



6 NOVEMBER 2019

**TOH CHAI SOON
72 BINJAI PARK
SINGAPORE 589873**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19017371/Agb3
YOUR REF : SBF 6138S
ACCIDENT INVOLVING SBF 6138S & SGS 5943M ALONG/AT CAIRNHILL ROAD
TWDS SCOTTS RD ON 29/09/2019**

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 **GARAGE 833 LLP** acting on behalf of the owner of SGS 5943M 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
- 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.

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)*

WARRANT TO ACT

In the matter of an accident involving SGS 5943 M (my/our vehicle)

and SBF 6138 S (other vehicles)

on 29/9/19 along Carinhill Rd Tuds Cottis Rd

I/We, Tan Chee Giap (NRIC / Passport No / Co

Registration No) S927205F of _____

_____ Singapore _____

(Tel No) _____ hereby, authorize and appoint you, _____

Advocate & Solicitors to act for me/us and to receive all proceeds of the settlement monies.

(Applicable for minors)

And/or on behalf of my (Relationship) _____ (Name) _____

_____ (Date of Birth) _____

AUTHORITY

I/We hereby authorize you to commence legal proceedings in my/our name(s) and to take instructions from my/our repairers whom I/we have appointed as my/our agents in respect of my/our claim(s).

I/We hereby authorize you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client's Account with your Bankers.

I/We hereby further authorize you to release all proceeds of settlement monies received by you (after deducting your legal costs) to my repairer, GARAGE 833 LLP in settlement of my outstanding bill/account with them.

I/We only wished to be informed of my/our case when there are major developments. You may keep my/our agents informed as and when necessary.

I/We hereby authorize you to release the loss of use claim to me/us or to use it to offset any balance for the cost of repairs to my repairer, if the claim for cost of repair is not settled in full.



Signature or Right Thumb Print of
Name:

Company chop (if applicable)



WITHOUT PREJUDICE to:
 (a) Insurance Subrogated Claim and/or
 (b) Any Personal Injury Claims
 (Note: This Notice supersedes any inconsistencies found in this Discharge Voucher)

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	8BF01385	(Insd veh)	Model: HONDA CIVIC
	8Q55943M	(TP veh)	
Date of Accident/ Time:	29/09/2019		

Repair Estimate	: \$	3,756.70	
Final Repair Cost	: \$	1,650.00	
Loss of Use	: \$	-	days at \$ per day
Rental (if any)	: \$	480.00	4 days at \$120.00 per day
LTA / GIA Search Fee	: \$	-	
Others:	: \$	-	
Final Settlement Sum	: \$	2,130.00	

Payee Name : GARAGE 833 LLP

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:

- 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: Louis Sim
 Date: 25/11/2019

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

8 Kaki Bukit Ave 4 #04-20 Premier Singapore 415875

Email: dreamcarzleasing@gmail.com

Tel: +65 6384 5206 Fax: +65 6384 5205



VHA No: 2408

RIC No: 201433037R

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR Name: (as in IC) <u>TAN JEC BAO</u> NRIC/PASSPORT No: <u>P9730734</u> Address (Res): <u>BLK 468 TILIAN STREET 42</u> <u>#06-39 576144</u> Name & Address of Employer: _____ Occupation: <u>SAL</u> Driving Exp: <u>5</u> Driving Licence No: <u>P933011E</u> Dt. Type: Local / International Issue Date: <u>5/10/14</u> Date of Birth: <u>1/19/92</u> Tel: (O) _____ (R) _____ HP / PG <u>81607401</u>		Vehicle No: <u>SGR2728</u> Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model: <u>Honda Accord</u> Auto / Manual Group: _____ Out / Date: <u>2/12/19</u> Time: _____ HIRE / PERIOD EXPIRY Time: _____ NON-WAIVER EXCESS: \$ <u>2000/2000</u>	
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I / C) _____ NRIC/PASSPORT No: _____ Address (Res): _____ Driving Licence No: _____ Dt. Type: Local / International Issue Date: _____ Date of Birth: _____ Occupation: _____ Driving Exp: _____		CHARGES Daily <u>4</u> @ \$ <u>150</u> per day \$ <u>600.00</u> Weekly @ \$ _____ per week Monthly @ \$ _____ per month Hours @ \$ _____ per hour Others @ \$ _____ CDW @ \$ _____ per day/month PAI @ \$ _____ per day/month Delivery / Collection Service _____ SUB-TOTAL \$ <u>600.00</u>	
VEHICLE CHECK LIST INDICATE: D - DENTS A - ACCIDENTS S - SCRATCHES RIGHT FRONT TOP LEFT ACCESSORIES CHECK <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S/Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD <input type="checkbox"/> Cartridges		PETROL LEVEL Out E 1/4 3/4 F In E 1/4 1/2 3/4 F EXTENSION Misc. _____ TOTAL CHARGES \$ _____ Hirer's Signature: <u>oh</u> Additional Driver's Signature: _____ Authorised Person Signature: _____	

I have read and agree to the terms and condition on both sides of the 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 given Dream Carz Leasing Pte Ltd in connection with this agreement is true.

IMPORTANT

1. ONLY PERSON ABOVE 21 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REGISTERED.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY 225 474 CAR RENTAL.

RETURN OF VEHICLE, THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN SINGAPORE OF HIRER / DRIVER / RENTAL WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO VAN VAN CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MLEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>01/12/19</u>		<u>2381 km</u>			<u>oh</u>