

## Joy Irene (LKKAuto)

---

**From:** Joy Irene (LKKAuto)  
**Sent:** Friday, 3 May 2019 11:19 AM  
**To:** shiao.voon.yong@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SMK 2248C AND SLA 6731L ALONG CTE ON 25.04.2019

**YONG SHIAO VOON**  
**Policy Holder**

Dear Madam,

**OUR REF : CC4/ASM19007396/jb3**  
**YOUR REF : SMK 2248C**

### **ACCIDENT INVOLVING SMK 2248C AND SLA 6731L ALONG CTE ON 25.04.2019**

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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s KAH MOTOR CO SDN BERHAD acting on behalf of the owner of SLA 6731L against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had hit Third Party vehicle from the rear. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) within 10 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

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

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

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com).

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

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

All contents of this email is intended strictly for the addressee(s) only. It may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

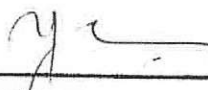
## LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER'S VEHICLE NO.) SLA 6731L &  
(THIRD PARTY'S VEHICLE NO.) SMK 2248C ON 25/04/19  
ALONG Brabbel Flyover (CTE) Towards City

I hereby authorize Kah Motor Co. Sdn Bhd (Kah Motor) and its agents or any person authorized by Kah Motor to do all or any of the following:

- To submit, resolve and make any claim(s) which I may have against the 3<sup>rd</sup> party insurers.
- To execute, sign discharge voucher/indemnity forms and all necessary documents in connection with and arising out of the above claim.
- Any payment should be made in favour of my name / Kah Motor Co. Sdn. Bhd.

  
\_\_\_\_\_  
Owner Signature  
(Co stamp & authorized signature if is Co registered vehicle)

Name : YAHYA MUHAMMAD

NRIC No : S12176766

Vehicle No : SLA 6731L

Date : 15/5/19



WITHOUT PREJUDICE to:

Any Personal Injury Claims

AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	SMK 2248C	(Insd veh)	Model: HONDA HRV 1.5LX
	SLA 6731L	(TP veh)	
Date of Accident/ Time:	25/04/2019		

Repair Estimate	: \$	22,111.42	
Final Repair Cost (WITH GST)	: \$	16,204.28	
Loss of Use	: \$	---	days at \$ per day
Rental (if any) (WITH GST)	: \$	1,498.00	14 days at \$107.00 per day
LTA / GIA Search Fee	: \$	---	
Others:	: \$		
Final Settlement Sum	: \$	17,702.28	

Payee Name : KAH MOTOR CO SDN BERHAD

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: 27

BOLA Liability: 100 (%) Assessed Liability (\*): \_\_\_\_\_ (%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks:

- NOTE:
- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
  - THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
  - AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are *not received within 7 days* of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

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

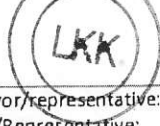
We confirmed that we have the authority of our client to act for and on their behalf in this accident.

KAH MOTOR CO. SDN. BHD.  
 BODY REPAIR & PAINT CENTRE  
 8 MANDAI ESTATE  
 SINGAPORE 729905  
 TEL: 6514 5288 FAX: 6365 1949

Signature of workshop representative / Workshop stamp  
 Name of Representative: Desmond Toh  
 Date: 13/12/2019

KAH MOTOR CO. SDN. BHD.  
 BODY REPAIR & PAINT CENTRE  
 8 MANDAI ESTATE  
 SINGAPORE 729905  
 TEL: 6514 5288 FAX: 6365 1949

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: Jerome Tan  
 Date: 13/12/2019

MTH 

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

**YAHYA BIN MOHAMED**  
BLOCK 817 WOODLANDS STREET 82  
#01-333  
SINGAPORE 730817

**Tax Invoice**  
Invoice No. : CRINV/19/00968  
Invoice Date : 16 May 2019  
Customer No. : \*\*\*\*\*676G  
Ref :  
Currency : SGD  
Terms : COD  
RA No. : 06306

**Customer Information**

Customer Name : YAHYA BIN MOHAMED  
Customer Ref No. : SLA 6731 L - TP - AXA - JN

**Car Information**

Registration No. : SKM6266L  
Car Model : CITY 1.5 SV CVT  
Car Color : BRILLIANT SPORTY  
BLUE

**Rental Information**

Date/Time Out : 02/05/2019 09:52  
Date/Time Return : 15/05/2019 13:24

Starting Mileage : 55729  
Ending Mileage : 57018  
Mileage Travelled : 1289

**Billing Detail**

#	Description	Amt
1	14 DAYS @ 100.00	1,400.00

**Remarks:**

LK/BS - SA: JACK NG

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms. Interest will be charged at 2% per month on overdue amounts.

Printed by Jack Ng at 13/11/2019 18:10

Subtotal : S\$ 1,400.00  
GST 7.0% : S\$ 98.00  
**Total : S\$ 1,498.00**  
Paid : S\$ 1,498.00  
Outstanding : S\$ 0.00

**RENTAL AGREEMENT**

**No. 06306**

Date: 02 May 2019

VEHICLE PARTICULAR		PAYMENT	AMOUNT
Vehicle No.	: SKM6266L	Day: 15 days x 100.00	1,500.00
Make	: HONDA	Week	0.00
Model	: CITY 1.5 SV CVT	Month	0.00
Out (Date & Time)	: 02 May 2019   0952	Add HRS	0.00
In (Date & Time)	: 15 May 2019   1324	<b>Extend / Early Return:</b>	
<b>HIRER PARTICULAR</b>		-Days @: -1 x 100.00	-100.00
Name	: YAHYA BIN MOHAMED	SUB TOTAL	1,400.00
Address (Res)	: BLOCK 817 WOODLANDS STREET 82 #01-333 SINGAPORE 730817	GST	98.00
Tel	: 92309662	<b>NETT AMOUNT</b>	<b>1,498.00</b>
Name on Credit Card	:	SECURITY DEPOSIT	0.00
Credit Card No.	:	<b>REMARKS</b>	
Payment Mode	: Cash	SLA 6731 L - TP - AXA - JN	
<b>MAIN DRIVER PARTICULAR</b>		<b>TERMS &amp; CONDITIONS</b>	
Name	: YAHYA BIN MOHAMED	<ul style="list-style-type: none"> <li>Malaysia Drive Surcharge                             <ul style="list-style-type: none"> <li>Normal days \$20/day + 7% GST</li> <li>Blackout dates, Eve of PH &amp; PH \$40/day + 7% GST</li> </ul> </li> <li>Insurance Excess                             <ul style="list-style-type: none"> <li>S'pore Drive Excess - \$1500 + 7% GST</li> <li>Malaysia Drive Excess - \$2500 + 7% GST (Excluding towing &amp; custome fees)</li> </ul> </li> </ul>	
Address (Res)	: BLOCK 817 WOODLANDS STREET 82 #01-333 SINGAPORE 730817	<ul style="list-style-type: none"> <li>Vehicle is rented to hirer upon terms and conditions on the front and back of this agreement.</li> <li>Vehicle is to be driven only by hirer and any additional hirer listed above.</li> <li>Hirer is responsible for all parking, fines and ERP charges.</li> <li>Hirer must report all accidents to Kah Motor within 24 hours of occurrence.</li> <li>Violation of the terms of this agreement makes the hirer responsible for the full loss or damage to the vehicle whether insurance is accepted or not.</li> <li>Vehicle is strictly for Singapore use, unless covered by insurance for Malaysia use.</li> <li>Return of rental car beyond the stated dur</li> </ul>	
Driving License No.	: S1217676G		
Passing Date	: 01/08/1978		
Date of Birth	: 30/08/1956		
NRIC/FIN/Passport No	: S1217676G		
<b>ADDITIONAL DRIVER PARTICULAR</b>			
Name	:		
Address (Res)	:		
Driving License No.	:		
Passing Date	:		
Date of Birth	:		
NRIC/FIN/Passport No	:		

I have read and agree to the terms and conditions of this agreement. I authorize Kah Motor Co. Sdn. Bhd. to process a credit card payment for any miscellaneous charges. All information I have given Kah Motor Co. Sdn. Bhd.

Hirer's Signature \_\_\_\_\_ Main Driver's Signature \_\_\_\_\_  
 (if not hirer)

**PAID**  
 MAY 2019

**DBS**  
 KAH MOTOR ALX WORKSHOP  
 NO 255 ALEXANDRA ROAD  
 LEVEL 1  
 SINGAPORE 159937

TID: 37996053 MID: 168168333546  
 BATCH #: 001505 HOST: DBS  
 DATE/TIME: 15MAY19 13:39

**SETTLEMENT SLIP**

TRANS	COUNT	AMOUNT(SGD)
VISA SALES	001	1498.00
REFUND	000	-0.00
V. SALE	000	0.00
V. RFND	000	0.00
<b>CARD TOTAL</b>		<b>1498.00</b>
<b>BATCH TOTALS:</b>		
SALES	001	1498.00
REFUNDS	000	-0.00
TIPS	000	0.00
V. SALES	000	0.00
V. REFUNDS	000	0.00
<b>GRAND TOTAL</b>		<b>1498.00</b>

BATCH CLOSED

**DBS**  
 KAH MOTOR ALX WORKSHOP  
 NO 255 ALEXANDRA ROAD  
 LEVEL 1  
 SINGAPORE 159937

**EMV SALE**

DATE/TIME: 15MAY19 13:38  
 TID: 37996053 MID: 168168333546  
 INVOICE#: 014133 BATCH#: 001505

VISA  
 XXXX XXXX XX XX 3163 EXPIRY XX/XX  
 APPR CODE: 004604 HOST: DBS  
 EMV CHIP RRN: 913505014133  
 TC: B9CC471929CC0752 AID: A0000000031010  
 VISA TVR: 0080000000 TSI: F000

**TOTAL SGD 1498.00**

MR YAHYA B MOHAMED  
 I AGREE TO PAY THE ABOVE TOTAL AMOUNT ACCORDING TO CARD ISSUER AGREEMENT  
 \*\*\* MERCHANT COPY \*\*\*