

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 28 June 2019 9:48 AM  
**To:** enquiry@rosetlimo.com  
**Subject:** <Standard Notification Letter> Our ref: CC4/ASM19009477/T1gb3 \*\*\* ACCIDENT INVOLVING FBN 5335D & SML 3919M ON 25/05/2019 \*\*\* (NO ACTION REQUIRED)

28 JUNE 2019

**ROSET LIMOUSINE SERVICES PTE LTD**  
ATTN: MR HARRY

Dear Sir/ Mdm

**OUR REF : CC4/ASM19009477/T1gb3**

**YOUR REF :-**

**ACCIDENT INVOLVING FBN 5335D & SML 3919M ALONG/AT RIVER VALLEY ROAD ON 28/06/2019**

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 VOLKSWAGEN CENTRE SINGAPORE acting on behalf of the owner of SML 3919M against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is head-to-rear collision. 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 also wish to advise that there is an excess of S\$500.00 attached with Third Party Claims.

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:

- **Hiring Agreement**
- 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)
- 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.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@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.*

# Volkswagen Centre Singapore



Biz Reg. No. 53103069E  
GST No. M20098505-2

## LETTER OF AUTHORITY

ACCIDENT INVOLVING SML3919M and FBNS33SD on 25/05/2019  
Own vehicle's number Other vehicle's number Date of accident  
along DRIVING ON RIVER VALLEY ROAD  
Accident location

BY THE LETTER OF AUTHORITY, I/we, ASMAA PANDIT  
of S8284061C Name of Policy Holder & IC / Passport number  
owner of Vehicle Registration

Number SML3919M Own vehicle's number hereby irrevocable appoint **Volkswagen Centre Singapore**

(hereinafter refer to VGS), a company incorporated in Singapore and having its registered office at **247 Alexandra Road, Singapore 159934**, its agents of any person authorized by VGS to be \*my / our Attorney and in \*my / our name(s) on \*my / our behalf to do all or any of the following:

1. To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which \*I/we may have against the other \*party/parties to the Accident and under the insurance \*policy/policies taken up by such \*party/parties or **alternatively** under Insurance Policy number CN045224 taken up by \*me/us and pay the **compulsory excess** in respect of the cost repairs suffered by \*me/us arising from the Accident (loss and damage)/.
2. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favour of **Volkswagen Centre Singapore** and give a valid receipt and discharge therefore.
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever in relation thereto.
4. Generally do all such acts as it shall deem necessary for the purpose of settling such claim.

\*I/We hereby declare that all acts, instruments and documents done by virtue of this letter of authority on \*my/our behalf by the Attorney, its agents or any person authorized by VGS in that behalf shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by \*me/us in \*my/our own proper person(s) and \*I/we hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

\*I/We hereby further declare that the **letter of authority hereby conferred shall remain irrevocable.**

\*I/We further confirm that the acceptance by VGS of the settlement amount in respect of such constitute the full discharge of \*my/our claim(s) in respect of such loss and damage.

IN WITNESS WHEREOF, \*I/we have hereunto to set \*my/our hand and sign this 24<sup>th</sup> of the month JULY Year 2019.

Signed & Delivered By :

Asmaa Pandit

Policy Holder

Witness By:

[Signature]



Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBN 5335D	(Insd veh)	Model: SKODA KODIAQ L&K 2.0L
	SML 3919M	(TP veh)	
Date of Accident/ Time:	25/05/2019		

Repair Estimate	\$	14,910.96	
Final Repair Cost (WITH GST)	\$	6,420.10	
Loss of Use	\$	—	days at \$ per day
Rental (if any) (WITH GST)	\$	428.00	4 days at \$107.00 per day
LTA / GIA Search Fee	\$	2.00	
Others:	\$		
Final Settlement Sum	\$	6,850.10	

Payee Name : VOLKSWAGEN GROUP SINGAPORE PTE LTD

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

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: <u>Yes</u> / No BOLA Scenario No: <u>NIL</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:

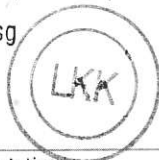
1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY 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 of our client to act for and on their behalf.

Meiy Wong  
Insurance Advisor  
Tel: 6305 7299 Ext: 216  
Mobile: 8721 4681  
Signature of Workshop representative / Workshop stamp  
Name of Representative: Meiy Wong  
Email: meiy.wong@vw.com.sg  
Date: 25/05/2019



MTH

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



Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: 81030001  
Date:



Automotive Pte Ltd

**Main Office:**

Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel: (65) 6476 3333  
Fax: (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**

Block 1008,  
Bukit Merah Lane 3,  
#01-04/06/08/94  
Singapore 159722

Tel: (65) 6272 3892  
Fax: (65) 6270 8314

Co. Reg. 198904033G  
GST Reg. M2-0088864-2

## Tax Invoice

25th July 2019

**CHAWLA SAMEER**  
**3 GRANGE GARDEN**  
**#18-01**  
**SINGAPORE 249633**

Attention :- **CHAWLA SAMEER**

Veh # :- SMG349D RK146369  
Inv # :- RK735127  
RA # :- B14361 0/0  
From :- 23/07/2019  
To :- 27/07/2019  
Terms :- C.O.D  
Remarks :- MICHELLE-VW

Description	Qty	U.Price	Amounts S\$
RENTAL CHARGES FROM 23/07/2019 TO 27/07/2019 VW TOURAN : SMG349D RENTAL AGREEMENT : B14361 DRIVEN BY : CHAWLA SAMEER YOUR REF : VW/ALEX-SML3919M	4 DAY	112.15	448.60



BY: USA-Bakan: 345-4480-00

Singapore Dollars :

Four Hundred Eighty Only

AMOUNT S\$ 448.60  
GST @ 7 % 31.40

Thank you for your continuous support.

AMOUNT DUE S\$ 480.00



**MOVA AUTOMOTIVE PTE LTD**

**MOVA**

AUTOMOTIVE PTE LTD

Website: www.mova.com.sg  
Co. Reg. No.: 198904033G**Automotive Pte Ltd**

Main Office: No. 22 Jalan Kilang, Singapore 159419

Bukit Merah Branch:

Blk 122 Bukit Merah Lane 1 #01-50, Singapore 150122

Fan Yoong Branch: No. 15 Fan Yoong Road, Singapore 629792

Tel: (65) 6476 3333 Fax: (65) 6270 8314

24 Hours Breakdown Service: (65) 9799 8888

Bedok Branch: 219 Bedok Central #01-138, Singapore 460219

Tel: (65) 6604 7877

**RENTAL AGREEMENT**

RENTAL NO.: B 14361

RECEIVED 26 JUL 2019

RENTAL DETAILS			INSURANCE EXCESS AMOUNT		
Vehicle Make/Model:	TOURAN	Vehicle No: SNG349D	Singapore	Malaysia	Signature
Date/Time Out:	23/7/19	9.40am	S\$ 2500	S\$ 3500	<i>[Signature]</i>
Petrol Level Out:	E 1/8 1/4 3/8 1/2 5/8 6/4 7/8 F		Per Accident	Per Accident	
Date/Time In:	26/7/19	1.30pm	Charges		
Petrol Level In:	E 1/8 1/4 3/8 1/2 5/8 6/4 7/8 F		Months @ \$	Per Month	\$448.60
Change Over 1:	Date:	Initial:	Weeks @ \$	Per Week	
Change Over 2:	Date:	Initial:	4 Days @ \$12.15	Per Day	
KM Out:	KM In:		Hours @ \$	Per Hour	
HIRER DETAILS			Sub-Total		
Named Hirer			Less Discount %		
me:	Chawla Smt Sameer		Rental Charges		
Address:	3 Grange Garden		CDW @ \$	per day / week / month	
	#18-01		PAI @ \$	per day / week / month	
	S(249633)		Petrol Top-Up		
Identity Card No:	S77882017		Misc Charges		
Date of Birth:	29 Aug 1977		GST		\$31.40
Driving License:	S77883017		Total		\$480.00
Country of Issue:	SG		VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS	
Tel:	(HP)	(O)	Pre-Payment		
Nationality:	I		Downpayment and Deposit		
Effective Date:	13 Dec 2011		Amount Refunded/ Due		
Additional Hirer			Signature of Refund		
Name:	Asmaa Pandit		Remarks: Pearlyn		
Address:	Same as above		RW - Alex - SMC 3919M		
			Invoice No:	Ref. No:	
Identity Card No:	S8284061C		Checked Out By:	Checked In By:	Checked By:
Date of Birth:	19 Mar 1982				
Driving License:	S8284061C		Sales-In Charge: Mr. [Signature]		
Country of Issue:	SG		Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>		
Tel:	(HP)	(O)			
Nationality:					
Effective Date:	14 NOV 2009				

I fully understand and agreed to the terms and condition appended on both sides of this Vehicle Rental Agreement. I also agreed that if there is any outstanding amount payable after the conclusion of my rental not restricted to parking or traffic infringements during my period of hire, I will agreed that these outstanding payment be billed to my charge/ credit card voucher given above. All above information given by me are true in connection to this agreement.

Hirer's Signatory / Company Stamp (if corporate hirer)

Authorised Manager Signature

Date &amp; Time

**IMPORTANT**

- Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
- All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile.
- In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible.
- The Hirer shall be liable for all excess charges (if any) for late return at the hourly rate shown, inclusive of CDW and PAI. Late return of more than 4 hours will be considered as a day rental.
- All traffic infringements and summons (if any) are the responsibility of the Hirer.



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-19-083580

Date of Request: 27/05/2019

Your Ref No: Online Purchase

Volkswagen Centre Singapore  
247 Alexandra Road  
Singapore 159934

Dear Sir/Madam,

Enquiry Date 27/05/2019  
Enquiry By Wong Yen Mei  
TP Vehicle No. FBN5335D  
Accident Date 25/05/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
FBN5335D	AXA Insurance Pte Ltd	20/06/2018-19/06/2019	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-19-083580  
Date of Request: 27/05/2019

Your Ref No: Online Purchase

Volkswagen Centre Singapore  
247 Alexandra Road  
Singapore 159934

Dear Sir/Madam,

Enquiry Date 27/05/2019  
Enquiry By Wong Yen Mei  
TP Vehicle No. FBN5335D  
Accident Date 25/05/2019

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.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque