



Our Ref : SH/2019/056/07/003/TP

Date : 03 July 2020

The Motor Claims Department
AXA INSURANCE PTE LTD
BLK 8 #24-01
SHENTON WAY
AXA TOWER
SINGAPORE 068811

Dear Sir / Madam,

RE : Accident Involving SMG7228Z & GZ2882M on 07.07.2019

I forward herewith copies of the following documents for claiming against your insured for my loss of use :-

Cost Of Repair - Invoice No: AR202007-0017	S\$ 9,162.23
Loss Of Use (\$ 80.00 x 12 days)	S\$ 960.00
Rental (\$ 100.00x 7 days)	S\$ 700.00
LTA Search Fee	S\$ 2.00

S\$ 10,824.23

Your co-operation and prompt settlement towards this matter are much appreciated.

Kindly acknowledge the receipt of this letter.

Thank you very much for your kind attention.

Yours faithfully,

encl

LETTER OF AUTHORITY

To: AXA Insurance
Pte Ltd

ACCIDENT INVOLVING SMG 7228Z & G22882M ON
07.07.2019 (Date) ALONG CTE towards City
(near Potong Pasir) (Location)

I, Woo Mei Mei NRIC no. S6902011E
of 23 Koran Rd #15-20, S(548193) (Address),
owner of Motor Vehicle Registration No. SMG 7228Z do hereby
authorise M/s S & H Motor Pte Ltd to be my agent and representative to correspond,
negotiate and settle, on my behalf, my claim against the parties involved in the above
mentioned accident.



Signature of Owner & Date



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GZ 2882M (insd veh)	Model: HONDA FIT (1317cc)
	SMG 7228Z (TP veh)	
Date of Accident/Time:	07/07/2019	

Repair Estimate	: \$		
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)	: \$	10,150.00	
Payee Name : S&H MOTOR PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No 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/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: 09/09/2020

Signature of Witness / Workshop stamp (if applicable): _____
 Name of Witness: Wong Kee Nyuk
 Date: 09/09/2020




Signature of AXA's surveyor/representative: _____
 Name of AXA's surveyor /Representative: _____
 Date: 09/09/2020



Tax Invoice No.: AR202007-0017

WOO MEI MEI
NO. 23 #15-20
KOVAN ROAD
SINGAPORE 548193

File No SH/2019/056/07/003/TP
Date 3-July-2020

Cost of repair for vehicle no: SMG7228Z HONDA FIT 1.3GE CVT
Accident involving vehicle no: SMG7228Z & GZ2882M on 07-July-2019

Description

To Supply Spare Parts

Labour charges

To spray paint damaged portion..

Cost of Repair \$	8,562.83
7% GST \$	599.40
\$	9,162.23

T/Party: AXA INSURANCE PTE LTD

Received By

No signature is required as this is a computer generated invoice

Page 1 of 1

SmG722AZ
(TP)

EVERVIT LEASING PTE LTD

33 Tannery Lane #01-02
Singapore 347789
UEN: 198101530H
Tel: 6292 3000 Fax: 6298 5995

Vehicle Hiring Agreement

Hirer's Particulars

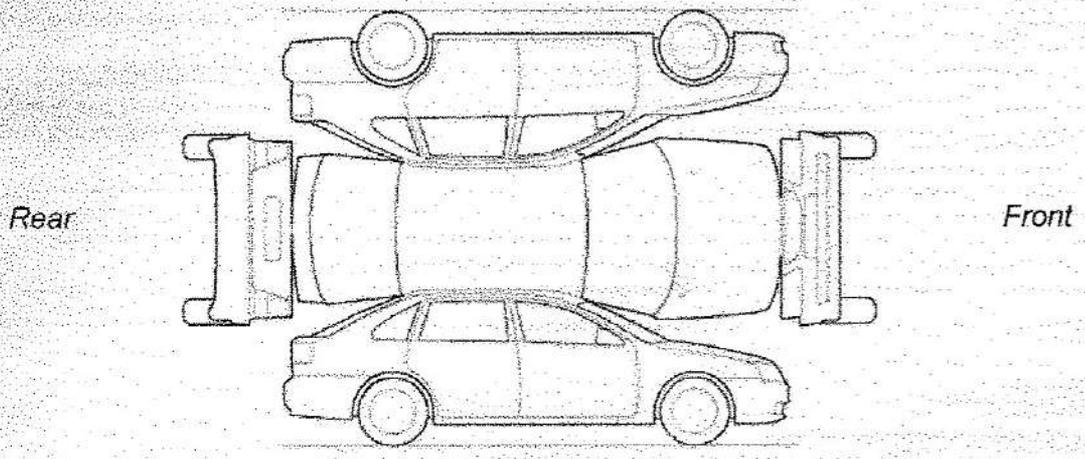
Name: MAH MUN KONG Address: 23 KOVAN ROAD #15-20
 NRIC No: S17380884
 Contact No: 93871530 Email: S(548193)

Hired Vehicle Information

Registration No: STP6873E Make/Model: TOYOTA ALTIS AUTO
 Fuel level: 1/4 (e.g. 3/4, 1/2 etc).
 Mileage Out: 187413 km Mileage In: _____ km

Please note down any damage to the car below before you collect the vehicle.

Left



Right

I am hiring the above vehicle from Evervit Leasing Pte Ltd commencing 19-7-19 (date)
4.29 pm (time) to 26-7-19 (date) 5.56 pm (time) at S\$ 100.00 per day
 to the total charge of S\$ 700.00 (subject to prevailing GST).

I shall return the vehicle with a full tank of fuel. I understand that I will be charged S\$150.00 (subject of prevailing GST) if the fuel tank is not full when I return the vehicle. It is my responsibility to check that the fuel tank is full before I drive off the vehicle. _____ (Hirer's initial)

I note that the rental vehicle is insured under a third party insurance coverage. In the event of an accident:
 - I am liable for repair costs to the vehicle; and
 - I shall be liable for excess of S\$ 750.00 (subject to prevailing GST) for the settlement of any resultant third party claim (where applicable).

I will undertake to pay for any summons received, and shall fully indemnify Evervit Leasing Pte Ltd for any and all loss of or damage to the vehicle or equipment during the term of this Agreement whether caused by collision, fire, flood, vandalism, theft or any other cause.

I hereby agree to abide to the terms and conditions as set out overleaf

[Signature] 19/7/19
 Hirer's Signature & Date
 (Vehicle Check-out)

[Signature] 26/7/19
 Hirer's Signature & Date
 (Vehicle Check-In)



**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-19-109071
Date of Request: 08/07/2019

Your Ref No: Online Purchase

S & H Motor Pte Ltd
160 Sin Ming Drive #07-02
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date: 08/07/2019
Enquiry By: Lum Wee Keat
TP Vehicle No: GZ2882M
Accident Date: 07/07/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GZ2882M	AXA Insurance Pte Ltd	09/03/2019-00/03/2020	6338 7788

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-19-109071
Date of Request: 08/07/2019
Your Ref No: Online Purchase

S & H Motor Pte Ltd
160 Sin Ming Drive #07-02
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date: 08/07/2019
Enquiry By: Lum Wee Keat
TP Vehicle No: GZ2882M
Accident Date: 07/07/2019

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

Hsiao Tong (LKKAuto)

From: Total Care Employment Maid Agency <totalcare96@hotmail.com>
Sent: Wednesday, 24 July 2019 5:19 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: ACCIDENT INVOLVING GZ 2882M(AXA) AND SMG 7228Z ALONG/AT CTE TOWARDS BALESTIER ON 07/07/2019

Hi
Thank you for your mail.
This to confirm Mr. Dhivagar is appointed driver in our company and we are allow to him to,drive back the vehicle after work .
we are aware of access of \$ 500 have to bear by the company . please proceed for the claim .

Thank you
regards
nadeera

TOTAL CARE EMPLOYMENT SERVICES
LIC NO: 14C7041
189 SELEGIE CENTRE #02-11
SELEGIE ROAD, SINGAPORE -188332
81835472/63334133/63368901

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, July 17, 2019 9:20 AM
To: totalcare96@hotmail.com <totalcare96@hotmail.com>
Subject: ACCIDENT INVOLVING GZ 2882M(AXA) AND SMG 7228Z ALONG/AT CTE TOWARDS BALESTIER ON 07/07/2019

17 JULY 2019

M/s Total Care Employment Services

Dear Sir/ Mdm

OUR REF : CC4/ASM19012457/Kpa3// S9M01T7V

YOUR REF : GZ2882M

ACCIDENT INVOLVING GZ 2882M(AXA) AND SMG 7228Z ALONG/AT CTE TOWARDS BALESTIER ON 07/07/2019

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 S & H MOTOR PTE LTD acting on behalf of the owner of SMG 7228Z against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as it is a 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. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$500.00 for third party claim settlements.

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 to confirm that the driver is allow to driver the vehicle after work.**
- 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 us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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