



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

21 NOVEMBER 2019

LIM SIEW FUNG
BLK 469B ADMIRALTY DRIVE
#16-67
SINGAPORE 752469

Dear Sir/ Mdm

OUR REF : CC4/ASM19018075/Uga3
YOUR REF : SJH 7965J
ACCIDENT INVOLVING SJH 7965J & SJQ 1070H ALONG/AT JUNCTION OF PEREIRA
RD PAYA LEBAR RD ON 11/10/2019

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 SJQ 1070H 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)*



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, Ng Yean Keong ("third party claimant") of
BLK 260C Sengkang East Way #09-454 S. 543260
(address), owner of SJQ1070H (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. SJQ1070H that was damaged
pursuant to the accident to which occurred on 11/10/2019 (date) along
Pereira Road (location)
involving vehicle no. SJH 7965J ("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 30 day of OCT 2019

Signature: _____

(third party claimant)

Witnessed By _____

(workshop)





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJH 7985J	(Insd veh)	Model: HONDA CIVIC
	SJQ 1070H	(TP veh)	
Date of Accident/ Time:	11/10/2019		

Repair Estimate	: \$	8,543.44	
Final Repair Cost	: \$		
Loss of Use	: \$	2,800.00	(VMSST)
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	720.00	e days at \$ 120.00 per day
Others:	: \$	7.45	
Final Settlement Sum	: \$	3,527.45	
Payee Name: EXCLUSIVE ENTERPRISE PTE LTD			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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: 16/12/19	  Signature of Witness / Workshop stamp (if applicable) Name of Witness: _____ Date: 16/12/19
  Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: _____ Date: 16/12/19	

Exclusive

FONG MOTORS CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-45 KAKI BUKIT, AUTOBAY

SINGAPORE 417883

HP: 8182 0548 H/P: 9633 7504

UEN: 53371081B

NO: 10464

VEHICLE RENTAL AGREEMENT**HIRER'S PARTICULAR**Name: (as in I/C) Ng Yean KeongNRIC/PASSPORT NO: S8383186CAddress (Res): BLK 260 C Sengkang East Way
#09-454 S. 543260

Name & Address of employer: _____

Occupation: _____ Driving Exp: _____

Driving License No: _____ D/L Type: Local / Int'l

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ HP: 9012 6475**ADDITIONAL DRIVER'S PARTICULAR**

Name: (as in I/C) _____

NRIC/PASSPORT NO: _____

Address (Res): _____

Name & Address of employer: _____

Occupation: _____ Driving Exp: _____

Vehicle No: SMH 122K Replace Veh No: S3Q 1070H

Mileage Out: _____

Make & Model: _____ Auto / Manual

Date Out: 11/10/19 Time: 1905HRS

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS = \$ _____

CHARGES:

Daily	<u>6</u> @ \$ <u>180</u>	Per day	<u>1080</u>
Weekly	@ \$	Per week	
Monthly	@ \$	Per month	
Hours	@ \$	Per hour	
Malaysia	@ \$		
CDW	@ \$	Per day/month	
PAI	@ \$	Per day/month	
Delivery / Collection Services			

SUB - TOTAL \$ 1080PETROL LEVEL 5 MARKS

Out	E	1/4	1/2	3/4	F	
Out	E	1/4	1/2	3/4	F	

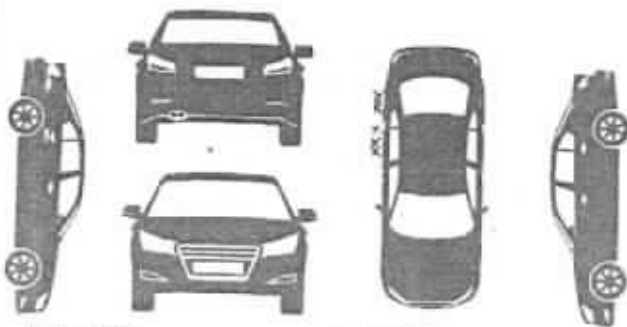
EXTENSION

Misc. _____

TOTAL CHARGES \$ 1080

Hirer's Signature: _____

Additional Driver's Signature: _____

VEHICLE CHECK LIST:

INDICATE:

A - ACCIDENTS

D - DENTS

S - SCRATCHES

I have read and agree to the terms and conditions 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 made on the charge/credit card. All information that I have given to FONG MOTORS CAR RENTAL in connection with this agreement is true.

***IMPORTANT NOTES**

1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, 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.
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 INJURY, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY FONG MOTORS CAR RENTAL.

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS CAR RENTAL AND THIS SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	FONG MOTORS CAR RENTAL
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Fong Motors Car Rental

(53371081B)

1 Autobay@Kaki Bukit #01-45

Singapore 417883

Tel: 6748 5648

INVOICE

No. : FM-000521

C/O EXCLUSIVE- NG YEAN KEONG

BLK 260 SENGKANG EAST WAY

#09-454

SINGAPORE

TEL : 90126475

FAX :

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 18/10/2019

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Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SMH122X (11/10/19- 17/10/19) REF AGREEMENT NO. 10464 REPLACE CEHICLE NO. SJQ1070H	1	CAR	1,080.00		1,080.00

SINGAPORE DOLLAR ONE THOUSAND EIGHTY ONLY

Total **1,080.00**

Notes :

1. All cheques should be crossed and made payable to Fong Motors Car Rental
2. Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.



> Back to OneMotoring



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

Print Date/Time : 14 Oct 2019 / 10:07:32

Receipt Date/Time : 14 Oct 2019 / 10:07:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191014-000562

Previous Receipt No. :

S/N Item Description/
Business Transaction Reference
No.

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SJH7965J

As at 11 Oct 2019/15:45:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - SJH7965J
Enquiry Fee
20191014100529933267

7.00	0.49	7.49
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Sub-Total

7.00	0.49	7.49
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Total Before Rounding

7.00	0.49	7.49
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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

538107017

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.