Letter of Demand

31 March 2020

WO201905-0005 HHTPCLAIMS19-66

AXA INSURANCE PTE. LTD. 8 SHENTON WAY, #24-01 AXA TOWER SINGAPORE 068811

Attn: Motor Claims Department

ACCIDENT INVOLVING SMG2508Z & SFS1115A ON 23/04/2019 ALONG BALESTIER RD AT ABOUT 1425 HOURS

Insured : HUA HONG PTE LTD

Vehicle Registration No. : SMG2508Z
Vehicle Make : TOYOTA

Vehicle Model : C-HR HYBRID 1.8S CVT

 Vehicle Chassis No.
 :
 ZYX102141022

 Policy No.
 :
 5087272209-03

Date of Accident : 23/04/2019 Type of Claim: Third Party

Date of Accident		t : 23/04/2019	Type of Clai		: Third Party
S/N	Quantity	Description Uni	t Price S\$	-	Amount S\$
1	1	Front Door (RH)		\$	1,168.30
2	1	Front Door Tape (RH)		\$	172.40
3	1	Front Door Garnish (RH)		\$	380.00
4	1	Rear Door (RH)		\$	1,084.90
5	1	Rear Door Garnish (RH)		\$	331.50
6	1	Rear Door Tape (RH)		\$	159.40
7	1	Rear Fender Arch Garnish (RH)		\$	142.00
8	1	Side Skirt (RH)		\$	541.20
		L	ess 25%	\$ \$	3,979.70 (994.92) 2,984.78
		& change front RH door, rear RH door, rear RH door garnish, Rl e & refit rear bumper to knock & pull straight rear RH fender.	H side	\$	500.00
Тор	erform wi	re checking.		\$	20.00
To di door		& transfer front RH door, rear RH door fitting and mechanism to	new	\$	80.00
To s	oray front	RH door, rear RH door, rear RH fender and touch up rear bump	per.	\$	600.00
				\$	4,184.78
			7% GST	\$	292.93
				\$	4,477.71
TP Ir	nsurer En	quiry (receipt attached)		\$	2.00
Loss	of rental	@ 6 days (receipt attached)		\$	963.00
		CONTINUE NEXT PAGE			



TAX INVOICE

31 March 2020

WO201905-0005 HHTPCLAIMS19-66

ACCIDENT INVOLVING SMG2508Z & SFS1115A ON 23/04/2019 ALONG BALESTIER RD AT **ABOUT 1425 HOURS**

Tax Invoice for vehicle SMG2508Z - TOYOTA C-HR HYBRID 1.8S CVT

Quantity Description

Unit Price S\$

Amount S\$

Total \$

5,442.71

Authorised by Claims Dept

AUTHORISATION TO ACT



I, HUA HONG PTE LAD	(the third party claimant) of
250 Sunger Kadet St1 (729392)	(the third party claimant) of (address), owner of (vehicle no.)
	("the workshop") to act for me
with respect to my claim for repair costs a no. Smq 25082 that was damaged pur	rsuant to the accident which occurred on
	my above mentioned claim in a manner that they deem fit be receive payment further to settlement of my claim with f the workshop.
	at the workshop may reach on my behalf is on a without
Dated this (day) of	(month) 20 <u></u> (year)
Signed by "the third party claimant"	Signed by "the workshop"
(with chop if applicable)	(with chop)

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TAX INVOICE

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Quantity Description

Unit Price S\$

Amount S\$

Total \$

5,442.71

Authorised by Claims Dept



HUA HONG PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332 Tel: (65) 6661 9688 Fax: (65) 6661 9699 Email: info@huahong.com.sg

VEHICLE RENTAL AGREEMENT

Date: _03.06.2019_

V.R.A No.: _2018120013_ SMQ 25@ Z

Vehicle Rental Agreement made between HUA HONG PRIVATE LIMITED (THE OWNER) and THE HIRER/DRIVER, under the terms and conditions as set forth.

		HIREI	R'S DETAILS		•		
NAME OF HIRER	VIKENESHWAR	AN S/O RAMASAMY	· NRIC No.	S 8416612 Z	Gender	MALE	
ADDRESS (AS STATED IN NRIC)		BLOCK 207	C PUNGGOL PLA	CE #09-964, \$823	207		
EMAIL ADDRESS	VIKENE	SHWARANGILLI@GM <i>A</i>	AIL.COM	CONTACT NUMBER	8	3552 2007	
DRIVING LICENCE No.		S 8416612 Z	DATE OF BIRTH		20.05.198		
DRIVING EXPRIENCE		15 YEARS	NATIONALITY	SINGAPOREAN	PLACE OF ISSUE	SINGAPORE	
		VEHIC	CLE DETAILS				
MAKE / MODEL		TQYOTA C-HR HYBRID		VEHICLE REG No.	SLZ 2395 T		
	RIGHT SIDE			O – DENT X – SCRATCH C – CHIP R – RUST	F		
DATE OUT	29/5/2019	TIME OUT	1000 HRS	HIRER'S - SIGNATURE	W		
DATE IN	04/6/2019	TIME IN	1000 HRS	HIRER'S SIGNATURE	W		
·	ii.	RENT	AL DETAILS				
SECURITY DEPOSIT	s\$ NA			INSURANCE EXCESS	Please Vie	w Terms & Condition Clause 27.	
RENTAL CHARGES	ss 150 -	@ PER DAY / WEEK		NUMBER OF DAY(S) / WEEK(S)	. 6 .	days	
TOTAL	s\$ 900 -	GST S\$ \$	3 -	GRAND TOTAL	ss 963	-	
REMARK(S)							

PLEASE MAKE PAYMENT TO OUR DBS BANK LTD. CURRENT ACCOUNT @ 003-946456-8 or PayNow @ 200900309M.

AUTHORISED SIGNATURE

HIRER'S NAME, NRIC & SIGN



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No:

GR-19-063877

Date of Request:

23/04/2019

Your Ref No:

Online Purchase

Hua Hong Pte Ltd 25D Sungei Kadut Street 1 Singapore 729332

Dear Sir/Madam,

Enquiry Date

23/04/2019

Enquiry By

Yvonne Toh Yi Zhuang

TP Vehicle No.

SFS1115A

Accident Date

23/04/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SFS1115A	AXA Insurance Pte Ltd	20/02/2019-19/02/2020	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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Date of Request:

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Online Purchase

Hua Hong Pte Ltd 25D Sungei Kadut Street 1 Singapore 729332

Dear Sir/Madam,

Enquiry Date

23/04/2019

Enquiry By

Yvonne Toh Yi Zhuang

TP Vehicle No.

SFS1115A

Accident Date

23/04/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque



AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	SFS 1115A (Insd veh)	
	SMG 2508Z (TP veh)	Model: TOYOTA C-HR HYBRID(1797cc)
Date of Accident/ Time:	23/04/2019	

Repair Es	timate	: \$	5,547	.01				
Final Rep	air Cost	:\$						
Loss of U	se	:\$					days at \$	per day
Rental (if	any)	:\$					days at \$	per day
LTA / GIA	Search Fee	:\$						
Others:		:\$						
		:\$						
Final Set	tlement Sum (Global Sum)	:\$	5,050.0	0				
Payee Na	ame: HUA HONG PRIVA	TE LI	MITED					
Is Third F	Party Workshop GIA Registered	? [X] YES	[] NO	(Kindly indi	cate below)		
A)	For Non GIA Registered	Works	hop:	Agree	d Liability	(%)		
B)	For GIA Registered Wor	kshop	:	BOLA	Applicable: Ye	s/ No BOLA	Scenario No: _1	5_
	BOLA Liability:100	(%)		Asses	sed Liability (*):	(%)	
	* Assessed Liability to be	e filled	only for chain o	collisions and	for cases whe	re BOLA doe	s not apply.	

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.

Signature of workshop representative / Workshop stamp Name of Representative:

Date: 27/04/2020

Signature of Witness / Workshop stamp (if applicable) Name of Witness: Ng Ka Ye Date: 27104/ww

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

Date: 27/04/2020

Telephone: +65 6880 4888 - axa.com.sg



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

11 September 2019

TAN YANG LENG ALISON 32 GREENMEAD AVENUE, HILLCREST PARK SINGAPORE 289424

Dear Sir,

OUR REF : CC4/ASM19007271/Epa3 // S9M01L8L

YOUR REF: SFS 1115A

ACCIDENT INVOLVING SFS 1115A AND SMG 2508Z ALONG/AT BALESTIER

ROAD ON 23/04/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from HUA HONG PTE LTD acting on behalf of the owner of SMG 2508Z against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. You intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- 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 or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong Case Handler DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept)