITH OI BEFORE ANY SETTLEMENT - LOH Cynthia

-----Original Message-----

From: cynthia.loh@axa.com.sg <cynthia.loh@axa.com.sg>
Sent: Friday, 16 August, 2019 11:58 AM
To: admin-d@lkkauto.com
Subject: New message for service request 111641, vehicle number SH9850L

AXA Insurance has sent you a message for claim number S9M01KQV.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

Vocational Licence

A vocational licence allows you to drive a taxi, private hire car or bus, or work as a bus attendant on a school bus in Singapore.

At a glance

<p>Understanding Vocational Licence</p>	<p>There are different types of vocational licences, each with its own requirements and application process.</p> <p>Each vocational licence is valid for 3 years and is subject to age restrictions.</p>
<p>Applying for Vocational Licence</p>	<p>Check the requirements and application process for the following licences:</p> <ol style="list-style-type: none"> 1. Taxi Driver's Vocational Licence (TDVL) 2. Private Hire Car Driver's Vocational Licence (PDVL) 3. Bus Driver's Vocational Licence (BDVL) 4. Omnibus Driver's Vocational Licence (ODVL) 5. Bus Attendant's Vocational Licence (BAVL) <p>One month before your licence expires, you will receive a notice with instructions on how to renew your Vocational Licence.</p> <p>You must pay additional administrative fees if you renew your licence 6 months after the expiry date</p> <p>If your vocational licence has expired for more than 3 years, you must submit a new application.</p>
<p>Related digital services</p>	<p>Enquire vocational licence status</p>

Understanding vocational licence

To drive a taxi, private hire car or bus, or to work as a school bus attendant, you must have a vocational licence. Different vocational licences have different requirements

The application process will take about 10 to 15 working days, if all the documents are in order.

[Learn how to apply for a vocational licence](#)

Validity period for a vocational licence

Once your vocational licence is issued, it is valid for 3 years, depending on your age. If you are 68 years and above, the validity period of your vocational licence may be shorter. The statutory age limit for a vocational licence is 75 years old.



Your vocational licence will be revoked if you are convicted in court, or if your driving licence has been disqualified or suspended for one year or more.

Applying for a new vocational licence

The requirements and application process for each type of vocational licence are different.

[Applying for Taxi Driver's Vocational Licence \(TDVL\)](#) 

[Applying for Private Hire Car Driver's Vocational Licence \(PDVL\)](#) 

[Applying for Bus Driver's Vocational Licence \(BDVL\)](#) 

Applying for Bus Attendant's Vocational Licence (BAVL)



Renewing your vocational licence

A month before the licence expires, you will receive a renewal notice from LTA to renew your vocational licence. To renew your licence, you must meet the requirements stated in your renewal notice. If you have misplaced your renewal notice or did not receive it, contact us.

You can check the status and expiry of your Vocational Licence online via digital services.

Check the status of your licence

* NRIC No/FIN

* Date of birth

Submit

STATUS OF VOCATIONAL LICENCE

The information contained herein is correct as at 19-Aug-2019

TYPE OF VOCATIONAL LICENCE

VL Type	Status	Expiry Date
Taxi Driver's Vocational Licence	Valid	17-03-2020

Late renewal of vocational licence



Login

If your vocational licence has expired for more than 3 years, you must submit a fresh new application.

To renew your expired vocational licence, follow these steps:

Step 1: Submit your application for late renewal

Submit the following documents in person to the LTA Customer Service Centre or by mail to:

Land Transport Authority
Vocational Licence Services
10 Sin Ming Drive
Singapore 575701

Opening hours:

8.00 am to 4.30 pm, Mondays to Fridays
8.00 am to 12.00 pm, Saturdays

Required documents:

- Completed late renewal application form
- \$25 late renewal fee paid by cheque payable to "Land Transport Authority"

Step 2: Receive the outcome

You will be informed of the outcome of your late renewal application by mail.

You may be required to meet additional requirements, such as going for a medical examination or refresher course, before your renewal application can be completed.

Step 3: Make payment

When your application to renew is approved, you will need to pay a non-refundable licence fee of \$40 via cash, NETS or cheque to "Land Transport Authority" to renew your vocational licence for 3 years.



- [Home](#)
- [Buying](#)
- [Owning](#)
- [Driving](#)
- [Selling / Deregistering](#)
- [Digital Services](#)

- [Forms](#)
- [Facts & Figures](#)
- [Contact us](#)
- [Sitemap](#)

Last updated 11 Apr 2019

Best viewed using IE 11, Firefox 52, Chrome 56, Safari 8, Opera 43 and above

© 2019 Land Transport Authority of Singapore

[Terms of Use](#) | [Privacy Statement](#) | [Rate This Website](#)



Hsiao Tong (LKKAuto)

From: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Sent: Monday, 19 August 2019 2:49 PM
To: Hsiao Tong (LKKAuto)
Cc: William Tan Thoo Seng
Subject: Re: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3 [ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]
Attachments: SH9850L doa 17.4.19.mov

Dear Hsiao Tong

Attached as requested. Kindly settle our PD claim as per BOLA S15.

Thank you.

Best Regards
Catherine Koh
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148733 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 19 August 2019 9:29 AM
To: William Tan Thoo Seng <williamtan@cdge.com.sg>; Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Subject: RE: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3 [ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Without Prejudice

Dear Sirs/Mdm,

Further to our below email,

Attached is a copy of our insured police report for your easy reference. Our driver reported that no accident.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report for our review.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 3 July 2019 9:50 AM

To: 'williamtan@cdge.com.sg' <williamtan@cdge.com.sg>; 'catherinekoh@cdge.com.sg' <catherinekoh@cdge.com.sg>

Subject: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3 [ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Your ref: **T 0419/ SH 9850L/ WT(st)**

Without Prejudice

Our ref: CC4/ASM19006941/K1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019

We refer to the above matter.

Please be informed that it is a non-reporting case. Our insured driver had yet lodge the accident report up-to-date.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein

shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Hsiao Tong (LKKAuto)

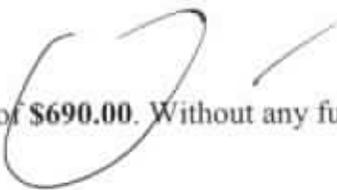
From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Monday, 30 September 2019 8:47 AM
To: Hsiao Tong (LKKAuto)
Cc: KKLau; Aileen Tan Lee Noi
Subject: Re: Your ref: CC4/ASM19006941/K1pa3 (SHC 5376 Y) VS SH 9850 L D.O.A. 17.04.19 AXA

Outstanding : 5 months.

Without Prejudice.

Dear Hsiao Tong,

We are unable to accept your offer at \$670.00.

Kindly settle as per mileage record at global sum of **\$690.00**. Without any further delay, kindly confirm settlement and forward your D.V. 

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 27 September 2019 5:45 PM
To: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Cc: William Tan Thoo Seng <williamtan@cdge.com.sg>
Subject: RE: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3 [ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of \$670.00(all-in).

Please confirm acceptance.

"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,
Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Sent: Monday, 19 August 2019 2:49 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: William Tan Thoo Seng <williamtan@cdge.com.sg>
Subject: Re: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3
[ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Dear Hsiao Tong

Attached as requested. Kindly settle our PD claim as per BOLA S15.

Thank you.

Best Regards
Catherine Koh
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148733 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 19 August 2019 9:29 AM
To: William Tan Thoo Seng <williamtan@cdge.com.sg>; Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Subject: RE: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3
[ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Without Prejudice

Dear Sirs/Mdm,

Further to our below email.

Attached is a copy of our insured police report for your easy reference. Our driver reported that no accident.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report for our review.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 3 July 2019 9:50 AM

To: 'williamtan@cdge.com.sg' <williamtan@cdge.com.sg>; 'catherinekoh@cdge.com.sg' <catherinekoh@cdge.com.sg>

Subject: <Request for Video> Your ref: T 0419/ SH 9850L/ WT(st) *Our ref: CC4/ASM19006941/K1pa3 [ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019]

Your ref: **T 0419/ SH 9850L/ WT(st)**

Without Prejudice

Our ref: CC4/ASM19006941/K1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 5376Y(AXA) & SH 9850L ON 17/04/2019

We refer to the above matter.

Please be informed that it is a non-reporting case. Our insured driver had yet lodge the accident report up-to-date.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report.

Appreciate an early reply.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein

shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd (Registration No. 199506048W)

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd (Registration No. 199506048W)

Workshops

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
 Page: 2

8010010

AXA INSURANCE PTE LTD

8 SHENTON WAY AXA TOWER #24-01
 SINGAPORE SG 068811

CONTACT NO: 63387288

VEHICLE NO
 SH 98501

MAKE
 TOYOTA

MODEL
 PRIUS HYBRID(G4)

DATE OF REG
 07.09.2017

CHASSIS CODE
 JTDK83PU203563855

INV. NO/DATE
 91440322 25.04.2019

JOB NO.
 305288239

DIAGNOSTIC READING

DATE/TIME IN
 18.04.2019 07:30

Issued by : KATHERINETAN 25.04.2019 17:07:18
 Repair type : CLSO/57/57
 Payment Type/Term: /Credit 30 days

BY TAKING ALL REASONABLE PRECAUTIONS AGAINST THE THEFT OR ACCIDENTAL DAMAGE THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARE OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND USED BY THE COMPANY ONLY.
 CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM DATE OF DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINT CONCERNING THE VEHICLE WHICH WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
 INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (IE AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFALUT.
 PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERROR OR DISCREPANCY WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
 A member of COMFORTDELGRO

Head Office:
 205 Braddell Road
 Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010010	91440322	321.00	

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 26 August 2019 3:24 PM
To: claims@transcab.com.sg
Cc: 'transcab_avaclaims@ava-ins.com'
Subject: ACCIDENT INVOLVING SHC 5376Y(AXA) AND SH 9850L ALONG/AT NORTH BRIDGE ROAD ON 17/04/2019
Attachments: SH9850L doa 170419-TP VIDEO.mp4

26 Aug 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19006941/K1pa3 // S9M01KQV

YOUR REF : P1680520 (SHC5376Y)

ACCIDENT INVOLVING SHC 5376Y(AXA) AND SH 9850L ALONG/AT NORTH BRIDGE ROAD ON 17/04/2019

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 CDGE LOYANG acting on behalf of the owner of SH 9850L 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 we do not have a good defense towards the claim submitted by the owner of SH 9850L. Kindly refer to the attached video footage from SH 9850L for your easy reference. As per video footage, we observe that third party was driving straight within his lane, your taxi had encroached into third party lane and resulted the collision. As such, we are of the view that liability is not in your favour. 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.

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, 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 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 / chewht@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 6742 3197 or email us at chewht@lkkauto.com.

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

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING TOYOTA PRIUS SH9850L , SHC5376Y ON 17-Apr-19 23:40
ALONG NORTH BRIDGE ROAD

I / We CHIA KOK JWEE (Hirer) NRIC No.: S1755293G

and/or TONY FOO LEONG JUN (Relief) NRIC No.: S8435632H

Taxi Number SH9850L

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date 18-Apr-2019

Name of Hirer: CHIA KOK JWEE
Hirer NRIC: S1755293G

Signature :



Address 859 JURONG WEST STREET 81 #08-...
640859

Contact No. 91775283

Name of Relief TONY FOO LEONG JUN
Relief NRIC: S8435632H

Signature :



Address 929 JURONG WEST ST 92 #06-175
640929

Contact No. 91370416



Sali

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5376Y (Insd veh)	Model: TOYOTA PRIUS HYBRID 4G
	SH 9850L (TP veh)	
Date of Accident/ Time:	17/04/2019	

Repair Estimate	: \$	1,741.95	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	690.00	

Payee Name : COMFORTDELGRO ENGINEERING 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: 15

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.

<p style="text-align: center;"><i>[Signature]</i> 2-10-19</p> <p>Signature of workshop representative / Workshop stamp Name of Representative: _____ Date: _____</p> <p style="text-align: center;"></p> <p style="text-align: center;"><i>AWK</i></p>	<p style="text-align: center;"><i>[Signature]</i></p> <p>Signature of Witness / Workshop stamp (if applicable) Name of Witness: _____ Date: <u>4-10-19</u></p> <p style="text-align: center;"></p>
<p>Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: _____ Date: <u>4-10-19</u></p>	<p>Please forward your cheque made payable to: COMFORTDELGRO ENGINEERING PTE LTD</p>

All personal injuries and damages arising therefrom are excluded from the ambit and application of this document*

Our Ref: CT19040487

Date: 25 April 2019



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 17/04/2019 @ 23:40 hrs
ALONG NORTH BRIDGE ROAD
INVOLVING SHC5376Y

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SH9850L** (the "Taxi"). The Taxi was hired to **CHIA KOK JWEE IC NO S1755293G** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

SAJ 9850 L

MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING		MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		FROM	TO			FROM	TO		FROM	TO
8515	359	1555	0325	15/04/19	Chia	2022	2027	338	0440	1558
8831	316	0430	1530	15/04/19	Tom	2025	2027	298	1600	0140
9266	435	1545	0320	16/04/19	Chia	2027	2037	187	0435	1510
9573	307	0800	1500	16/04/19	Tom	2031	2037	427	1555	0325
9940	367	1545	0225	17/04/19	Chia	2034	2043	307	0430	1615
0231	291	0925	1545	17/04/19	Tom	2038	2040	396	1620	0700
0717	486	1550	0500	18/04/19	Accident	Chia		(N)	0130	-
0955	228	0500	1315	20/04/19	Repair			011	1000	-
1465	510	1345	0500							
1922	266	0500	1400							
1886	164	1515	2045							



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM19006941/K1pa3q2

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811
ATTN:CYNTHIA LOH

Date : 14-10-2019



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SHC 5376Y	Veh. Inspected	SH 9850L
Policy No.	VFX/P1680520	Coverage (\$)	0.00
Claim No.	S9M01KQV	Excess (\$)	0.00
Assign From		Assign Date	18/04/2019

2. Vehicle Particulars & Condition

Make & Model	TOYOTA PRIUS	c.c	1798
Engine No.	HIDDEN	Year of Reg.	2017
Chassis No.	JTDKB3FU203563855	Colour	BLUE
Odometer	203840	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/65 R15	DAVANTI	7 mm
L/H Front Tyre	195/65 R15	DAVANTI	7 mm
R/H Rear Tyre	195/65 R15	DAVANTI	7 mm
L/H Rear Tyre	195/65 R15	DAVANTI	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	17/04/2019	Inspection Date	18/04/2019
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	2 Working Days
-------------------------------------	-----------------------



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SH 9850L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT BUMPER COVER (CONSISTENT)	TO REPAIR SEE LABOUR	499.90	-
2	FRONT BUMPER SIDE RETAINER @\$77.00 (CONSISTENT)	SERVICEABLE	154.00	-
	LESS 25% DISCOUNT		-163.48	-
			490.42	-
SPECIAL NETT ITEMS				
1	FRONT BUMPER LOGO (SN) (CONSISTENT)	NOT NECESSARY	87.10	-
			87.10	-
LABOUR				
	PANEL BEATING.INCLUSIVE OF THE REPAIR OF FRONT BUMPER COVER.		400.00	100.00
	SPRAY PAINTING CHARGE.		600.00	200.00
	TUFF KOTE.	NOT NECESSARY	50.00	-
			1,050.00	300.00
GRAND TOTAL			1,627.52	300.00
RECOMMENDED COST OF REPAIRS				300.00

Report Ref No. CC4/ASM19006941/K1pa3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

Claim	SPM01KQV
Reference	CC4/A5M1900694/LK1pa3a2
Loss Date	17 April 2019
Report Date	18 Apr 2019 12:02:41 PM
Request Date	18 April 2019
Due Date	
Vendor Name	LK AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step: Wait for Approve Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	SH9850L
Make	TPVD TOYOTA
Model	PRINS HYBRID 4G
Service Address	

...

Primary Contact/Insured

TRANS-CAB SERVICES PTE LTD
No.2 ANG MO KIO STREET 63, 569111, Singapore

Claim Handler

LOH Cynthia
6568804843
cynthia.loh@axa.com.sg

Additional Instructions: NON-REPORTED

Messages: Invoices History Documents Assessment Metrics Notes

Document Type:

+ Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
Accident Statement	Reports & Statement		Merimen	

NAME	TYPE	expense SUB-TYPE	LTD (TP) AUTHOR	2017 DATE UPLOADED
RENTAL RECEIPT.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
RENTAL MILEAGE.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
LKKInspection (4).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
LKKStatementLa (6).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
PAYMENT BREAKDOWN EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
AUTHORISATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
LETTER TO OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
SH9850L dsa 170419-TP VIDEO.mp4	Evidence	Videos	LKK AUTO CONSULTANTS PTE LTD (TP)	26 August 2019
TP GIA REPORT.PDF	Reports & Statement	GIA Report	LOH Cynthia	16 August 2019
ACCIDENT REPORT.pdf	Letters and Correspondence	Others	NIKAM Santosh Pandurang	1 August 2019
Traffic Police (Non-Reporting).pdf	Letters and Correspondence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	14 June 2019
Final reminder email.pdf	Letters and Correspondence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	14 June 2019
2nd Reminder Email.pdf	Letters and Correspondence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 June 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
First Reminder Email.pdf	Letters and Correspondence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	10 May 2019
TP ESTIMATE - MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	24 April 2019
LKK RESURVEY PHOTO.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	23 April 2019
IA.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	22 April 2019
LKK SURVEY PHOTO.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	22 April 2019
EMAIL TO TC DD 22.4.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	22 April 2019
EMAIL FROM WORKSHOP FOR TP REQ.meg	Letters and Correspondence	Others	NIKAM Santosh Pandurang	18 April 2019