

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 31 October 2019 9:37 AM
To: marcz86@hotmail.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19014212/T1ga3 ***
ACCIDENT INVOLVING SKX 4886C & SMM 7602U ON 31/07/2019 ***

31 OCTOBER 2019

GOH KOK HENG

Dear Sir/ Mdm

OUR REF : CC4/ASM19014212/T1ga3

YOUR REF : SKX 4886C

ACCIDENT INVOLVING SKX 4886C & SMM 7602U ALONG/AT AYE TOLL ROAD ON 31/07/2019

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 **HUP HUP WORKSHOP PTE LTD** acting on behalf of the owner of SMM 7602U 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 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 from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- 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 or email us at ceciliachong@lkkauto.com.

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

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

LKK

Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

21/08/2019
Date: _____

To: M/s Hup Hup Workshop Pte Ltd
27A Jurong Port Road
#01-29
Singapore 619101

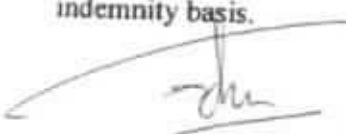
LETTER OF AUTHORITY & INDEMNITY

I/We EDWIN GAN SIOW LONG Nric No./ Co Registration
No. S7630582Z of (address) BLK 316 SEMBAWANG VISTA #16-189 S'PORE 750316
the registered owner (or his/her/their/agent) of motor vehicle registration no. SMM 7602U
hereby authorise M/s Hup Hup Workshop Pte Ltd ("the Repairer") to commence repairs
to my/our vehicle and to forward the claim for inter alia the costs of repairs to the
owner/insured of the Third Party responsible for the said accident on (date) 31/07/2019
involving motor vehicle nos SMM 7602U & SKX 4886C along AYE - PANDAN RIVER EXTREME RIGHT
I further authorise M/s Hup Hup Workshop Pte Ltd to sign and execute all documents in
my name including but not limited to the Discharge Voucher in connection with the claim
against the Third Party LANE

However, if the third party rejects liability for whatever reasons and/or if the
claim is reverted to my/our insurers and my/our insurers do not settle the repair costs and
disbursements under my/our own insurance policy, I/we will be fully responsible for the
repair costs, rental (if any) and survey fees.

My/our vehicle is repaired by the Repairer on my/our own free will and without
any threat, inducement and/or promise.

In the event that the Repairer is compelled to enforce this undertaking, I/we agree
that I/we shall pay for the legal costs incurred by the Repairer on a solicitor and client full
indemnity basis.



Signature/ Co. Stamp



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKX 4886C (Insd veh)	Model: HONDA VEZEL
	SMM 7602U (TP veh)	
Date of Accident/ Time:	31/07/2019	

Repair Estimate	: \$	6,694.95	
Final Repair Cost	: \$	4,416.87	(W/GST)
Loss of Use	: \$		days at \$ per day
Rental (if any) (W/GST)	: \$	642.00	6 days at \$107.00 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	5,058.87	
Payee Name : HUP HUP WORKSHOP PTE LTD			
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: 27	
	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/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: Tey Hang Liang
 Date: 08/02/2020

Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: Lee leong Foo
 Date: 08/02/2020

Signature of AXA's surveyor/representative:
 Name of AXA's surveyor /Representative
 Date: 14/02/2020

VEHICLE HIRING AGREEMENT
HIRER'S PARTICULARS

Name (as in IC): **EDWIN GAN SIOU LONG**
 NRIC/Passport No: [REDACTED] Date of Birth: **04-10-1976**
 Address: **BLK. 316 SEMBAWANG VISTA #16-189** Age: **31**
 Name & Address of Employer: [REDACTED]
 Occupation: [REDACTED] Driving Exp: **10**
 Driving Licence No: [REDACTED] Passed Date: **12-05-2009**
 D/L Type: Local/Int'l/Other: [REDACTED]

DRIVER'S PARTICULARS

Name (as in IC): [REDACTED]
 NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]
 Age: [REDACTED] S()
 Occupation: [REDACTED] Driving Exp: [REDACTED] Yrs
 Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]
 D/L Type: Local/Int'l/Other: [REDACTED] Contact No: [REDACTED]

Hirer's Own Vehicle No:		Replace Veh No:																																																																	
Loan Vehicle No: SLF2659M		VR No:																																																																	
Make & Model: Honda Vezel		Auto/Manual Group:																																																																	
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>06 day @ \$ 120</td> <td>Per day</td> <td>720</td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @ \$</td> <td>Per week/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Others</td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Svc</td> </tr> <tr> <td colspan="2"></td> <td>GST</td> <td>71</td> </tr> <tr> <td colspan="2"></td> <td></td> <td>50</td> </tr> <tr> <td colspan="2"></td> <td></td> <td>40</td> </tr> <tr> <td colspan="2">OR No:</td> <td>(A) SUB-TOTAL</td> <td>770</td> </tr> <tr> <td colspan="2"></td> <td></td> <td>46</td> </tr> <tr> <td>Petrol Level & Surcharge</td> <td>OUT</td> <td>E</td> <td>1/4</td> </tr> <tr> <td></td> <td>IN</td> <td>1/2</td> <td>3/4</td> </tr> <tr> <td></td> <td></td> <td>F</td> <td></td> </tr> <tr> <td colspan="2">First _____ km FREE per day</td> <td colspan="2">GST</td> </tr> <tr> <td colspan="2">Excess mileage is chargeable at _____ cents per km</td> <td colspan="2">TOTAL CHARGES</td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	06 day @ \$ 120	Per day	720	Weekly/Monthly	week @ \$	Per week/Monthly		Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc						GST	71				50				40	OR No:		(A) SUB-TOTAL	770				46	Petrol Level & Surcharge	OUT	E	1/4		IN	1/2	3/4			F		First _____ km FREE per day		GST		Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	
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NON WAIVER EXCESS (Subject to GST): \$ **2000/-**
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

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 by 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 Authorized 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 an 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 Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
15.8.19		113349	1061	

Return Of Vehicle: The Hirer Driver is Required To Sign In The Column "Signature Of Hirer Driver Failing 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
21.8.19	17:05	113455	1061	

Hirer's/Driver Signature

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
EDWIN GAN SIOW LONG BLK 316 SEMBAWANG VISTA #16-189 SINGAPORE 750316

DATE	INVOICE NO.
23-Aug-2019	A 40161

	VHA NO.	DUE DATE	VEH. NO.
	A 40161	23-Aug-2019	SLF 2659 M
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 15 AUGUST 2019 TO 21 AUGUST 2019	6	120.00	720.00
GST @ 7%			\$50.40
TOTAL			\$770.40

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