



Auto
Consultants
Pte Ltd

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

11 September 2019

FRANCIS NG HON MING
5000M MARINE PARADE ROAD,
#18-53
SINGAPORE 449294

Dear Sir,

OUR REF : CC4/ASM19014876/pb3 // S9M01Y3O
YOUR REF : SFD 1811C
ACCIDENT INVOLVING SFD 1811C AND EY 2159Y ALONG/AT BLK 89 MARINE
PARADE CENTRAL ON 13/08/2019

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 KAH MOTOR CO SDN BERHAD acting on behalf of the owner of EY 2159Y against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversed and collided onto third party parked vehicle. Under Motor Accident Guide, reversing vehicles must exercise greater care than parked vehicles. 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 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
- 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 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 us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd
(Motor Claims Dept)


LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER VEHICLE NO.) EY 2159 Y
(THIR PARTY'S VEHICLE NO.) SFD 1811 C ON 13/8/2019
ALONG MULITSTORY CARPARK BESIDE PARKWAY CENTRE

I hereby authorize Kah Motor Co. Sdn Bhd (Kah Motor) and its agents or any person authorized by Kah Motor to do all or any of the following:

- To submit, resolve and make any claim(s) which I may have against the 3rd party insurers.
- To execute, sign discharge voucher/indemnity forms and all necessary documents in connection with and arising out of the above claim.
- Any payment should be made in favour of my name / Kah Motor Co. Sdn Bhd.


Owner Signature
(Co stamp & authorized signature if is Co registered vehicle)

Name : LIM JEN SEE

NRIC No : S6818404E

Vehicle No: EY 2159 Y

Date : 19/9/2019



WITHOUT PREJUDICE to:

Any Personal Injury Claims

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SFD 1811C (Insd veh)	Model: Honda HRV (1406cc)
	EY 2159Y (TP veh)	
Date of Accident/ Time:	13/08/2019	

Repair Estimate	\$ 6,262.10	
Final Repair Cost (w/GST)	\$ 3,388.05	
Loss of Use	\$ -	days at \$ per day
Rental (if any) (w/GST)	\$ 256.80	3 days at \$ 80.00 per day
LTA / GIA Search Fee	\$ -	
Others:	\$ -	
Final Settlement Sum	\$ 3,644.85	
Payee Name : (\$3,388.05 - Kah Motor Co. Sdn. Bhd.) (\$256.80 - BKW Rent A Car Pte Ltd)		
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)		
A)	For Non GIA Registered Workshop:	Agreed Liability: _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: 23
	BOLA Liability: 100 (%)	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.

KAH MOTOR CO. SDN. BHD.
BODY REPAIR & PAINT CENTRE
8 MANDAI ESTATE
SINGAPORE 728905
TEL: 6544 3255 FAX: 6385 1040

KAH MOTOR CO. SDN. BHD.
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SINGAPORE 728905
TEL: 6544 3255 FAX: 6385 1040

Signature of workshop representative / Workshop stamp
Name of Representative: Desmond Toh
Date: 20/11/2019

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Jerome Tan
Date: 20/11/2019

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



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
AXA INSURANCE PTE LTD 8 SHENTON WAY #24-01 AXA TOWER SINGAPORE 068811 ATTN: CLAIMS DEPARTMENT C/O LKK AUTO CONSULTANTS

DATE	INVOICE NO.
27-Sept-2019	P 2750

DESCRIPTION	VHA NO.	DUE DATE	VEH. NO.
	P 2750	27-Sept-2019	SLF 4538 R
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 16 SEPTEMBER 2019 TO 19 SEPTEMBER 2019 YOUR REF: EY2159Y & SFD1811C (KAH MOTOR)	3	80.00	240.00
GST @ 7%			\$16.80
TOTAL			\$256.80

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.



VEHICLE HIRING AGREEMENT
HIRER'S PARTICULARS

Name (as in I/C) Lim Jee See
 NRIC/Passport No: S6818404E Date of Birth: 09-05-1968
 Address: 18 Jalan Darton #11-01 Age: 32
 S: 329415
 Name & Address of Employer: _____
 Occupation: _____ Driving Exp: _____
 Driving Licence No: _____ Passed Date: 17 DEC 1992
 D/L Type: Local/Int'l/Others: _____
 Tel(O): _____ (R): _____ HP 97692159

DRIVER'S PARTICULARS

Name (as in I/C): _____
 NRIC/Passport No: _____ Date of Birth: _____
 Address: _____ Age: _____
 S: _____
 Occupation: _____ Driving Exp: _____ Yrs: _____
 Driving Licence No: _____ Passed / Expiry Date: _____
 D/L Type: Local/Int'l/Others: _____ Contact No: _____

Hirer's Own Vehicle No: B4 21594 Replace Veh No: _____
 Loan Vehicle No: SLF453PR VR No: _____
 Make & Model: V182EL Auto/Manual Group: _____
CHARGES : \$ cts
 Daily 3 day @ \$ 80 Per day 240 00
 Weekly/Monthly week @ \$ _____ Per week/Monthly _____
 Others _____
 CDW/PAI @ \$ _____ Per day/Monthly _____
 Delivery/Collection Svc _____
 GST _____
 OR No: _____ (A) SUB-TOTAL _____
 Petrol Level & Surcharge:

OUT	E	1/4	1/2	3/4	F
IN			✓		

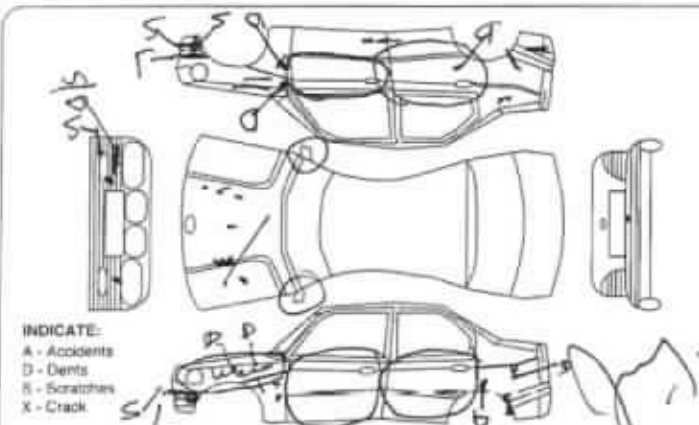
 First _____ km FREE per day GST 7% 16 80
 Excess mileage is chargeable at _____ cents per km TOTAL CHARGES 256 80

Security Deposit: \$ _____ Bank: OCBC
 CASH/NETS/VISA/MC/AMEX/CHQ No: 4524 1907 0547 6024
 Expiry Date: 03/23 Card ID No: 139
 Name as in Card: J LIM

 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 be returned with petrol level (same as 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.
- Hirer returns the early return of vehicle. This hirer shall be liable for any late return for any late return at the rate shown per hour per day, inclusive of CDW and/or (if) 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 this 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 agreed 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 fuel 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 based on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
16/9/19	0950	132047	Larry	

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 have cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
19/9/19	1000	132256	John	

Hirer's/Driver Signature

Hirer's/Driver Signature