

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 10 June 2019 10:50 AM
To: chester_laiyc@yahoo.com.sg
Subject: <Standard Notification Letter> Your ref: SKU 1426H (Our ref: CC4/ASM19009781/Ugb3) *** ACCIDENT INVOLVING SKU 1426H & SJJ 5751L ON 28/05/2019 *** (NO ACTION REQUIRED)

LAI YING CHEOK

Dear Sir/ Mdm

OUR REF : CC4/ASM19009781/Ugb3

YOUR REF : SKU 1426H

ACCIDENT INVOLVING SKU 1426H & SJJ 5751L ALONG/AT BEDOK RESERVOIR RD TO BEDOK NORTH AVE 3 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 Abwin Service Pte Ltd acting on behalf of the owner of SJJ 5751L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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 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:

- 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)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- 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.

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 | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

Date: 29/05/2019.

From: Aslam Syed Zarrar (Name of Policyholder)

My Vehicle No.: 8JJ 5751L Other Vehicles: 8KU 1H26U

Accident Date: 28/05/2019 Location: Bedok Reservoir Road Slip Road

LETTER OF AUTHORISATION

To: AXA Insurance Singapore Pte Ltd (Third Party and/or Third Party Insurer)

I have authorised ABWIN SERVICE PTE LTD to proceed with the repairs to my accident damaged vehicle and to proceed with 3rd Party Insurance Claims against Third Party and / or its Insurer on my behalf for property damages, costs, and expenses, including loss of use, loss of rental, medical fees and legal costs.

I have absolute discretion to agree to any settlement of compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).

As ABWIN SERVICE PTE LTD will be handling the entire 3rd Party Claims, which includes signing / submission of all relevant documents and negotiation of my claims on my behalf, kindly forward and make payable all proceeds of my claims to ABWIN SERVICE PTE LTD.

I confirm that the payment of any negotiated settlement with and accepted by ABWIN SERVICE PTE LTD will serve as an effectual discharge of my claims against the Third Party and / or its Insurer for the damage caused.

I further confirmed and accept that:

- i) I will indemnify & keep Abwin Service Pte Ltd indemnified in connection with or arising from the claim and under no circumstances that will hold Abwin Service Pte Ltd liable for any losses or damages of whatever nature arising from or in connection with the claim;
- ii) Abwin Service Pte Ltd does not guarantee and never represented that the Insurer & or Third Party will fully indemnify me for the damage and/or the repair costs and that I shall continue to be liable to Abwin Service for the whole repair costs.

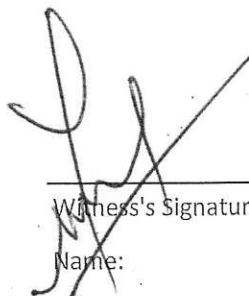
x 

Policyholder's Signature / Company's Stamp (if applicable)

Name: Aslam Syed Zarrar

NRIC No./ROC No.: 90715551X

Designation:



Witness's Signature

Name:

NRIC No.:



"The contents of this document apply to vehicle damages only.
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKU 1426H (Insd veh)	Model: TOYOTA COROLLA AXIO
	SJJ 5751L (TP veh)	
Date of Accident/ Time:	28/05/2019 / 07:20	

Repair Estimate	: \$	10,158.23	
Final Repair Cost	: \$	4,387.00	(WGST)
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,000.00	10 days at \$ 100.00 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	5,389.00	
Payee Name : ABWIN SERVICE 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: <u>27</u>	
	BOLA Liability: 100 _____ (%)	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 in this accident.

Signature of workshop representative / Workshop stamp
Name of Representative:
Date:

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

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

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from the ambit and application of this document"

ABWIN SERVICE PTE LTD

8 KAKI BUKIT AVENUE 4 - GATE 2
#07-48 PREMIER @ KAKI BUKIT SINGAPORE 415875
Tel: 67139400 Fax: 67139415
Email: servicecentre@abwin.com.sg Website: www.abwinm9.com
Company Reg. No: 201318685G GST Reg. No: 201318685G

**TAX INVOICE : SC1907-27913****AXA INSURANCE SINGAPORE PTE LTD**

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE
068811068811
CONTACT : 68804888

DATE : 18-JUL-2019
JOB SHEET NO : HQJS00030
SERVICE ADVISOR : ABBY LIM
PAGE : 1 OF 1

VEHICLE NO : **SJJ5751L**
MAKE : TOYOTA
MODEL : AXIO 1.5 XA
MILEAGE : 0 KM

NO	DESCRIPTION	QTY	UNIT PRICE	SUM (SGD)
1	COST OF REPAIR FOR SJJ 5751L TP CLAIM (1.00	4,100.00	4,100.00

SGD : FOUR THOUSAND THREE HUNDRED AND EIGHTY-SEVEN ONLY

SUB-TOTAL : 4,100.00
GST - 7 % : 287.00
TOTAL : 4,387.00

* This is a computer-generated document. No signature required.

BALANCE : 4,387.00



WIN WIN RENT-A-CAR PTE LTD

Invoice

SJJ5751L
ASLAM SYED ZARRAR
2 BEDOK RESERVOIR VIEW
#07-02
S(479232)

Invoice No : WPLIN0003283
Invoice Date : 12/6/2019
Due Date : 12/6/2019
VHA No : 3773
Referral ID : A002

Description :	Amount
Rental for 10 Day/s @ \$110 per Day \$	1,100.00

Vehicle No : SJP9706K

Vehicle Description : Toyota Altis 1.6 A

Rental Period : 03/06/2019 to 12/06/2019

Total Amount Payable : \$ 1,100.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 3773

Invoice No :

Hirer's Vehicle No :

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Aslam Syed Zarrar

NRIC / FIN No: 90715551X

Address (Res): 2 Bedok Reservoir View
#07-02 The Clearwater.

Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: 90715551X

Issue Date: 8/10/2015 Date of Birth: 21/12/1974

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

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____

NRIC / FIN No: _____

Address (Res): _____

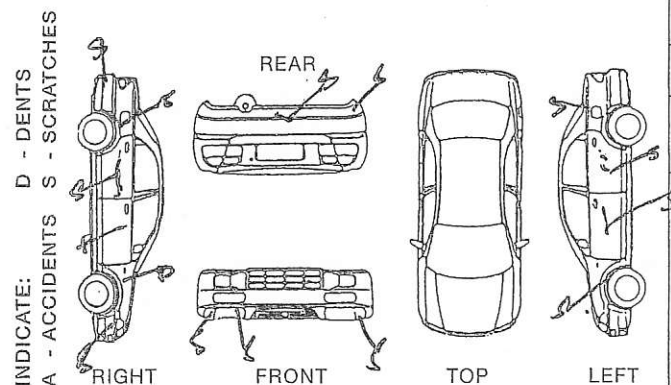
Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ H/P: _____

VEHICLE CHECK LIST



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: _____

Vehicle No: SJP9706K Replace Veh No: 5JJ5751C

Mileage Out: 250943 Mileage Out: _____

Make & Model: TOYOTA ALTIS (Auto) / Manual

Out : Date 03/06/2019 Time: 10.00

HIRE / PERIOD EXPIRY 12/6/2019 Time: 12.15pm.

NON-WAIVER EXCESS=\$ 2000

CHARGES

Daily @\$ 110 per day

Weekly @\$ _____ per week

Monthly @\$ _____ per month

Hours @\$ _____ per hour

Extension @\$ _____

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition 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 been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. 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.
5. 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.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SIGNATURE OF HIRER / DRIVER " FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD 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	REMARKS	SIGNATURE OF HIRER/DRIVER
12/6/19	12.30pm				

**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-19-084399

Date of Request: 28/05/2019

Your Ref No:

Online Purchase

Abwin Service Pte Ltd
No. 8 Kaki Bukit Avenue 4
#07-48 Premier@Kaki Bukit Gate 2
Singapore 415875

Dear Sir/Madam,

Enquiry Date 28/05/2019
Enquiry By Wong Yin Cheng, Yvonne
TP Vehicle No. SKU1426H
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