

Vivian Lau (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 25 April, 2019 9:32 AM
To: Vivian Lau (LKKAUTO)
Subject: FW: ACCIDENT INVOLVING SHA 3637 T & SHD 266 J ON 15-01-2017

From: Chunni motor Work <chunnimw@yahoo.com.sg>
Sent: Tuesday, 9 April 2019 4:58 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>
Subject: Re: ACCIDENT INVOLVING SHA 3637 T & SHD 266 J ON 15-01-2017

REMINDER

On Saturday, 23 March 2019, 10:19:22 am SGT, Chunni motor Work <chunnimw@yahoo.com.sg> wrote:

Your Ref : SHD 266 J (AXA)
Our Ref : SHA 3637 T (150117)

WITHOUT PREJUDICE

Dear Hsiao Tong

We refer to the email below.

Kindly be reminded to forward us your Discharge Voucher for our client's execution as soon as possible.

Thank you.

Best Regards
William
Claims Department

Chunni Motor Work Pte Ltd
10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

Tel : 6483-6016 (Claims)

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On Tuesday, 12 March 2019, 8:56:06 am SGT, CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg> wrote:

Dear Hsiao Tong,

I refer to the email below. Matter resolved as per email. Please send DV to Chunni

Warmest Regards,

Christopher Chionh | Senior Manager, Claims Services

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: chris.chionhhs@axa.com.sg

DID: (65) 6880 5594

HP: (65) 8189 3051



redefining / insurance

AXA's Values at Work:



Customer
First



Integrity



Courage



ONE
AXA

From: Chunni motor Work [<mailto:chunnimw@yahoo.com.sg>]
Sent: Monday, March 11, 2019 3:04 PM
To: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>
Subject: ACCIDENT INVOLVING SHA 3637 T & SHD 266 J ON 15-01-2017

RESEND

On Monday, 11 March 2019, 2:25:08 pm SGT, Chunni motor Work <chunnimw@yahoo.com.sg> wrote:

Your Ref : SHD 266 J

Our Ref : SHA 3637 T (150117)

Dear Sir

Your email of 08-03-2019 refers.

Strictly on a without prejudice basis and without any admission of liability, we confirm settlement for our client's property damage claim (Cost of repair and the loss of rental & income during the period of repair) for the sum of \$26,161.00.

Please note that the settlement reached is strictly for the aforesaid property damage claim only and is without prejudice to the hirer of SHA 3637 T, Chong LiFeng's injury claim and other losses through his solicitor.

Kindly forward us your Discharge Voucher for our client's execution as soon as possible.

Thank you.

Best Regards

For Yan

Claims Department

Chunni Motor Work Pte Ltd
10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

Tel : 6483-6016 (Claims)

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On Friday, 8 March 2019, 3:32:50 pm SGT, CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg> wrote:

Without Prejudice

Dear Yan,

We are prepared to offer as follows:

COR:	\$23,153 (limit repair)
LOR/LOI:	\$3000 (\$150x20)
LTA:	\$8
Total:	\$26,161.00

Warmest Regards,

Christopher Chionh | Senior Manager, Claims Services

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: chris.chionhhs@axa.com.sg

DID: (65) 6880 5594

HP: (65) 8189 3051



redefining / insurance

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Courage



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From: Chunni motor Work [<mailto:chunnimw@yahoo.com.sg>]

Sent: Friday, March 08, 2019 1:40 PM

To: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: Re: ACCIDENT INVOLVING SHA 3637 T & SHD 266 J ON 15-01-2017

Your Ref : SHD 266 J

Our Ref : SHA 3637 T (150117)

WITHOUT PREJUDICE

Dear Christopher

We refer to our emails below.

Kindly expedite this matter and revert with your offer of an amicable settlement soonest possible.

We hope that you will understand our position as our mutual client is chasing us for the settlement.

Thank you.

Best Regards

For Yan

Claims Department

Chunni Motor Work Pte Ltd
10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

Tel : 6483-6016 (Claims)

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On Friday, 15 February 2019, 1:58:32 pm SGT, Chunni motor Work <chunnimw@yahoo.com.sg> wrote:

Your Ref : SHD 266 J

Our Ref : SHA 3637 T (150117)

WITHOUT PREJUDICE

Dear Christopher

We refer to the recent telephone conversation you have with our Mr Yan.

We have withdraw this case (Property damage claim) from our solicitor, M/s A C Syed & Partners and enclose a copy of our email dated 14-02-2019 **(see the attached pdf file)** for your kind attention.

This is a Direct Settlement, kindly reciprocate to expedite this matter and revert with your offer of an amicable settlement as soon as possible.

Thank you and have a great weekend ahead.

Best Regards

For Yan

Claims Department

Chunni Motor Work Pte Ltd
10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

Tel : 6483-6016 (Claims)

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Vivian Lau (LKKAUTO)

From: Vivian Lau (LKKAUTO)
Sent: Thursday, 16 March, 2017 2:39 PM
To: 'claims@transcab.com.sg'
Cc: 'foonghon@ava-ins.com'; 'ireneng@ava-ins.com'; 'icewong@ava-ins.com'; Zayyer (LKKAUTO); Hsiao Tong (LKKAUTO); 'CarrisaLee@ava-ins.com'
Subject: YOUR REF : SHD 266J, OUR REF :
CC4/AXA17001639/M1wb3.ACCIDENT INVOLVING SHD 266J & SHA 3637T ALONG RANGOON ROAD CROSS KITCHENER RD ON 15/01/2017

16 March 2017

Transcab Taxi
Singapore

Dear Sir,

YOUR REF : SHD 266J
OUR REF : CC4/AXA17001639/M1wb3

ACCIDENT INVOLVING SHD 266J & SHA 3637T ALONG RANGOON ROAD CROSS KITCHENER RD ON 15/01/2017

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) against your motor insurance policy.

Basing on the circumstances of the accident, we receive the video footage from TP. Our driver beat the red light. Please see the link below for TP video.

<https://www.dropbox.com/s/yiircy6kp8cyfz3/SHA%203637T.mov?dl=0>

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to advise that there is an excess of **S\$5,000.00** attached with Third Party Claims.

As Insurers, AXA 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 Vivianlau@lkkauto.com **if not provided at AXA's 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 AXA 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. 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 est@axa.com.sg or deliver it by hand to AXA's 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 8625 or email us at Vivianlau@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,
Vivian Lau
Case Handler
DID: 6841 8625
FAX: 6741 4108
EMAIL: Vivianlau@lkkauto.com

c.c. AXA Insurance Pte Ltd
(Motor Claims Dept)

LETTER OF AUTHORITY

To Whom It May Concern :

ACCIDENT INVOLVING SHA 3637T / SHD 266J

ALONG Serangoon Rd twds Upp Serangoon x Kitchener Rd ON 15/01/2017

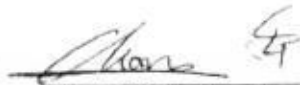
I, Chong Lifeng NRIC NO. S 8141900J of
Blk 115 Pending Road # 07-146 Singapore 670115

Owner/hirer of motor vehicle Registration No SHA 3637T insured by
First Capital Insurance Ltd under Policy No. D-1572701 MFSH

do hereby authorize M/s **Chunni Motor Work Pte Ltd** as my authorized representative to write,
negotiate and settle claim on my behalf in my claim against the owner and/or Motor Vehicle
Registration No. SHD 266J in respect of the above mentioned accident. I also
hereby authorize that the agreed settlement sum (cost of repair, loss of use, earnings and rental,
Survey report fee, LTA fee & GIA report fee) be made in favour of my representative, M/s
Chunni Motor Work Pte Ltd and that the said payment be forwarded to them as full and final
discharge of my claim.

Dated : 15/01/2017

Signature :


(Company's chop if necessary)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHA 3637T SHD 266J	(Insd veh) (TP veh)	Model: Hyundai I40
Date of Accident/ Time:	15/01/2017 / 13:35HRS		

Repair Estimate	: \$	86,654.00
Final Repair Cost	: \$	23,153.00
Loss of Use TOKEN SUM	: \$	3,000.00
Rental (if any)	: \$	20 days at \$ 150.00 per day
LTA / GIA Search Fee	: \$	8.00
Others:	: \$	
Final Settlement Sum	: \$	25,161.00
Payee Name : CHUNNI MOTOR WORK PTE LTD		
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)		
A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.		
Remarks:		

NOTE:

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.

Chunni Motor Work Pte Ltd
B11 18 Ang Mo Kio Industrial Park 2A
Singapore 68047
Tel: 6542-7182 Fax: 6542-8039
Co. Reg. No: 2008231100

Signature of workshop representative / Workshop stamp
Name of Representative: Chen Yan Feng
Date: 12/06/2017

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: William
Date: 12/06/2017

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

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

TAX CREDIT NOTE

CHONG LIFENG

C/N NO : **19-068/04**

DATE : 30/04/2019

DESCRIPTION	AMOUNT
-------------	--------

Vehicle No : SHA 3637 T	
D.O.A. : 15.01.2017	

Being overbilled for Invoice No. 6258 dd 09.03.2017	\$ 13,361.68
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Sub-total \$ 13,361.68

Add GST 7% \$ 935.32

Total \$ 14,297.00

(SINGAPORE DOLLARS : FOURTEEN THOUSAND TWO HUNDRED AND NINETY SEVEN ONLY)



CHUNNI MOTOR WORK
PTE LTD

TAX INVOICE

CHONG LIFENG APT BLK 115 PENDING ROAD #07-146 SINGAPORE 670115	VEHICLE NO	DATE
	SHA 3637 T	09.03.2017
	MAKE	INVOICE NO
	HYUNDAI	6258
	MODEL	ACC DATE/TIME
	I40	15.01.2017 @ 04:40 HRS

Cost of Repair \$ 35,000.00

Sub-total \$ 35,000.00

Add : 7 % - GST \$ 2,450.00

Total \$ 37,450.00

(SINGAPORE DOLLARS: THIRTY-SEVEN THOUSAND FOUR HUNDRED AND FIFTY ONLY)



Our Ref: CT17010590

Date: 24 January 2017



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	15/01/2017 @ 04:40 hrs
ALONG	SERANGOON RD(TWDS UPP SERANGOON) X KITCHENER RD
INVOLVING	SHD266J

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 **SHA3637T** (the "Taxi"). The Taxi was hired to **CHONG LIFENG (ZHANG LIFENG) IC NO S8141900J** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$131.61** per day (inclusive of GST).

Please be advised that the Taxi was insured with **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
Executive, Fleet Safety

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

SHIA 3037T

[illegible]