



Auto
Consultants
Pte Ltd

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

21 JANUARY 2020

**SNG YUAN CHOON
BLOCK 320 JURONG EAST STREET 31
#05-88
SINGAPORE 600320**

By Post & By Email

Dear Sir/Madam,

**OUR REF : CC4/ASM19008286/Uhb3
YOUR REF : SMC 91S
ACCIDENT INVOLVING SMC 91S AND SKR 7175H ALONG CARPARK AT BLOCK
318 JURONG EAST STREET 31 ON 07.05.2019**

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 M/s FASTECH AUTO PTE LTD acting on behalf of the owner of SKR 7175H against your motor insurance policy.

Based on the accident report, accident scenario, available evidence at hand and 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. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if applicable) 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 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's 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)
- Authorization Letter for the Driver to drive the vehicle
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)



Auto
Consultants
Pte Ltd

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

- 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 6841 2096 or email us at vicalpeh@lkkauto.com.

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

Yours sincerely,



Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA)
(Motor Claims Dept)

gigisyc@gmail.com
(Email)

Vic (LKKAuto)

From: Vic (LKKAuto)
Sent: Tuesday, 21 January, 2020 10:30 AM
To: gigisyc@gmail.com
Cc: Admin A; Vic (LKKAuto)
Subject: YOUR REF: SMC 91S - ACCIDENT INVOLVING SMC 91S AND SKR 7175H ALONG CARPARK AT BLOCK 318 JURONG EAST STREET 31 ON 07.05.2019

21 JANUARY 2020

SNG YUAN CHOON
BLOCK 320 JURONG EAST STREET 31
#05-88
SINGAPORE 600320

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/ASM19008286/Uhb3
YOUR REF : SMC 91S
ACCIDENT INVOLVING SMC 91S AND SKR 7175H ALONG CARPARK AT BLOCK 318 JURONG EAST STREET 31 ON 07.05.2019

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 M/s FASTECH AUTO PTE LTD acting on behalf of the owner of SKR 7175H against your motor insurance policy.

Based on the accident report, accident scenario, available evidence at hand and 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. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if applicable) 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 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at AXA's 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)
- Authorization Letter for the Driver to drive the vehicle
- 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 6841 2096 or email us at vicalpeh@lkkauto.com.

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



• *Wishing you a Happy and Prosperous Lunar New Year* •

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

DATE : 19th June 2019

TO : AXA Insurance Pte Ltd

RE : ACCIDENT INVOLVING VEHICLE NO. SKR 7175H & SMC915

ALONG Jurong East Carpark

ON 7/5/2019

I/We, Hao Jing

of (NRIC No./ROC No.) 53195668K

of BLK 669D Jurong West St 64 #15-52 5644669

owner of vehicle no. SKR 7175H in consideration of M/s FASTECH AUTO PTE LTD repairing my/our vehicle SKR 7175H at my/our instruction and hereby authorise M/s FASTECH AUTO PTE LTD to demand claim settle receive whatever amount settled/payable by the Insurance Company and/or third party or to commence legal proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use, etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and all claimed and/or settled shall belong to them absolutely.

I/We further agree and undertake to indemnify them against the abovementioned claim cost which may arisen therewith.

HAO JING 豪景

Jianhao

Signature of Owner :

Name of Owner :



*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMC91S (Insd veh)	Model: MERCEDES BENZ E250 SEDAN
	SKR7175H (TP veh)	
Date of Accident/ Time:	07/05/2019 @ 1105HRS	

Repair Estimate	: \$	24,963.17	
Final Repair Cost	: \$	3,950.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	325.00	5 days at \$ 120 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	4,500.00	(Global Sum)

Payee Name : FASTECH AUTO PTE LTD

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)
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/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: <u>TANG JUN ZHONG</u> Name of Representative: <u>TANG JUN ZHONG</u> Date: <u>20/01/20</u>    Signature of Witness / Workshop stamp (if applicable): <u>Tang Kok Wee</u> Name of Witness: <u>Tang Kok Wee</u> Date: <u>20/01/20</u> I/C: <u>S7709513F</u>
Signature of AXA's surveyor/representative: <u>[Signature]</u> Name of AXA's surveyor /Representative: <u>[Signature]</u> Date: <u>20/01/20</u>

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: HAO JING

Invoice : DCR-2019-05-23

Date : 13.05.2019

Agreement No : 20688

Payment Term: LOD

DESCRIPTION	AMOUNT
-------------	--------

Rental charges for vehicle : <u>SGQ 555T</u> (0519-21067)	\$ 1,080.00
---	-------------

Rental Period from <u>07.05.2019</u>	to	<u>13.05.2019</u>
--------------------------------------	----	-------------------

E. & O. E.	Total \$ <u>1,080.00</u>
------------	--------------------------

NANCY LAM

for Dynamic Car Rental

Dynamic Car Rental

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928457K

RENTAL TERMS AND CONDITIONS

No. 20688

Name <u> Hao Jing </u>			REG. No. <u> 52928457K </u>		MAKE MODEL:								
ADDRESS					DIESEL		PETROL		E	1/4	1/2	3/4	F
			KM IN		DATE & TIME IN <u> 13/11/2010 10:15 AM </u>								
			KM OUT		DATE & TIME OUT <u> 15/11/2010 1:00 PM </u>								
			KM DRIVEN		TIME USED								
NAMED DRIVER <u> Tan Chai Quin </u>													
DRIVING LICENCE NO		DATE OF EXPIRY		PLACE OF ISSUE		HOURS		@ \$					
PASSPORT NO		DATE OF ISSUE		PLACE OF ISSUE		6 DAYS		@ \$		180		1080	
ADD NAMED DRIVER													
DRIVING LICENCE NO		DATE OF EXPIRY		PLACE OF ISSUE		WEEKS		@ \$					
PASSPORT NO		DATE OF ISSUE		PLACE OF ISSUE		MONTHS		@ \$					
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)													
SUB-TOTAL <u> 1080 </u>													
TOTAL RENTAL													
DELIVERY FEE													
COLLECTION FEE													
X PER DAY \$ PER WEEK \$ PER MONTH \$													
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.)													
X PER DAY \$ PER WEEK \$ PER MONTH \$													
PREPAYMENT													
TOTAL CHARGE													
CHECK													
DEPOSIT													
CASH													
RECEIPT NO.													
NETT CHARGE													
AMOUNT DUE / REFUND													
IMPORTANT NOTES: This vehicle is licensed to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No Service on Public Holiday and Sunday. EXCESS: *Sec I - Used in S'pore Only :SGD2000 *Sec II - Used in S'pore Only :SGD2000 *Sec I - Used Outside S'pore Only :SGD4000 *Sec II - Used Outside S'pore Only :SGD4000 Wscreen Excess in S'pore: SGD100 Wscreen Excess Outside S'pore: SGD200 ADDITIONAL CONDITIONS: * Geographical area: Singapore & West Malaysia. * Driver must be: a) 18 years old and above; b) holding a valid relevant class of driving license. * Additional Own Damage Excess of \$51,000 is applicable for any named/unnamed drivers who: a) age 22 to 23 years old; b) age 65 to 70 years old; c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license. * Additional All Claims excess of \$52,000 is applicable for any named/unnamed drivers who: a) is 18 years old to 21 years old and/or b) is 71 years old and above and/or c) with driving experience of less than 1 year on the relevant classes of driving license. * Upon returning the replacement vehicle, you must ensure that all expensive and important items to be removed away from this replacement vehicle. We'll not be responsible for any reporting of such losses. * Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earning while damage vehicle is under repair. Hirer is responsible for Additional \$4,000.00 Excess to the THIRD PARTY DAMAGE / INJURY claims.													
I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF.													
SIGNED BY THE PARTIES HERETO ON THE _____ DAY OF _____													
X <u> Hao Jing </u> DYNAMIC CAR RENTAL													
X <u> Tan Chai Quin </u> RENTER'S/DRIVER'S SIGNATURE													



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-19-071476
Date of Request: 07/05/2019

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 07/05/2019
Enquiry By Jason Tang Jun Zhong
Vehicle No. SMC91S
Accident Date 07/05/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMC91S	AXA Insurance Pte Ltd	11/06/2018-09/07/2019	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.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735**TAX INVOICE**

Our Ref No: GR-19-071476

Date of Request: 07/05/2019

Your Ref No:

Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 07/05/2019
Enquiry By Jason Tang Jun Zhong
Vehicle No. SMC91S
Accident Date 07/05/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	
GST Amount	1.87
Total Amount Due (GST Inclusive)	0.13
	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque