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

05 August, 2019

MUSAFAK BIN KASBI 503 WOODLANDS DRIVE 14, #04-66 SINGAPORE 730503

Dear Sir.

OUR REF : CC4/ASM19013506/pb3 // S9M01VAK

YOUR REF : FBG 7519P

ACCIDENT INVOLVING FBG' 7519P & SLV 7799A ALONG TRAFFIC LIGHT JUNCTION OF QUEENSWAY & C'WEALTHAVE ON 26/07/2019

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 TAN CHONG MOTOR SALES PTE LTD acting on behalf of the owner of SLV 7799A 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.

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. You 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
- 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 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong Case Handler DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept)



AXA THIRD PARTY DIRECT SETTLEMENT

| Vehide No: | FBG 7519P | (Insd veh) | |
|-------------------------|------------|------------|-------------------------------|
| | SLV 7799A | (TP veh) | Model: NISSAN QASHQAI-1.2 (A) |
| Date of Accident/ Time: | 26/07/2019 | | |

| Repair Estimate | | 3,903.10 | | | |
|--------------------------------------|-----------|-----------------------|----------------------------------|--------------------------|----|
| Final Repair Cost (WITH GST) | :\$ | 1,295.42 | | | |
| Loss of Use | | _ | | days at \$ per d | ay |
| Rental (if any) (WITH GST) | | 321.00 | | 3 days at \$100.00 per d | ay |
| LTA / GIA Search Fee | :\$ | 2.00 | | | |
| Others: | :\$ | | | | |
| | :\$ | | | | |
| Final Settlement Sum | | 1,618.42 | | | |
| Payee Name : TAN CHONG MOTOR | SALES F | PTE LTD | | | |
| Is Third Party Workshop GIA Register | red? | [X] YES [] | NO (Kindly indicate below |) | |
| A) For Non GIA Register | ed Work | shop: | Agreed Liability(| %) | |
| B) For GIA Registered W | orkshop/ | : | BOLA Applicable: Yes/Ne BO | LA Scenario No: 28 | |
| BOLA Liability:100 |)(%) | | Assessed Liability (*): | (%) | |
| * Assessed Liability to | be filled | only for chain collis | ions and for cases where BOLA do | es 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.

Signature of workshop representative / Workshop stamp

Name of Representatives MOTOR SALES PTE LTD

Date: 913 BUKIT TIMAH ROAD SINGAPORE 589623

TEL: 6466 7711 FAX: 6469 7472

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

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

PateTAN CHONG MOTOR SALES PTE LTD

913 BUKIT TIMAH ROAD SINGAPORE 589623

TEL: 6466 7711 FAX: 6469 7472