

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 18 December 2019 11:49 AM
To: chewlm@yahoo.com
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19018083/Ugb3 *** ACCIDENT INVOLVING SJD 7891J & SJZ 6353L ON 09/10/2019 ***

18 DECEMBER 2019

CHEW LOON MENG

Dear Sir/ Mdm

OUR REF : CC4/ASM19018083/Ugb3

YOUR REF : SJD 7891J

ACCIDENT INVOLVING SJD 7891J & SJZ 6353L ALONG/AT TPE TEDS SLE NEAR UPP CHANGI EAST EXIT 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 **EXCLUSIVE ENTERPRISE PTE LTD** acting on behalf of the owner of SJZ 6353L 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 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 | 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.



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, Tan Loo Tiong ("third party claimant") of
BLK 461, Hougang Ave 10 #13-978 S. 530461
(address), owner of SJZ 6353 L (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. SJZ 6353 L that was damaged
pursuant to the accident to which occurred on 9/10/2019 (date) along
Tampines Expressway Along TPE (location)
involving vehicle no. SJD 7891J ("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 06 day of Nov 2019

Signature: 

(third party claimant)

Witnessed By 

(workshop)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJD 7891J	(Insd veh)	Model: KIA CERATO EX FORTE
	SJZ 6353L	(TP veh)	
Date of Accident/ Time:	09/10/2019		

Repair Estimate	: \$	11,985.29	
Final Repair Cost	: \$	5,300.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	400.00	4 days at \$100.00 per day
LTA / GIA Search Fee	: \$	38.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	5,736.45	

Payee Name : EXCLUSIVE ENTERPRISE PTE LTD

Is Third Party Workshop GIA Registered? ☐ YES ☒ 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	Signature of Witness / Workshop stamp (if applicable)
Name of Representative: Mr Guang Xiang	Name of Witness: Chai Hui Peng
Date: 3/1/2020	Date: 03/01/2020

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: **31/1/2020**



RENTAL AGREEMENT

PLATINUM RENTALS PTE LTD

8 Kaki Bukit Avenue 4

#04-07, Singapore 415875

Tel: 6917 7880 | Fax: 6926 2686 | www.platinumgroup.com.sg

INV NO :

XERO INV :

Company Regn: No.201701221K

HIRER'S PARTICULAR		Vehicle No: <u>SGR15713</u>		Mileage Out:	
Name (as in VC): <u>TAN CAYIN</u>		Make & Model: <u>HYUNDAI AVANTE</u> <input checked="" type="radio"/> Auto / <input type="radio"/> Manual Group		OUT : Date <u>10-OCT-19</u> OUT: Time <u>10.00 A.M.</u>	
NRIC / PASSPORT No: <u>S8720633E</u>		Replace Veh No:		Mileage Out:	
Address (Res): <u>APT BLK 461 HOUGANG AVENUE</u> <u>10 #13-978 SINGAPORE 530461</u>		OUT : Date		OUT: Time	
Name & Address Of Employer:		\$3500 (OD) \$3500 (TPO) SG / \$3500 (OD) \$3500 (TPO) M'SIAN		COLLISION DAMAGE WAIVER Excess <input checked="" type="radio"/> YES / <input type="radio"/> NO	
Occupation: _____ Driving Exp: _____		CHARGES <u>10-OCT-19 TO 14-OCT-19</u>			
Driving Licence No: _____ D/L Type: <input checked="" type="radio"/> Local / <input type="radio"/> International		Daily @ \$ <u>150</u> per day x <u>4</u> \$ <u>600</u>			
Pass Date: _____ Date Of Birth: <u>19-10-1987</u>		Weekly @ \$ _____ per week			
Tel (O) _____ (R) _____ (HP) <u>9455 0512</u>		Monthly @ \$ _____ per month			
		Hours @ \$ _____ per hour			
		Others @ \$ _____			
		CDW @ \$ _____			
		PAI @ \$ _____ per day / month			
		Delivery Service			
		SUB-TOTAL \$			
		PETROL LEVEL			
		Out <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> 3/4 <input type="checkbox"/> F			
		In <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> 3/4 <input type="checkbox"/> F			
		EXTENSION			
		Collection Service			
		Misc:			
		TOTAL CHARGES \$ <u>600</u>			
		Rented out by:			
		Hirer's Signature: <u>[Signature]</u>			
		Additional Driver's Signature: _____			
DRIVER'S PARTICULARS (if different from hirer)					
Name (as in VC): _____					
Address (Res): _____					
Telephone (Resident): _____					
(Office): _____					
(HP): _____					
NRIC / PASSPORT No: _____					
Nationality: _____					
Date Of Birth: _____ Age: _____					
Driving Licence No: _____ Pass Date: _____					
Type: Local / Int'l Issued: _____					
Driving Experience: _____					
REMARKS					
IMPORTANT! FOR SINGAPORE USE ONLY					

I have read and agree to the terms and conditions on both sides of this agreement. If I have provided 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. All information I have given "PLATINUM RENTALS PTE LTD" in connection with this agreement is true.

IMPORTANT

- ONLY FOR PERSONS AND ABOVE 21 AND BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNIFIES THIS AGREEMENT MAY DRIVE THE VEHICLE, OTHERWISE ADDITIONAL \$3000.00 EXCESS IS APPLICABLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 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.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY "PLATINUM RENTALS PTE LTD"
- 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.

RETURN OF VEHICLE, THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FALING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO "PLATINUM RENTALS PTE LTD" 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	SALE PRICE	RENTED BY
---------	---------	------------	-----------



Platinum Rentals Pte Ltd INVOICE

8 Kaki Bukit Avenue 4 #03-36
Premier @ Kaki Bukit Singapore 415875
Tel: (65) 9616 1151
Fax: (65) 6926 2686

DATE	14/10/19
INVOICE #	100007
CUSTOMER ID	58720633E

BILL TO

TAN CAVIN
APT BLK 461 HOUGANG AVENUE 10
#13-978 SINGAPORE 530461
9455 0512

	AMOUNT
Ref No. ST1125	
HYUNDAI AVANTE	
SGR 1571 J	
RENTAL PAYMENT	
PERIOD: 10-OCT-19 TO 14-OCT-19	
\$150.00 PER DAY *4 DAYS = \$600	600.00

OTHER COMMENTS

Subtotal	600.00
Taxable	-
Tax rate	0.000%
Tax due	-
Other	-
TOTAL	\$ 600.00

Make all cheques payable to
Platinum Rentals Pte Ltd

*** PLEASE MAKE PAYMENT TO MAYBANK ACCOUNT: 040-210-687-64 ***

If you have any questions about this invoice, please contact
administrator @ 9616 1151 or trina@pcr.sg

Thank You For Your Business!



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-168032

Date of Request: 11/10/2019

Your Ref No: WALK IN NG

EXCLUSIVE ENTERPRISE PTE LTD
8 KAKI BT AV 4#03-50 PREMIER@KB
SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No: SJZ5353L

Date of Accident: 09/10/2019

Place of Accident: TPE

Involving Vehicle No: SJD7891J

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-168035

Date of Request: 11/10/2019

Your Ref No: WALK IN NG

EXCLUSIVE ENTERPRISE PTE LTD
8 KAKI BT AV 4#03-50 PREMIER@KB
SINGAPORE 415875

Dear Sir/Madam,

Date of Accident: 09/10/2019

Vehicle No: SJZ6353L

Place of Accident: ALONG ROAD 1 TOWARDS EXPRESSWAY ALONG TPE

Involving Vehicle No: SJD7891J

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SJD7891J	ALONG ROAD 1 TOWARDS EXPRESSWAY ALONG TPE	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You,

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

> Back to OneMotoring



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

Print Date/Time : 10 Oct 2019 / 16:44:21

Receipt Date/Time : 10 Oct 2019 / 16:44:21

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191010-002425

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SJD7891J				
As at 09 Oct 2019/22:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SJD7891J Enquiry Fee 20191010164217148848	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

SJZ 6353 L

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.