

51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

21 OCTOBER 2019

CHOO ENG LEE 20 AMBER ROAD #12-02 SINGAPORE 439869

Dear Sir/ Mdm

OUR REF

: CC4/ASM19010155/Kgb3

YOUR REF

: SDD 5594B

ACCIDENT INVOLVING SDD 5594B / SLF 5281Z / OTHERS ALONG/AT TANJONG KATONG ROAD SOUTH ON 08/06/2019

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 CHENG HOE MOTOR PTE LTD acting on behalf of the owner of SLF 5281Z against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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)
- Authorisation letter of vehicle driving by your driver
- 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.

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

Yours sincerely

Cecilia Chong Case Handler

DID: 6749 4274 FAX: 6741 4108

EMAIL: ceciliachong@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept)

# AUTHORIZATION TO ACT

I, Tam Wai Ho	("the third party claimant"
of Blk 477 Segar Road #11-402	
OWNER of SLF5281Z  CHENG HOE MOTOR PTE LTD	(vehicle no.) hereby authorize
("The workshop") to act for me	
Vehicle No. SLF5281Z that	
South Road	(2019 (date) along Tanjong Katong (location)
("The accident").  I further authorize the worksho claim in a manner that they dee authorized to receive payment f with payment cheque/s being made	m fit and the workshop is further
further acknowledge that any on my behalf is on a without pro	settlement the workshop may reach ejudice and without admission of driver/owner/insurers of the other
Dated this 8 day of	June (month) 20 19 (year)
igned by "the third party claimant"	Sidned 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 by 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:		SDD55948	SDD55948		(Insd veh)			
		SLF52812		(TP veh)		Model: HONDA STREAM-1.8 (A)		
Date of A	ccident/Time:	08/06/2019						
Repair Es	timate		:5	4.481	61			
Final Rep.	air Cost (W/GST)		:5	3,317.00				
Loss of U	Sé.		:5	400.00	2	s days at S agoo per day		
Rental (if	any)		:5	-		days at 5 per day		
LTA/GIA	Search Fee		:5	8.00				
Others:			15	-				
			:5					
Final Sett	lement Sum		:5	3,725.00				
Payee Na	me : CHENG HOE MOT	OR PTE LTD	-					
Is Third P	arty Workshop GIA	Registered?	- 1	VI YES	1 NO	(Kindly indicate below)		
A)	For Non GIA	Registered Workshop: Agreed I			Agreed L	liability(%)		
6)	For GIA Registered Workshop:				BOLA Ap	oplicable Yes/ No BOLA Scenario No 28		
	BOLA Liability: 100 (%)				Assessed Liability (*): 100 (%)			
	* Assessed Li	ability to be f	illed	only for chain o	allisions and fo	r cases where BOLA does not apply.		

#### NOTE:

Remarks

- 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: Privat Lind Name of Witness: ONG WE1 Lind
Date: 0 1 NOV 2019

LKK KSC

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

## 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: B051/2019
YOUR REF:	
OUR REF : ACS.CH.LTA.2019 (JUNE 2019)	DATE: 5.7.19

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.

S/NO		TP NO.	CHM	DOA
1	3/6/2019	SLC8294H	SLU9718B	1/6/2019
2	6/6/2019	SLK2201Z	SLC5610Z	4.6.2019
3	6/6/2019	SJD5103P	SFV7900U	2/6/2019
4	6/6/2019	GBB7625S	YM2000Y	31/5/2019
5	10/6/2019	SDD5594B	SLF5281Z	8/6/2019
6	11/6/2019	SLL6636X	SJM7729Z	10/6/2019
7	11/6/2019	GW2462H	SDY3327J	11/6/2019
8	12/6/2019	SMK2207X	SKS6656M	11/6/2019
9	12/6/2019	SLN962H	SDS9955	10/6/2019
10	15/6/2019	FBK701D	SKP2021L	14/6/2019
11	15/6/2019	GBG1698U	SLH4248S	14/6/2019
12	17/6/2019	SKP5158G	SKU1299H	17/6/2019
13	19/6/2019	SJB8820T	SGE477Z	19/6/2019
14	19/6/2019	YM6472S	GBB2400G	9/10/2018
15	20/6/2019	SJE5899X	SJR8280S	20/6/2019
16	21/6/2019	GBF5300X	GBC5453D	13/6/2019
17	21/6/2019	SDJ3663S	SLX8325S	26/12/2018
18	21/6/2019	GBH6790Y	SML6887B	18/6/2019
19	25/6/2019	SLG8298B	SLX8319K	24/6/2019
20	26/6/2019	SLN5052B	SLQ1250G	9/6/2019
21	26/6/2019	GY6932G	GBE6547A	23/6/2019
22	26/5/2019	SKW9548B	GBG8266L	25/6/2019
23	26/6/2019	SKV7836M	SJK.6776D	25/6/2019
24	26/6/2019	GBD5733R	SLX9767T	21/6/2019
25	28/6/2019	SKK7118K	SLD84U	27/6/2019
	A X		Sub-total c/f	

\$ 200.00

M/s. A C SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE

> We reserved the right to forward a subsequent bill for any disbursements omitted herein.

> > E. & O.E.