



Auto
Consultants
Pte Ltd

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

11 June 2019

Damien Alexander K
Blk 218C Boon Lay Ave
#06-299
Singapore 643218

Dear Sir/ Mdm

OUR REF : CC4/ASM19009491/Uwa3
YOUR REF : SJR 3470T

**ACCIDENT INVOLVING SJR 3470T & SLM 1674M ALONG AYE TWDS CITY ON
28/05/2019**

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 Kim Chwee Auto Pte Ltd acting on behalf of the owner of SLM 1674M against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. 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 7 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 Vivianlau@lkkauto.com within 7 days **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)
- 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



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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.

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 6841 8625 or email us at Vivianlau@lkkauto.com

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

Yours sincerely,

Vivian Lau
Case Handler
DID: 6841 8625
FAX: 6741 4108
EMAIL: Vivianlau@lkkauto.com

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

AUTHORISATION TO ACT

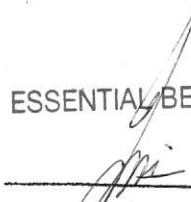
I/We, Essential Beauty Trading (the third party claimant) of 101 Upper Cross Street
#01-26E People's Park Centre (S) 058357 (address), owner of SLM 1674M (vehicle no.) hereby
authorize Kim Chwee Auto Pte Ltd ("the workshop") to act for me with respect
to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no.
SLM 1674M that was damaged pursuant to the accident which occurred on 28-05-2019 (date)
along AYE Twns City (location) involving
vehicle no/s SJR 3470T ("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 28 (day) of May (month) 2019 (year)

ESSENTIAL BEAUTY TRADING


Signed by "the third party claimant"
(with company stamp if applicable)


Signed by "the workshop"
(with company stamp)





*** 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:	SJR 3470T (Insd veh)	Model: CITROEN C4 - 1560 cc
	SLM 1674 (TP veh)	
Date of Accident/ Time:	28/05/2019	

Repair Estimate	: \$	52,381.85	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		13 days at \$150 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (GLOBAL SUM)	: \$	19,000.00	
Payee Name: KIM CHWEE AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____	
	BOLA Liability: _____ (%)	Assessed Liability (*): 0 (%)	
* 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/TORTEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

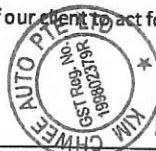
Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

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 in this accident.

TANG JUN ZHONG
S8704986H

Signature of workshop representative / Workshop stamp
Name of Representative:
Date: 17/05/19



Tang Kok Wee
IC: S7709513F

Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date: 11/05/19



Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 16/9/2019

TAX INVOICE

KIM CHWEE AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-50 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 199802379R

AXA Insurance Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn : Motor Claim Department

Tax Invoice : 21119

Date : 08.08.2019

Vehicle No : SLM 1674M

Make/Model : CITROEN C4 PICASSO

Chassis/Eng# :

Accident Date : 28.05.2019

Claim No :

Reference : 0519 -21119

Policy No :

	Amount
To proceed on lump sum repair	S\$ 17000.00

E. & O. E.

Total : S\$ 17000.00

GST @ 7% : S\$ 1190.00

Amount Due : S\$ 18190.00


for KIM CHWEE AUTO PTE LTD

All Invoices are subjected to GST

Fong Motors Car Rental

(53371081B)

1 Autobay@Kaki Bukit #01-45

Singapore 417883

Tel: 6748 5648

INVOICE

No. : FM-000373

C/O FASTECH- NEOW CHEW KEONG

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 11/06/2019

Page : 1 of 1

TEL :

FAX :


Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SMF122X (28/05/19- 10/06/19) REF AGREEMENT NO. 10301 REPLACE VEHICLE NO. SLM1674M	1	CAR	1,950.00		1,950.00

SINGAPORE DOLLAR ONE THOUSAND NINE HUNDRED FIFTY ONLY

Total **1,950.00**

Notes :

1. All cheques should be crossed and made payable to
Fong Motors Car Rental
2. Goods sold are neither returnable nor refundable. Otherwise
a cancellation fee of 20% on purchase price will be imposed.


Authorised Signature

FONG MOTORS CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-45 KAKI BUKIT, AUTOBAY

SINGAPORE 417883

HP: 8182 0548

H/P: 9633 7504

UEN: 53371081B

NO: 10301**VEHICLE RENTAL AGREEMENT****HIRER'S PARTICULAR**Name: (as in I/C) Ngao Chew KeongNRIC/PASSPORT NO: S7216385JAddress (Res): B116

Name & Address of employer: _____

Occupation: Domestic Office Driving Exp: 11 yearsDriving License No: _____ D/L Type: Local / Int'lIssue Date: 7/1/2008 Date of Birth: 3/5/1972

Tel: (O) _____ (R) _____ HP: _____

ADDITIONAL DRIVER'S PARTICULAR

Name: (as in I/C) _____

NRIC/PASSPORT NO: _____

Address (Res): _____

Name & Address of employer: _____

Occupation: _____ Driving Exp: _____

Vehicle No: 2017-122X Replace Veh No: SL M1674M

Mileage Out: _____

Make & Model: Hyundai Elantra Auto / ManualDate Out: 28/5/19 Time: 7:15 pm

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS = \$ _____

CHARGES:Daily 13 @ \$ 150 Per day 1950

Weekly @ \$ _____ Per week _____

Monthly @ \$ _____ Per month _____

Hours @ \$ _____ Per hour _____

Malaysia @ \$ _____

CDW @ \$ _____ Per day/month _____

PAI @ \$ _____ Per day/month _____

Delivery / Collection Services _____

SUB - TOTAL \$ 1950**PETROL LEVEL**Out E 1/4 1/2 3/4 F _____

Out E 1/4 1/2 3/4 F _____

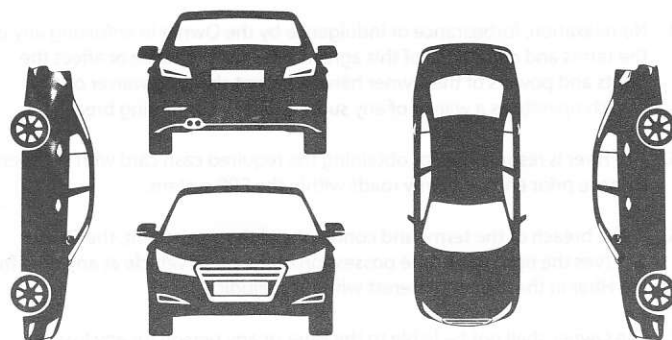
EXTENSION

Misc. _____

TOTAL CHARGES \$ 1950

Hirer's Signature: _____

Additional Driver's Signature: _____

VEHICLE CHECK LIST:INDICATE:
A - ACCIDENTSD - DENTS
S - SCRATCHES

I have read and agree to the terms and conditions on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have made on the charge/credit card. All information that I have given to **FONG MOTORS CAR RENTAL** in connection with this agreement is true.

***IMPORTANT NOTES**

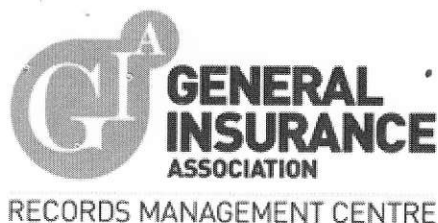
1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY FONG MOTORS CAR RENTAL.

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER / DRIVER
10/06/19	9:35am			



SIGNATURE OF HIRER / DRIVER

**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-19-084562

Date of Request: 28/05/2019

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 28/05/2019
Enquiry By Tang Kok Wee, Allan
Vehicle No. SJR3470T
Accident Date 28/05/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJR3470T	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.

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Date of Request: 28/05/2019

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 28/05/2019
Enquiry By Tang Kok Wee, Allan
Vehicle No. SJR3470T
Accident Date 28/05/2019

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