



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

11 JULY 2019

JOSEPH CHARLIE LIE
BLK 172 LORONG 1 TOA PAYIH
#03-1154
SINGAPORE 310172

Dear Sir/ Mdm

OUR REF : CC4/ASM19011214/K1pb3 // S9M01RBM
YOUR REF : SMA 3971T
ACCIDENT INVOLVING SMA 3971T AND SHD 4923U ALONG/AT ORCHARD BLVD 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 COMFORTDELGRO ENGINEERING PTE LTD acting on behalf of the owner of SHD 4923U against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour, your vehicle was turning in to another road and collision with third party who was moving straight ahead. Under Motor Accident Guide, any vehicle entering another road should exercise greater caution. 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 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 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 as at Ms Chew Hsiao Tong(LKK Handler) 6742 3197 or chewht@lkkauto.com Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

cc AXA INSURANCE PTE LTD

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING I 40 SHD4923U , SMB3971T
ALONG ORCHARD BLVD > TANGLIN RD

ON 19-Jun-19 18:30

I / We GOVINDARAJU S/O SH... (Hirer) NRIC No.: SXXXX581E

and/or (Relief) NRIC No.: SXXXX581E

Taxi Number SHD4923U

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date 20-Jun-2019

Name of Hirer GOVINDARAJU S/O SHUNMUGAM PILLAY

Hirer NRIC SXXXX581E

Signature :

Address 180A MARSILING ROAD #16-2212
731180

Contact No. 97594923



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMA3871T	(Insd veh)	Model: HYUNDAI HD
	SHD4923U	(TP veh)	
Date of Accident/ Time:	18/06/2019		

Repair Estimate	: \$	3,795.59	
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)	: \$	2,620.00	

Payee Name : COMFORTDELGRO ENGINEERING PTE LTD

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable <input checked="" type="checkbox"/> Yes No: BOLA Scenario No: <u>31</u>
	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/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:
Date:



AWK

COMFORTDELGRO ENGINEERING PTE LTD
85 LOYANG DRIVE
SINGAPORE 638989

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

COMFORTDELGRO ENGINEERING PTE LTD
85 LOYANG DRIVE
SINGAPORE 638989

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

Please forward your claims made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

Our Ref: CT19060518

Date: 28 June 2019



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 19/06/2019 @ 18:30 hrs
ALONG ORCHARD BLVD > TANGLIN RD
INVOLVING SMA3971T

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHD4923U** (the "Taxi"). The Taxi was hired to **GOVINDARAJU S/O SHUNMUGAM PILLAY IC NO S0231581E** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$114.95** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

