



29 JULY 2019

**LINCOLN TAN TIAN BENG**  
BLK 748 PASIR RIS STREET 71  
#08-16  
SINGAPORE 510748

Dear Sir/ Mdm

OUR REF : CC4/ASM19012775/Awa3 // S9M01UC3  
YOUR REF : SMH 5662K  
ACCIDENT INVOLVING SMH 5662K AND SLW 9374Z ALONG/AT RAFFLES CITY  
CARPARK ON 17/07/2019

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 MG SOLUTION PTE LTD acting on behalf of the owner of SLW 9374Z 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. 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](mailto: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.

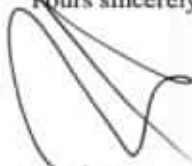
To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cstl@axa.com.sg](mailto:cstl@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](mailto: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](mailto:vivianlau@lkkauto.com)

cc AXA INSURANCE PTE LTD

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal losses sustained in the same accident.

## AUTHORIZATION TO ACT

I, ALENE POH LI CHENG ("the third party claimant")  
of 156 CANBERRA DRIVE #03-25 THE BROWNSTONE S(768682) (address),  
owner of SLW 9374Z (vehicle no.) hereby authorize  
IMH SOLUTION PTE LTD  
("The workshop") to act for me with respect to my claim for  
repair costs and/or rental and/or loss of use ("claim") for my  
Vehicle No. SLW 9374Z that was damaged pursuant to the  
accident which occurred on 17/07/2019 (date) along BASEMENT 2  
CAR PARK OF RAFFLES CITY SHOPPING CENTRE (location)  
involving Vehicle No/s SMH 5662K  
("The accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 19 day of 7 (month) 20 19 (year)



Signed by "the third party claimant"



Signed by "the workshop"



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	BMH5662K	(Insd veh)	Model: MERCEDES-BENZ CLA180
	SLV93742	(TP veh)	
Date of Accident/ Time:	17/07/2019		

Repair Estimate	\$ 14,045.03	
Final Repair Cost (wGST)	\$ 4,173.00	
Loss of Use	\$ 303.00	8 days at \$ 60.00 per day
Rental (if any)	\$ -	days at \$ per day
LTA / GIA Search Fee	\$ 7.45	
Others:	\$ -	
	\$ -	
Final Settlement Sum	\$ 4,480.45	

Payee Name : MG SOLUTION PTE LTD

Is Third Party Workshop GIA Registered? ☐ YES ☒ 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:

- 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:

Signature of AXA's surveyor/representative:

Name of AXA's surveyor / Representative:

Date:

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date:

Provided always that the discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Jul 2019 / 09:47:05

Receipt Date/Time : 18 Jul 2019 / 09:47:05

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-190718-000507

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 - SMH5662K As at 17 Jul 2019/11:45:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SMH5662K Enquiry Fee 20190718094551684113	7.00	0.49	7.49
<b>Sub-Total</b>		<b>7.00</b>	<b>0.49</b>	<b>7.49</b>
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
<b>Total Amount Payable</b>				<b>7.45</b>
Paid By				
	20190718094607555	Direct Debit: eNETS Debit (Internet Banking)		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.