

**ESTEEM PERFORMANCE PTE LTD**

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.  
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: [www.esteemperf.com.sg](http://www.esteemperf.com.sg)

Your Ref : EK 8631 J

Our Ref : CIV1301959 / SLF 5277 L

Date : 10-07-2019

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

RE : ACCIDENT INVOLVING **SLF 5277 L & EK 8631 J**  
ACCIDENT DATE **22.04.2019**  
ACCIDENT ALONG **AYE TUAS AFTER CLEMENTI AVE 2**

We are the workshop for the owner of motor vehicle no : SLF 5277 L which was involved in the captioned accident. The vehicle was surveyed by an independent appraiser and the claims below are based on its recommendation sum being for the repair cost and the period of repair (Strictly on a Without Prejudice Basis)

As the accident was caused by the negligent act of your insured EK 8631 J we are submitting these claims for your consideration.

1	Cost of repair	S \$	3,819.34
2	Loss of rental <u>4</u> days @ \$ <u>74.95</u> / day	S \$	299.80
3	Surveyor Fee	S \$	
4	GIA report fees (S\$ 15.00 for search fee & S\$ 14.00 for each report fee)	S \$	0.00
5	LTA Fee	S \$	7.45
		<u>S \$</u>	<u>4,126.59</u>

We enclosed herewith the following documents to support the claims:-

- a) Authorization letter
- b) Final repair bill(s)
- c) LTA search
- d) GIA report(s) / result
- e) Insurance certificate, etc.....

Kindly look into the matter and let us hear from you on the settlement of our client's claim as soon as possible. Thank you.

Yours faithfully

*Carmen Lim*

Claims Executive

Email : [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

## LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SLF 5277 L & EK 8631 J along AYE Tuas  
after clementi Ave 2 On 22/04/2019 @ 20:30

I, Grab Rentals Pte Ltd Nric No. 201617200G  
of 18 Sin Ming Lane #01-08 Midview City Singapore 573960  
Owner of motor vehicle no. SLF 5277 L do hereby appoint M/S  
ESTEEM PERFORMANCE PTE LTD as my authorized representation and  
\_\_\_\_\_ as my solicitors to write, to negotiate and settle my claim against  
the other party/parties involved in the above mentioned accident. M/S ESTEEM  
PERFORMANCE PTE LTD shall have absolute discretion to settle the matter at the best  
terms.

I also confirm and instruct that any agreed settlement sum in respect of my claim be paid to  
M/S ESTEEM PERFORMANCE PTE LTD and such payment will constitute a full and final  
discharge of my claims.

I further authorize M/S ESTEEM PERFORMANCE PTE LTD to execute the discharge  
voucher on my behalf.

Signature of Owner





## AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	EK 8631J (Insd veh)	Model: Toyota Prius (1798cc)
	SLF 5277L (TP veh)	
Date of Accident/ Time:	22/04/2019	

Repair Estimate	: \$		
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)	: \$	4,100.00	
Payee Name: Esteem Performance 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>15</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/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.

Signature of workshop representative / Workshop stamp  
Name of Representative: Carmen  
Date: 17-09-2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Siranne Chai  
Date: 17-09-2020

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 18/09/2020

"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"





# ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio Industrial Park 2, #01-259/01-251, Singapore 569536.  
Tel : 6484 1221 Fax : 6484 7829  
385 Sin Ming Drive (Inside Vicom) Singapore 575718.  
Tel : 6753 2112 Fax : 6451 0394  
Co. Reg No. : 200005485N GST Reg No. : 20-0005485-N

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

ATTN: Motor Claim Department

Your Ref No: EK8631J  
Claim Type: Third Party  
Accident Date: 22/04/2019  
TP Veh Reg No: EK8631J

Claim No: CER1301510  
Final No: CIV1301959  
Date: 28 Jun 2019  
Policy No:  
Veh Reg No: SLF5277L  
Make/Model: TOYOTA PRIUS  
HYBRID 1.8S  
Chassis No: JTDKB3FU203531603  
Engine No:  
Reg. Date:

## Tax Invoice to Vehicle No :SLF5277L

Description	Quantity	List Price	Amount
		S\$	S\$
Others			
1 COST OF REPAIR	1 PCS	3,569.48	3,569.48
		3,569.48	3,569.48
		Total	S\$ 3,569.48
		Add GST @ 7%	249.86
		Total Amount Payable	S\$ 3,819.34

TOTAL: SINGAPORE DOLLAR THREE THOUSAND EIGHT HUNDRED NINETEEN AND CENTS THIRTY FOUR ONLY

The above vehicle was surveyed by KENNETH on 17/06/2019

For Esteem Performance Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

**CONFIDENTIAL**  
**SCHEDULE TO VEHICLE RENTAL AGREEMENT**

Date:	12/14/2018	Vehicle Rental Agreement No.	11874
<b>Renter Details</b>		<b>Additional Driver (if any)</b>	
<input checked="" type="checkbox"/> Name	Koon Huat Ang	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Address	APT BLK 20 teban Gardens Road #37-103	<input checked="" type="checkbox"/> Address	
<input checked="" type="checkbox"/> Date of Birth	06/06/1965	<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> NRIC/Passport No.		<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Driving License No.	S1730116J	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> Telephone No.	6581858980	<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Mobile No.	6581858980	<input checked="" type="checkbox"/> Mobile No	
<b>Vehicle Description</b>		<b>Additional Driver (if any)</b>	
<input checked="" type="checkbox"/> Vehicle No	SLF5277L	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Make/Model	TOYOTA Prius	<input checked="" type="checkbox"/> Address	
<b>Rental Period</b>		<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> Minimum Rental Period	370	<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Date/ Time Checked Out	12/14/2018	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> No. of Days		<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Expected Date/Time of Return	12/19/2019	<input checked="" type="checkbox"/> Mobile No	
<input checked="" type="checkbox"/> Actual Date/Time of Return			
<b>Rental Charges* &amp; Deposit</b>			
<input checked="" type="checkbox"/> ( ) RR Rental Charges/Day	Per day @ S\$85.00 Per week @ S\$595.00	Deposit Received	S \$1,500.00
<input checked="" type="checkbox"/> (X) ER Promotion Rental Charges/Day	Per day @ S \$74.95 Per week @ S \$524.65	Total Amount Received*	S \$0.00
<input checked="" type="checkbox"/> (X) CDW Charges/Day	Per day @ S\$4.28 Per week @ S\$29.96	* Inclusive GST	
Rental Period	370 days / 52 weeks	Total Rental Charges	S \$27,769.15

**Insurance Matters (Accident/Theft)**

Liability Assessment / Nature of incident	Non-Refundable Excess Payable by Renter*			Rental Charge / Replacement Vehicle
	Section 1 (Own Damage)*	Section 2 (3rd Party Damage if applicable)*	Renter or authorised driver(s) is below 26 years of age	
3rd Party Fault	S\$2,140.00	S\$2,140.00	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Own Fault (inclusive of accidents in Malaysia)	S\$2,140.00	S\$2,140.00	S\$1,605.00	No waiver of Rental Charges & no replacement vehicle provided
Act of God	S\$2,140.00	Not applicable	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Stolen Vehicle	S\$2,140.00	Not applicable	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Damage to Windscreen	S\$107.00	Not Applicable	Not Applicable	No waiver of Rental Charges & no replacement vehicle provided
Unreported or late reporting of accidents	Renter is liable for 3rd parties & own vehicle repair costs associated with the accident			No waiver of Rental Charges & no replacement vehicle provided

\* excess payable is accumulative & inclusive of GST

<b>Payment Method</b>			
<input checked="" type="checkbox"/> Driver Wallet		<input type="checkbox"/> Cash	S\$
<input type="checkbox"/> Credit Card		<input type="checkbox"/> Debit Account	
Type		Bank Name	
Card No.		Account No.	



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I, the Renter, agree that the Lessor may collect, use & disclose my personal data, as provided in this Schedule &/or pursuant to the Agreement from time to time, including my vehicle location information (through various channels and methods such as through the use of telematics technology), for the following purposes in accordance with the Personal Data Protection Act 2012 & the Lessor's group Privacy Policy (available at [www.grab.com/sg/privacy/](http://www.grab.com/sg/privacy/)):

- (a) administration of the vehicle rental under the Agreement;
- (b) to help maintain the safety, security and integrity of the products and services of the Grab group;
- (c) to improve and enhance the products and services of the Grab group;
- (d) to administer the driver-partner relationship between the Grab group and myself;
- (e) for internal tracking, analysis and administrative purposes;
- (f) to communicate with me; &
- (g) for the Lessor to comply with its obligations under law.

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Further, I understand that my personal data may be used for marketing purposes by the Lessor, its affiliated companies or their partners; & I hereby consent to receive marketing & promotional materials by telephone, SMS or e-mail.

**Additional Notes:**

Where the Renter & all authorised drivers (each of which hold a valid PDVL or TDVL) are 26 years of age or older, the Renter shall enjoy the following Discount:

Renter shall only be liable to pay S\$535.00 in insurance excess (for each section) instead of the excess amount indicated in the Insurance Matters table above (Sections 1 & 2 ONLY) PROVIDED THAT the Renter fulfills all of the following:

- fulfilment of Minimum Rental Period
  - timely payment of all Rental Charges at all times
  - timely reporting of all accidents, thefts & other incidents in accordance with the Agreement
  - there are no accidents, thefts or other incidents occurring within the first week of rental
  - the Renter at all times is in full compliance with the Agreement & any other undertakings & arrangements entered into with Lessor or its affiliated entities
- ("Qualifying Incident").

The Lessor may at its sole discretion allow or disallow an incident to count as a Qualifying Incident.

The above Discount may be cancelled at any time at the Lessor's sole discretion. In the case of cancellation, the CDW Charges rate shall no longer apply & instead the ER Promotion Rental Charges rate (only) shall apply (subject to the relevant terms & conditions being continually fulfilled in order for the ER Promotion Rental Charges rate to apply), & the Lessor shall hold to the credit of the Renter the amount comprised in the CDW Charges (where paid) ("Credit Amount"). The Credit Amount may be applied by the Lessor to satisfy any & all costs & payments due to the Lessor under the Agreement.

Subject to Renter's fulfilment of Minimum Rental Period, Renter shall enjoy the following Discounts:  
[insert description of promotion(s) &/or refer to relevant section above if already described above]

**Agreement**

The Renter has read, understood & agrees with all terms & conditions of this Agreement.



Renter's Signature/Stamp  
Date:



Authorised Signatory/Stamp  
Grab Rentals Pte Ltd

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 11 Jun 2019 / 10:38:42

Receipt Date/Time : 11 Jun 2019 / 10:38:34

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-190611-000819

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - EK8631J - SLN 5277L As at 22 Apr 2019/20:30:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - EK8631J Enquiry Fee 20190611103803180792	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	xxxxxxxxxxxx5823	Credit Card: Visa /MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

**ACCIDENT INVOLVING EK 8631J(AXA) AND SLF 5277L ALONG/AT AYE TOWARDS CLEMENTI AVE 6 ON 22/04/2019**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 10/7/2019 2:10 PM

To: 2YKDAI@GMAIL.COM <2YKDAI@GMAIL.COM>

10 JULY 2019

**MR DAI YAW KUAN**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19010313/Kpb3// S9M01L4N**

**YOUR REF : EK 8631J**

**ACCIDENT INVOLVING EK 8631J(AXA) AND SLF 5277L ALONG/AT AYE TOWARDS CLEMENTI AVE 6 ON 22/04/2019**

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 ESTEEM PERFORMANCE PTE LTD acting on behalf of the owner of SLF 5277L against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as you changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

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 [chewht@lkkauto.com](mailto:chewht@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.

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 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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