

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 5 November 2019 2:38 PM  
**To:** jameslu9999@gmail.com  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19014558/Ugb3 \*\*\*  
ACCIDENT INVOLVING SMG 5173K & SKF 6671L ON 15/08/2019 \*\*\*

5 NOVEMBER 2019

LU YUNJUN

Dear Sir/ Mdm

**OUR REF : CC4/ASM19014558/Ugb3**  
**YOUR REF : SMG 5173K**  
**ACCIDENT INVOLVING SMG 5173K & SKF 6671L ALONG/AT 16 SCIENCE PARK DRIVE 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 **FASTECH AUTO PTE LTD** acting on behalf of the owner of SKF 6671L 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.

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."

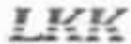
Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## AUTHORISATION TO ACT

I/We, Wong Khee Wang (the third party claimant) of 196C Punggol Field #05-485 Singapore 823166 (address), owner of SKF6671L (vehicle no.) hereby authorize Fastech Auto Pte Ltd. ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. SKF6671L that was damaged pursuant to the accident which occurred on 5/08/19 (date) along Science Park Road (location) involving vehicle no/s SMG5173 ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 15 (day) of Aug (month) 20 19 (year)

  
\_\_\_\_\_  
Signed by "the third party claimant"  
(with company stamp if applicable)



\_\_\_\_\_  
Signed by "the workshop"  
(with company stamp)



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This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement term herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMG5173K	(Insd veh)	Model: HYUNDAI ELANTRA 1.6 AT ABS DIAB 2WD 4DR
Date of Accident/ Time:	SKFB071L	(TP veh)	
	15/06/2019		

Repair Estimate	: \$	27,962.85	
Final Repair Cost (WGST)	: \$	8,613.50	
Loss of Use	: \$	-	days at \$ per day
Rental (if any)	: \$	800.00	8 days at \$ 100.00 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$	-	
Final Settlement Sum	: \$	9,415.50	

Payee Name : FASTECH AUTO 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/ 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: \_\_\_\_\_

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

Signature of Witness / Workshop stamp (if applicable):  

Name of Witness: \_\_\_\_\_

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

Signature of AXA's surveyor/representative:  

Name of AXA's surveyor /Representative: \_\_\_\_\_

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

# DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: WONG KHEE WANG

Invoice : DCR-2019-08-42

Date : 22-08-19

Agreement No : 20915

Payment Terms : LOD

DESCRIPTION	AMOUNT
Rental charges for vehicle : <u>    SVJ7392M    </u> ( 0819-21310 )	\$ 800.00
Rental Period from <u>    15-08-19    </u> to <u>    22-08-19    </u>	
E. & O. E.	Total <u>\$ 800.00</u>

JASON TANG

for Dynamic Car Rental

# Dynamic Car Rental DCR-2019-08-42

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928467K

## RENTAL TERMS AND CONDITIONS

No. 20915

Name <b>Wong Khee Wang</b>			REG. No.	MAKE MODEL:						
ADDRESS <b>B196C Anggol Field #05-485</b>				DIESEL	PETROL	E	1/4	1/2	3/4	F
<b>3823196</b>			KM IN	DATE & TIME IN <b>22/08/19 11:35am</b>						
			KM OUT	DATE & TIME OUT <b>15/08/19 4PM</b>						
			KM DRIVEN	TIME USED						
NAMED DRIVER <b>As above</b>										
DRIVING LICENCE NO <b>3T012039C</b>	DATE OF EXPIRY	PLACE OF ISSUE	HOURS	@S\$						
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	<b>8</b>	DAYS	@S\$ <b>100</b>	<b>200</b>				
ADD NAMED DRIVER			WEEKS	@S\$						
DRIVING LICENCE NO			MONTHS	@S\$						
DATE OF EXPIRY										
PLACE OF ISSUE										
PASSPORT NO										
DATE OF ISSUE										
PLACE OF ISSUE										
<b>IMPORTANT NOTES:</b>			BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		SUB-TOTAL					
<p>This vehicle is licensed to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for petrol left in vehicle. Hirer is liable to pay first \$4000 under section 1 &amp; 11 in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses.</p> <p>Vehicle return during office hour only. No Service on Public Holiday and Sunday</p> <p><b>EXCESS:</b> *Sec 1 - Used in S'pore Only :S\$2000 *Sec 11 - Used in S'pore Only :S\$2000 *Sec 1 - Used Outside S'pore Only :S\$4000 *Sec 11 - Used Outside S'pore Only :S\$4000 W/Screen Excess in S'pore: S\$2100 W/Screen Excess Outside S'pore: S\$2200</p> <p><b>ADDITIONAL CONDITIONS:</b> * Geographical area: Singapore &amp; West Malaysia. * Driver must be: a) 18 years old and above; b) holding a valid relevant class of driving license.</p> <p>* Additional Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who: a) age 22 to 23 years old; b) age 66 to 70 years old; c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license.</p> <p>* Additional All Claims excess of S\$2,000 is applicable for any named/unnamed drivers who: a) is 18 years old to 21 years old and/or b) is 71 years old and above and/or c) with driving experience of less than 1 year on the relevant classes of driving license.</p> <p>* Upon returning the replacement vehicle, you must ensure that all expensive and important items to be removed away from this replacement vehicle. We'll will not be responsible for any reporting of such losses.</p> <p>* Hirer is liable to pay first \$4000 under section 1 &amp; 11 in any accident plus loss of earning while damage vehicle is under repair.</p>					TOTAL RENTAL <b>\$800.</b>					
					DELIVERY FEE					
					COLLECTION FEE					
			<b>X</b>	PER DAY	PER WEEK	PER MONTH				
			\$	\$	\$					
			BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.)							
			<b>X</b>	PER DAY	PER WEEK	PER MONTH				
			\$	\$	\$					
			PREPAYMENT		TOTAL CHARGE					
			CHECK		DEPOSIT					
			CASH							
			RECEIPT NO.		NETT CHARGE					
			AMOUNT DUE / REFUND							

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF.

SIGNED BY THE PARTIES HERETO ON THE \_\_\_\_\_

DAY OF \_\_\_\_\_

**X**

**DYNAMIC CAR RENTAL**

**X**

**RENTER'S/DRIVER'S SIGNATURE**



**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

RECORDS MANAGEMENT CENTRE

### Third Party Insurer Enquiry

Our Ref No: GR-19-132125

Date of Request: 15/08/2019

Your Ref No:

Online Purchase

Kim Chwee Auto Pte Ltd  
1 Kaki Bukit Avenue 6 #01-48  
AutoBay@Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 15/08/2019  
Enquiry By Tang Kok Wee, Allan  
Vehicle No. SMG5173K  
Accident Date 15/08/2019

#### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMG5173K	AXA Insurance Pte Ltd	24/12/2018-23/12/2019	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.

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RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

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 Operating Hours: Monday to Friday 9am to 5pm  
 GST Registration No: M400017735

## TAX INVOICE

Our Ref No: GR-19-132125

Date of Request: 15/08/2019

Your Ref No:

Online Purchase

 Kim Chwee Auto Pte Ltd  
 1 Kaki Bukit Avenue 6 #01-48  
 AutoBay@Kaki Bukit  
 Singapore 417883

Dear Sir/Madam,

 Enquiry Date: 15/08/2019  
 Enquiry By: Tang Kok Wee, Allan  
 P Vehicle No.: SMG5173K  
 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