

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1908-010

Your Ref : FBL6846A

Date : 21.August 2019

AXA INSURANCE S PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SHD9848X AND FBL6846A ON 01/08/19 02:15 PM ALONG PASIR RIS DRIVE 1 TOWARDS LOYANG AVENUE

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below :-

1.	Cost of Repair (inclusive of 7% GST)	\$	2,247.00
2.	Loss of Rental for <u>6</u> days @ \$ <u>95.04</u> per day	\$	570.24
3.	Loss of Income for <u>6</u> days @ \$ <u>50</u> per day	\$	300.00
4.	LTA Search Fee	\$	7.49
5.	Survey Fee	\$	0.00
	Total	\$	3,124.73

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)

Trans-Cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666**Fax:** 6287 7764**Co. Reg. No.:** 201019626G**GST Reg. No.:** 201019626G**Tax Invoice / Debit Note**

TO: AXA INSURANCE PTE LTD 8 SHENTON WAY,#27-01 AXA TOWER 068811 SINGAPORE ATTENTION:	INVOICE NO. : INV1908-159 DATE : 21. August 2019 REFERENCE NO : AAD1908-010 TERMS : DUE DATE : 21. August 2019 PAGE : 1
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NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD9848X; DOA 01.08.19(LUMP SUM-19)	1	2,247.00	2,247.00

Total SGD Excl. GST :	2,100.00
7% GST :	147.00
Total SGD Incl. GST :	2,247.00

****** TWO THOUSAND TWO HUNDRED FORTY SEVEN SGD ONLY ******

- 1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"
- 2) Please quote our Invoice Number during payment.
- 3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.
- 4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

E. & O. E.**THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE**

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

21 August, 2019

To Whom It May Concern

Dear Sir / Madam,

Accident on 01/08/19 02:15 PM at PASIR RIS DRIVE 1 TOWARDS LOYANG AVENUE

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD9848X. The taxi was hired to GOH TECK GUAN a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$95.04 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan
General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD9848X and FBL6846A along PASIR RIS DRIVE 1 TOWARDS LOYANG AVENUE on 01/08/19 02:15 PM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 21 (day) of August 2019

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

8/1/2019

Vehicle Insurance Particulars Enquiry

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Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
FBL6846A	01 Aug 2019 / 14:15:00	AXA INSURANCE PTE LTD
SLK2068S	31 Jul 2019 / 17:30:00	TOKIO MARINE INSURANCE SINGAPORE LTD
SKW7788M	31 Jul 2019 / 03:55:00	NTUC INCOME INS CO-OP LTD

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8/1/2019

Receipt

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Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 01 Aug 2019 / 16:36:16

Receipt Date/Time : 01 Aug 2019 / 16:36:16

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190801-002251

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 - FBL6846A				
As at 01 Aug 2019/14:15:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - FBL6846A Enquiry Fee 20190801163524364217	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SLK2068S				
As at 31 Jul 2019/17:30:00				
Insurance Co: TOKIO MARINE INSURANCE SINGAPORE LTD				
2	Insurance Enquiry - SLK2068S Enquiry Fee 20190801163524422452	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SKW7788M				
As at 31 Jul 2019/03:55:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
3	Insurance Enquiry - SKW7788M Enquiry Fee 20190801163524473614	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	21.00	1.47	22.47
	Rounding Difference			0.02
	Total Amount Payable			22.45
Paid By				
	xxxxxxxxxxxx8127	Credit Card: Visa/MasterCard		22.45
	Total			22.45
	Cash Change			0.00
	Tendered Amount			22.45
	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.

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

01-08-2019

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.
Accident No.	AAD1908-010	Accident Date 01-08-2019
8/5/2019 10:20	8/5/2019 14:12	SHD9848X
8/13/2019 10:30	8/17/2019 13:00	SHD9848X

Yours Faithfully,

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBL 6846A (Insd veh)	Model: Renault Latitude (1995cc)
	SHD 9848X (TP veh)	
Date of Accident/ Time:	01/08/2019	

Repair Estimate	: \$		
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	2,800.00	
Payee Name : Trans-cab Auto Services Pte Ltd			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: <u>15</u>	
	BOLA Liability: <u>100</u> (%)	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: Amanda Tay Date: 04/08/20   KSC	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Irene Tan Date: 04 AUG 2020
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 05/08/2020	

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 25 June 2020 10:21 AM
To: amen.alpasiri@gmail.com
Subject: RE: ACCIDENT INVOLVING FBL 6846A(AXA) AND SHD 9848X ALONG/AT XROAD 1 TRAVELLING TOWARD ROAD 2 PASIR RIS DR ON 01/08/2019
Attachments: SHD9848X vs FBL6846A-TP VIDEO.wmv; PIR FROM TP.pdf

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHD9848X. Kindly refer to the attached video from SHD9848X for your easy reference. We observe that third party taxi was driving within his own lane, you changed lane from left to right and collided onto third party taxi. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. Furthermore, the traffic police investigation result shows that you had committed an offence of Inconsiderate Driving.

As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **10/07/2020** and we will seek further instruction from our principal.

Thank you.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Amin Nizam <amen.alpasiri@gmail.com>

Sent: Saturday, 31 August 2019 8:26 AM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Zainal Sapari <zainal_sapari@prpg-grc.sg>;

gerald_lim@spf.gov.sg; rudy@lexcompass.com.sg; lawrancelang@lexcompass.com.sg

Subject: Re: ACCIDENT INVOLVING FBL 6846A(AXA) AND SHD 9848X ALONG/AT XROAD 1 TRAVELLING TOWARD ROAD 2 PASIR RIS DR ON 01/08/2019

Dear sir,

Im still on medication and light duty mc.

Please be inform that the taxi driver had offered me \$100 individual settlement, of my damages and injuries. I was convey to hospital.

My bike was towed by my friend, to the nearest shop.

Kindly refer to my i.o incharge. Tq!

Cc: TP IO incharge. Fbl6846A accident 1st august 2019. Pasir ris drive 1, (turning right).towards loyang ave.

Kindly find bellow attached.

Thank you.

On Fri, Aug 30, 2019, 11:32 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

30 Aug 2019

MR MUHAMMAD AL-AMIN BIN MUHAMAD NIZAM

Dear Sir/ Mdm

OUR REF : CC3/ASM19013759/Kpa3 // S9M01WC0

YOUR REF : FBL6846A

ACCIDENT INVOLVING FBL 6846A(AXA) AND SHD 9848X ALONG/AT XROAD 1 TRAVELLING TOWARD ROAD 2 PASIR RIS DR ON 01/08/2019

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 TRANS-CAB AUTO SERVICES PTE LTD acting on behalf of the owner of SHD 9848X against your motor insurance policy.

We attached herewith a copy of Police Investigation Result for your perusal. Based on the traffic police investigation result, you had committed an offence of Inconsiderate Driving. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 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 to confirm that the driver is allow to driver the vehicle.
- 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).

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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