



Auto
Consultants
Pte Ltd

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

29 JULY 2019

RAMACHANDRAN DANIEL JEYAKUMAR
BLK 427 CLEMENTI AVENUE 3
#03-482,
SINGAPORE 120427

Dear Sir/ Mdm

OUR REF : CC4/ASM19012552/Awb3 // S9M01TZI
YOUR REF : SLU 7832S
ACCIDENT INVOLVING SLU 7832S AND SKV 8315T ALONG/AT CLEMENTI AVE 6 ON
12/07/2019

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 CAS GARAGE PTE LTD acting on behalf of the owner of SKV 8315T 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.

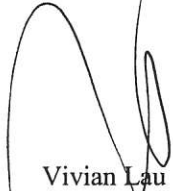
To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ 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



Telephone: 6484 2220
Email: casgaragesg@gmail.com

FAX: 6509 9501

LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SKV8315T AND SLU7832S
AT/ALONG Clementi Ave 6 twds Commonwealth Ave West
ON 12 DAY JULY MONTH 19 YEAR

- a) I/We, the owner of vehicle no. SKV8315T hereby instruct and authorize you to commence repair to the said vehicles.
- b) You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- c) You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- d) Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- e) In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- f) If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- g) I/we have read and understand the above statement and agreed.

Dated this 12 day JULY month 2019 year

Signature : Le Cg
Name : Leop Wai Hin Linda
NRIC/ROC No. : S1297896H
Address : 20 Jalan Jambu Mawar
52158

Company Stamp



My execution of this Discharge
Voucher is only for my claim
for property damage and not
prejudicial to any other claims"

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLU7832S (Insd veh)	Model: HYUNDAI ELANTRA 1.6 AT ABS
	SKV8315T (TP veh)	
Date of Accident/ Time:	12/07/2019 @ 1845HRS	

Repair Estimate	: \$	16,594.24	
Final Repair Cost	: \$	4,500.00	
Loss of Use	: \$	-	days at \$ per day
Rental (if any)	: \$	700.00	7 days at \$100 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$	-	
Final Settlement Sum	: \$	5,207.45	

Payee Name : CAS GARAGE 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/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.


CAS GARAGE PTE LTD
UEN 201828067M
Signature of Workshop Representative / Workshop stamp
Name of Representative: **SINGAPORE 417883 CAONG AT XIN**
Date: **29/11/19**

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

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



WIN WIN RENT-A-CAR PTE LTD

Invoice

SKV8315T
LEONG WAI HIN LINDA
20 JALAN JAMBU MAWAR
S(588681)

Invoice No : WPLIN0003438
Invoice Date : 23/7/2019
Due Date : 23/7/2019
VHA No : 3937
Referral ID : C080

Description :	Amount
Rental for 10 Day/s @ \$120 per Day \$	1,200.00

Vehicle No : SLC4693R

Vehicle Description : Mazda 3 1.5 A

Rental Period : 13/07/2019 to 23/07/2019

Total Amount Payable : \$ 1,200.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875

Tel: 6315 8479 H/P: 9833 0807

VHA No: 3937

Invoice No: WPLIN 3438

Hirer's Vehicle No :

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Leong Wai Hin Linda

NRIC / FIN No: S1297696H

Address (Res): 20 Jalan Jambu Mawar

S'2158 S(5286812)

Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: S1297696H

Issue Date: 23/5/77 Date of Birth: 26/9/58

Tel: (O) _____ (R) _____ HP: 9816 2091

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____

NRIC / FIN No: _____

Address (Res): _____

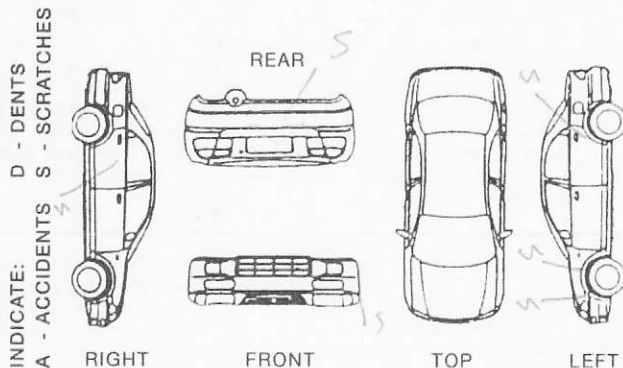
Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ H/P: _____

VEHICLE CHECK LIST



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: _____

Vehicle No: SLC4693R Replace Veh No: _____

Mileage Out: 53147 Mileage Out: _____

Make & Model: MAZDA 3 Auto / Manual

Out : Date 13/7/19 Time: 12:58

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS=\$ 2000/-

CHARGES

Daily 10 @\$ 120 per day \$1200 -

Weekly @\$ per week

Monthly @\$ per month

Hours @\$ per hour

Extension @\$

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature [Signature]

Additional Driver's Signature _____

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
23/7/19	0930	54356			<u>[Signature]</u>

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

SKU 83157

Print Date/Time : 15 Jul 2019 / 15:38:33

Receipt Date/Time : 15 Jul 2019 / 15:38:33

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190715-002310

Previous Receipt No. :

S/N Item Description/**Business Transaction Reference****No.**

Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
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Result of Insurance Enquiry - SLU7832S

As at 12 Jul 2019/06:45:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - SLU7832S

Enquiry Fee

20190715153644791104

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

xxxxxxxxxxxx5986

Credit Card:

Visa/MasterCard

7.45

Total

7.45

Cash Change

0.00

Tendered Amount

7.45

Excess Refundable Amount

0.00

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.