

28 June, 2019

**TEN WAI CHING**  
23 ETTRICK TERRACES  
FRANKEL ESTATE  
SINGAPORE 458586

Dear Sir/Mdm,

**OUR REF: CC4/ASM19010978/Jpa3**  
**YOUR REF: SDV 70J**  
**ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP**  
**RD TO EAST COAST RD ON 19/06/2019**

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 **SMRT AUTOMOTIVE SERVICES PTE LTD** acting on behalf of the owner of **SHF478D** 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.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

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 as 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)




Date: 20/6/2019

Our Ref. No.:

### Letter of Authorisation

I, Name How Poh MIT (NRIC No.: S7247332 I) the registered hirer / relief driver / taxi share driver of SMRT taxi registration number SHF 478D hereby authorise **SMRT Automotive Services Pte Ltd ("AutoSvs")** to deal with all matters arising out of the accident between my taxi and SDV 70J happened on 19/06/2019 2053 hrs. along Place From Siglap Rd, Slip Rd toward East Coast Rd (the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name: How Poh MIT Signature:   
NRIC No.: S7247332 I  
Tel No.: 9185 7052  
Address: Blk 757, Woodlands Ave 4  
#08-261, Singapore 730757

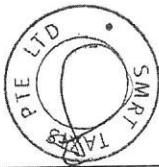
## AUTHORISATION TO ACT

I/We, SMRT TAXIS PTE LTD ("the third party claimant") of BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705 (address), owner of SHF 478D (vehicle no.) hereby authorize SMRT AUTOMOTIVE SERVICES PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. SHF 478D that was damaged pursuant to the accident which occurred on 19/06/2019 (date) along SLIP ROAD FROM SIGLAP ROAD TWDS EAST COAST ROAD (location) involving vehicle no/s SDV 70J ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of SMRT TAXIS PTE LTD.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 26 (day) of March (month) 2020 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



# AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDV 70J (Insd veh)	Model: Toyota Prius (1798cc)
	SHF 478D (TP veh)	
Date of Accident/ Time:	19/06/2019	

Repair Estimate	: \$	15,951.60
Final Repair Cost	: \$	
Loss of Use <i>Token 2m</i>	: \$	days at \$ per day
Rental (if any)	: \$	6 days at \$133.75 per day
LTA / GIA Search Fee	: \$	
Others:	: \$	
Final Settlement Sum (Global Sum)	: \$	3,000.00
Payee Name : SMRT TAXIS PTE LTD		
Is Third Party Workshop GIA Registered? [X] YES [ ] 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: 27
	BOLA Liability: 100 (%)	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/TORTEASOR 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 settlement.

Signature of workshop representative / Workshop stamp  
Name of Representative: *Tan Lee Gek*  
Date: 26 MAR 2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: *Stella Lee*  
Date: 26 MAR 2020

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 20/3/2020

\*\*\* This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.



SMRT Taxis Pte Ltd

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/06/19/2071

From: SMRT Taxis Pte Ltd

Date: 25/6/2019

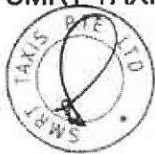
**ACCIDENT INVOLVING SHF478D AND SDV70J ON 19/6/2019 8:53 PM ALONG SLIP ROAD FROM SIGLAP ROAD TOWARDS EAST COAST ROAD.**

This is to confirm that the daily rental rate for SHF478D is \$133.75 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



## Laid Up Report

Accident Start Date : 17/06/2019

Date Generated : 19/07/2019

Accident End Date : 19/07/2019

User Name : LeeGek

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/06/19/2071	SHF478D	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24102055	19/06/2019 9:30 PM	26/06/2019 11:11 AM

## Enquire Transaction History

inputs: [0] 20190621090338329301

Log Date/Time:	21 Jun 2019 / 09:03:38	Transaction Amount:	\$7.49
Asset Type:	Vehicle		
Asset ID:	SDV70J	Channel:	External Agency
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Business Transaction Reference No.:	20190621090338329301
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 19 Jun 2019 20:53:00  
Insurance Company: AXA INSURANCE PTE LTD  
Information displayed is correct as at the log date and time.

outputs:

Enquire Related Logs OK

outputs:

1. 20190621090338329301  
2. 20190621090338329301  
3. 20190621090338329301  
4. 20190621090338329301  
5. 20190621090338329301  
6. 20190621090338329301  
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