

CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761

Tel : 67556142 Fax : 67557719

Email: chmotor@singnet.com.sg

Date: 21 AUG 2019

AXA Insurance (S) Pte Ltd
C/O LKK Auto Consultants

Attn : THE MOTOR CLAIMS DEPT

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO. SKW6376A & SKF60P ON 02/08/2019
NON T/LIGHT JUNCTION OF HOY FATT RD & KONG CHUNG RD.**

We are authorized by SKW6376A for their above matter.

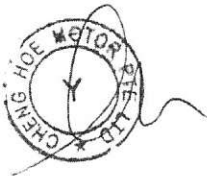
Record reveals that you are the insurer of SKF60P. We therefore wish to seek compensation from you as below:-

1. Total Loss Value	S\$ 20000.00
2. Loss of Use (S\$ 60.00 /- x 14 days)	S\$ 840.00
3. Towing fee	S\$ 200.00
4. LTA Search Fee/GIA Reports	S\$ 2.00
TOTAL	S\$ 21042.00

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 15 August 2019 4:56 PM
To: EDWARDKWANG@SINGNET.COM.SG
Subject: ACCIDENT INVOLVING SKF 60P(AXA) AND SKW 6376A ALONG/AT JUNCTION OF KUNG CHONG RD /HOY FATT ROAD ON 02/08/2019

15 Aug 2019

MR KWAY SIAK HWEE EDWARD

Dear Sir/ Mdm

OUR REF : CC4/ASM19013894/Kpa3 // S9M01W53

YOUR REF : SKF60P

ACCIDENT INVOLVING SKF 60P(AXA) AND SKW 6376A ALONG/AT JUNCTION OF KUNG CHONG RD /HOY FATT ROAD ON 02/08/2019

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 CHENG HOE MOTOR PL acting on behalf of the owner of SKW 6376A against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was coming out from minor road and collided with third party vehicle. Under Motor Accident Guide, Any vehicle approaching main road should exercise greater caution. As such, 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)

LETTER OF AUTHORISATION
(FOR PROPERTY DAMAGE CLAIM ONLY)

Re: Motor Insurance Claim SKW6376A
in respect of the traffic accident on 2/8/2019
at/along Non-T/Light Junction of Hoy Fatt Rd & Kong Chung Road

I/We, Lok Mun Leng
NRIC S1746158C of 560 Yishun Ave 6 #07-25 Singapore
768966

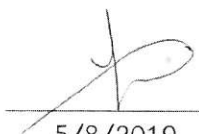
owner of motor vehicle SKW6367A, insured by Sompo Insurance
Singapore Pte Ltd under policy no. D18MTPV01017575

hereby authorise **M/s CHENG HOE MOTOR PTE LTD** on Blk 1019 Yishun Industrial Park A #01-374 Singapore 768761, to act as my/our representative in my/our claim ^(Exclude Injury) against the owner /driver of motor vehicle SKF60P in respect of the above-mentioned accident.

I/We further authorise that any payment due to me/us from the aforesaid claim is to be directed to my/our abovenamed representative.

And I/We hereby indemnify my/our abovenamed representative against any claim and/or damage which may arise from any action taken on my/our behalf.

I/We affirm all the above by my/our signature below.

Signed : 
Date : 5/8/2019



redefining / insurance

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

CLAIM REF : S9M01W53
INSURED : KWAY SIAK HWEE EDWARD

DISCHARGE VOUCHER

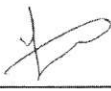
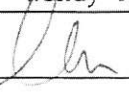
We/I, LOK MUN LENG, NRIC NO. S1746158C hereby agree to accept the sum of dollars NINETEEN THOUSAND FORTY TWO ONLY (S\$19,042.00) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including ~~damages for personal injuries~~ and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. SKF 60P as a result of an accident along NON-T/LIGHT JUNCTION OF HOY FATT RD & KONG CHUNG RD on 02/08/2019 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKW 6376A.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SKF 60P in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SKF 60P.

Dated this 29 SEP 2019 day of _____ 20__

Claimant's Signature : 
NRIC no./ Company Stamp : na
Occupation/ Business : Manager
Address c/o : Blk 1019 Yishun Ind Park A
#01-374 S 768761
Telephone No. : 67556142
Witness's Name : Wendy Ng
Witness's Signature : 
Witness's NRIC No. : S7017853B



**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

Third Party Insurer Enquiry

Our Ref No: GR-19-126380
Date of Request: 05/08/2019

Your Ref No: Online Purchase

Cheng Hoe Motor Pte Ltd
Blk 1019 #01-374/382
Yishun Industrial Park A
Singapore 768761

Dear Sir/Madam,

Enquiry Date 05/08/2019
Enquiry By JUNE PHUA LIAN HUA
TP Vehicle No. SKF60P
Accident Date 02/08/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKF60P	AXA Insurance Pte Ltd	19/12/2018-18/12/2019	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
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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-19-126380
Date of Request: 05/08/2019

Your Ref No: Online Purchase

Cheng Hoe Motor Pte Ltd
Blk 1019 #01-374/382
Yishun Industrial Park A
Singapore 768761

Dear Sir/Madam,

Enquiry Date 05/08/2019
Enquiry By JUNE PHUA LIAN HUA
TP Vehicle No. SKF60P
Accident Date 02/08/2019

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



Efficient Towing Services

403 Sin Ming Avenue #13-307, Sin Ming Garden, Singapore 570403

Ah Di Mobile: 8588 8877

Email: efficienttowing.sg@gmail.com

Business Reg. No.: 53349344K

NO. 35436

CASH SALE / JOB ORDER

Date: 2/8/19

Messrs: CHENG HOE
车牌 SKW6376A 车型 HONDA VEZEL
Vehicle No. SKW6376A Model No. HONDA VEZEL
时间 (日/夜) 7:30pm 联络号码 96312948
Time (day/night): 7:30pm Contact No: 96312948
由 61 HOY FATT ROAD
Location: 61 HOY FATT ROAD
到 38 WOODLANDS IND PARK E1 #05-04
To: 38 WOODLANDS IND PARK E1 #05-04
银额 200 其他
Cash \$ 200 Others:
经手人 Di
Authorised By: Di
Tow Truck YL2302G
Driver Name: YL2302G

- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement
- ☒ Accident Breakdown
- ☐ Multi/Basement
- ☐ With Load/Cargo Box
- ☐ King Dolly
- ☐ Transport Charge
- ☐ Low Body Kit
- ☐ Door Opening Service
- ☒ Crane Up/Winch Out
- ☐ Collect Doc/Key
- ☐ Repo
- ☐ Woodlands and Tuas Checkpoint

注意: 本公司对所拖之车辆, 在進行中如有任何损失或破坏, 一概由车主自行负责。

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

E. & O. E.

De-registered.

Vehicle Details

Vehicle No.: SKW6376A
Chassis No.: RU11103133
Engine No.: L15B4023134

Deregistration Details

Deregistration Reason: Apply PARF
Deregistration Date: 07 Sep 2019
Update Disposal Details
Expiry Date: 07 Oct 2019

Rebate Details

PARF Rebate No./Amount: 2020726XP0000 / \$5,616.00
COE Rebate No./Amount: 2020726XC0000 / \$34,135.00

Transaction Details

Business Transaction Ref.
No.: 20190907173158063566
Business Transaction Date: 07 Sep 2019
Business Transaction Time: 17:31:58

Message

The above vehicle has been successfully deregistered. Please note that any PARF/COE rebate(s) generated are not allowed to be used until the vehicle has been fully disposed of.

OK

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type:	Singapore NRIC
Owner ID:	158C

Vehicle Details

Vehicle No.:	SKW6376A
Vehicle to be Exported:	No
Intended Deregistration Date:	03 Aug 2019
Vehicle Make:	HONDA
Vehicle Model:	VEZEL 1.5G A
Primary Colour:	Red
Manufacturing Year:	2015
Engine No.:	L15B4023134
Chassis No.:	RU11103133
Maximum Power Output:	96.0 kW (128 bhp)
Open Market Value:	\$17,489.00
Original Registration Date:	06 Nov 2015
First Registration Date:	06 Nov 2015
Transfer Count:	0
Actual ARF Paid:	\$7,489.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	05 Nov 2025
PARF Rebate Amount:	\$5,616.00

Intended COE Rebate Details

COE Expiry Date:	05 Nov 2025
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$55,399.00
COE Rebate Amount:	\$34,655.00
Total Rebate Amount:	\$40,271.00

The information contained herein is correct as at 03 Aug 2019

OK