

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 13 August 2019 8:09 AM
To: claims@transcab.com.sg
Cc: Transcab_AVA_Claims
Subject: ACCIDENT INVOLVING SHF 663K(AXA) AND FBL 4838L ALONG/AT BUKIT MERAH CENTRAL ON 11/09/2018
Attachments: POLICE INVESTIGATION RESULT.pdf

13 Aug 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM18017428/Upa3q2-1

YOUR REF : P1680520 (SHF663K)

ACCIDENT INVOLVING SHF 663K(AXA) AND FBL 4838L ALONG/AT BUKIT MERAH CENTRAL ON 11/09/2018

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 KAN FOOK SING MOTOR WORKSHOP acting on behalf of the owner of FBL 4838L against your motor insurance policy.

We attached herewith a copy of Police Investigation Result for your perusal. Based on the traffic police final investigation result, your driver SHF663K had committed an offence of Inconsiderate Driving. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- 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 AXA immediately. You may email it to cst@axa.com.sg / chewht@lkkauto.com or deliver it by hand to our 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), 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 6742 3197 or email us at chewht@lkkauto.com.

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

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)

AUTHORISATION FORM

TO:-

KAN FOOK SING MOTOR WORKSHOP
61 DEFU LANE 12
SINGAPORE 539147

FROM:-

NAME: GOLDENLINK AUTO PTE LTD
NRIC NO: 199606343K

Dear Sir/Madam

Accident on 11-9-2018 involving vehicles FBL4838L & SHP663K
along/at ALONG BUKIT MERAH CENTRAL

I/We GOLDENLINK AUTO PTE LTD the owner of
vehicle registration no: FBL4838L hereby do authorize you, Kan Fook Sing Motor
Workshop to commence repairs to my above mentioned vehicle.

I/ We confirm that Kan Fook Sing Motor Workshop is hereby authorized to handle the repairs of my/ our
vehicle and/ or to negotiate and settle any claims relating to the above accident which I/ We may have
against other third party/ parties or insurers and/ or to instruct lawyers on my/ our behalf to facilitate the
third party claim for me/ us.

Kan Fook Sing Motor Workshop is here by authorized to execute and /or sign my documents/ discharge
vouchers/ discharge agreements regarding my/ our claim to facilitate my convenience. **ALL PAYMENT
WILL BE MADE TO KAN FOOK SING MOTOR WORKSHOP.**

Thank you.

Yours faithfully





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHF 863K	(Insd veh)	Model: HONDA AFS125MSF
	FBL 4838L	(TP veh)	
Date of Accident/Time:	11/09/2018		

Repair Estimate	\$	2,016.95	
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)	\$	1,070.00	
Payee Name : KAN FOOK SING MOTOR WORKSHOP			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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: *Eric Chan*

Date: 16/3/2020



Signature of Witness / Workshop stamp (if applicable)

Name of Witness: *TAN MENG TIAN*

Date: 16/3/2020

Signature of AXA's surveyor/representative:

Name of AXA's surveyor / Representative:

Date:

16/3/2020



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0005529-2

Print Date/Time : 19 Sep 2018 / 10:54:47

Receipt Date/Time : 19 Sep 2018 / 10:54:47

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180919-000710

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 - SHF663K As at 11 Sep 2018/16:45:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHF663K Enquiry Fee 20180919105319366883	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	20180919105340950	Direct Debit: eNETS Debit (Internet Banking)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
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.

SALES / WORK ORDER

MIKE MOTOR RECOVERY

Business Reg No. 53152668B

Handphone No : 9011 9199

No : 19215 3/10/18

Date : 19/4/2018

Received from : KFS

Vehicle No : FB24838 Model :

From : BT Meroh To : 01-13

Remarks :

Amount : S 30/-

POSTED
19/05/2018

NOTE : Vehicle is transported at owner's risk. The company accepts no responsibility for damages or other misadventure to your vehicle while being transported.

Authorised by :

Received by :

Payment Approved by:.....

Receiver





**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 4883
www.police.gov.sg

Our Ref : TP/IP/58633/2018
Date : 28 JANUARY 2019

TAY WOON CHONG
BLK 442 SIN MING AVENUE
#16-423
SINGAPORE 570442

Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING FBL 4838 L AND SHF 663 K ALONG BUKIT MERAH
CENTRAL ON 11/09/2018 AT ABOUT 4.45PM**

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver of **SHF 663 K** had committed an offence of **Inconsiderate Driving under Section 65(b) of the Road Traffic Act Chapter 276**. Action has been initiated against the driver for the said offence.

Yours faithfully

**HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.