

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 22 October 2019 11:52 AM
To: TIDBITS29@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SKK 7468A(AXA) AND SLQ 6435H ALONG/AT SINGAPORE ZOO CARPARK ON 24/08/2019

22 Oct 2019

Ms Foong Wai Ner Sabrina

Dear Sirs/ Mdm

OUR REF : CC4/ASM19015186/T1pb3// S9M01YDW

YOUR REF : SKK7468A

ACCIDENT INVOLVING SKK 7468A(AXA) AND SLQ 6435H ALONG/AT SINGAPORE ZOO CARPARK ON 24/08/2019

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 HI-MEC AUTO acting on behalf of the owner of SLQ6435H against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was turning out from minor road(with stop line) and collided with third party who was on main driveway. Under Motor Accident Guide, traffic on main road has precedence. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 to confirm that the driver is allow to driver the vehicle.
- 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).

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

28/02/2020 02:43 67414188

AUTHORISATION TO ACT*Handwritten signature*

168 MARGOLOUTH ROAD,

I/We, LIM BENG SOON ("the third party claimant") of 12 ALMOND STREET
 #110-01, S258542 (address), owner of SLQ 6435H (vehicle no.) hereby authorize HI-MEC AUTO
SERVICES 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. SLQ 6435H that was
 damaged pursuant to the accident which occurred on 24/08/2019 (date) along MANDAI
ZOO OPEN CARPARK (location) involving vehicle no/s SKK 7468A ("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 24th (day) of Feb (month) 2020 (year)

✱

Handwritten signature

Signed by "the third party claimant"
 (with chop if applicable)



Signed by "the workshop"
 (with chop)



AXA THIRD-PARTY DIRECT SETTLEMENT

Vehicle No:	SKK 7468A (Insured veh)	Model: Mercedes Benz E200 (1796cc)
	SLQ 8435H (TP veh)	
Date of Accident/ Time:	24/08/2019	

Repair Estimate	:S	13,922.26	
Final Repair Cost (w/GST)	:S	6,955.00	
Loss of Use	:S	840.00	8 days at \$80.00 per day
Rental (if any)	:S	-	Days: \$ per day
LTA / GIA Search Fee	:S	7.45	
Others:	:S	-	
Final Settlement Sum	:S	7,802.45	

Payee Name: Hi-Mec Auto Services Pte Ltd

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

A) For Non GIA Registered Workshop:	Agreed Liability: 100% (M)
B) For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____
BOLA Liability: _____ (%)	Assessed Liability (*): _____ (M)
* 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 BE CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT'S 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 documents 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 lessor's 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/authorized 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 settlement.

Signature of Workshop Representative / Workshop stamp
Name of Representative:
Date: 24/2/2020

Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date: 24/2/2020

Signature of AXA's surveyor / Representative
Name of AXA's surveyor / Representative:
Date: 27/2/2020

[> Back to OneMotoring](#)

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 27 Aug 2019 / 14:50:47

Receipt Date/Time : 27 Aug 2019 / 14:50:47

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190827-001957

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SKK7468A ✓ As at 24 Aug 2019/14:00:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SKK7468A Enquiry Fee 20190827144613599740	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx8977	Credit Card: Visa/MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.