

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 18 June 2019 12:35 PM
To: RUKAWAQIN@YAHOO.COM
Subject: ACCIDENT INVOLVING SMA 4172B(AXA) AND SGH 8448P ALONG/AT NIE CARPARK 4 ON 15/05/2019

18 June 2019

Ms POH QINYU

Dear Sir/ Mdm

OUR REF : CC4/ASM19008794/Kpa3
YOUR REF : SMA 4172B
ACCIDENT INVOLVING SMA 4172B(AXA) AND SGH 8448P ALONG/AT NIE CARPARK 4 ON 15/05/2019

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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from LAI HUAT (MENG KEE) MOTOR PTE LTD acting on behalf of the owner of SGH 8448P against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle reversed and collided onto third party parked vehicle. Under Motor Accident Guide, Moving / reversing vehicle must exercise greater care than parked vehicles. 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 chewht@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 or vocational 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 6742 3197 or email us at chewht@lkkauto.com.

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

Best Regards,

Hsiao Tong, Chew | 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)

Hsiao Tong (LKKAUTO)

From: tears in summer rain <rukawaqin@yahoo.com>
Sent: Tuesday, 18 June 2019 1:00 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: ACCIDENT INVOLVING SMA 4172B(AXA) AND SGH 8448P ALONG/AT NIE CARPARK 4 ON 15/05/2019

Yes please proceed thanks.

Sent from my iPhone

On 18 Jun 2019, at 12:35 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

18 June 2019

Ms POH QINYU

Dear Sir/ Mdm

OUR REF : CC4/ASM19008794/Kpa3

YOUR REF : SMA 4172B

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Hsiao Tong, Chew | 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)

LETTER OF AUTHORITY

To: Lai Huat (Meng Kee) Motor Pte Ltd
160 Sin Ming Drive
#04-01, #04-02 & #07-03
Sin Ming Autocity
Singapore 575722

Dear Sirs

ACCIDENT INVOLVING VEHICLE NOS: SGH 8448P & SMA 4172B ON 15/05/2019
AT OPEN CAR PARK AT 4 BLOCK 7 AT NTU

This is to confirm that on 15/05/2019 I / We gave you instructions to repair my / our vehicle no. SGH 8448P which was damaged in the above accident.

In consideration of your agreement to repair my vehicle no. SGH 8448P, pay for my other expenses and to defer demanding for payment of the costs of repair which was damaged as a result of the above accident, I / We hereby authorise you and/or your solicitors as my / our representative to write, negotiate and settle the accident claim on my / our behalf against any party involved in the abovementioned accident.

I / We hereby undertake to co-operate with you and render you all the assistance (including having my / our vehicle re-inspected and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use to my / our vehicle. I / We further undertake to keep you informed at all times of any communication received from any party involved in the abovementioned accident.

I / We hereby confirm that by signing this Letter of Authority, I / We are not entitled in law to receive any payment. If a cheque is sent to me, I / We shall return the same to the sender as I am precluded in law from accepting any payment.

In the event of my / our claim against any party involved in the abovementioned accident being unsuccessful for any reason whatsoever, I / We shall bear the repair / excess cost payable to Lai Huat (Meng Kee) Motor Pte Ltd either by cash / cheque or claim against my / our insurance policy.

I / We hereby authorise the payment of my / our claim (including any or all medical related invoices / receipts) to be made directly to my / our representative, Lai Huat (Meng Kee) Motor Pte Ltd accordingly.

In relation to the personal and vehicle information collected or otherwise provided during the course of the claim process (including by way of recordings), I agree and consent that Lai Huat (Meng Kee) Motor Pte Ltd may use, disclose and process my personal data for the purpose of responding and administering all activities related to my insurance claim.

Yours faithfully

Signature:



Name:

Yeo Teow Meng

NRIC No:

S1414064F



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMA 4172B	(Insd veh)	Model: MAZDA BIANTE 5-DOOR WAGON 2.0L
	SGH 8448P	(TP veh)	
Date of Accident/ Time:	15/05/2019		

Repair Estimate	\$	1,601.11	
Final Repair Cost (WITH GST)	\$	1,547.61	
Loss of Use	\$	—	days at \$ per day
Rental (if any)	\$	360.00	3 days at \$ 120.00 per day
LTA / GIA Search Fee	\$	7.45	
Others:	\$		
	\$		
Final Settlement Sum	\$	1,915.06	
Payee Name: LAI HUAT (MENG KEE) MOTOR 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/ No BOLA Scenario No: 23	
	BOLA Liability: 100 (%)	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 / Workshop stamp
Name of Representative: Jenny Lim
Date: 23/10/2019

Mas/

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Deborah Lai
Date: 23/10/2019

KSC
LXX
Signature of AXA's surveyor/representative
Name of AXA's surveyor/Representative
Date: 31-10-19

APEX Car Rental Pte Ltd

37A Bartley Road Singapore 539777
UEN: 200102894H

HIRING AGREEMENT CUM TAX INVOICE NUMBER:

1004432

(Please quote this number in all payments and correspondence)

Vehicle number : SLU 2118 D
Make & model : TOYOTA WISH

HIRER'S PARTICULARS

Hirer : YEO TEOW MENG
Address : 50 LORONG 40 GEYLANG #06-34 S(398074)
NRIC No: S1414064F
Contact Number : Off :
Res:
H/p: 84480484
Nationality : SINGAPOREAN
Licence Number: AS NRIC NO
Date Of Birth :
Licence Expiry : NEW PHOTO LIC.

Driver : KEVIN YANG YINGJIE
Address : AS ABOVE
NRIC No: S9042884E
Contact Number : Off :
Res:
H/p: 96829889
Nationality : SINGAPOREAN
Licence Number: AS NRIC NO
Date Of Birth : AS ABOVE
Licence Expiry : NEW PHOTO LIC.

RENTAL PRICING

Daily Rental Rate : S\$ 120.00
Days On Rental : 04 /Day
Date Out : 06.06.2019
Time Out : 9.30am
Sub-Total : S\$ 480.00
Total : S\$ 480.00
Date Return: 10.06.2019
Time Return: 5.20pm

***RENTER'S Liability for Vehicle Damage EXCESS is S\$1,500.00 ON ALL CLAIMS.
***Applicable to driver below 23YRS old and above 70YRS old OR with less than 2YRS driving experience
EXCESS is S\$5,000.00

REMARK - Vehicle no: SGH 8448P
Job no: 70509

HIRER DECLARATION

I agree to the terms and conditions above and as set out overleaf. If I opt to pay by credit/charge card, my signature here is deemed to have been made on the application credit card charge slip.

Authorised Signatory and Company Stamp
Date: - 6 JUN 2019

APEX Car Rental Pte Ltd
Date: - 6 JUN 2019

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SMA4172B	15 May 2019 / 08:33:00	Successful	A12	AXA INSURANCE PTE LTD

Previous

OK



Thank you

Lai Mei Ling Deborah has successfully logged out.

Your last login date and time was 15 May 2019, 17:39:43.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No. 	Asset Type	Asset ID	Asset Owner ID	Transaction Type
1	Vehicle	SMA4172B	-	18.32 Insurance Enquiry (GIRO Pay
• Log Date/Time 15 May 2019 / 17:40:03				