

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 19 June 2019 2:38 PM  
**To:** efix\_yck@yahoo.com  
**Subject:** <Standard Notification Letter> Your ref: EW 3633Z (Our ref: CC4/ASM19010753/gb3)  
\*\*\* ACCIDENT INVOLVING EW 3633Z & SGB 6299Y ON 13/06/2019 \*\*\*

YEW CHIN KIONG

Dear Sir/ Mdm

**OUR REF : CC4/ASM19010753/gb3**  
**YOUR REF : EW 3633Z**  
**ACCIDENT INVOLVING EW 3633Z AND SGB 6299Y ALONG/AT CLEMENTI AVE 6 ON 13/06/2019**

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 Woon Meng Motor Pte Ltd acting on behalf of the owner of SGB 6299Y 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](mailto: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."

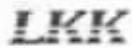
Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto: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.*

## LETTER OF AUTHORITY

To: AXA insurance Singapore Pte Ltd

ACCIDENT INVOLVING SGB 6219Y & EW3633Z

ON 13/06/19 ALONG Clement Ave 6

I TAN KIAN HING NRIC S7004233I

OF BLK 107 BNKIT BOHOK AVE 6 #05-102, S(650107)

Owner of Motor Registration No: SGB 6219Y do hereby

Authorise M/S **WOON MENG MOTOR PTE LTD** as my agent

and representative to correspond in, negotiate and settle, on my

behalf, my claim against the parties involved in the above-mentioned

accident. In the event of final settlement, we agreed that payment be

make payable to M/S **WOON MENG MOTOR PTE LTD**.

Date & signature

 07/10/19

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### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	EW 3633Z (Insd veh)	Model: TOYOTA HARRIER
	SGB 6299Y (TP veh)	
Date of Accident/ Time:	13/06/2019	

Repair Estimate	: \$	9,737.24	
Final Repair Cost	: \$	4,173.00	W/GST
Loss of Use	: \$		days at 5 per day
Rental (if any) W/GST	: \$	449.40	3 days at \$149.80 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	4,620.00	GLOBAL SUM (ALL-IN)
Payee Name : WOON MENG MOTOR 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>27</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/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: 4/3/2020

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 4/3/2020

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 4/3/2020

## TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
TAN KIAN HING BLK 107 BUKIT BATOK AVENUE 6 #05-102 SINGAPORE 650107

DATE	INVOICE NO.
16-Jul-2019	A 40407

	VHA NO.	DUE DATE	VEH. NO.
	A 40407	16-Jul-2019	SFX 8931 M
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 08 JULY 2019 TO 11 JULY 2019 YOUR REF: SGB 6299 Y	3	180.00	\$40.00
GST @ 7%			\$37.80
TOTAL			\$577.80

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.



## VEHICLE HIRING AGREEMENT

### HIRER'S PARTICULARS

Name (as in I/C)

NRIC/Passport No:

Date of Birth:

Address:

Age:

Name & Address of Employer

Occupation

Driving Exp:

Driving Licence No:

Passed Date:

D/L Type: Local/Int'l/Others:

### DRIVER'S PARTICULARS

Name (as in I/C)

NRIC/Passport No:

Date of Birth:

Address:

Age:

Occupation

Driving Exp:

Yrs

Driving Licence No:

Passed / Expiry Date:

D/L Type: Local/Int'l/Others:

Contact No:

Hirer's Own Vehicle No: *SG1362994* Replace Veh No:

Loan Vehicle No: *FX 8131M*

VR No:

Make & Model: *H-TRV*

Auto/Manual Group:

### CHARGES

Daily *03* day @ \$ *180* Per day *540* ✓

Weekly/Monthly week @ \$ Per week/Monthly

Others

CDW/PAI @ \$ Per day/Monthly

Delivery/Collection Svc

GST *71* *37.80*

OR No:

(A) SUB-TOTAL

*577.80*

Petrol Level OUT E 1/4 1/2 3/4 F

Surcharge IN

First \_\_\_\_\_ km FREE per day

GST

Excess mileage is chargeable at \_\_\_\_\_ cents per km

TOTAL CHARGES

NON WAIVER EXCESS (Subject to GST): \$ *3000*

### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature:

Additional Driver's Signature:

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this 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 been given by BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should the fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out Time Out Mileage Check By Remarks

*5/7/19 12:30pm 1211 Mark*

Hirer's/Driver Signature

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 Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In Time In Mileage Check By Remarks

*11/12/19 5:30pm 157435 Mark*

Hirer's/Driver Signature

**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-19-096343

Date of Request: 17/06/2019

Your Ref No:

Online Purchase

Woon Meng Motor Pte Ltd  
50 Bukit Batok Street 23,  
#01-06 Midview Building  
Singapore 659578

Dear Sir/Madam,

Enquiry Date 17/06/2019

Enquiry By Heng Sew Sow

TP Vehicle No. EW3633Z

Accident Date 13/06/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
EW3633Z	AXA Insurance Pte Ltd	10/01/2019-09/01/2020	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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RECORDS MANAGEMENT CENTRE

**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-19-096343

Date of Request: 17/06/2019

Your Ref No:

Online Purchase

Woon Meng Motor Pte Ltd  
50 Bukit Batok Street 23,  
#01-06 Midview Building  
Singapore 659578

Dear Sir/Madam,

Enquiry Date 17/06/2019  
Enquiry By Heng Sew Sow  
TP Vehicle No. EW3633Z  
Accident Date 13/06/2019

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