



Auto
Consultants
Pte Ltd

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

23 JULY 2019

TAY CHIN KIAN

BLK 472 JURONG WEST ST 41,
#08-409,
SINGAPORE 640472

Dear Sir/ Mdm

OUR REF : CC4/ASM19011862/R1wb3 // S9M01SRM

YOUR REF : SKE 1806D

**ACCIDENT INVOLVING SKE 1806D AND SLZ 6093M ALONG/AT PIE TOWARDS
CHANGI ON 02/07/2019**

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 TORQUE 5 PTE LTD acting on behalf of the owner of SLZ 6093M 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 as it is head-to-rear collision. 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 vivianlau@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. Vivian Lau (LKK Handler) 6841 8625 or vivianlau@lkkauto.com Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Vivian Lau
Case Handler
DID: 6841 8625
FAX: 6741 4108
EMAIL: vivianlau@lkkauto.com

cc AXA INSURANCE PTE LTD



Torque 5 Pte Ltd

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-50 Singapore 415875
Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: enquiry@torque5.com
Co. Reg. No.: 201313221G

LETTER OF AUTHORISATION

Accident on 21/7/19 along PIE (Changi) Before Paya Lebar Rd Exit
Involving vehicles SLZ 6093 M & SKE 1806 D

In consideration of **Torque 5 Pte Ltd, 8 Kaki Bukit Ave 4, Premier @ Kaki Bukit #01-50 Singapore 415875**, repairing my/our motor vehicle no SLZ 6093 M at my request, I/We, Lim Muir Kim ("the claimant") of _____ (address) bearing NRIC No S15934246 the owner of motor vehicle no SLZ 6093 M, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

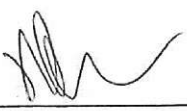
I/We further agree to fully co-operate and attend all court hearings related to this accident that are necessary to prosecute the claims maintained by **Torque 5 Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim is unsuccessful due to untruthful statements from me/us, I/we undertake to pay to **Torque 5 Pte Ltd** the cost of repairs to my/our vehicle.

In the event that the settlement/payment cheque is being made in my/our favour, I/we hereby undertake to return the full amount to **Torque 5 Pte Ltd** account, within 7 days from receiving and clearance of the said settlement/payment cheque. Failing which, **Torque 5 Pte Ltd** will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

I/We further authorize **Torque 5 Pte Ltd** to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to **Torque 5 Pte Ltd** shall amount to a good discharge of **Torque 5 Pte Ltd** obligation to me/us in respect of the settlement monies. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and condition being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Dated this 02 day of 07 (month) 20 19

X 
Signed by "the claimant"

Name: Lim Muir Kim

NRIC No: S15934246


Signed by **Torque 5 Pte Ltd**

Name: Stephanie



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKE1806D (Insd veh)	Model: HONDA STREAM
	SLZ6093M (TP veh)	
Date of Accident/ Time:	02/07/2019	

Repair Estimate	: \$	18,002.64	
Final Repair Cost (WGST)	: \$	3,477.50	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	600.00	5 days at \$ 120.00 per day
LTA / GIA Search Fee	: \$	38.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	4,113.95	
Payee Name : TORQUE 5 PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
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:

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/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: IVONA KAR VUN
Date: 17/10/19

MRB
Signature of Witness / Workshop stamp (if applicable)
Name of Witness: LUCAS CHOW
Date: 17/10/19
Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date:

**Torque 5 Pte Ltd**

8 Kaki Bukit Avenue 4, #01-50
Premier @ KB, Singapore 415875
Tel: 6452 4457 Fax: 6452 4584

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit
#01-50 Singapore 415875
Tel: +65 6452 4457 Fax: +65 6452 4584
Email: leasing@torque5.com
Company Reg. No: 201530768C

Rental Invoice**Inv No. :** L51907006**Date :** 06 Jul 2019**Ref :** SLZ 6093 M**Currency :** SGD**Terms :** COD**RA No. :** R19070005**Veh No. :** SFY1510K

#	Rental Period	Rate	Disc	Amt
1	Rental (02/07/2019 21:00 to 06/07/2019 16:30)	600.00	0.00	600.00

*I agree to the price as listed above and
affirm that the goods are received in good
condition.*

(Customer's Signature and Company Stamp)


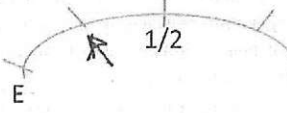
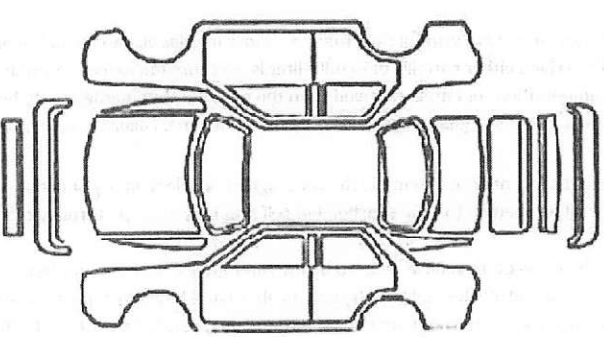
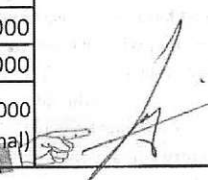
Subtotal : S\$ 600.00
GST 7.0% : S\$ 0.00
Total : S\$ 600.00

For TORQUE 5 LEASING PTE LTD

(Authorised Signature)

RENTAL AGREEMENT

T 002231

HIRER'S PARTICULAR		Veh. No/Model: Subaru Forester SLZ 6093M Honda Stream																															
Name: Sing Guoxiong		Rental Veh. No/Model: SFY 1510 K Subaru Forester																															
NRIC/Passport No: S85284148		Date/Time Out: 2/7/19 : 2100																															
Address:		Date/Time In: 6/7/19 4:30pm																															
Tel: 8157 8265		<div style="display: flex; justify-content: space-around;"> <div> OUT  </div> <div> IN  </div> </div>																															
Driving license No:		Exp:																															
ADDITIONAL DRIVER'S PARTICULAR		Milage: 237328 Milage: 237671																															
Name:		Rental Charges																															
NRIC/Passport No:		<table border="1" style="width: 100%;"> <tr> <th></th> <th>Hours @</th> <th>S\$</th> <th>per hour</th> <th>S\$</th> </tr> <tr> <td>4</td> <td>Days @</td> <td>150</td> <td>per day</td> <td>600</td> </tr> <tr> <td></td> <td>Weeks @</td> <td></td> <td>per week</td> <td>/</td> </tr> <tr> <td></td> <td>Months @</td> <td></td> <td>per month</td> <td>/</td> </tr> <tr> <td colspan="4">Subtotal</td> <td>\$600</td> </tr> <tr> <td colspan="4"></td> <td>GST @ 7%</td> </tr> </table>			Hours @	S\$	per hour	S\$	4	Days @	150	per day	600		Weeks @		per week	/		Months @		per month	/	Subtotal				\$600					GST @ 7%
	Hours @	S\$	per hour	S\$																													
4	Days @	150	per day	600																													
	Weeks @		per week	/																													
	Months @		per month	/																													
Subtotal				\$600																													
				GST @ 7%																													
Address:		Others																															
Tel:		TOTAL CHARGES \$600																															
Driving license No:		Mode of Payment:																															
Exp:		Cash/Nets/Cheque/Credit Card:																															
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		<table border="1" style="width: 100%;"> <tr> <td>Deposit</td> <td>Deposit</td> </tr> <tr> <td>Amount</td> <td>Refunded</td> </tr> <tr> <td colspan="2">Remarks:</td> </tr> <tr> <td colspan="2">Received by</td> </tr> </table>		Deposit	Deposit	Amount	Refunded	Remarks:		Received by																							
Deposit	Deposit																																
Amount	Refunded																																
Remarks:																																	
Received by																																	
		<p>I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.</p>																															
Physical Damage Excess		Acknowledgement																															
Singapore - Own Damage	S\$2,000																																
Singapore - 3rd Party Damage	S\$2,000																																
Malaysia (if applicable)	S\$8,000																																
For Driver aged < 27 or above 65 and/or less than 2 yrs driving experience regardless of age	S\$3,000 (Additional)																																
IMPORTANT NOTE:		<p>Hirer Signature/Date for Torque 5 Leasing Pte Ltd</p>																															
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.		<p>Owner Signature/Date</p>																															
2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Torque 5 Leasing Pte Ltd.																																	
3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling) is strictly prohibited.																																	
4. In case of accident, the hirer shall report to Torque 5 Leasing Pte Ltd immediately.																																	



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-19-109853

Date of Request: 09/07/2019

Your Ref No: WALK IN JATI

TORQUE 5 PTE LTD
NO. 8 KAKI BUKIT AVE 4., #01-50
SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No: SLZ6093M

Date of Accident: 02/07/2019

Place of Accident: PIE

Involving Vehicle No: SKE1806D

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-19-109854
Date of Request: 09/07/2019

Your Ref No: WALK IN JATI

TORQUE 5 PTE LTD
NO. 8 KAKI BUKIT AVE 4,, #01-50
SINGAPORE 415875

Dear Sir/Madam,

Date of Accident: 02/07/2019
Vehicle No: SLZ6093M
Place of Accident: PIE(CHANGI) BEFORE PAYA LEBAR RD EXIT
Involving Vehicle No: SKE1806D

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SKE1806D	PIE(CHANGI) BEFORE PAYA LEBAR RD EXIT	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 03 Jul 2019 / 12:18:09

Receipt Date/Time : 03 Jul 2019 / 12:18:09

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190703-001536

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 - SKE1806D				
As at 02 Jul 2019/17:30:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SKE1806D Enquiry Fee 20190703121702112495	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	20190703121715973	Direct Debit: eNETS Debit (Internet Banking)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

SL26093M

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.

Print Receipt

OK

Save as PDF