

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 29 November 2019 10:35 AM  
**To:** kimshingchoo@gmail.com  
**Subject:** ACCIDENT INVOLVING SJU 2086K(AXA) AND SLE 6505C ALONG/AT SPORT HUB  
ROUNDAABOUT ON 27/04/2019  
**Attachments:** SCENE PHOTOS FROM SLE6505C.pdf

Mr Choo Kim Shing @ Choo Kam Seng

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19007502/Apb3 // S9M01LOD**

**YOUR REF : SJU2086K**

**ACCIDENT INVOLVING SJU 2086K(AXA) AND SLE 6505C ALONG/AT SPORT HUB ROUNDAABOUT ON 27/04/2019**

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 GREEN FOREST AUTOMOBILE PTE LTD acting on behalf of the owner of SLE 6505C 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 SLE 6505C. Kindly refer to the attached scene photos from SLE 6505C for your easy reference. From the scene photos, it shows that your vehicle was in between 2 lanes while third party vehicle was on the most left lane. Therefore, 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.

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. 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 [chewht@lkkauto.com](mailto: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 to confirm that the driver is allow to drive the vehicle.
- 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](mailto: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 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 (Ms)** | 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)

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 15 November 2019 12:24 PM  
**To:** ROBERTCHOO@MAYBZUK-KE.COM.SG  
**Subject:** ACCIDENT INVOLVING SJU 2086K(AXA) AND SLE 6505C ALONG/AT SPORT HUB  
ROUNDAABOUT ON 27/04/2019  
**Attachments:** SCENE PHOTOS FROM SLE6505C.pdf

15 Nov 2019

Mr Choo Kim Shing @ Choo Kam Seng

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19007502/Apb3 // S9M01LOD**

**YOUR REF : SJU2086K**

**ACCIDENT INVOLVING SJU 2086K(AXA) AND SLE 6505C ALONG/AT SPORT HUB ROUNDAABOUT ON 27/04/2019**

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 GREEN FOREST AUTOMOBILE PTE LTD acting on behalf of the owner of SLE 6505C 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 SLE 6505C. Kindly refer to the attached scene photos from SLE 6505C for your easy reference. From the scene photos, it shows that your vehicle was in between 2 lanes while third party vehicle was on the most left lane. Therefore, we are of the view that liability is not in our driver 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.

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. 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 [chewht@lkkauto.com](mailto: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:

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- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.
- 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](mailto: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 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 (Ms)** | 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)

## AUTHORISATION TO ACT

I/We, Carro Leasing P/L of \_\_\_\_\_  
\_\_\_\_\_, owner of SLE6505C hereby

authorize Green Forest Automobile Pte Ltd, ("The Workshop") to act for me/us with respect to my/our claim for the repair costs and/or rental and/or loss of use for my/our vehicle SLE6505C that was damaged pursuant to the accident occurred on 27/4/19 at Stadium Walk involving vehicle number SJU2086K.

I/We further authorize the Workshop to settle my/our above mentioned claim in a manner that they deem fit and The Workshop is further authorized to receive payment further to settlement of my/our claim with payment cheque being made in favor of Green Forest Automobile Pte Ltd.

The settlement The Workshop may reach on my/our behalf is on without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Pursuant to Personal Data Protection Act 2012, I/We hereby agree that The Workshop may disclose or share my personal data to any authorized service providers whom The Workshop would necessarily need to cooperate, interact or work in one way or another in serving me or meeting my requests.

If I/we are not able to recover full amount for the repair cost from the third Party's Insurance Company in 6 (six) months' time from invoice date, Green Forest Automobile Pte Ltd shall bill to you/your Company for the balance/full amount of the repair cost. The Workshop will close this case without prior notice if we are unable to recover within 2 years.

I/We Carro Leasing Pte Ltd understand the above explanation by Green Forest Automobile Pte Ltd.

Dated this 30 day of 04 (month) 19 (year)

The block contains a handwritten signature of the claimant and a circular stamp for Carro Leasing Pte Ltd. The stamp includes the company name and the identification number 201825832G.

Claimant's Signature  
(Company's stamp for company vehicle)

A handwritten signature, likely representing an authorized person from Green Forest Automobile Pte Ltd.

Green Forest Automobile Pte Ltd



WITHOUT PREJUDICE to:  
 (a) Insurance Subrogated Claim and/or  
 (b) Any Personal Injury Claims  
 (Note: This Notice supersedes any previous notices  
 issued in this regard.)

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJZ 2088K	(Insd veh)	Model: HONDA VEZEL 1.5X CVT
	SLE 6505C	(TP veh)	
Date of Accident/ Time:	27/04/2018		

Repair Estimate	\$	16,102.77	
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)	\$	4,800.00	
Payee Name : Green Forest Automobile 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: 100% (%)	
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:

- 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/have against you (AXA and their policyholder/authorized 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: LEE TAN BONG Date: 14/01/2020  	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Eileen Tan Date: 14/01/2020
Signature of AXA's surveyor/representative Name of AXA's surveyor / Representative Date: 14/01/2020	