

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 19 August 2019 9:55 AM  
**To:** Bilah izzah  
**Subject:** RE: FBL423B (STANDARD NOTIFICATION LETTER) - NO ACTION REQUIRED {OUR REF: CC4/ASM19013663/T1ga3 - ACCIDENT INVOLVING FBL 423B & SE 200M ON 27/07/2019}

19 AUGUST 2019

**Juanah Binte Kamis**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19013663/T1ga3**

**YOUR REF : FBL 423B**

**ACCIDENT INVOLVING FBL 423B AND SE 200M ALONG/AT CTE TOWARDS CITY DIRECTION ON 27/07/2019**

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 **CHARN'S CUSTOMCRAFT** acting on behalf of the owner of **SE 200M** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our 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.

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:

- 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
- Employment Letter/ Authorisation letter from your company
- 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](tel:67494274) 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.

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)

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**From:** Bilah izzah [mailto:bilang\_izzah@hotmail.com]  
**Sent:** Friday, 16 August 2019 6:19 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** Fwd: FBL423B

Dear Cecilia,

I hope you have seen this email. Please advise me on what is my next step in this case.

Thank you.

Best regards,  
 Nur Bilah Izzah

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**From:** Bilah izzah  
**Sent:** Wednesday, August 14, 2019 1:30:52 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** Re: FBL423B

Dear Ms Cecilia,

AXA INSURANCE PTE LTD

8 Shenton Way

#26-01, AXA Tower

Singapore 068811

Attn: The Motor Claims Dept

Without Prejudices

**LETTER OF AUTHORITY**

I, CLEMENT LEE KENG YEW, owner of SE 200 M hereby authorize CHARN'S CUSTOMCRAFT to act for me with respect to my claim for repair costs and/or rental and/or loss of use for my vehicle no: SE 200 M that was damaged pursuant to the accident which occurred on 27 JULY 2019 at ALONG CTE TOWARDS CITY DIRECTION involving vehicle no/s: FBL 423 B.

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 in so far as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 15 (day) of Oct (month) 2019 (year)

1120am



Signature

Name: CLEMENT LEE KENG YEW

NRIC: S7401168C



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	FBL 423B (Insd veh)	Model: BMW X5
	SE 200M (TP veh)	
Date of Accident/ Time:	27/07/2019	

Repair Estimate	: \$	1,174.31	
Final Repair Cost	: \$	975.56	(W/GST)
Loss of Use	: \$		days at \$ per day
Rental (If any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$	42.00	
	: \$		
Final Settlement Sum	: \$	1,019.56	
Payee Name : CHARN'S CUSTOMCRAFT			
Is Third Party Workshop GIA Registered? [X] YES [ ] 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:

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/TORTEASOR 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.

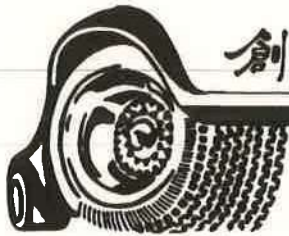
Signature of Workshop representative / Workshop stamp  
Name of Representative: Desiree Chua  
Date: 17/7/20



MTH

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

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 17/07/2020



# CHARN'S CUSTOMCRAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,  
Spray-Painting, Mechanical Repair And Customizing of Cars  
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724  
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723  
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg  
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

## TAX INVOICE

*M/* AXA INSURANCE PTE LTD  
8 SHENTON WAY  
#27-01  
SINGAPORE 068811  
(ATTN: THE MOTOR CLAIMS DEPT)

No. 2020016800  
TERM:  
YOUR ORDER No.  
OUR D/O No.  
DATE: 10-01-2020

QUANTITY	DESCRIPTION	AMOUNT \$ CTS.
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Vehicle No.	Make/Model	DOA	Reg. No.
SE200M	BMW	27/07/2019@12:10	51197

REFER TO AUDATEX REPORT NO: 12315

911.74

CHARN'S CUSTOMCRAFT

*[Signature]*

Subtotal	\$911.74
GST 7%	\$63.82
Total	\$975.56

**TAX INVOICE**

GST REG. NO.: 200106276D

INVOICE TO
AXA INSURANCE PTE LTD 8 SHENTON WAY #24-01 AXA TOWER SINGAPORE 068811 ATTN: CLAIMS DEPARTMENT C/O LKK AUTO CONSULTANTS

DATE	INVOICE NO.
30-Oct-2019	P 2834

DESCRIPTION	VHA NO.	DUE DATE	VEH. NO.
	P 2834	30-Oct-2019	SMK 3809 C
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 15 OCTOBER 2019 (1120 HRS) TO 17 OCTOBER 2019 (1700 HRS) YOUR REF: SE200M & FBL423B (CHARN'S)	3	80.00	240.00
<b>GST @ 7%</b>			\$16.80
<b>TOTAL</b>			\$256.80

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

**BKW Rent-A-Car Pte Ltd**

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg  
A subsidiary of **BKW Automobile Pte Ltd****bizSAFE**



## HIRER'S PARTICULARS

Name (as in I/C) CLEMENT LEE KENG YEW  
 NRIC/Passport No: 57401168C Date of Birth: 17/01/1974  
 Address: APT 61K 293B Compassvale Green Age: 45  
#05-065 S( 542293 )  
 Name & Address of Employer \_\_\_\_\_  
 Occupation \_\_\_\_\_ Driving Exp: 15  
 Driving Licence No: \_\_\_\_\_ Passed Date: 28/5/1992  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_  
 Tel(O) \_\_\_\_\_ (R) \_\_\_\_\_ HP \_\_\_\_\_

## DRIVER'S PARTICULARS

Name (as in I/C) Rajina Lee Pui Lin  
 NRIC/Passport No: 57405603B Date of Birth: 17/02/1974  
 Address: Same as above Age: \_\_\_\_\_  
 Occupation \_\_\_\_\_ Driving Exp: \_\_\_\_\_ Yrs  
 Driving Licence No: \_\_\_\_\_ Passed / Expiry Date: 10/6/1994  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_ Contact No: \_\_\_\_\_

Hirer's Own Vehicle No: SE 200M Replace Veh No: \_\_\_\_\_  
 Loan Vehicle No: SMK 3809C VR No: \_\_\_\_\_  
 Make & Model: T-M150 Auto/Manual Group: Auto  
 CHARGES : \$ cts  
 Daily 3 day @ \$ 80 Per day 240 00  
 Weekly/Monthly week @ \$ Per week/Monthly \_\_\_\_\_  
 Others \_\_\_\_\_  
 CDW/PAI @ \$ Per day/Monthly \_\_\_\_\_  
 Delivery/Collection Svc \_\_\_\_\_  
 GST \_\_\_\_\_  
 OR No: (A) SUB-TOTAL \_\_\_\_\_  
 Petrol Level & Surcharge OUT IN E 1/4 1/2 3/4 F  
 First \_\_\_\_\_ km FREE per day GST 7% 16 80  
 Excess mileage is chargeable at \_\_\_\_\_ cents per km TOTAL CHARGES 256 80

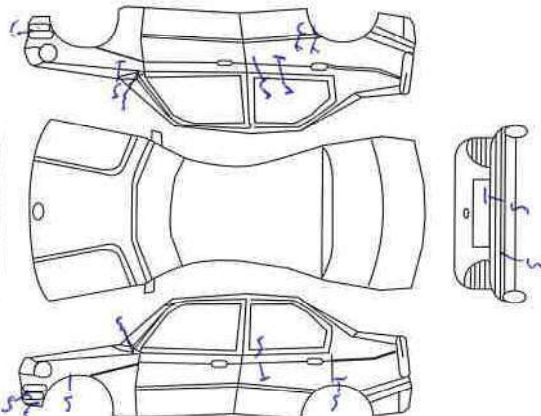
Security Deposit : \$ \_\_\_\_\_ Bank: POSB  
 CASH/NETS/VISA/MC/AMEX/CHQ No: 5520380019603634  
 Expiry Date: 02/20 Card ID No: 647  
 Name as in Card: CLEMENT LEE

NON WAIVER EXCESS (Subject to GST): \$ 2006

### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : \_\_\_\_\_ Additional Driver's Signature : \_\_\_\_\_  
**SINGAPORE Use Only**



INDICATE:  
 A - Accidents  
 D - Dents  
 S - Scratches  
 X - Crack

I have read and agree to the terms and condition on both sides of this 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day. inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the form and Conditions of logo.

Date Out	Time Out	Mileage	Check By	Remarks
15/10/17	1120	9612	<u>Abel</u>	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer/Driver Is Required To Sign In The Column "Signature Of Hirer/Driver Falling Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
17/10/19	1700	9808	<u>Kia</u>	

Hirer's/Driver Signature



AXA INSURANCE PTE LTD  
Co. Reg : 199903512M

To: Taufik

To: BKW Rent A Car Pte Ltd  
120 Lower Delta Road  
#02-15 Cendex Centre  
Singapore 169208  
Tel No: 6278 8121  
Fax No: 6738 6666  
Attn: Mr. Kenneth Tan / Mr. Edwin Woo

**AUTHORIZATION OF RENTAL FORM (Third Party Direct Settlement)**

Hirer's Name : Clement Lee Kong Yew  
Hirer's Contact No : 82002000  
Vehicles No : SE200m  
Vehicle Make & Model : BMW X5  
Type Of Vehicle Required : Toy Camry  
Total Numbers Of Days Required\* : 02 - 03 days. *ffm*  
(\*Extension will be allowed only upon approval from authorized personnel from AXA Insurance Pte Ltd)  
AXA Insured Veh No : FBL423B  
Date Of Accident : 27/7/19  
Claim Number :  
Workshop Service Advisor : Sharon  
Service Advisor Contact No : (LKK) Taufik / 97495749

The above is authorized by:

**SURVEYOR**

Name : Taufik  
Signature : *Taufik*  
Date : 15/10/19

**WORKSHOP**

Name : Charn's Customcraft  
Signature : *Charn*  
Date : 15/10/19







# INVOICE

CHARN'S CUSTOMCRAFT  
Attention: Sharon  
1010 Bukit Merah Lane 3,  
SINGAPORE 159724

**Invoice Date**  
16 Sep 2019

**Invoice Number**  
AXSG-160919-009

Audatex Singapore Pte. Ltd.  
7 Temasek Boulevard, Level  
44 Suntec Tower 1, Singapore  
038987  
[www.audatex.com.sg](http://www.audatex.com.sg)  
Co. Reg. No. 201014035Z

Description	Quantity	Unit Price	Amount SGD
Monthly Usage Fee for Audanet 2.0 for Aug 2019	8.00	42.00	336.00
1)14105(SME5635E)			
2)13254(SLR7122Z)			
3)13860(SDH1992R)			
4)12315(SE200M)			
5)13452(SLS3657T)			
6)14608(SKL9877J)			
7)14481(SLB7367T)			
8)12752(SJE7403E)			
Subtotal			336.00
TOTAL SGD			336.00

## Due Date: 16 Oct 2019

This is a computer-generated invoice and no signature is required.

### Payment Details:

Payable : Payable 30 days from date of invoice  
Payable to : Audatex Singapore Pte Ltd  
Account no.:074-901961-1  
Bank Name: DBS Bank Ltd

**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-19-122292  
Date of Request: 29/07/2019

Your Ref No: Online Purchase

Charn's Customcraft  
Block 1010 Bukit Merah Lane 3  
#01-105  
Singapore 159724

Dear Sir/Madam,

Enquiry Date 29/07/2019  
Enquiry By Kerk Ker Seng  
TP Vehicle No. FBL423B  
Accident Date 27/07/2019

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

« **Re:<MANDATE IA> - S9M01W2Y {ACCIDENT INVOLVING  
FBL 423B (OI) & SE 200M (TP) ON 27/07/2019}**

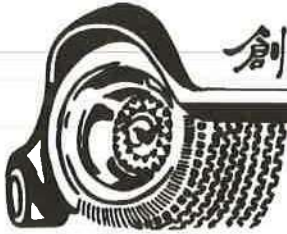
Type

🔗 Question

Message

Hi LOD did not claim for LOR. Please proceed at \$1019.56.

Reply



**創 CHARN'S CUSTOMCRAFT**

*Accident Claim Repair, Corrosion Welding, Body Dent Repairs,  
Spray-Painting, Mechanical Repair And Customizing of Cars*

BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724  
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723  
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg  
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

10 January 2020

AXA Insurance Pte Ltd  
The Motor Claim Dept  
8 Shenton Way  
#27-01, AXA Tower  
Singapore 068811

Without Prejudices

Dear Sir

**ACCIDENT INVOLVING: SE200M & FBL423B on 27 JUL 2019 at/along CTE  
TOWARDS CITY DIRECTION.**

We refer to the above matter.


We are helping the owner of vehicle no: **SE 200 M** to claim against your vehicle no: **FBL 423 B**, that the above accident was caused solely by the negligence of the driver of motor vehicle no: **FBL 423 B** which was insured by you at the material time. As a result of the said accident, we are claiming as follows:

1. Cost of Repair:	\$ 975.56
2. GIA Fee	\$ 2.00
3. Audatex Fee	\$ 42.00
TOTAL	<u>\$1019.56</u>

We forward copies of GIA reports, repair bill, certificate of insurance and driver's license for your attention. Please note that you should send us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.

Thank You

Warmest Regards,

  
.....  
Sharon Lee  
Encl