

LETTER OF DEMAND

Date : 24-Apr-20

AXA INSURANCE

8 SHENTON WAY
#24-01 AXA TOWER
SINGAPORE 068811

Attn : SIR / MADAM

Claim REF .No. : CC4/ASM19007955/T1pa3
CHENG AUTO ref. no : SLV4196J / TAN KOK KEONG
Insured Name : TAN KOK KEONG
Policy Number : 1800004421
Insurer/Policy Type : AIG INSURANCE / COMPREHENSIVE
Date of Loss : 02/05/2019
Our Vehicle No : SLV4196J
TP's Vehicle No : SBN9998P

Dear Sirs,

ACCIDENT INVOLVING VEHICLE NO. SLV4196J **&** SBN9998P **ALONG**
JALAN AHMAD IBRAHIM BEFORE JOINING AYE **ON** 02/05/2019.

We are the authorised repair workshop for SLV4196J, the owner of
motor vehicle no. SLV4196J which was involved in the above captioned road traffic accident.

As the accident was caused by your insured driver's negligence in the driving and/or management of your insured vehicle, we are submitting this claim for your consideration:

1.	LUMP SUM REPAIR	\$	9,041.50
2.	RENTAL CHARGES (\$120 x 12 DAYS) WITH GST	\$	1,540.80
3.	GIA REPORT FEE	\$	2.00

TOTAL	\$	10,584.30
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A copy of each of the following supporting documents is enclosed.

- * CHENG AUTO ORIGINAL INVOICE;
- * RENTAL AGREEMENT & INVOICE;
- * GIA REPORT LODGED BY OUR CLIENT;
- * LETTER OF AUTHORIZATION;
- * COPY OF TP SEARCH FEE TAX INVOICE;

If agreeable to the above, kindly forward discharge voucher for our client's signature. Payment to be made to **'CHENG AUTO BODYWORKS'** directly.

We look forward to your prompt reply in this matter.

Thank you.

Yours faithfully,
CHENG AUTO BODYWORKS
Claims Department

AXA INSURANCE PTE LTD
8 SHENTON WAY
#24-01 AXA TOWER
SINGAPORE 068811
Tel: 18008804888 Fax: 68804740

Inv No. : INV20040075
Invoice Date : 24 Apr 2020
Ref : WJ1905026
Terms : 10 Days
Veh. No. : SLV4196J

Tax Invoice

#	Description	Qty	UOM	U/P	Disc	Amt
1	Package: THIRD PARTY CLAIM +++	1.00		0.00	0.00	0.00
2	LUMPSUM REPAIR	1.00		8,450.00	0.00	8,450.00

Remarks:

CLAIM-AXA

Cheque should be crossed and made payable to "CHENG AUTO BODYWORKS".

Subtotal : S\$ 8,450.00
GST 7.0% : S\$ 591.50
Total : S\$ 9,041.50

I agree to the price as listed above and affirm that the goods are received in good condition.

For **Cheng Auto BodyWorks**

(Customer's Signature and Company Stamp)

(Authorised Signature)

RENTAL AGREEMENT

NO. RA00157

Date: 3 May 2019

Hirer's Particulars

Name : TAN KOK KEONG (CHEN GUOQIAG)
Address : BLK 677B JURONG WEST STREET 64 #02-301 SINGAPORE 642677
Co. Reg./NRIC No. : S7304049C
Date of Birth : 03/02/1973
Passing Date :
Tel No. : 81123643

Driver's Particulars

Name : CHOO SIEW TING
Address : BLK 677B JURONG WEST STREET 64 #02-301 SINGAPORE 642677
Co. Reg./NRIC No. : S7561360A
Date of Birth : 31/03/1975
Passing Date : 18/04/2013
Tel No. : 81123643

Vehicle Particulars

Hirer's Vehicle No. : SLV4196J
Rental's Vehicle No. : SLL3612J
Make & Model : MAZDA3 1.5L

Rental Particulars

Rental Per Day : 120.00
Total No. Of Days : 12 Days
Deposit :
Late Charges :
Delivery/Collection :
TOTAL : 1440.00
GST 7% : 100.80
TOTAL PAYABLE : 1540.80

Additional Driver's Particulars

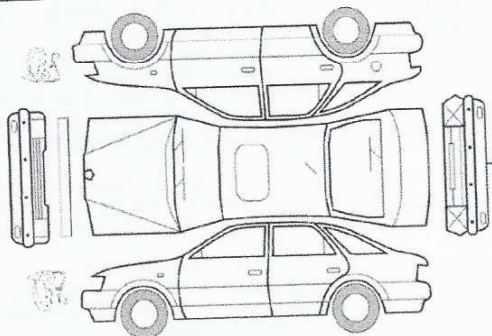
Name :
Address :
Co. Reg./NRIC No. :
Date of Birth :
Passing Date :

Additional Driver's Particulars

Name :
Address :
Co. Reg./NRIC No. :
Date of Birth :
Passing Date :

Legend

X - Scratches
O - Crack



NON-WAIVER EXCESS
(SUBJECT TO GST 7%)

S\$ 3,500.00
*Additional Excess May Apply

Petrol Level

	E	1/4	1/2	3/4	F
OUT	+1				
IN		✓			

I/We declare that the above information is true, I/We have read the terms and conditions herein and those attached to the reverse page of this agreement and agree to them/we are not bankruptcy.

Hirer/Driver's Signature

	Date	Time	Mileage	Checked By	Signature
OUT	03/05/2019	11:20:00 AM		Yongquan	
IN	14/05/2019	12:30:00 PM		Yongquan	

IMPORATNT

NO. RA00157

- TERRI LINKS PTE LTD shall not be responsible for any loss or expenses its vehicle breaks down mechanically or accidentally.
- Vehicle must be returned in a clean condition or min S\$30.00 will be charged for maintenance.
- **Please check water & engine oil daily.**
- At all time the vehicle found without sufficient oil and radiator water, the deposit will be forfeited and hirer must pay the full amount for cost of repair and loss of use.
- Vehicle shall be operated by the hirer or authorized driver named above.
- Hirer and his authorised driver jointly and severally declare that the vehicle will not be used for any unlawful purpose i.e. (smuggling cigarettes) which will result in its forfeiture by the relevant authorities. When this happens, the hirer guarantor and his authorised driver will pay to TERRI LINKS PTE LTD the full value of the vehicle at the time of loss including all hiring charges and expenses payable to.

INSURANCE COVERAGE

- Compulsory Insurance Claim Excess of **S\$3,500.00**
- All driver's age must be **23 to 65** with driving experience 2 years and above.
- Additional Insurance Excess of **S\$500.00** will be imposed for work permit & S Pass holder.
- Vehicle driven outside Singapore; drivers aged between ___ to ___ & with more than 2 years Driving Experience.
- Declined driver: Driver with less than 1-year driving experience; aged 22 years old and below; aged 66 years and above
- Excess Amount must be made in full on the accident reporting date. Hirer, Guarantor and Driver shall take full responsible for any own damage, third party claim and loss of used for any invalid driving experience or age.
- The insurance is not covered if the hirer driver did not report any accident within 24 Hours or insurance excess is not made to TERRI LINKS PTE LTD within 7 days.

TERMS AND CONDITIONS FOR LEASE

Terri Links Pte. Ltd. (hereinafter called "The Owner") which expression shall where the context so admits include the Owner's successors-in-title hereby agrees to let and the hirer named herein (therein-after called the "Hirer") agrees to take on to hire the motor vehicle described herein (hereinafter called "the Vehicle") subject to the following terms & conditions.

- The Vehicle may only be driven by the Hirer or persons who have been expressly designated and authorised therein (hereinafter called "the Authorised Driver"). The Hirer and the Authorised Driver must be in possession of a valid licence and shall at all times drive the Vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs & penalties which may be incurred and shall also answer all Police & Traffic Summons, Notices and enquires in connection therewith. Particular attention is to be accorded to the following:
 - The Hirer shall not carry load or passengers in excess of the Vehicle's Licensed carrying capacity. i.e. one driver and four passengers;
 - The Hirer shall not drive the Vehicle whilst under the influence of intoxication liquor or drugs;
 - It is expressly forbidden to hire the Vehicle out to third person or let unauthorized person and/or learner to use the said Vehicle or to permit the said Vehicle to be used for illegal purposes (for instance in connection with theft, drug, peddling, trafficking, smuggling or any other criminal activity) and/or for the purpose of test and/or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle being seized, confiscated or forfeited as a result thereof. The Hirer shall indemnify the Owner for all losses incurred including the value of the vehicle;
 - The Hirer and the authorised Driver must be over 22 years of age and not more than 65 years of age with at least 2 years regular and qualified driving experience. Failure to observe such stipulation may return all damage costs to be borne by the Hirer.
- The Hirer agrees that loss of vehicle's key or lock keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the Owner's 24-Hour Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such respond at \$50 per trip.
- The Hirer or authorised Driver shall report all accidents involving the Vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident/ The Hirer or authorised Driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and address of all witness as well as the registration number of all vehicles involved in the accident. All communications or letter received from the police or third parties are to be referred to the Owner immediately. The Hirer shall not abandon the Vehicle without adequate provisions for safeguarding and security. Failure to comply will render Hirer liable for all cost and third party claims irrespective of CDW fee being paid.
- The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as result of the use of the Vehicle or as result of any defect therein and in taking delivery of the Vehicle. The Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in proper and safe condition.
- The Hirer agrees that should they require Terri Links Pte Ltd or its insurer to handle any third party claims due to an accident involving the rented vehicle, the Hirer must pay the accident excess to Terri Links Pte Ltd immediately. Should the Hirer fail to pay the accident excess to Terri Links Pte Ltd, the Hirer is assumed to handle all third party claims personally and hereby agree to fully discharge Terri Links Pte Ltd and its insurer of any liabilities.
- The Hirer shall pay the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the Vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the refilling cost including a \$20.00 service charge thereof shall be recoverable from the Hirer.
- The Vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the Hirer, his passenger or authorised Driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accidental death or the losses arising from the use of the Vehicle. The Owner may at the request of the Hirer and upon payment of the requisite charges arrange for separate personal accident coverage for bodily injury or Death.
- The Hirer is responsible for obtaining the required cash card with sufficient balance prior entry into roads within ERP system.
- In the event of the breach of any of clauses or sub-clauses mentioned above, the Hirer shall indemnify Terri Links Pte Ltd against all proceedings, claims, demand, damages, penalties, costs, charges and expenses made against, suffered, or incurred by Terri Links Pte Ltd as a consequence of the breach.
- Notwithstanding the expiration of the rental period or this agreement, this clause shall remain in force and effective.
- The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the Vehicle nor shall the Owner be liable to any person for monies, good articles or things not belonging to the Owner which are in or alleged to be in the Vehicle at the time the Owner resumes possession of the Vehicle
- The Owner shall not take the Vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the Vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the Vehicle.
- This agreement is constructed in full accordance with the Laws of the Republic of Singapore.
- The Hirer expressly agrees to be bound by the Terms & Conditions stated in this agreement and these Terms & Conditions applies to all extensions of rental period and replacement of vehicle during the rental period.

All Terms & Conditions are subjected to changes, Terri Links Pte Ltd reserves the rights to amend any of the terms stated herein without prior notice.

**Terri Links Pte Ltd**

Co./GST Reg. No. 200609841E

No. 5 Soon Lee Street #01-60 Pioneer Point, Singapore 627607

Tel: 6476 6374 Fax: 6476 6372 Email: terrils@tlsgroup.com.sg

Website: www.tlsgroup.com.sg

INVOICE

CHENG AUTO BODYWORKS
5 SOON LEE STREET
#01-62, PIONEER POINT
SINGAPORE 627607

TAX INVOICE

GST REG. NO. 200609841E

DATE	INVOICE NO
14 May 2019	RA00157

	VHA NO.	DUE DATE	VEH. NO.
	RA00157	02-Jan-2019	SLL3612J
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 03/05/2019 TO 14/05/2019 YOUR REFERENCE: SLV4196J	12	120.00	1440.00
GST 7%			S\$ 100.80
TOTAL			S\$ 1540.80

All cheques must be made payable to **Terri Links Pte Ltd**.
Please write the vehicle and invoice number on the reserve.

This is a computer-generated document. No Signature is required.

LETTER OF AUTHORIZATION

IN RESPECT OF ACCIDENT INVOLVING MY MOTOR VEHICLE NO. SLV4196J
AND SBN9998P & GBC8751Z
AT JALAN AHMAD IBRAHIM BEFORE JOINING AYE
ON 02/05/2019 1707 HRS

I/we the registered owner of vehicle no. SLV4196J hereby appoint **CHENG AUTO BODYWORKS** to be my/our agent and I/We authorize my/our said agent to give all instructions pertaining to the conduct of my/our claim including instructions to commence legal proceedings in court in my/our name against the third party driver and/or his employers, if applicable.

1. I/We authorize **CHENG AUTO BODYWORKS** to proceed with the repairs to my/our vehicle once 3rd party insurer had inspected my/our vehicle's damages or after the 2 days' grace period given to them had lapsed.
2. My/Our said agent also has my/our authority to decide on my/our behalf whether to accept any offer of settlement from the third party and/or his insurer.
3. I/We undertake to sign the Discharge Voucher issued by third party insurer. Otherwise, I/We shall be liable for all cost incurred by my/our agent.
4. I/We also authorize **CHENG AUTO BODYWORKS** to sign all discharge voucher /indemnity forms and all necessary documents on my/our behalf in connection with the abovementioned claim.
5. I/We also undertake not to accept any offer, settlement or monies from third party's insurer and/or third party's driver without first communicating with **CHENG AUTO BODYWORKS** in writing and also to inform **CHENG AUTO BODYWORKS** and/or the solicitor appointed by **CHENG AUTO BODYWORKS** on my/our behalf in the event the 3rd party insurer communicate with me/us directly by telephone or in writing.
6. In the event that third party insurer issued the Agreed Settlement Cheque to me/us, I/We undertake to either give the said cheque to **CHENG AUTO BODYWORKS** or bank into my/our account and re-issue the cheque amount to **CHENG AUTO BODYWORKS**.
7. I/We understand and accept that until I/We revoke my/our said agent's authority in writing to you, I/We am bound by all instructions given by my/our said agent.
8. I/We accept in the event that my/our liability for the incident has been concluded to be more than 0%, I/we will pay, within 30 days of notice, the proportion of the repair costs and car rental fees (if applicable) that is not borne by the Insurer.
9. In cases where events relating to the accident were not made known to the agent, either with malicious intention or otherwise and cost have been incurred by the agent, these costs are recoverable from me/us.
10. I/We will bear the car rental fees for the number of days exceeding the days of repair.
11. In case where lawyer's action is initiated due to my/our non-compliance to any of our terms and conditions, all cost incurred by the agent are recoverable from me/us.

Dated this 02 day of May Year 2019

TP driver

TP claimant

Signature (Company Stamp where applicable)

Witness by;

Name: TAN KOK KEONG

Handphone No. : 94899118

NRIC No.: S7304049C

Home/Office No. : _____

Email: st6263@hotmail.com



Third Party Insurer Enquiry

Our Ref No: GR-19-069168

Date of Request: 02/05/2019

Your Ref No: Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Enquiry Date 02/05/2019

Enquiry By Lai Jia Wen Rachel

TP Vehicle No. SBN9998P

Accident Date 02/05/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SBN9998P	Aviva Ltd	16/06/2018-15/06/2019	(65) 6827 9966
SBN9998P	AXA Insurance Pte Ltd	24/12/2018-23/12/2019	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.

This is a computer generated document and requires no signature.

TAX INVOICE

Our Ref No: GR-19-069168

Date of Request: 02/05/2019

Your Ref No: Online Purchase

Cheng Auto Bodyworks
5 Soon Lee Street #01-62 Pioneer Point
Singapore 627607

Dear Sir/Madam,

Enquiry Date 02/05/2019
Enquiry By Lai Jia Wen Rachel
TP Vehicle No. SBN9998P
Accident Date 02/05/2019

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:

☒ GIRO ☐ Cash ☐ Cheque



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SBN 9998P (Insd veh)	Model: MAZDA5 WAGON 2.0 AT EU6 -1998cc
	SLV 4196J (TP veh)	
Date of Accident/ Time:	02/05/2019	

Repair Estimate	: \$	25,633.96	
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)	: \$	10,150.00	
Payee Name : CHENG AUTO BODYWORKS			
Is Third Party Workshop GIA Registered? [] YES [X] 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:

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: Rachel Lai Date: 25/4/20		 Signature of Witness / Workshop stamp (if applicable) Name of Witness: MURUGESAN Date: 25/4/20
 		
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 27/04/2020		



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC6/AIG19007919/Uhb3

14 JUNE 2019

TAN KOK KEONG (CHEN GUOQIANG)
677B JURONG WEST STREET 64
#02-301
Singapore 642677

Dear Sir/Madam,

ACCIDENT INVOLVING SLV4196J / GBC8751Z / OTHERS ON 02/05/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

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.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Yours faithfully,

Jimmy
Case Handler
DID: 6841 2928
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

