

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 15 August 2019 2:54 PM  
**To:** VROYALU@YAHOO.COM  
**Subject:** ACCIDENT INVOLVING SMA3507B(AXA) AND SJM 4037G ALONG/AT SLIP ROAD FROM CTE (SLE) TOWARDS YIO CHU KANG RD ON 07/08/2019

15 Aug 2019

**MR VENKETROYALU S/O DEENATHAYALU**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19014139/pb3// S9M01WHD**

**YOUR REF : SMA3507B**

**ACCIDENT INVOLVING SMA3507B(AXA) AND SJM 4037G ALONG/AT SLIP ROAD FROM CTE (SLE) TOWARDS YIO CHU KANG RD ON 07/08/2019**

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 YONG SING MOTOR WORKS acting on behalf of the owner of SJM 4037G against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head-to-rear collision. 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.

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](mailto: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](mailto: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](mailto:chewht@lkkauto.com). Please quote our 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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

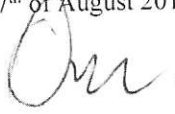
## LETTER OF AUTHORITY & WARRANT TO ACT

To: Messrs Yong Sing Motor Works  
No. 53 Defu Lane 12, Singapore 539144

ACCIDENT INVOLVING SJM4037G & SMA3507B ON 07/08/2019 09:25 ALONG SLIP RD FROM CTE  
TOWARDS YIO CHU KANG RD.

1. I/We, ONG CHWEE KIAT the owner of vehicle no. **SJM4037G** hereby appoint you to act for me/us to recover damages sustained in the above accident from the third party driver and/or his insurers.
2. In this respect, I/we have authorised my/our motor repairers, namely, **Messrs Yong Sing Motor Works** to act on my/our behalf with regard to the conduct of my/our claim including instructions to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable), and instructions to accept a settlement on such terms as my/our motor repairers **Messrs Yong Sing Motor Works** deem fit.
3. **Messrs Yong Sing Motor Works** may proceed to act as if the instructions are given by me/us and I/we agree and undertake to ratify all instructions given to you and I/we further agree and undertake to be bound by all acts performed or carried out by **Messrs Yong Sing Motor Works** pursuant to such instructions.
4. In the event that legal proceedings are commenced in my name, I shall render my full co-operation to attend Court in order to bring the abovementioned accident to a closure/settlement. I understand that should I fail or neglect to render all co-operation to you as a result of which legal costs is ordered against me/us by the Court, I shall be personally liable to bear the said costs failing which I may open myself to execution proceedings by the other party. I also understand and agree that if for any reason, my/our claim is unsuccessful and/or my suit against the third party is dismissed by the Court, I shall be personally liable to bear my legal costs incurred as well as the legal costs incurred by the third party as well as the repair costs to my vehicle.
5. Please accept my/our instructions to direct all correspondence including supporting documents of my/our claim and Court documents to my/our motor repairers so as to facilitate their giving of instructions to you on my/our behalf. If I/we wish to know of the progress or outcome of my/our claim, I/we will liaise directly with my/our motor repairers.

Dated this day 07<sup>th</sup> of August 2019

Signature: 

Name: ONG CHWEE KIAT

NRIC No. / Entity No.: S0184767H

Address: 24 CACTUS DRIVE #08-06 S809694



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMA 3507B	(Insd veh)	Model: TOYOTA CAMRY 2.4 AUTO
	SJM 4037G	(TP veh)	
Date of Accident/ Time:	07/08/2019		

Repair Estimate	: \$	12,654.62	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		5 days at \$ 120 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	3,000.00	

Payee Name : YONG SING MOTOR WORKS

Is Third Party Workshop GIA Registered? [ ] YES [X] 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:

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 Representative: PHUA ZHI YANG Date: 6-11-19	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Sam Sam. Date: 6/11/19.
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	 



# ROBINSON Rent-a-Car LLP

Business Registration No. T14LL1187B

Date 19/08/2019 **VEHICLE HIRE AGREEMENT** No. 3000541

Vehicle Registration No. <u>S777150H</u>		<b>Hirer's Particulars</b>	
Make of Vehicle: <u>Mitsubishi Lancer</u>		Name <u>ONG CHWEI KIAT</u>	
Daily Rental Rate: <u>S\$ 180</u> per day		Address <u>24 CACTUS DRIVE #08-06</u>	
Rental Rate: <u>S\$ -</u> per week / month		NRIC No. <u>S0184767H</u>	Postal <u>809694</u>
Rental Fee paid by: <u>Cash/Cheque</u>	Amount <u>S\$ 900/-</u>	D.O.B.	Tel. No: <u>97830770</u>
	Receipt No: <u>-</u>	D/L Type <u>Local/International</u>	HP No:
		D/L No.	D/L Expiry:
Additional Rental Fee Payable: <u>Please see Clause 6 as printed OVERLEAF</u>		Other Document Proofs:	
Deposit paid by: <u>Cash/Cheque/</u>		<b>Co-Hirer's Particulars</b>	
	Amount <u>S\$ -</u>		
	Receipt No: <u>-</u>		
Commencement Date of Hire: <u>19/08/19</u>		Name	
Date Out (If different from Commencement Date):		Address	
Time Out: <u>10:30</u> AM/PM		NRIC No.	Postal
Hire Period Expires On: <u>23/08/19</u>		D.O.B.	Tel. No:
Collision Damage Reduction: (CDR) <u>Accepted/Declined</u>		D/L Type <u>Local/International</u>	HP No:
	<u>If accepted, premium Paid</u>	D/L No.	D/L Expiry:
	<u>S\$ -</u>	Other Document Proofs:	
		<b>Extension of Rental</b>	
		Date	
		Amount	
		Expiry	
		Receipt No.	
		Mode of Payment	
The Hirer/Co-Hirer hereby declare that the above particulars given by him/them are true and correct in every respect and he/they have read & understood the Terms & Conditions of this Vehicle Hire Agreement as printed OVERLEAF.			
I/We, the Hirer and/or the Co-Hirer agree to take on hire the vehicle on the Terms & Conditions stated OVERLEAF. 我明白及同意这份合同书及背面所定的条件 (Strictly for Singapore Use Only)			
Signature of Hirer/Company Stamp		Signature of Co-Hirer	
<b>NOTE:</b> Upon signing the above, an Agreement for Hire shall deem to have been made between ROBINSON and the Hirer, whereby ROBINSON will let and the Hirer will take on the hire of the vehicle based on the Terms & Conditions stated OVERLEAF.			
<b>IMPORTANT:</b> a) It is essential that the vehicle be returned to ROBINSON not later than the end of the hire period stated above. On the expiration date of that period, all this party and other insurance cease to be effective. b) Age Limit and Driving Licence: All drivers must be above 21 years old and hold a valid driving licence for at least one year. c) No returning of vehicles after 1pm on Sat or Holiday Eve.			
Return of Vehicle: The Hirer/Driver is required to sign in the column under "Signature of Hirer/Driver", failing which the day and time inserted below shall be deemed to be the day and time the vehicle is officially returned to ROBINSON. Similarly, the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.			
Date In	Time In	Checked By	Signature Of Hirer/driver

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 10 Aug 2019 / 12:50:36

Receipt Date/Time : 10 Aug 2019 / 12:50:23

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-190810-000530

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 - SMA3507B				
As at 07 Aug 2019/09:25:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SMA3507B			
	Enquiry Fee	7.00	0.49	7.49
	20190810124916162872			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	xxxxxxxxxxxx9392	Credit Card: Visa /MasterCard		7.45
	<b>Total</b>			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.