

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 20 December 2019 6:02 PM  
**To:** amydavi99@gmail.com  
**Subject:** <STANDARD LETTER> OUR REF: CC4/ASM19017899/T1gb3 \*\*\* ACCIDENT INVOLVING SLK 1271C & SMK 7153J ON 09/10/2019 \*\*\*

20 DECEMBER 2019

**AMY LOUISE MALONE**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19017899/T1gb3**

**YOUR REF : SLK 1271C**

**ACCIDENT INVOLVING SLK 1271C & SMK 7153J ALONG/AT FARRER RD AND HOLLAND RD ON 09/10/2019**

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 **MAXIMUS RACING PTE LTD** acting on behalf of the owner of SMK 7153J 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](mailto: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](mailto: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 Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto: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.*

**AUTHORISATION TO ACT**

In the matters of an accident involving my/our motor vehicle SMK 7153J  
And others SLK 1271C  
on 9/10/2019 along Farrer Road turning into Holland Road

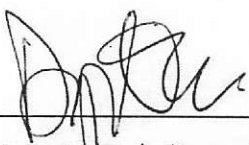
I / We Ong Beng Neo Elizabeth D/Birth 13/06/1959 Sex F of  
40 Ridout Road, Ridout Apartments Singapore 240440 Tel No: 96796768  
Occupation Business NRIC No 51343280E


hereby authorize and appoint MAXIMUS RACING PTE LTD to act for me/us for  
the purpose of making a third party claim in respect of the abovementioned matter.

I / We further authorize the workshop to settle my/ our above mentioned claim in a manner that they deem fit and the workshop is also authorized to receive any payment further to settlement of my claim with payment cheque being made in favour of the workshop on my behalf.

I / We also knowledge that any settlement the workshop may reach on my/our behalf is on a "Without Prejudice and without admission of liability" basis insofar as the driver/ owner/ insurers of the other vehicle is concerned.

Date the 9 day of October month of 2019.

  
Interpreted and witnessed by  
Name: Daphne Tan

  
Signature or Thumb Print  
Name: Ong Beng Neo Elizabeth



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLK 1271C (Insd veh)	Model: HONDA VEZEL
	SMK 7153J (TP veh)	
Date of Accident/ Time:	09/10/2019	

Repair Estimate	: \$	15,859.54	
Final Repair Cost	: \$	5,751.25	W/GST
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	900.00	9 days at \$100.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	6,658.70	

Payee Name : MAXIMUS RACING 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/ <del>NO</del>	BOLA Scenario No: <del>---</del>
	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/TORTFEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

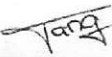
Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

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: Tan Siok Yin  
Date: 04/07/2020



  
Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Tang Yoke Ying  
Date: 4.7.2020

MTH  
Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 5/7/2020



DATE: November 18, 2019  
INVOICE # MDA-19-1485  
Terms: CASH

DESCRIPTION	Unit	AMOUNT
Vehicle Rental - SJJ 202 M 9 days x \$100/day  Agreement Number: <u>MDA-19-1485</u>	1 package	\$ 900.00
TOTAL		\$ 900.00

Some products are made exclusively for off-road use, we do not accept any claims/liabilities from their usage.  
Do not use the product except in specified car types. We reserve the rights to dispose of goods/parts unclaimed after 3 months.  
**MR Tuning Pte Ltd will not accept any claims and/or responsibility arising therefrom.**  
**Any Deposit paid are strictly non-refundable!!**  
Payment by **CHEQUES** should be crossed and made payable to **MR Tuning Pte Ltd**  
Goods or Parts sold are not returnable nor refundable!  
We reserve the rights to charge 1.5% interest per month on all overdue accounts.  
**Received and agreed to all above charges and sales terms.**

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Customer's Signature

THANK YOU FOR YOUR BUSINESS!

# MR Tuning Pte Ltd

## RENTAL AGREEMENT

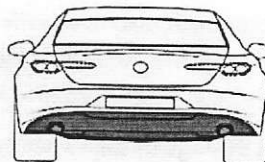
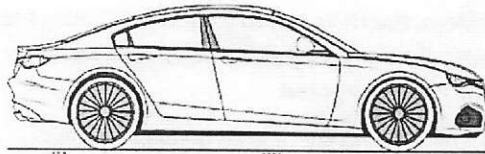
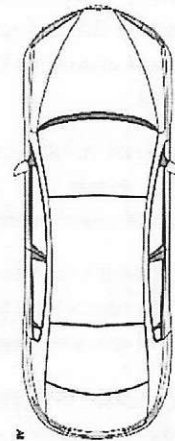
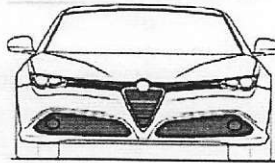
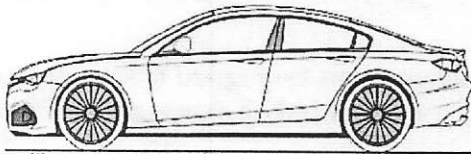
AGREEMENT NO: MDA-19-1485

### Hirer's Particulars

Name : Ong Beng Neo Elizabeth NRIC No/Passport No: S1343280E  
Address: 40, Ridout Road, Ridout Apartments, S(248440)  
Contact Number: 9679 6768 Email: \_\_\_\_\_

### Vehicle Details

Vehicle Registration No : 5JJ2021M Make/Model: Mercedes C180  
P/Plate: \_\_\_\_\_ YES/NO GPS Rental: \_\_\_\_\_ YES/NO Vehicle Delivery Required: \_\_\_\_\_ YES/NO  
Collection Date: 9/10/2019 Return Date: 17/10/2019  
Number of Days: 8



### Collection of Vehicle

Date / Time Checked Out: 9/10/2019 Mileage: 202928 km Fuel Level: 100 %  
Service Officer In-charge: Ian (Signature)

### Return of Vehicle

Date / Time Check In: 17/10/2019 Mileage: 203106 km Fuel Level: 25 %  
Service Officer In-charge: Ian (Signature)

### Rental Price

Rental Amount : \$100.00 x 9 Days  
Total : \$900.00  
Balance Due : -  
Refundable Deposit : -

Owner is OK to pay for the top up petrol.

Hirer's Signature

Refund Deposit to Customer, Signature

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Nov 2019 / 15:21:05

Receipt Date/Time : 18 Nov 2019 / 15:20:55

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-191118-002200

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 - SLK1271C As at 09 Oct 2019/11:00:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SLK1271C Enquiry Fee 20191118151939464163	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	xxxxxxxxxxx3047		Credit Card: Visa /MasterCard	7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.