

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 25 November 2019 9:10 AM
To: JOLIOW@YAHOO.COM
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19017885/Ugb3 *** ACCIDENT INVOLVING SMM 5916C & SMG 4583S ON 05/10/2019 ***

25 NOVEMBER 2019

LIOW SHU HWA

Dear Sir/ Mdm

OUR REF : CC4/ASM19017885/Ugb3

YOUR REF : SMM 5916C

ACCIDENT INVOLVING SMM 5916C AND SMG 4583S ALONG/AT SENGKANG EAST RD & SENGKANG EAST AVE ON 05/10/2019

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 **EXCLUSIVE ENTERPRISE PTE LTD** acting on behalf of the owner of SMG 4583S 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.

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

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

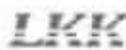
Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

 Auto
Consultants
Pte Ltd *Save the Earth. Print only when necessary.*

EXCLUSIVE ENTERPRISE

8 Kaki Bukit Ave 4 #03-50 PREMIER @ KAKI BUKIT Singapore 415875
Tel: 6245 9655 / 97356016 Fax: 6245 9678 (Co Reg No: 201906614W)
Email: exclusiveenterprise50@gmail.com

AUTHORIZATION TO ACT

I, AL Autorent Pte Ltd ("third party claimant") of
210, Turf Club Road Lot B01 The Grand stand S, 287915
(address), owner of SMG 4583 S (vehicle no.) hereby authorize
Exclusive Enterprise Pte Ltd ("workshop") to act
for me with respect to my claim for repair cost and/or rental and/or loss of use
("claim") for my vehicle no. SMG 4583 S that was damaged
pursuant to the accident to which occurred on 05-10-2019 (date) along
Sengkang East Ave / Anchorvale Link (location)
involving vehicle no. SMM 5916 C ("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 cheques being made in favor 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 in so far as the driver/owner/insurers of the other vehicle/s in concerned.

Dated this 31 day of OCT 2019.

Signature: _____
(third party claimant)



Witnessed By _____
(workshop)





AXA THIRD PARTY DIRECT SETTLEMENT

| | | | |
|-------------------------|------------|------------|--------------------|
| Vehicle No: | SMM9916C | (Insd veh) | Model: HONDA VEZEL |
| | SMG45830 | (TP veh) | |
| Date of Accident/ Time: | 05/10/2018 | | |

| | | | |
|----------------------|------|-----------|-----------------------------|
| Repair Estimate | : \$ | 11,035.60 | |
| Final Repair Cost | : \$ | 2,900.00 | |
| Loss of Use | : \$ | - | days at \$ per day |
| Rental (if any) | : \$ | 360.00 | 3 days at \$ 120.00 per day |
| LTA / GIA Search Fee | : \$ | 7.45 | |
| Others: | : \$ | - | |
| | : \$ | | |
| Final Settlement Sum | : \$ | 2,967.45 | |

Payee Name : EXCLUSIVE ENTERPRISE PTE LTD

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

| | | |
|--|----------------------------------|--|
| A) | For Non GIA Registered Workshop: | Agreed Liability _____ (%) |
| 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/TORTEASOR 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: _____

Date: _____



CKS

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



Budget Leasing Pte Ltd

UEN: 201818180W
Tel: 90998833
210 TURF CLUB ROAD
LOT B01 THE GRANDSTAND
SINGAPORE 287995
billing@alautocar.sg

Bill To:

NEO KIM SOO STEPHEN

Tel: 97979226
2 KOVAN RISE
04-07
SINGAPORE 544734

INVOICE

INV-AL-0002071

25 Oct 2019

Sales/ After Sales Tel: 67625335

Towing Service Tel: 67431987

Net Amount

\$450.00

| Item | Amount |
|---|-----------------|
| Rental Fee for SLR 753 Z - FORD MONDEO 2.0A 3 Day(s) (15 Oct 2019 - 18 Oct 2019) Rate: \$150.00 | \$450.00 |
| Invoice Net Amount | \$450.00 |

Remarks

Replacement Car For SMG 4583 S.

For PayNow Corporate:
PayNow ID (SGD) : 201818180W
or scan QR code below





Budget Leasing Pte Ltd

UEN: 201818180W
 210 TURF CLUB ROAD
 LOT B01 THE GRANDSTAND
 SINGAPORE 287995
 Tel: 90998833
 Email: billing@alautocar.sg

RENTAL AGREEMENT

K-AL-0000246

25 Oct 2019

Sales/ After Sales Tel: 67625335

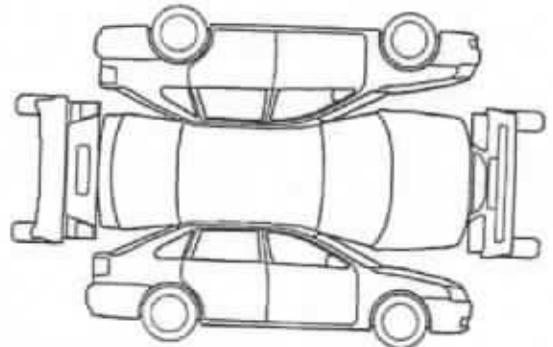
Towing Service Tel: 67431967

HIRER'S PARTICULARS

| | | | |
|--------------|-------------------------------------|-------------------|-------------|
| Name | NEO KIM SOO STEPHEN | IC No. | S0157557J |
| Main Contact | 97979228 | Secondary Contact | |
| Email | stephen7.an@gmail.com | Date of Birth | 19 Mar 1950 |
| Address | 2 KOVAN RISE 04-07 SINGAPORE 544734 | | |

VEHICLE'S DETAILS

| | | | | | |
|----------------------|--------------------|-----|-----|-----|---|
| Plate Number | SLR 753 Z | | | | |
| Vehicle Make / Model | FORD / MONDEO 2.0A | | | | |
| Mileage | 50000 KM | | | | |
| Fuel (Check-out) | E | 1/4 | 1/2 | 3/4 | F |
| Fuel (Check-in) | E | 1/4 | 1/2 | 3/4 | F |



RENTAL DETAILS

| | | | |
|-----------------------------|-------------------|-----------------------------|-------------------|
| Start Date Time | 15 Oct 2019 00:00 | Expected Return Time | 18 Oct 2019 00:00 |
| Rate | \$150.00 (Daily) | Deposit | \$0.00 |
| Estimated Total Rental Amt. | \$450.00 | CDW Charge | N.A. |
| Local Excess (1st Party) | \$4,000.00 | Local Excess (3rd Party) | N.A. |
| Malaysia Excess (1st Party) | \$4,000.00 | Malaysia Excess (3rd Party) | N.A. |

Signature

REMARKS

Claim For Loss Of Rental Due To Accident On 06/10/19, Replacement Of SMN 4583 S.

Signature

Hirer (Car Out)

Signature

Hirer (Car In)



Personnel

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0008529-2

Print Date/Time : 07 Oct 2019 / 13:37:46

Receipt Date/Time : 07 Oct 2019 / 13:37:46

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191007-001701

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 - SMM5916C As at 05 Oct 2019/18:30:00 Insurance Co: AXA INSURANCE PTE LTD | | | |
| 1 | Insurance Enquiry - SMM5916C Enquiry Fee 20191007133541890682 | 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 | | | |
| | XXXXXXXXXXXX9489 Credit Card: Visa/MasterCard | | | 7.45 |
| | Total | | | 7.45 |
| | Cash Change | | | 0.00 |
| | Tendered Amount | | | 7.45 |
| | Excess Refundable Amount | | | 0.00 |

smg 4583 S

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.