

25 June, 2019

**ANG SOON TECK**  
6 LORONG 27A GEYLANG  
#06-05  
SINGAPORE 388105

Dear Sir/Mdm,

OUR REF : CC4/ASM19009435/Kpa3  
YOUR REF : SMK 5743U  
**ACCIDENT INVOLVING SMK5743U AND SLU7498Z AT JUNCTION OF KAKI BUKIT AVE  
2 & KAKI BUKIT RD 2 ON 24/05/2019**

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 third-party claim(s) from **CHENG HOE MOTOR PTE LTD** acting on behalf of the owner of **SLU7498Z** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected because of the claim against your policy.

As Insurers, they 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 intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com) within 7 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)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Copy of the letter of authorization
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.



Auto  
Consultants  
Pte Ltd

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

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), we 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 2928 or [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Jimmy  
Case Handler  
DID: 6841 2928  
FAX: 6741 4108  
Email: [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)

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

## AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Tan How Meng ("the third party claimant")  
of 50 Lrong 40 Geylang #07-43 S 398074 (address),

owner of SLU7498Z (vehicle no.) hereby authorize  
CHENG HOE MOTOR PTE LTD

("The workshop") to act for me with respect to my claim for  
repair costs and/or rental and/or loss of use ("claim") for my  
Vehicle No. SLU7498Z that was damaged pursuant to the  
accident which occurred on 24/5/2019 (date) along Junction of  
Kaki Bukit Ave 2 & Kaki Bukit Road 2 (location)


involving Vehicle No/s SMK5743U

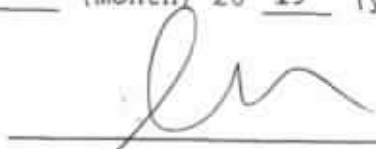
("The accident").

I further authorize the workshop to settle my above mentioned  
claim in a manner that they deem fit and the workshop is further  
authorized to receive payment further to settlement of my claim  
with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach  
on my behalf is on a without prejudice and without admission of  
liability basis insofar as the driver/owner/insurers of the other  
vehicle/s is concerned.

Dated this 24 day of May (month) 20 19 (year)

  
Signed by "the third party claimant"

  
Signed by "the workshop"



This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMK 5743U	(Insd veh)	Model: MITSUBISHI LANCER 1.6 M
	SLU 7498Z	(TP veh)	
Date of Accident/ Time:	24/05/2019		

Repair Estimate	: \$	4,200.00	
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)	: \$	3,200.00	
Payee Name : CHENG HOE 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/ <del>No</del> BOLA Scenario No: <u>27</u>	
	BOLA Liability: <u>100</u> (%)	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/TORTEASOR 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: Phua Lian Hua  
Date: 2/12/2019

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Wendy Ng  
Date: 2/12/2019

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 31/12/2019

# A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : CHENG HOE MOTOR PTE LTD		BILL NO: B049/ 2019																																																																																																																																	
YOUR REF:																																																																																																																																			
OUR REF : ACS.CH.LTA.2019 (MAY 2019)		DATE : 17.6.19																																																																																																																																	
<p>TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.</p> <p><b>LTANET SEARCHES FOR THE MONTH MAY 2019</b></p> <table border="1"><thead><tr><th>S/NO</th><th>TP NO.</th><th>CHM</th><th>DOA</th></tr></thead><tbody><tr><td>1</td><td>8/5/2019</td><td>SME2283G</td><td>SLV7549E</td><td>24/4/2019</td></tr><tr><td>2</td><td>8/5/2019</td><td>FBA7136S</td><td>SKW9742G</td><td>4/5/2019</td></tr><tr><td>3</td><td>10/5/2019</td><td>SLQ5465C</td><td>SKQ3713L</td><td>10/5/2019</td></tr><tr><td>4</td><td>13/5/2019</td><td>SGW7983M</td><td>SJQ3898U</td><td>10/5/2019</td></tr><tr><td>5</td><td>13/5/2019</td><td>SJG2351T</td><td>GBD8302G</td><td>11/5/2019</td></tr><tr><td>6</td><td>13/5/2019</td><td>SLE5651U</td><td>SGK43K</td><td>11/5/2019</td></tr><tr><td>7</td><td>14/5/2019</td><td>CB7696A</td><td>SDU7800D</td><td>14/5/2019</td></tr><tr><td>8</td><td>16/5/2019</td><td>SGL3930A</td><td>GBE9921H</td><td>16/5/2019</td></tr><tr><td>9</td><td>26/9/2018</td><td>SLR840E</td><td>EQ8213B</td><td>25/9/2018</td></tr><tr><td>10</td><td>20/5/2019</td><td>SKS2456A</td><td>GW5420J</td><td>16/5/2019</td></tr><tr><td>11</td><td>21/5/2019</td><td>SKG2085A</td><td>SDB3308K</td><td>18/5/2019</td></tr><tr><td>12</td><td>21/5/2019</td><td>SFS5322S</td><td>SLM6655K</td><td>21/5/2019</td></tr><tr><td>13</td><td>23/5/2019</td><td>SLX7233E</td><td>SLL5498J</td><td>23/5/2019</td></tr><tr><td>14</td><td>23/5/2019</td><td>SMG6859J</td><td>GR6225B</td><td>21/5/2019</td></tr><tr><td>15</td><td>23/5/2019</td><td>SLB4122C</td><td>SJZ1389S</td><td>22/5/2019</td></tr><tr><td>16</td><td>24/5/2019</td><td>GBF6097B</td><td>SGA1188Y</td><td>24/5/2019</td></tr><tr><td>17</td><td>25/5/2019</td><td>SLR28J</td><td>SLT2497P</td><td>25/5/2019</td></tr><tr><td>18</td><td>27/5/2019</td><td>SMK5743U</td><td>SLU7498Z</td><td>24/5/2019</td></tr><tr><td>19</td><td>27/5/2019</td><td>SKM7244T</td><td>SLN6003L</td><td>24/5/2019</td></tr><tr><td>20</td><td>29/5/2019</td><td>FZ8834A</td><td>SLC256X</td><td>29/5/2019</td></tr><tr><td>21</td><td>1/2/2019</td><td>SCY1312B</td><td>SGS1969R</td><td>31/1/2019</td></tr><tr><td>22</td><td>30/5/2019</td><td>GBH1713D</td><td>SME6922U</td><td>21/2/2019</td></tr><tr><td>23</td><td>30/5/2019</td><td>SLC775P</td><td>SKA5972B</td><td>26/6/2018</td></tr><tr><td>24</td><td>30/5/2019</td><td>SMA8621X</td><td>SLU5443U</td><td>29/1/2019</td></tr><tr><td>25</td><td>30/5/2019</td><td>SMC3971H</td><td>SLC6475R</td><td>29/5/2019</td></tr></tbody></table> <p>Sub-total c/f</p> <p style="text-align: right;">\$ 200.00</p>			S/NO	TP NO.	CHM	DOA	1	8/5/2019	SME2283G	SLV7549E	24/4/2019	2	8/5/2019	FBA7136S	SKW9742G	4/5/2019	3	10/5/2019	SLQ5465C	SKQ3713L	10/5/2019	4	13/5/2019	SGW7983M	SJQ3898U	10/5/2019	5	13/5/2019	SJG2351T	GBD8302G	11/5/2019	6	13/5/2019	SLE5651U	SGK43K	11/5/2019	7	14/5/2019	CB7696A	SDU7800D	14/5/2019	8	16/5/2019	SGL3930A	GBE9921H	16/5/2019	9	26/9/2018	SLR840E	EQ8213B	25/9/2018	10	20/5/2019	SKS2456A	GW5420J	16/5/2019	11	21/5/2019	SKG2085A	SDB3308K	18/5/2019	12	21/5/2019	SFS5322S	SLM6655K	21/5/2019	13	23/5/2019	SLX7233E	SLL5498J	23/5/2019	14	23/5/2019	SMG6859J	GR6225B	21/5/2019	15	23/5/2019	SLB4122C	SJZ1389S	22/5/2019	16	24/5/2019	GBF6097B	SGA1188Y	24/5/2019	17	25/5/2019	SLR28J	SLT2497P	25/5/2019	18	27/5/2019	SMK5743U	SLU7498Z	24/5/2019	19	27/5/2019	SKM7244T	SLN6003L	24/5/2019	20	29/5/2019	FZ8834A	SLC256X	29/5/2019	21	1/2/2019	SCY1312B	SGS1969R	31/1/2019	22	30/5/2019	GBH1713D	SME6922U	21/2/2019	23	30/5/2019	SLC775P	SKA5972B	26/6/2018	24	30/5/2019	SMA8621X	SLU5443U	29/1/2019	25	30/5/2019	SMC3971H	SLC6475R	29/5/2019
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<p>M/s. A C SYED &amp; PARTNERS ADVOCATES &amp; SOLICITORS SINGAPORE</p> <p>We reserved the right to forward a subsequent bill for any disbursements omitted herein.</p> <p>E. &amp; O.E.</p>																																																																																																																																			