

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Friday, 20 September 2019 5:59 PM
To: SHFM17@SINGNET.COM.SG
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19014308/R1ga3 ***
ACCIDENT INVOLVING GBD 210R & SHB 2120T ON 15/08/2019 ***

20 SEPTEMBER 2019

SIANG HENG FISH MERCHANT PTE LTD

Dear Sir/ Mdm

OUR REF : CC4/ASM19014308/R1ga3
YOUR REF : GBD 210R
ACCIDENT INVOLVING GBD 210R AND SHB 2120T ALONG/AT AYE ON 15/08/2019

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 **DING AUTOMOTIVE PTE LTD** acting on behalf of the owner of **SHB 2120T** 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
- 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 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.

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)



DING AUTOMOTIVE PTE LTD

Blk 10 #01-20 Sin Ming
Industrial Est Sec C
Singapore 575645

Without Prejudice
to our driver's Injury claim

OUR REF: 50111933/TP/ SHB2120T /AD/15/08/2019/DD
YOUR REF: GBD210R/--

2 September 2019
To: MOTOR CLAIMS DEPARTMENT
AXA INSURANCE
8 SHENTON WAY
#24-01 AXA TOWER
SINGAPORE 068811

ACCIDENT INVOLVING : SHB2120T AGAINST GBD210R ON 15/08/2019
LOCATION ALONG : AYE TOWARDS TUAS NEAR CLEMENTI ROAD EXIT
We refer to the above matter:

	Rate Per Day	Repair/ Claims Day	Amount Before GST	GST 7%	Amount After GST
Cost of Repair	\$ -	7	\$ 9,087.20	\$ 636.10	\$ 9,723.30
Loss Of Rental	\$ 117.00	7	\$ 819.00	\$ -	\$ 819.00
Loss Of Income	\$ 80.00	7	\$ 560.00	\$ -	\$ 560.00
LTA/GIA Search Fee	\$ -	0	\$ 1.87	\$ 0.13	\$ 2.00
Towing Fee	\$ -	0	\$ -	\$ -	\$ -
Surveyor Fee	\$ -	0	\$ -	\$ -	\$ -
Total	\$ 197.00	7	\$ 10,468.07	\$ 636.23	\$ 11,104.30

The accident was caused solely by the negligence of your insured and as a results , We had incurred the following costs of repair and losses of our insurer:

Enclosed are copies of the following documents for your perusal:

☺	Repair Estimate	☺	Discharge Voucher
☺	GIA Report/Accident Police Report	☺	Certificate Of Insurance
☺	LTA 3 rd Party Search Fee	☺	Final Bill/Repair Tax Invoice
☺	Mileage Record	☺	Confirmation Finalize/Liability Email Copy
☺	Rental Invoice	☺	Letter Of Demand
☺	Letter Of Authority	☺	

Our insurer has authorized DING AUTOMOTIVE PTE LTD to deal with the claim in this accident case and also to receive and deal/negotiate with all payment as stated above.
Please look into our client's claim and revert soonest as possible.

Your Sincerely,
DD HASHIM
DING AUTOMOTIVE PTE LTD
HP:81160811
FAX:64520614



**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-19-132059
Date of Request: 15/08/2019

Your Ref No: Online Purchase

Ding Auto Pte Ltd
Blk 10, #01-20
Sin Ming Industrial Estate Sector C
Singapore 575645

Dear Sir/Madam,

Enquiry Date: 15/08/2019
Enquiry By: You Jing Feng
TP Vehicle No.: GBD210R
Accident Date: 15/08/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBD210R	AXA Insurance Pte Ltd	17/04/2019-16/04/2020	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.



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TAX INVOICE

Our Ref No: GR-19-132059
Date of Request: 15/08/2019

Your Ref No: Online Purchase

Ding Auto Pte Ltd
Blk 10, #01-20
Sin Ming Industrial Estate Sector C
Singapore 575645

Dear Sir/Madam,

Enquiry Date 15/08/2019
Enquiry By You Jing Feng
P Vehicle No. GBD210R
Accident Date 15/08/2019

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:

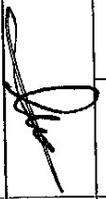
Date:

GIRO Cash Cheque

DATE	DESCRIPTION	MILEAGE ODOMETER READING				MILEAGE TRAVELLED (KM)		HOURS OPERATED (TIME)	
		(IN)	(OUT)			KM	KM	FROM	TO
15/8/19	VEHICLE ACCIDENT	00	55	97				14:00	
21/8/19	VEHICLE ACCIDENT	00	55	98					16:13

VEHICLE NUMBER: SHB21207

HIRER/DRIVER SIGN:



REMARKS :

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____

Our Ref: CC19080342



Date: 15 August 2019

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 15/08/2019 @ 12:45 hrs
ALONG AYE TOWARDS TUAS NEAR CLEMENTI ROAD EXIT
INVOLVING GBD210R

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB2120T** (the "Taxi"). The Taxi was hired to **TEO SIANG YONG IC NO SXXXX796J** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Manager, Fleet Safety

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

LETTER OF AUTHORITY

Accident involving S14B21207 & G8D210R on 15/8/19 along AYE

I/We, City Cab Pte Ltd NRIC/ Co.Reg Number 199502839G registered owner of vehicle No. S14B21207 which was rented to Hirer/Driver Mr/Ms Teo Siang Yong NRIC S1510796J, hereby authorize Ding Automotive Pte Ltd on this date 15/8/19 to submit, correspond, negotiate and settle my/our claim for cost of repair and uninsured losses arising from the above accident and without prejudice of our driver's injury claim.

I/We further authorize that agreed settlement sum for cost of repair, loss of income and rental, survey report fee or any legal fee, third party vehicle insurance particulars enquiry fee etc., be made in favour of Ding Automotive Pte Ltd and that the said payment be forwarded to them as full and final discharge of my/our claims.

Owner Signature/Co.Chop



Teo Siang Yong

Hirer/Driver Signature

[Signature]

DING AUTOMOTIVE PTE LTD
BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645
Tel : 6452 1208 Fax : 6452 0614

FINAL BILL

M/S: AXA INSURANCE

ACCIDENT DATE:0215/8/2019/08

REF:--

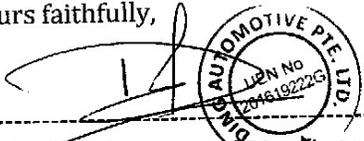
OIC:--

OUR REF : SHB2120T

DATE : 2/9/2019

ITEM NO.	DESCRIPTION	UNIT PRICE	AMOUNT
1	Cost of Repair -SHB2120T	\$ 9,087.20	\$ 9,087.20
REMARKS :		SUB TOTAL :	\$ 9,087.20
		7% GST	\$ 636.10
		GRAND TOTAL :	\$ 9,723.30

Yours faithfully,


Authorise Signature of Ding Automotive Pte Ltd

DING AUTOMOTIVE PTE LTD

Business Reg. No : 201619222G
BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645
Tel. 6452 1208 Fax: 6452 0614

TAX INVOICE

AXA INSURANCE PTE LTD
8 SHENTON WAY #27-01, AXA TOWER
SINGAPORE 068811

INVOICE : I-000998
DATE : 20/04/2020
GST REG NO : 201619222G
TERMS : C.O.D.
PO NO : GBD210R
OUR REF : SHB2120T
PAGE : 1 of 1

ATTN : MOTOR CLAIMS DEPT
TEL : FAX :

ITEM NO.	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
1.	Cost of repair-SHB2120T	1	9,087.20	9,087.20
REMARKS : Job card:50111933 Your ref:GBD210R Oic:Ms Cecilia LKK Doa:15/8/2019		SUB TOTAL :		9,087.20
		GST :		636.10
		TOTAL SGD :		9,723.30
		DEPOSIT :		
		O/S BALANCE :		

FOR DING AUTOMOTIVE PTE LTD

Authorised Signature

Customer Signature

I have inspected and hereby confirmed that
the job done and the amount due herein
are entire to my satisfaction



Without Prejudice
to our driver's Injury claim

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBD 210R (Insd veh)	Model: NISSAN NOTE
	SHB 2120T (TP veh)	
Date of Accident/ Time:	15/08/2019	

Repair Estimate	: S	
Final Repair Cost	: S	
Loss of Use	: S	days at S per day
Rental (if any)	: S	days at S per day
LTA / GIA Search Fee	: S	
Others	: S	
Final Settlement Sum	: S	10,850.00 (GLOBAL SUM)

Payee Name: **DING AUTOMOTIVE PTE LTD**

Is Third Party Workshop GIA Registered? | | YES | | NO | (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability **100** (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes BOLA Scenario No: **27**

BOLA Liability: _____ (%) Assessed Liability (**): _____ (%)

* Assessed Liability to be filled only for claim collisions and for cases where BOLA does not apply

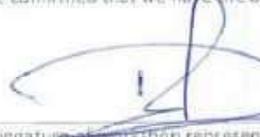
Remarks:

- 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: **Doh Hachim**

Signature of witness / Workshop stamp (if applicable):   Name of Witness: **SELCSHINAH**

Date: **20/4/2020** Date: **20/04/2020**

Signature of AXA's surveyor/representative:  **MRB**

Name of AXA's surveyor /Representative

Date: **21/04/2020**

◀ **Re:<MANDATE IA> - S9M01X7A {ACCIDENT INVOLVING
GBD 210R (OI) & SHB 2120T (TP) ON 15/08/2019}**

Type

🔗 Question

Message

pls proceed

Reply