

JUN 21 10:26

Our ref:  
Your ref:

SLZ 5868B  
SHC 5139R

Date:

16 JUL 2019

To:

AXA

LKK

Singapore

Attn:

Motor Claims Department

Re: Accident Involving Motor Vehicle Nos.  
At/Along

31Z5868B & 3HC5139R  
Siglap Link On 24/4/19 @ 0720

I am the owner of vehicle no. 31Z5868B that was involved in an accident with your insured vehicle no. 3HC5139R of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs / Excess
2. Loss of Use / Rental (4 days @ \$ 160 per day)
3. LTA/GIA Search Fee
4. GIA Report Fee
5. Others

\$ 3448.66  
\$ 640.00  
\$  
\$  
\$  
Total: \$ 4,088.66

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: 67714353 (Mr Yik Chan Hoe) / 67714304 (Ms Amanda Ang).

I hereby give full authority to **CYCLE & CARRIAGE INDUSTRIES PTE LTD** and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully

Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378  
Cc: Mr Yik Chan Hoe/ Ms Amanda Ang  
E-mail: [chanhoe.yik@cyclecarriage.com.sg](mailto:chanhoe.yik@cyclecarriage.com.sg) / [amanda.ang@cyclecarriage.com.sg](mailto:amanda.ang@cyclecarriage.com.sg)  
Fax No. 67795383



JUN 2'19 10:26

## LETTER OF AUTHORIZATION

To: AXA  
\_\_\_\_\_  
Singapore \_\_\_\_\_

Attn.: Motor Claims Department

Dear Sir / Mdm,


MOTOR ACCIDENT INVOLVING 3LZ5868B (OWNER'S  
VEHICLE NO.) AND 3HC5139R (3RD PARTY'S VEHICLE NO.)  
ON 24/4/19 (DATE) AT 0720 (TIME)  
AT/ALONG Sislap Link (ROAD)

I am the registered owner of 3LZ5868B (Vehicle No.).

I hereby authorise CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorised by Cycle & Carriage Industries Pte Limited to do all or any of the following:-

- Submit, resolve and make any claims which I may have against the 3<sup>rd</sup> party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favour of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.

  
\_\_\_\_\_  
Registered Owner's Signature

(Company stamp & authorized signature if it is a company-registered vehicle)

Name : Goh Hong Ling  
NRIC No. : S242F  
Date : 28/05/2019





### AXA THIRD PARTY DIRECT SETTLEMENT

|                         |                      |                                      |
|-------------------------|----------------------|--------------------------------------|
| Vehicle No:             | SHC 5139R (Insd veh) | Model: Mercedes Benz GLC250 (1991cc) |
|                         | SLZ 5868B (TP veh)   |                                      |
| Date of Accident/ Time: | 24/04/2019           |                                      |

|                                                                                                                                     |                                  |                                                       |                    |
|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------|--------------------|
| Repair Estimate                                                                                                                     | : \$                             | 5,359.82                                              |                    |
| 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)                                                                                                   | : \$                             | 4,050.00                                              |                    |
| Payee Name : Cycle & Carriage Industries Pte Ltd                                                                                    |                                  |                                                       |                    |
| Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below) |                                  |                                                       |                    |
| A)                                                                                                                                  | For Non GIA Registered Workshop: | Agreed Liability: _____ (%)                           |                    |
| B)                                                                                                                                  | For GIA Registered Workshop:     | BOLA Applicable: Yes/ No BOLA Scenario No: <u>NIL</u> |                    |
|                                                                                                                                     | BOLA Liability: _____ (%)        | Assessed Liability (*): 100 (%)                       |                    |
| * 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/TORTEASOR 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: Yik Chan Hoe  
Date: 08/10/2020 HP: 9186 5109 Fax: 6872 1272  
Email: chanhoe.yik@cyclecarriage.com.sg



Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 08/10/2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness:  
Date:

AMANDA ANG  
OFFICER - ADMIN  
BODY CARE & REPAIR CENTER  
DID: 6771 4304  
FAX: 6779 5383  
EMAIL: amanda.ang@cyclecarriage.com.sg





Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## TAX INVOICE

| Invoice Name & Address                                                                          | Owner Name & Vehicle Info                            |
|-------------------------------------------------------------------------------------------------|------------------------------------------------------|
| GOH HONG LING                                                                                   | Cust No/Name WCV34413/GOH HONG LING                  |
| C/O AXA INSURANCE PTE LTD<br>MOTOR CLAIM DEPARTMENT<br>8 SHENTON WAY #24-01<br>SINGAPORE 068811 | Reg No/Reg Date SLZ5868B / 14/03/2018                |
| Contact No 63387288                                                                             | Date In/Mileage 28/05/2019/ 26600                    |
|                                                                                                 | Chassis No WDC2533462F379065                         |
|                                                                                                 | Engine No 27492031316398                             |
|                                                                                                 | Make/Model MB/MB GLC 250 4MATIC COUPE (C253)         |
|                                                                                                 | Colour/Trim 029 992 Selenite Gr/ 041 101 ARTICO Blac |



|                                 |       |                   |     |                    |                |                        |
|---------------------------------|-------|-------------------|-----|--------------------|----------------|------------------------|
| Account No                      | Terms | Date/Time Printed | CSE | Operator           | WIP No         | Invoice/Credit Note No |
| CSI00001                        | Cash  | 21/06/2019/ 08:41 | YK  | 395 / Yik Chan Hoe | 32877          | 28154977               |
| Description of Goods / Services |       |                   |     | Qty                | Unit Price S\$ | Amount S\$             |

|                                                                                                |  |  |  |  |      |        |        |
|------------------------------------------------------------------------------------------------|--|--|--|--|------|--------|--------|
| Z REQUEST                                                                                      |  |  |  |  |      |        |        |
| Customer Request                                                                               |  |  |  |  |      |        | F.O.C. |
| M BPNSUN                                                                                       |  |  |  |  |      |        |        |
| POLICY NO/ACC DATE : 1800025031 // 24/04/2019                                                  |  |  |  |  |      |        |        |
| DRIVE IN/EXCESS : 24/04/2019 // TP VEH NO SHC5139R AXA                                         |  |  |  |  |      |        |        |
| DATE IN/DATE SURVEY: 28/05/2019 @ 1335 // STEVE LKK                                            |  |  |  |  |      |        |        |
| BY/AUTHORIZED ON : DIRECT SETTLEMENT // ASHER LKK                                              |  |  |  |  |      |        | 60.00  |
| S BPNSUB                                                                                       |  |  |  |  |      |        |        |
| SUPPLY 1 PC NO PLATE                                                                           |  |  |  |  |      |        | 960.00 |
| A BPILAB                                                                                       |  |  |  |  |      |        |        |
| PANEL BEATING TO REPAIR AFFECTED AREAS, REMOVE AND REPLACE WITH NEW BODY PANELS WITH REFINISH. |  |  |  |  |      |        | 600.00 |
| A BPIRES                                                                                       |  |  |  |  |      |        |        |
| RESPRAY REAR BUMPER                                                                            |  |  |  |  |      |        | 380.00 |
| A BPILAB                                                                                       |  |  |  |  |      | 0.10   |        |
| USING XENTRY SYSTEM TO CHECK CONTROL UNITS, RESET MEMORY TO STANDARD SETTINGS.                 |  |  |  |  |      |        | 120.00 |
| A BPTLAB                                                                                       |  |  |  |  |      |        |        |
| CHECK REAR LIGHTING SYSTEM AND CONDUCT WATER TEST FOR ANY LEAKAGE.NETT                         |  |  |  |  |      |        |        |
| X REAR BUMPER LOWER                                                                            |  |  |  |  | 1.00 | 690.66 | 690.66 |
| X REAR BUMPER MOULDING                                                                         |  |  |  |  | 1.00 | 412.39 | 412.39 |

Cycle & Carriage celebrates 120 years.  
Visit [www.cyclecarriage.com/120](http://www.cyclecarriage.com/120) for more info!

|                 |          |           |               |          |
|-----------------|----------|-----------|---------------|----------|
| Parts           | 1,103.05 |           | Nett          | 3,223.05 |
| Labour          | 2,060.00 | 7% GST on | 225.61        |          |
| Standard Menu   | 0.00     |           |               |          |
| Specialist Job  | 60.00    |           | Total Payable | 3,448.66 |
| Diagnostics Job | 0.00     |           | Paid          | 0.00     |
| Sundry/Others   | 0.00     |           | Total Due     | 3,448.66 |
| Total(w/o GST)  | 3,223.05 |           |               |          |

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
[www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



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# CHAN'S & SONS ENTERPRISE

363 Sembawang Road  
Singapore 758379  
Tel: 67532536 Fax: 67567565  
GST Reg No: 51-936900-M

**chan's**  
www.chans.com.sg

Yik

## TAX INVOICE

GOH HONG LING (WU FENGLING)

INVOICE : AR1906-0074  
DATE : 01/06/2019  
TERMS : C.O.D  
STAFF ID : AMIRA  
AGREEMENT NO. : HA201905-0224

ATTN : ACCOUNTS PAYABLE

| DESCRIPTION | AMOUNT (SGD) |
|-------------|--------------|
|-------------|--------------|

598.13

Vehicle Reg No : SMD8127R  
Make / Model :  
Rental Dates : Rental Billing From 28/05/2019 To 31/05/2019 (Inclusive)  
Period : 4 days  
Rental Rate : S\$ 160.00 Per Day (Including GST)  
Reference No : SLZ5868B

AMOUNT : S\$

SIX HUNDRED FORTY DOLLARS ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 598.13  
GST 7% : 41.87  
TOTAL S\$ : 640.00

Please make your cheques payable to : CHAN'S & SONS ENTERPRISE

For Official Use Only

|                |         |
|----------------|---------|
| Payment Date : | F / Amt |
| CS / CC / CH : |         |
| CS / CC / CH : |         |



Member of  
VRA & ARTAS

ARTAS

363 Sembawang Road Goodlink Park Singapore 758379 T 67532536 F 67567565 E sales@chans.com.sg



**RENTAL AGREEMENT**

201905 - 0224

|                                     |  |                                    |                                        |                |
|-------------------------------------|--|------------------------------------|----------------------------------------|----------------|
| Hirer's Name<br><b>Goh Hong Lin</b> |  | Date of Birth<br><b>28.05.1974</b> | Passport/ Nric No.<br><b>S7416243F</b> | Nationality    |
| Address<br><b>25 SOBACA DR</b>      |  | Occupation                         | Driving Licence No.                    | Date of Expiry |
| Postal Code<br><b>807517</b>        |  | Contact No.                        | Mobile Phone No.<br><b>97485808</b>    |                |
| Joint Hirer's / Guarantor's Name    |  | Date of Birth                      | Passport/ Nric No.                     | Nationality    |
| Address                             |  | Occupation                         | Driving Licence No.                    | Date of Expiry |
| Postal Code                         |  | Contact No.                        | Mobile Phone No.                       |                |

**CHECK OUT**

|                        |                       |               |                       |
|------------------------|-----------------------|---------------|-----------------------|
| Date<br><b>28.5.19</b> | Time<br><b>8.30am</b> | Mileage<br>KM | E 1/4 1/2 3/4 F       |
| Date<br><b>31.5.19</b> | Time<br><b>3pm</b>    | Mileage<br>KM | Remarks<br><b>ATA</b> |

**CHECK IN**

**IMPORTANT NOTES:-**

- ☒ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ☒ No refund will be given for vehicle that returns early.
- ☒ Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ☒ Third Party Liability - First \$2000 for any Third Party Accident Claim.
- ☒ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ☒ Hirer is responsible for all parking fines & traffic summons.
- ☒ Extension:- One day's advance notice is required otherwise no extension will be allowed.
- ☒ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ☒ Vehicle returned after office hour will be charged to the next working day.
- ☒ Hourly extension is charged at 1/5 of the daily rate.
- ☒ As preventive maintenance, please check water & engine oil daily.
- ☒ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ☒ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ☒ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

|                             | UNIT |   | RATE (\$) | TOTAL (\$)  |
|-----------------------------|------|---|-----------|-------------|
| RATE                        | 4    | @ | 160 net   | 598.13      |
| DISCOUNT                    |      |   |           |             |
| GST @ 7%                    |      |   |           | 41.97       |
| TOTAL                       |      |   |           | 640         |
| EXTENSION                   |      |   |           | A21906-0074 |
| YIC                         |      |   |           |             |
| SL2 5868B                   |      |   |           |             |
| DEPOSIT (refundable) \$5    |      |   |           |             |
| CHANGED OVER FROM VEH. DATE |      |   |           |             |

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

|                               |        |
|-------------------------------|--------|
| VEHICLE NO. <b>SM7 8127 R</b> | MODEL  |
| FROM                          | RETURN |

\*Estimate Date. For actual return see CHECK IN



## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 19 August 2019 2:27 PM  
**To:** claims@transcab.com.sg  
**Cc:** transcab\_avaclaims@ava-ins.com  
**Subject:** ACCIDENT INVOLVING SHC 5139R(AXA) AND SLZ 5868B ALONG/AT SIGLAP LINK ON 24/04/2019

19 Aug 2019

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM19007357/Epa3// S9M01L95**

**YOUR REF : P1680520 (SHC5139R)**

**ACCIDENT INVOLVING SHC 5139R(AXA) AND SLZ 5868B ALONG/AT SIGLAP LINK ON 24/04/2019**

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 CYCLE & CARRIAGE INDUSTRIES (1986) PL acting on behalf of the owner of SLZ 5868B against your motor insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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, 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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto: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](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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