



Auto
Consultants
Pte Ltd

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

27 SEPTEMBER 2019

**TAN KIN SENG
32 WOODLANDS CRESCENT
#06-06
SINGAPORE 738087**

Dear Sir/ Mdm

OUR REF : CC4/ASM19015098/Kgb3

YOUR REF : SGN 8754Z

**ACCIDENT INVOLVING SGN 8754Z AND GBD 6483E ALONG/AT JUNCTION OF
WOODLAND INDUSTRIAL PARK E4 & E5 ON 22/08/2019**

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 **CHENG HOE MOTOR PTE LTD** acting on behalf of the owner of GBD 6483E 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.

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

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

AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Digo Corporation Pte Ltd ("the third party claimant")
of 32 Woodlands Ind Park E1 S 757723 (address),
owner of GBD6483E (vehicle no.) hereby authorize
CHENG HOE MOTOR 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. GBD6483E that was damaged pursuant to the
accident which occurred on 22/8/2019 (date) along Junction of
Woodlands Ind Park E4 & E5 (location)
involving Vehicle No/s SGN8754Z
("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 23 day of August (month) 20 19 (year)


Signed by "the third party claimant"


Signed by "the workshop"



This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGN 8754 Z (Insd veh)	Model: NISSAN CABSTAR
	GBD 6483E (TP veh)	
Date of Accident/ Time:	22/08/2019	

Repair Estimate	: \$	6,463.75	/
Final Repair Cost	: \$	2,247.00	W/GST
Loss of Use	: \$	125.00	5 days at \$ 50.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	8.00	
Others:	: \$		
Final Settlement Sum	: \$	2,380.00	
Payee Name : Cheng Hoe Motor 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: <u>NIL</u>	
	BOLA Liability: 50 (%)	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: <u>VS</u> Date: <u>3/3/2020</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>ONG WEI LIN</u> Date: <u>3/3/2020</u>
 Signature of AXA's surveyor/representative Name of AXA's surveyor / Representative: <u>LKK</u> Date: <u>8/3/2020</u>	

A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : CHENG HOE MOTOR PTE LTD					BILL NO: B065/ 2019	
YOUR REF:						
OUR REF : ACS.CH.LTA.2019 (AUGUST 2019)					DATE : 2.9.19	
TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.						
LTANET SEARCHES FOR THE MONTH AUGUST 2019						
S/NO	TP NO.	CHM	DOA			
Sub-total b/f					\$	200.00
26	22/8/2019	SLV2072X	SJY3513S	20/8/2019	\$	8.00
27	22/8/2019	SLD851Y	SJR5258C	21/8/2019	\$	8.00
28	24/8/2019	SGN8754Z	GBD6483E	22/8/2019	\$	8.00
29	26/8/2019	SKD4189L	SGH5374M	24/8/2019	\$	8.00
30	26/8/2019	GBA145L	SKF2096Z	23/8/2019	\$	8.00
31	26/8/2019	SKF1189X	SLD84U	23/8/2019	\$	8.00
32	26/8/2019	SKZ7232J	SGN2173P	23/8/2019	\$	8.00
33	27/8/2019	SLC5874D	GBC3060S	26/8/2019	\$	8.00
34	28/8/2019	SKT2920X	SKE2911B	27/8/2019	\$	8.00
35	29/8/2019	SLE5665E	SKC5812U	27/8/2019	\$	8.00
36	31/8/2019	SKV437C	SLS9800G	28/8/2019	\$	8.00
37	31/8/2019	SMN31H	SJM8208D	26/8/2019	\$	8.00
38	31/8/2019	SKF6437Y	SJG783T	30/8/2019	\$	8.00
38 searches @\$8.00 per search					\$	304.00
[SINGAPORE DOLLARS: THREE HUNDRED & FOUR ONLY.]						
						
M/s. A C SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE						
We reserved the right to forward a subsequent bill for any disbursements omitted herein. E. & O.E.						