

05 July, 2019

NG WUI KUEK
308 TAMPINES ST 32
#06-112
SINGAPORE 520308

Dear Sir/Mdm,

OUR REF : CC4/ASM19011706/wb3
YOUR REF : SKS 7233T
ACCIDENT INVOLVING SKS7233T AND SMF3945T AT CHANGI VILLAGE CARPARK
BESIDE BUS INTERCHANGE ON 28/06/2019

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 **CYCLE AND CARRIAGE SINGAPORE** acting on behalf of the owner of **SMF3945T** against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. 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 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 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.



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 authorized 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. 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

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



Exceptional Journeys

To:

Cycle & Carriage Kia Pte Ltd
209 Pandan Gardens,
Singapore 609339
Attention: [Motor Claims Department]

Date: [29.06.2019]

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SMF3945T (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 28.06.2019 (*date and time of accident*) on/along CHANGI VILLAGE CARPARK (*location*) between the Vehicle and SKS7233T (*3rd party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
 - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
 - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
 - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



Exceptional Journeys

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

A handwritten signature in black ink, appearing to be 'NG GHIM CHEW', written over a horizontal line.

Name: NG GHIM CHEW
NRIC / Passport No. / Company Registration No.: 965E



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKS 7233T (Insd veh)	Model: Kia Cerato (1591cc)
	SMF 3945T (TP veh)	
Date of Accident/ Time:	28/06/2019	

Repair Estimate	\$ 8,456.21	
Repair Cost (w/GST)	\$ 5,845.41	
Cost of Towing	-	Days at \$ per day
Cost of Salvage	\$ 500.00	5 days at \$ 100.00 per day
TPA / GWA Salvage Fee	\$ 2.00	
Others	-	
Final Settlement Sum	\$ 6,347.41	
Payee Name: CYCLE & CARRIAGE KIA PTE LTD		
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Indicate below)		
A) For Non GIA Registered Workshop:	Agreed Liability (TP)	
B) For GIA Registered Workshop:	ROA Applicable: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> ROA Scenario No: 22	
BLIC Liability: 100	Assessed Liability (TP)	
* Assessed Liability to be filled only for other collisions and for cases where BLIC 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 documents 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/ 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: LARRY SONGCUAN
Date: 20/01/2020
Signature of AXA's surveyor representative
Name of AXA's surveyor representative: LKK
Date: 20/01/2020

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: JORD CHENG
Date: 20/01/2020

**SIGNED WITHOUT PREJUDICE FOR
ANY PERSONAL INJURY CLAIM**

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

TAX INVOICE

NG GHIM CHEW

INVOICE : AR1909-0299
DATE : 23/09/2019
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA201909-0133

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SMG2480T
Make / Model : KIA CERATO 1.6 AUTO LX
Rental Dates : Rental Billing From 16/09/2019 To 21/09/2019
Period : 5 days
Rental Rate : S\$ 100.00 Per Day (Including GST)
Reference No : SMF3945T

467.29

AMOUNT : S\$
FIVE HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 467.29
GST 7% : 32.71

TOTAL S\$: 500.00

Please make your cheques payable to : CHAN'S & SONS ENTERPRISE



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

RENTAL AGREEMENT

201909-0133

Hirer's Name NG GIM CHEN		Date of Birth 10.08.1974	Passport/ Nric No. S742498E	Nationality Singapore
Address BK.635 JURONG W. ST.65		Occupation	Driving Licence No.	Date of Expiry
# 13-330	Postal Code 640635	Contact No.	Mobile Phone No. 97903107	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No.	Mobile Phone No.	

CHECK OUT

Date 16.09.19	Time 1200	Mileage KM	E 1/4 1/2 3/4 F
Date 21.9.19	Time 10.35 am	Mileage KM	Remarks

CHECK IN

IMPORTANT NOTES:-

- ❑ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ❑ No refund will be given for vehicle that returns early.
- ❑ Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ❑ Third Party Liability - First \$2000 for any Third Party Accident Claim.
- ❑ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ❑ Hirer is responsible for all parking fines & traffic summons.
- ❑ Extension:- One day's advance notice is required otherwise no extension will be allowed.
- ❑ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ❑ Vehicle returned after office hour will be charged to the next working day.
- ❑ Hourly extension is charged at 1/5 of the daily rate.
- ❑ As preventive maintenance, please check water & engine oil daily.
- ❑ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ❑ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ❑ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	5	100 net	467.29
DISCOUNT			
GST @ 7%			32.77
TOTAL			500.00
EXTENSION			
Don/Teban - TP/AXA			
SMF 3945 T			
DEPOSIT (refundable) S\$			
CHANGED OVER FROM VEH.			DATE

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
 I/We declare that all information given on this form is true and accurate.



x

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO. SMG 2480T	MODEL
FROM 16.09.2019	RETURN

*Estimate Date. For actual return see CHECK IN

SMF 3945T (K).



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

Third Party Insurer Enquiry

Our Ref No: GR-19-103906

Date of Request: 29/06/2019

Your Ref No:

Online Purchase

Cycle & Carriage Automotive Pte Ltd
241 Alexandra Road
Singapore 159931

Dear Sir/Madam,

Enquiry Date 29/06/2019

Enquiry By Don Bong Kiong Hua

TP Vehicle No. SKS7233T

Accident Date 28/06/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKS7233T	AXA Insurance Pte Ltd	30/04/2019-29/04/2020	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.

This is a computer generated document and requires no 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

TAX INVOICE

Our Ref No: GR-19-103906
Date of Request: 29/06/2019

Your Ref No: Online Purchase

Cycle & Carriage Automotive Pte Ltd
241 Alexandra Road
Singapore 159931

Dear Sir/Madam,

Enquiry Date 29/06/2019
Enquiry By Don Bong Kiong Hua
TP Vehicle No. SKS7233T
Accident Date 28/06/2019

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