



3A Automobile Pte Ltd

No 120 Lower Delta Road #02-15 Cendex Centre S 169208 Tel: 6223 1122 Fax: 6738 6666

Our Ref: EQ/May19/2569

19th May 2020

EQ Insurance Company Ltd
5
Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110

Attn: Claims Manager

WITHOUT PREJUDICE

Dear Sirs

**ACCIDENT INVOLVING VEHICLES NO SJS 2569 U AND YP 9776 E ALONG
GEYLANG ROAD JUNCTION OF LOR 3 GEYLANG ON 08/05/2019**

We act for BKW Rent A Car Pte Ltd, the owner of motor vehicle no. SJS 2569 U.

We are instructed that you are the insurer for vehicle YP 9776 E. We are also instructed that the said accident was caused by the negligence of your insured driver.

On a without prejudice basis, we quantify our client's claim as follow: -

	<u>Description of Items</u>	<u>Amount</u>
(1)	Cost of repair	\$ 4,900.00
(2)	Loss of Use (\$80 per day for 8 days)	\$ 640.00
(3)	GIA Search Fees	\$ 2.00

	Total:	\$ 5,542.00
		=====



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EQ Insurance Company Ltd

We enclose herein: -

- (1) GIA report of SJS 2569 U;
- (2) GIA Search and Receipt of YP 9776 E;

Please make payment payable to 3A Automobile Pte Ltd.

Please let us hear from you within the next seven (7) days.

Yours faithfully

c.c.client

LETTER OF AUTHORITY & INDEMNITY

To: 3A Automobile Pte Ltd
Tel: 6223 1122 Fax: 6738 6666

RE: ACCIDENT INVOLVING VEHICLE NO. SJS 2569 U AND YP 9776 E
AT Along Geylang Road Junction of LOR 3 Geylang ON 08/05/2019

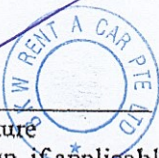
1. I/We BKW Rent A Car Pte Ltd NRIC No.: 200106276 D
of 120 Lower Delta Road #02-15 Cendex Centre Singapore (169208) the owner of
vehicle no. SJS 2569 U hereby instructs and authorise you to commence repairs to the said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursements for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suits is not successful or is dismissed for whatever reason, I/we understand and agree that I/we shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on my/our behalf.
5. In the event that I/we am/are required to attend at my/our solicitor's office or to attend Court in connection with my/our claim, I/we shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/we authorize you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us.
7. If for whatever reason, my/our insurer reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make and offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. I/We shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay or receive any monies due to this claim.

My/Our insurers is/are ALG ASIA PACIFIC INSURANCE Pte Ltd

Policy No. 999994355/100743251 Excess \$2,000 Expiry Date 15/11/2019

Date this 19 day of 5 (month) 2020 (Year)

Owner(s) signature
(Company Stamp, if applicable)



**3A AUTOMOBILE PTE LTD**

120 Lower Delta Road
#02-15 Cendex Centre
Singapore 169208
ACRA No. 200101122Z
Tel: 6223 1122

Sales Invoice

Date	Invoice No.
1/6/2020	20060438

Invoice To
EQ Insurance Company Ltd 5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

Description	Vehicle Make & Model		Vehicle Number
	TOYOTA VIOS		SJS 2569 U
	Qty	Unit Price	Amount
Costs of Repair	1	4,900.00	4,900.00
All cheques must be made payable to 3A Automobile Pte Ltd.		Total	\$4,900.00

For Bank Transfers, please indicate invoice number(s)
Bank Name: United Overseas Bank Ltd, Singapore
Account No: 907-344-303-9
Account Name: 3A Automobile Pte Ltd
Bank Code: 7375
Branch Code: 307
Swift Code: UOVBSGSG
PayNow (UEN): 200101122Z






Third Party Insurer Enquiry

Our Ref No: GR-19-073423

Date of Request: 09/05/2019

Your Ref No:

Online Purchase

3A Automobile Pte Ltd
120 Lower Delta Road
#02-15, Cendex Centre
Singapore 169208

Dear Sir/Madam,

Enquiry Date 09/05/2019

Enquiry By Fan Wei Ni

TP Vehicle No. YP9776E

Accident Date 08/05/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YP9776E	EQ Insurance Company Ltd	16/11/2018-15/11/2019	6223 9433

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-19-073423
Date of Request: 09/05/2019

Your Ref No: Online Purchase

3A Automobile Pte Ltd
120 Lower Delta Road
#02-15, Cendex Centre
Singapore 169208

Dear Sir/Madam,

Enquiry Date 09/05/2019
Enquiry By Fan Wei Ni
TP Vehicle No. YP9776E
Accident Date 08/05/2019

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 26 October 2019 1:09 PM
To: TSSEOH@BLOSSOMSFOOD.COM.SG; ADMIN@BLOSSOMSFOOD.COM.SG
Subject: ACCIDENT INVOLVING YP 9776E(EQ) AND SJS 2569U ALONG/ AT GEYLANG LOR 3 ON 08/05/2019
Attachments: Scene Photos from TP-SJS2569U.pdf

26 Oct 2019

M/s BLOSSOMSFOOD PTE LTD

Dear Sir/ Mdm

OUR REF : CC4/EQI19008515/Epb3

YOUR REF : YP9776E

ACCIDENT INVOLVING YP 9776E(EQ) AND SJS 2569U ALONG/ AT GEYLANG LOR 3 ON 08/05/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, EQ Insurance Company Ltd to deal with the third party claim against your policy.

We have received a claim from SJS2569U against your 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 SJS2569U. Kindly refer to the attached scene photos from SJS2569U for your easy reference. From the scene photos, it supported that third party was on the 2nd lane from right instead of 1st lane as reported by our driver. 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.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 07/11/2019, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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