

Vivian Lau (LKKAUTO)

From: Vivian Lau (LKKAUTO)
Sent: Thursday, 11 July, 2019 11:40 AM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com
Subject: ACCIDENT INVOLVING SHC 5515M AND SMJ 1585R AT/CTE TWDS CITY ON 09/07/2019

**TRANS-CAB SERVICES PTE LTD
SINGAPORE**

Dear Sir/Madam,

**OUR REF : CC4/ASM19012244/wb3
YOUR REF : S9M01TG5 (SHC 5515M)**

ACCIDENT INVOLVING SHC 5515M AND SMJ 1585R AT/CTE TWDS CITY ON 09/07/2019

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 claim from M/s **Kah Motor Co. Sdn. Bhd** acting on behalf of the owner of SMJ 1585R against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- 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 AXA immediately. You may email it to cst@axa.com.sg / vivianlau@lkkauto.com or deliver it by hand to our 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), 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 6841 8625 or email us at vivianlau@lkkauto.com .

Please quote the claim reference when you contact us that we can assist you more effectively.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER'S VEHICLE NO.) SMJ 1585R
& (THIRD PARTY'S VEHICLE NO.) SHC 5515M
ON 9/7/2019 ALONG CTE Toward AYE Near Exit 7D

- I hereby authorize Kah Motor Co Sdn Bhd and its agents or any person authorized by Kah Motor to do all or any of the following.
- To submit, resolve and make any claims(s) which I may have against the 3rd party insurers.
- To execute, sign discharge voucher / indemnity forms and all necessary documents in connection with and arising out of the above claim

Any payment should be made in favour of my name / Kah Motor Co Sdn Bhd



Owner Signature

(Co stamp & authorized signature if it's Co. registered vehicle)

Name : Nirmala D/o Balakrishnan

NRIC No : S73432147

Vehicle No : SMJ 1585R

Date : 10/7/2019



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5515M (Insd veh)	Model: <u>Honda Jazz 1.3</u>
	SMJ 1585R (TP veh)	
Date of Accident/ Time:	09/07/2019	

Repair Estimate	: \$	<u>14,290.96</u>	
Final Repair Cost	: \$	10,928.47	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,070.00	10 days at \$107.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	11,998.47	

Payee Name : Kah Motor Co. Sdn. Bhd

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: Yes/ No 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/TORTEASOR 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.

KAH MOTOR CO. SDN. BHD.
15, UBI ROAD 4

Signature of workshop representative / Workshop stamp
Name of Representative: TEL: 6841 3838 FAX: 6748 0770
Date: 06/8/19

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: 06/8/19
Date: 06/8/19



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

WITHOUT PREJUDICE to:

Any Personal Injury Claims

**Kah Motor Co. Sdn. Bhd.**

(A Member of Oriental Holdings Berhad)

15 Ubi Road 4, SINGAPORE 408610

Ubi Parts Centre

Phone No. : +65 6841 3838 Fax No. :

AXA INSURANCE PTE LTD

MOTOR CLAIMS DEPT

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE, 068811

Customer Code : CU0129734

Payment Term : 30 Days

Service Tax Invoice

GST Reg No M200050223

Company Ref. No. S60FC1380G

Invoice No. : SINV-BS19001437
Invoice Date : 01/08/19
Order No. : SVO19044358
Reference :
Job Card No. : 73030
Date/Time Received : 09/07/19 / 3:38:45 PM
Licence No. : SMJ1585R
Model : JAZZ 1.3LXR CVT 19YM
Car Chassis No. : JHMGK3850KS208068
Car Engine No. : L13B14100261
Mileage : 5897
Service Advisor : YOU PO SOON 1884
Served By : PSYOU
Page : 1

No.	Description	Qty.	UoM	U. Price	Disc %	Amount	7% GST Amount incld Amount	GST
	TP DIRECT SETTLEMENT (J/NO:73030)							
	OWNER: NIRMALA D/O K BALAKRISHNAN							
	OWNER INSURER: TOKIO MARINE INSURANCE							
	ACC DATE: 9/7/2019							
	SURVEYED BY: MARCUS							
	DATE: 11/7/2019							
	REF NO:							
	TP INSURER: AXA INSURANCE PTE LTD							
	TP VEH: SHC5515M							
BOSUN	0760 SUNDRIES	1	Hours	20.00		20.00	1.40	21.40
BML02I	0760 INSPECT RR LIGHTING MECHANISMS. PERFORM WATER TEST.(N)	1	Hours	100.00		100.00	7.00	107.00
BOBC	1864 BODY UNDERSIDE COATING (N)	1	Hours	100.00		100.00	7.00	107.00
BOJSE	1864 BODY JOINT SEALANT.	2	Hours	80.00		160.00	11.20	171.20
BP00R	1864 APPLY BODY UNDERSIDE COATING (N).	1	Hours	220.00		220.00	15.40	235.40
BA02R	1864 REMOVE & RENEW REVERSE SENSORS-4 PCS (N)	1	Hours	130.00		130.00	9.10	139.10
BC011R	0760 REMOVE INSTALL & CALIBRATE REAR VIEW CAMERA	1	Hours	300.00		300.00	21.00	321.00
BG02D	1864 REMOVE & INSTALL RR. WINDSCREEN.(N)	1	Hours	300.00		300.00	21.00	321.00
BMI01D	1864 REMOVE & INSTALL ROOF LINING GARNISHES SEATS SPEAKER BOARD CARPET & ETC.(N)	1	Hours	350.00		350.00	24.50	374.50
BKTG02R	1864 REMOVE & TRANSFER ITEMS TO NEW TAILGATE. ADJUST & ALIGN TAILGATE.(N)	1	Hours	450.00		450.00	31.50	481.50
BKRP02B	1864 CUT & RENEW RR FLOOR PANEL. STRAIGHTEN FENDERS ALIG RR CHASSIS INCLUDING FITTING ON ATTACHMENT ITEMS.	1	Hours	3,360.00		3,360.00	235.20	3,595.20
BP07R	EXT- YBH SPRAY PAINTING ON REPAIRED OR REPLACED AREAS.(7P)	1	Hours	2,650.00		2,650.00	185.50	2,835.50
73127-TY0-000	RUBBER CWINDOWSHIELD DAMPER	1	Each	11.40	25	8.55	0.60	9.15
73214-T5A-013	RUBBERWINDOWSHIELD DAMPER	2	Each	6.50	25	9.75	0.68	10.43
73226-SZW-000	DAMPERSTD 5X5	1	Each	8.50	25	6.37	0.45	6.82
BO-WS-SEALANT	WINDSCREEN SEALANT (N)	1	Each	60.00		60.00	4.20	64.20
68100-T5A-U10ZZ	TAIL GATE COMP	1	Each	730.60	25	547.95	38.36	586.31
74440-T5A-003	WEATHERSTRIPTAILGATE	1	Each	92.30	25	69.22	4.85	74.07
74801-T5S-K01	LOCK ASSY, TAILGATE	1	Each	78.90	25	59.17	4.14	63.31
75722-T5L-T01	EMBLEMRR.	1	Each	10.90	25	8.17	0.57	8.74
04715-T5A-J50ZZ	FACE, RR. BUMPER	1	Each	492.70	25	369.52	25.87	395.39

Printed by PSYOU on 01 Aug 2019 at 9:10:00 AM

This is a computer generated invoice. No signature is required. Please review your bill and advise us of any errors or omissions.
 Kah Motor reserves the right to deliver a subsequent bill for any charge omitted. GST Amount is calculated from individual line(s).

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms.

Interest will be charged at 2% per month on overdue amounts.

Please give us your
feedback by scanning
the QR Code using
mobile device.



**Kah Motor Co. Sdn. Bhd.**

(A Member of Oriental Holdings Berhad)

15 Ubi Road 4, SINGAPORE 408610

Ubi Parts Centre

Phone No. : +65 6841 3838 Fax No. :

Service Tax Invoice

GST Reg No. M200050223

Company Ref. No. S60FC1380G

Invoice No. : SINV-BS19001437
Invoice Date : 01/08/19
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Date/Time Received : 09/07/19 / 3:38:45 PM
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Car Engine No. : L13B14100261
Mileage : 5897
Service Advisor : YOU PO SOON 1884
Served By : PSYOU
Page : 2

AXA INSURANCE PTE LTD

MOTOR CLAIMS DEPT

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE, 068811

Customer Code : CU0129734

Payment Term : 30 Days

No.	Description	Qty.	UoM	U. Price	Disc %	7% GST Amount Incd		
						Amount	Amount	GST
71593-T5A-J50	SPACER,R.RR.BUMPER SIDE	1	Each	16.90	25	12.67	0.89	13.56
71598-T5A-J50	SPACER,L.RR.BUMPER SIDE	1	Each	16.90	25	12.67	0.89	13.56
71505-T5A-J50	GARNISH,RR.BUMPER	1	Each	38.30	25	28.72	2.01	30.73
91505-TM8-003	CLIP,BUMPER	7	Each	2.30	25	12.07	0.84	12.91
66100-TAR-T00ZZ	PANEL COMPRR.	1	Each	320.40	25	240.30	16.82	257.12
84640-T5A-003ZA	LINING ASSYRR.PANEL	1	Each	60.80	25	45.60	3.19	48.79
33550-T5A-J02	TAILLIGHT ASSYL.	1	Each	223.90	25	167.92	11.75	179.67
NMRS-4P-TM3040L	4PCS ACT RR.SENSOR	1	Each	320.00		320.00	22.40	342.40
84550-T5A-J30	BOX ASSY,CARGO FLOOR GATE	1	Each	117.40	25	88.05	6.16	94.21
83853-SA7-980	BOLTANCHOR	1	Each	9.10	25	6.82	0.48	7.30

Sum Labor	8,140.00	569.80	8,709.80
Sum Item	2,073.52	145.15	2,218.67
Total SGD	10,213.52	714.95	10,928.47
Total Payable (SGD)			10,928.47

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RENTAL AGREEMENT

RA No. UBBSRA-00026
Date 10 Jul 2019

VEHICLE PARTICULAR

Vehicle No. : SKL667H
 Make : HONDA
 Model : 2013 CIVIC 1.5 HYBRID AUTO
 Out (Date & Time) : 10/7/2019 10:30 AM
 In (Date & Time) : 19/7/2019 5:00PM

HIRER PARTICULAR

Name : NIRMALA D/O K BALAKRISHNAN
 Address : BLK 642 PASIR RIS DRIVE 10 #13-36 S(510642)
 Tel : 91834416
 Payment Mode : UNDERTAKE

MAIN DRIVER PARTICULAR

Name : NIRMALA D/O K BALAKRISHNAN
 Address : BLK 642 PASIR RIS DRIVE 10 #13-36 S(510642)
 Driving License No. : S7343214F
 Passing Date : 3/8/2000
 Date of Birth : 25/11/1973
 NRIC/FIN/Passport No. : S7343214F

ADDITIONAL DRIVER PARTICULAR

Name :
 Address :
 Driving License No. :
 Passing Date :
 Date of Birth :
 NRIC/FIN/Passport No. :

Payment

Day 10 day(s) x \$100.00 = \$1,000.00
 Week
 Month
 Additional Hours
 SUB TOTAL \$1,000.00
 GST \$70.00
NETT AMOUNT \$1,070.00

REMARKS

SA: SOON (SMJ1585R)

TERMS & CONDITIONS

- o Malaysia Drive Surcharge
 - Normal days \$20/day + 7% GST
 - Blackout dates, Eve of PH & PH \$40/day + 7% GST
- o Insurance Excess
 - S'pore Drive Excess - \$1500 + 7% GST
 - Malaysia Drive Excess - \$2500 + 7% GST (Excluding towing & customer fees)
- o Vehicle is rented to hirer upon terms and conditions on the front and back of this agreement.
- o Vehicle is to be driven only by hirer and any additional hirer listed above.
- o Hirer is responsible for all parking, fines and ERP charges.
- o Hirer must report all accidents to Kah Motor within 24 hours of occurrence.
- o Violation of the terms of this agreement makes the hirer responsible for the full loss or damage to the vehicle whether insurance is accepted or not.
- o Vehicle is strictly for Singapore use, unless covered by insurance for Malaysia use.
- o Return of rental car beyond the stated duration will incur the following charges:
 1. Less than or equal to 5 hours, a 0.5 day charge will apply
 2. More than 5 hours, a FULL DAY charge will apply
- o Unpaid rental bookings will not be confirmed, and will subsequently be released after 10 mins.
- o Rental Deposit
 - A rental deposit will be collected upon confirmation of rental booking.
 - Rental deposit & rental fees will be forfeited if cancellation of rental booking is made less than 7 working days from intended start date of rental.
 - Rental deposit will be refunded after the end of the rental period.
 - Refund process will take approx 2-3 weeks via respective payment modes used at point of initial payment.

****Kindly top up the petrol before you return us the rental car. Otherwise, there will be charges added to your final bill. ****

I have read and agree to the terms and conditions on both sides of this agreement.

I authorise Kah Motor Co. Sdn. Bhd. To process a credit card voucher if any for chargers under this agreement including and miscellaneous charges.

All information I have given Kah Motor Co. Sdn. Bhd. in connection with this agreement is true.



Hirer's Signature

Main Driver's Signature
 (if not hirer)

Credit Card Holder's
 Signature (if not hirer)



Rented out by