

24 June, 2019

**ONG SWEE CHENG JUDY**  
381 TANGLIN ROAD  
#02-07  
SINGAPORE 247965

Dear Sir/Mdm,

**OUR REF : CC4/ASM19010448/Kwa3**  
**YOUR REF : SKV7201U**  
**ACCIDENT INVOLVING SKV7201U AND SDS84K ALONG EUNOS AVE 5 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 third-party claim(s) from **Esteem Performance Pte Ltd** acting on behalf of the owner of **SDS84K** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected because 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 [jimmychen@lkkauto.com](mailto:jimmychen@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 6841 2928 or [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Jimmy  
Case Handler  
DID: 6841 2928  
FAX: 6741 4108  
Email: [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)

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

## LETTER OF AUTHORITY

To Whom It May Concern:

ACCIDENT INVOLVING SDS84K & SKV7201U ALONG PAYA LEBAR ROAD  
AND TURNING LEFT TO EUNOS AVENUE 5 ON 08.06.2019 @ 16:30

I, SOH ENG KUANG Nric No. S1182067J  
of 95 FARRER DRIVE #01-05 SINGAPORE 259291

Owner of motor vehicle no. SDS 84 K 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:	SKV7201U (Insd veh)	Model: VOLKSWAGEN GOLF A7 1.4 TSI
	SDS84K (TP veh)	
Date of Accident/ Time:	08/06/2019 @ 1630HRS	

Repair Estimate	: \$	6,647.75	
Final Repair Cost	: \$	1,439.05	
Loss of Use	: \$	180.00	3 days at \$60 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	1,626.50	
Payee Name: ESTEEM PERFORMANCE PTE LTD			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

#### NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- 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.
- 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 Lim  
Date: 13.02.2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Jan Lim  
Date: 13.02.2020

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 13.02.2020

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Jun 2019 / 09:45:02

Receipt Date/Time : 12 Jun 2019 / 09:44:48

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190612-000508

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 - SKV7201U As at 08 Jun 2019/16:30:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SKV7201U Enquiry Fee 20190612094402515595	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
	<b>Paid By</b>			
	xxxxxxxxxxxx5823		Credit Card: Visa /MasterCard	7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.