

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 24 July 2019 1:28 PM  
**To:** HANPING.TEO@VEOLIA.COM  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19013025/gb3 \*\*\* ACCIDENT INVOLVING YM9146P AND FBN4881A ON 13/07/2019 \*\*\*

24 JULY 2019

**VEOLIA ES SINGAPORE INDUSTRIAL PTE LTD**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19013025/gb3**

**YOUR REF : YM9146P**

**ACCIDENT INVOLVING YM9146P AND FBN4881A ALONG/AT BISHAN STREET 11 NEAR LAMPPOST 15 ON 13/07/2019**

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 HKL Lim Team Motorsport acting on behalf of the owner of **FBN4881A** 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 a change/cross lane 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 advise that there is an excess of S\$750.00 attached with Third Party Claims.

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 us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 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:

- Hiring Agreement
- Employment Letter/ Authorisation letter from your company
- 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)
- Driver's Work Permit
- 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 AXA's prior knowledge and consent.

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 6749 4274 or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

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

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

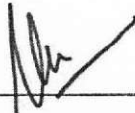
## AUTHORISATION TO ACT

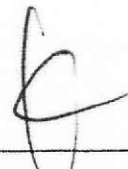
I/We, Norman Ben Hassan (the third party claimant") of Bik 131 #03-207  
Bishan ST 12 57031 (address), owner of FBN 4881A (vehicle no.) hereby  
authorize HKL Lim Tean Workshop ("the workshop") to act for me with respect  
to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no.  
FBN 4881A that was damaged pursuant to the accident which occurred on 13/7/19 (date)  
along Bishan ST 120H block 50A towards Braddell Rd (location) involving  
vehicle no/s YM 9146P ("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 15 (day) of 07 (month) 2019 (year)

  
\_\_\_\_\_  
Signed by "the third party claimant"  
(with company stamp if applicable)

  
\_\_\_\_\_  
Signed by "the workshop"  
(with company stamp)





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	YM9146P (Insd veh)	Model: HONDA CBF190WH-184CC
	FBN4881A (TP veh)	
Date of Accident/ Time:	13/07/2019	

Repair Estimate	: \$	8,587.00	
Final Repair Cost	: \$	5,300.00	
Loss of Use	: \$	120.00	6 days at \$ 20.00 per day
Rental (if any)	: \$	--	days at \$ per day
LTA / GIA Search Fee	: \$	--	
Others:	: \$	--	
	: \$		
Final Settlement Sum	: \$	6,320.00	

Payee Name : HKL LIM TEAM MOTORSPORT

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:

- 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/TORTEASOR 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: James Lim  
 Date: 12/11/2019



Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: Cathy Choong  
 Date: 12/11/2019



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

MTH

**WITHOUT PREJUDICE to:**  
 (a) Insurers' Subrogated Claim and/or  
 (b) Any Personal Injury Claims  
 [Note: This Notice supercedes any inconsistencies found in this Discharge Voucher]



**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 6259  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/43595/2019  
Date : 19 August, 2019

NORMAN BIN HASSAN  
BLK 131 BISHAN STREET 12  
#03-207  
SINGAPORE 570131

Dear Sir/Madam


**ACCIDENT INVOLVING FBN4881A & YM9146P ALONG BISHAN STREET 11  
TOWARDS BRADDELL ROAD ON 13 JULY 2019 AT 1137 HRS**

I refer to the above accident.

2. Please be informed that we have completed our investigations which revealed that the driver of YM9146P had committed an offence of Inconsiderate Driving under Section 65(b) of the Road Traffic Act, Chapter 276. Action has been initiated against the said driver for the said offence.

3. If you have any queries, please contact the Investigation Officer, Siti Norhafidah at 65476202 or via email [Siti\\_Norhafidah\\_HANAFI@spf.gov.sg](mailto:Siti_Norhafidah_HANAFI@spf.gov.sg)

Yours faithfully

  
Perlin Chong  
for Head Traffic Investigation  
Traffic Police