

**Cecilia Chong (LKK Auto)**

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 24 October 2019 3:44 PM  
**To:** 'KWONG.CHOYW@BKMGROUP.COM.SG'  
**Subject:** <STANDARD NOTIFICATION LETTER>OUR REF: CC4/ASM19018276/Egb3 \*\*\*  
ACCIDENT INVOLVING GW 9318X & FBM 661A ON 10/10/2019 \*\*\*

24 OCTOBER 2019

**NEXUS SEALAND TRADING PTE LTD**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19018276/Egb3**  
**YOUR REF : GW 9318X**  
**ACCIDENT INVOLVING GW 9318X & FBM 661A ALONG/AT BIRCH RD TO SERANGOON RD ON 10/10/2019**

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 **SG 98 MOTOR PTE LTD** acting on behalf of the owner of FBM 661A 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)
- 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 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.*

## AUTHORIZATION TO ACT

I, Mohamed Farhan Bin Mohamed Amin ("the third party claimant")  
of Blk 146 Bedok Reservoir Rd, #12-1637 Spre 420141  
(address),  
owner of FBM 661A (vehicle no.) hereby authorize  
S9 Motor Trading Pte Ltd.

("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or  
loss of use ("claim") for my vehicle no. FBM 661A that was  
damaged pursuant to the accident which occurred on 10/10/2017 (date) along  
Serangun Road before Birch Road (location)  
involving vehicle no/s GW 9318X  
("the 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 cheque/s being made in favour 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 insofar as the driver/owner/  
insurers of the other vehicle/s is concerned.

Dated this 11th day of Oct (month) 20 17 (year)



Signed by "the third party Claimant"



Signed by "the workshop"



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	QUM318X	(Insd veh)	Model: HONDA 400X-389CC
	FBMR81A	(TP veh)	
Date of Accident/ Time:	10/10/2019		

Repair Estimate	: \$	4,416.00	
Final Repair Cost	: \$	2,880.00	
Loss of Use	: \$	80.00	3 days at \$ 20.00 per day
Rental (if any)	: \$	—	days at \$ per day
LTA / GIA Search Fee	: \$	—	
Others:	: \$	—	
	: \$		
Final Settlement Sum	: \$	2,710.00	

Payee Name : S9 MOTOR TRADING 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.

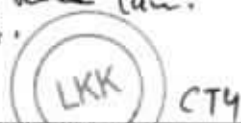
We confirmed that we have the authority of our client to act for and on their behalf in this accident.



Signature of workshop representative / Workshop stamp

Name of Representative: Rue Tan.

Date: 7/12/2019.



Signature of AXA's surveyor/representative

Name of AXA's surveyor /Representative:

Date:



Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Gary Gan.

Date: 7/12/2019.

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.