



Auto  
Consultants  
Pte Ltd

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

28 June 2019

WONG KAI TOW  
533 HOUGANG AVE 6  
#12-347  
SINGAPORE 530533

Dear Sir/ Mdm

**OUR REF : CC4/ASM19008108/R1gb3**

**YOUR REF : SGV 2195J**

**ACCIDENT INVOLVING SGV 2195J AND SKZ 8201S ALONG/AT JUNCTION LOR CHUAN & AMK AVE 1 ON 04/05/2019**

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 AUTOMOTIVE PTE LTD** acting on behalf of the owner of SKZ 8201S against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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.

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 [ceciliachong@lkkauto.com](mailto:ceciliachong@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)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- 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 6749 4274 or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

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

Yours sincerely



Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com)

Cc     *AXA Insurance Pte Ltd*  
         *(Motor Claims Dept)*



Exceptional Journeys

To:  
Cycle & Carriage Automotive Pte Limited  
209 Pandan Gardens,  
Singapore 609339

Attention: [Motor Claims Department]

Date: 06.05.2019

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/~~We~~, the undersigned, am the registered owner of vehicle no. SKZ8201S (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 04.05.2019 / 1320 (*date and time of accident*) on/along JUNCTION OF AMK AVE 1 & LOR CHUAN (*location*) between the Vehicle and SGV2195J (*3<sup>rd</sup> party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/~~We~~ hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/~~We~~ hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



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5. I/~~We~~ further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

\*

Name: Cutlan Tuan Azhavi  
NRIC / Passport No. / Company Registration No.:

~~XXXXXXXXXX~~ 042C



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGV 2195J	(Insd veh)	Model: MITSUBISHI LANCER
	SKZ 8201S	(TP veh)	
Date of Accident/ Time:	04/05/2019		

Repair Estimate	: \$	12,576.78	
Final Repair Cost	: \$	9,993.80	(W/GST)
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,100.00	11 days at \$ 100.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	11,093.80	
Payee Name : CYCLE & CARRIAGE AUTOMOTIVE 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/ <del>No</del> 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:			

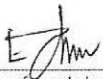
#### NOTE:

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 to act for and on their behalf in this accident.

 Signature of Workshop representative / Workshop stamp Name of Representative: EDWIN CANA Date: 30/9	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: JOJO CHENG Date: 30/09/19
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	

# 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

## TAX INVOICE

CUTTILAN TUAN AZHARI

INVOICE : AR1906-0273  
DATE : 14/06/2019  
TERMS : C.O.D  
STAFF ID : AMIRA  
AGREEMENT NO. : HA201906-0025

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SKU8661Z 1,028.04  
Make / Model :  
Rental Dates : Rental Billing From 03/06/2019 To 13/06/2019 (Inclusive)  
Period : 11 days  
Rental Rate : S\$ 100.00 Per Day (Including GST)  
Reference No : SKZ8201S

AMOUNT : S\$  
ONE THOUSAND ONE HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 1,028.04  
GST 7% : 71.96  
TOTAL S\$ : 1,100.00

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



For Official Use Only

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

**RENTAL AGREEMENT**

201906-0055

Hirer's Name <b>CUTILAN TIAN AZHAR</b>		Date of Birth <b>15.04.1992</b>	Passport/ Nric No. <b>9201</b>	Nationality <b>Malay</b>
Address <b>149 BISHAN ST 11</b>		Occupation	Driving Licence No.	Date of Expiry <b>12/12</b>
<b>208-19</b>	Postal Code <b>570149</b>	Contact No.	Mobile Phone No. <b>96342945</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.	

<b>CHECK OUT</b>	Date <b>3.6.19</b>	Time <b>9.01a</b>	Mileage <b>KM</b>	E	1/4	1/2	3/4	F
<b>CHECK IN</b>	Date <b>13.6.19</b>	Time <b>4pm</b>	Mileage <b>KM</b>	Remarks <b>4x0</b>				

**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	11	@	100 net	1028.04
DISCOUNT				
GST @ 7%				71.96
TOTAL				1100
EXTENSION				AR1906-0073
known to be				
Ref. SK282015				
DEPOSIT (refundable) \$S				
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.

**SK4 82612**

MODEL

FROM

RETURN

\*Estimate Date. For actual return see CHECK IN

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY