



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

31 OCTOBER 2019

**YEOW TIN TIN MARGARET  
3 SIN MING WALK  
#19-28  
SINGAPORE 575575**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19014213/Hgb3  
YOUR REF : SFM 3201C  
ACCIDENT INVOLVING SFM 3201C & SMJ 5209B ALONG/AT TUAS CHECKPOINT TO  
MALAYSIA ON 09/08/2019**

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 claim from **ELITE AUTOMOTIVE PTE LTD** acting on behalf of the owner of SMJ 5209B 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](mailto: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](mailto:ceciliachong@lkkauto.com).

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

Yours sincerely



Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com)

Cc     *AXA Insurance Pte Ltd  
(Motor Claims Dept)*

Date: \_\_\_\_\_

To: \_\_\_\_\_

### LETTER OF AUTHORITY & INDEMNITY

I/We, SG Car Leasing Pte Ltd NRIC / Company Registration No.

201215889G of (address) 482 Pasir Ris Drive 4 #09-391

S (510482), the registered owner (or his/ her/ their/ agent) of motor vehicle

SMJ5209B, hereby authorise M/ Elite Automotive Pte Ltd ("the Repairer") to

commence repairs to my / our vehicle and to forward the claim for among other things, the cost

( of repairs to the owner/ insured of the Third Party responsible for the said accident on (date)

09/08/19 involving motor vehicle nos. SFM3201C

along TUAS CHECKPOINT TWDS JB. I further authorise

M/ Elite Automotive 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.

I will also render full co-operation to M/ Elite Automotive Pte Ltd in the following situations:

1. Present my car for pre-inspection, post-inspection and/ or re-inspection, should it be requested for by the insurance company.
2. I will sign the Discharge Voucher when presented by the Repairer, upon final confirmation of liability and quantum, accepted by the Repairer.
3. In the event where I were to receive any cheques from the third parties' insurance company for the payment of the repairs, I will forward the said payment to M/ Elite Automotive Pte Ltd.

I / We hereby also confirm that I was involved in the said above mentioned accident and that it was not a false or staged accident. I/ We are fully aware and advised that if the above accident was proven to be a false or fraudulent accident, I/ We will be liable to pay for all your damages, expenses and other incidental charges. I/ We will also have to bear your legal costs incurred on an indemnity basis for any legal action which may arise against me/ us with regards



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SFM 3201C	(Insd veh)	Model: TOYOTA VOXY HYBRID 1.8V
	SMJ 5209B	(TP veh)	
Date of Accident/ Time:	09/08/2019		

Repair Estimate	- \$	11,601.95	
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)	- \$	4,270.00	
Payee Name : ELITE AUTOMOTIVE 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: _____
	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: LIM HEE KANG  
 Date: 4/12/19  
 LHA

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: Hong Pek Chin  
 Date: 4/12/19

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

**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

**TAX INVOICE**

Our Ref No: GR-19-131085  
Date of Request: 14/08/2019

Your Ref No: Online Purchase

Elite Automotive Pte Ltd  
280 Woodlands Industrial Park E5  
#01-17, Harvest@Woodlands  
Singapore 757322

Dear Sir/Madam,

Enquiry Date: 14/08/2019  
Enquiry By: Lim Wee Kiang  
Vehicle No.: SFM3201C  
Accident Date: 09/08/2019

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

**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

**TAX INVOICE**

Our Ref No: GR-19-131099  
Date of Request: 14/08/2019

Your Ref No: Online Purchase

Elite Automotive Pte Ltd  
280 Woodlands Industrial Park E5  
#01-17, Harvest@Woodlands  
Singapore 757322

Dear Sir/Madam,

**Your Search Criteria:**

Date of Accident: 09/08/2019  
Place of Accident: TUAS CHECKPOINT TWDS JB  
Client Vehicle No: SMJ5209B

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

## TAX INVOICE

Our Ref No: GR-19-131608  
Date of Request: 15/08/2019

Your Ref No: Online Purchase

Elite Automotive Pte Ltd  
280 Woodlands Industrial Park E5  
#01-17, Harvest@Woodlands  
Singapore 757322

Dear Sir/Madam,

Date of Accident: 09/08/2019  
Vehicle No: SMJ5209B  
Place of Accident: TUAS CHECKPOINT TOWARDS JOHORE BAHRU  
Involved Vehicle No: SFM3201C

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SFM3201C	TUAS CHECKPOINT TOWARDS JOHORE BAHRU	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque