



## CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761

Tel : 67556142 Fax : 67557719

Email: chmotor@singnet.com.sg

Date: 20 FEB 2020

AXA Insurance (S) Pte Ltd  
C/O LKK Auto Consultants

Attn : THE MOTOR CLAIMS DEPT

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO. SBB6166G & SJQ9326T ON 03/09/2019  
CECIL ST.**

We are authorized by SBB6166G for their above matter.

Record reveals that you are the insurer of SJQ9326T. We therefore wish to seek compensation from you as below:-

1. Cost of Repairs	S\$ 3663.08
2. Loss of Use	S\$ 0.00
3. Hire of Vehicle (S\$ 107 /- x 6 days)	S\$ 642.00
4. LTA Search Fee/GIA Reports	S\$ 8.00
<b>TOTAL</b>	<b>S\$ 4313.08</b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully



## AUTHORIZATION TO ACT

(FOR PROPERTY DAMAGE CLAIM ONLY)

I, Neo Seng Huat ("the third party claimant")  
of Blk 20 Lorong Puntong #11-01 S 576438 (address),  
owner of SBB6166G (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. SBB6166G that was damaged pursuant to the  
accident which occurred on 3/9/2019 (date) along Cecil Street  
\_\_\_\_\_ (location)

involving Vehicle No/s SJQ9326T

("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 4 day of Sept (month) 20 19 (year)

x

Signed by "the third party claimant"

Signed by "the workshop"

# Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
GST:201001158E RCB NO:201001158E

ND  
Rental  
Bill

## TAX INVOICE

M/S : AXA INSURANCE (S) PTE LTD  
8 SHENTON WAY  
#27-02 AXA TOWER  
SINGAPORE 068811  
TEL: 63387288 FAX: 68804739  
ATTN: Motor Claim Department

NO: CL8191462  
Date: 17 Dec 2019  
Policy No: MPC19A00108503  
Veh Reg No: SBB6166G  
Make/Model: HONDA HONDA VEZEL  
1.5X HYBRID CVT ABS  
D/AIRBAG  
Job No: JC1601146

WS Ref: TP/AXA  
Claim Type: Third Party  
Accident Date: 03/09/2019  
TP Veh Reg No: SJQ9326T

Description	Quantity	List Price	PAGE:1
			Amount
To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges. (As recommended by your appointed surveyor)	1 PC	SS 3,423.44	SS 3,423.44

Total	SS 3,423.44
Add GST @ 7%	239.64
Total Amount payable	SS 3,663.08

For Cheng Hoe Motor Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

# 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: B070/ 2019		
YOUR REF:				
OUR REF : ACS.CH.LTA.2019 (SEPT 2019)		DATE : 1.10.19		
<p>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.</p>				
<p><b>LTANET SEARCHES FOR THE MONTH SEPT 2019</b></p>				
S/NO	TP NO.	CHM	DOA	
1	2/9/2019	FV8898L	GBH3506Y	22/8/2019 \$ 8.00
2	2/9/2019	SKC2977Y	SLR6372A	31/8/2019 \$ 8.00
3	2/9/2019	SJQ1171A	SCW1666R	2/9/2019 \$ 8.00
4	3/9/2019	SMC6229Z	SJL230X	2/9/2019 \$ 8.00
5	5/9/2019	SKA1845L	SGI3059R	5/9/2019 \$ 8.00
6	9/9/2019	GBB9541L	SLA1668U	8/9/2019 \$ 8.00
7	11/9/2019	SCP3737T	SLF5436U	8/9/2019 \$ 8.00
8	11/9/2019	GBD3806C	GBH4780P	3/9/2019 \$ 8.00
9	11/9/2019	SJQ9326T	SBB6166G	3/9/2019 \$ 8.00
10	11/9/2019	XD6896L	GBJ7237L	3/9/2019 \$ 8.00
11	11/9/2019	SLD1384Y	GBG1440X	5/9/2019 \$ 8.00
12	11/9/2019	SJX6415C	SKG6950B	9/9/2019 \$ 8.00
13	11/9/2019	SMG3608L	SJY2224H	11/9/2019 \$ 8.00
14	13/9/2019	SLE522S	SKQ6634L	13/9/2019 \$ 8.00
15	16/9/2019	SLS1438Y	SLX1442H	15/9/2019 \$ 8.00
16	17/9/2019	GY5832T	SJR7997P	16/9/2019 \$ 8.00
17	17/9/2019	SMM6472J	SKK5387M	13/9/2019 \$ 8.00
18	17/9/2019	SMJ4662G	SGB4741A	12/9/2019 \$ 8.00
19	18/9/2019	YMS120P	YP2372H	17/9/2019 \$ 8.00
20	19/9/2019	XE5103T	SMC6605X	17/9/2019 \$ 8.00
21	19/9/2019	SJF1553P	SJL3681H	19/9/2019 \$ 8.00
22	19/9/2019	SKX4228C	SJL3681H	19/9/2019 \$ 8.00
23	24/9/2019	SJU9285G	SLP4409C	19/9/2019 \$ 8.00
24	24/9/2019	SJE3726A	YP1522Z	21/9/2019 \$ 8.00
25	24/9/2019	SCR3624A	SLH7231U	23/9/2019 \$ 8.00
Sub-total c/f				\$ 200.00
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.				

**PERFECT DRIVING & SERVICE**

38 WOODLANDS IND PARK E1  
#05-05, SINGAPORE 757700  
TEL : 64595278

TAX INVOICE NO. : 190222

GST Reg No : 53068927L

Bill to : NEO SENG HUAT

DATE : 6-Nov-19

S/NO.	DESCRIPTIONS	UNIT	RATE	AMOUNTS
1)	SDF43Y	6	\$100.00	600.00
	(1/11/2019 to 6/11/2019)			
			NETT	600.00
			GST (7%)	42.00
			TOTAL	642.00

E &amp; O.E.

PERFECT DRIVING &amp; SERVICE



38 WOODLANDS INDUSTRIAL PARK E1  
#05-05 SINGAPORE 757700  
(ROC/GST NO. 53068927L)

**OPERATING HOURS :  
MONDAY TO SATURDAY  
(9AM TO 6PM)**

Hirer's Name Neo Seng Hwat				Date of Birth 12/11/1961		Passport/ Nric No. S1499338C		Nationality Singaporean		
Address Blk 20 Lorong Puntong #11-01				Occupation		Driving License No.		Date Obtained/Expiry		
				Postal Code 576438		Contact No.		Mobile Phone No. 98317309		
Joint Hirer's/Guarantor's Name Neo Shao Yang Alfred				Date of Birth 17/8/1992		Passport/ Nric No. S928747E		Nationality Singaporean		
Address As above				Occupation		Driving License No.		Date Obtained/Expiry		
				Postal Code		Contact No.		Mobile Phone No. 91520350		
VEHICLE NO. SDF 434 14-1125580696				MODEL		RETURN *Estimated Date for actual return see CHECK IN				
FROM				RETURN						
CHECK OUT		Date 01/11/19	Time 10.20am	Mileage		KM	E	%	%	F
CHECK IN		Date 6/11/19	Time 7.05pm	Mileage		KM	Remarks			

- 1) This vehicle is restricted to SINGAPORE use only.
- 2) Only Persons above 26 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- 3) The hirer shall be liable to pay the first S\$2000 insurance policy excess for damage to vehicle plus loss of earnings while damaged vehicle is under repairs.
- 4) Third party Liability is the first \$2000.00 in any accident involving Third Party Claims
- 5) Hirer is responsible for all parking fines & traffic summon
- 6) Vehicle should be returned at the same time as collection except on Saturday where return time is before 12pm
- Hourly extension is charged at 1/5 of the daily rate.
- 8) As preventive maintenance, please check water & engine oil daily.
- 9) For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge S\$100 will be imposed for smoky or dirty vehicle.
- 10) Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings
- 11) The vehicle is NOT covered by a motor insurance policy covering personal accident Insurance for the hirer, his passengers or authorised driver
- 12) No replacement of vehicle in any accident

[illegible]

CHANGED OVER FROM VEH.

DATE \_\_\_\_\_

1/We declare that all information given on this form is true and accurate

\_\_\_\_\_  
User's Signature

Joint Hirer's/ Guarantor's Signature \_\_\_\_\_



## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 22 October 2019 2:01 PM  
**To:** Divakaran Nair; skolesh1972@yahoo.co.in  
**Subject:** RE: ACCIDENT INVOLVING SJQ9326T & SBB6166 ALONG AT CECIL STREET ON 03.09.2019 (S9M020B1)// LKK REF: CC4/ASM19016282/pa3

Dear Sirs/Mdm,

We refer to the above matter.

Based on the accident report and accident scenario, liability is not in your driver favour as it is a head-to-rear collision. 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.

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](mailto: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 email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 18 October 2019 7:23 AM  
**To:** Divakaran Nair <divreef@gmail.com>  
**Cc:** Su Li (LKK Auto) <suli@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: ACCIDENT INVOLVING SJQ9326T & SBB6166 ALONG AT CECIL STREET ON 03.09.2019 (S9M02081)

Hi Mr Diva,

Noted with thanks.

We will look into the matter.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 31, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408033)

**From:** Divakaran Nair <divreef@gmail.com>  
**Sent:** Wednesday, 16 October 2019 6:35 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SJQ9326T & SBB6166 ALONG AT CECIL STREET ON 03.09.2019 (S9M02081)

Hi,

We would like to inform you that the accident report have been files by your approved workshop.

Pls see attached report for your kind perusal.

Best Regards  
Divakaran Nair  
93890789

On Wed, Oct 9, 2019 at 4:00 PM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Mr Diva,

Noted with thanks.



Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Divakaran Nair <[divreef@gmail.com](mailto:divreef@gmail.com)>

**Sent:** Wednesday, 9 October 2019 3:05 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SJQ9326T & SBB6166 ALONG AT CECIL STREET ON 03.09.2019 (S9M020B1)

Hi

We will go report within this week.

Regards,

Divakaran Nair

On Wed, Oct 9, 2019 at 2:56 PM Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Hi Mr Diva,

As per our tele-conversation earlier, attached is a copy of AXA reporting centres for your necessary action.

For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please report the accident within the next 07days, i.e by 17 Oct 2019.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-

compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we shall inform the Traffic Police of the non-reporting if we do not hear from you then.

Furthermore, the owner of vehicle SBB6166G has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by 17 Oct 2019, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

If you need any clarification, please do not hesitate to contact us.

Yours sincerely,

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

-----Original Message-----

From: Capt. Suresh Kumar Kolesh <[skolesh1972@yahoo.co.in](mailto:skolesh1972@yahoo.co.in)>

Sent: Tuesday, 8 October 2019 7:23 PM

To: Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

Cc: suresh kolesh <[skolesh1972@yahoo.co.in](mailto:skolesh1972@yahoo.co.in)>

Subject: ACCIDENT INVOLVING SJQ9326T & SBB6166 ALONG AT CECIL STREET ON 03.09.2019 (S9M02081)

Dear Chew Hsiao Tong,

Good day , Sorry for the delay in reply as i was in overseas so could not check on the mail.

yes the accident did happen it was very small dent which happen, and I have attached the photos of the accident and the Diver's details.

Driver,s details

Name : D Divakaran Nair

Driving licence Number : S7471061A

please do not hesitate to contact me if you need any further details

Thanking you

Regards

Suresh

h/p : +65 81606615



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:	SJQ 9326T (Insd veh)	Model: HONDA VEZEL 1.5X HYBRID CVT
	SBB 6166G (TP veh)	
Date of Accident/ Time:	03/09/2019	

Repair Estimate	: \$	4,016.18	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	4,250.00	
Payee Name : CHENG HOE MOTOR PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] 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:			

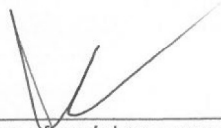


#### NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
3. 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: PHUA LIAN SHIA Date: 18 APR 2020 	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: ONG WET LIN Date: 18 APR 2020
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 20/04/2020	