

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 31 October 2019 12:07 PM
To: asb72_s@yahoo.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19018430/Ugb3 ***
ACCIDENT INVOLVING SMJ 1606P & SLQ 1622S ON 16/10/2019 ***

31 OCTOBER 2019

ANANTHNARAYAN SUBRAMANIAN

Dear Sir/ Mdm

OUR REF : CC4/ASM19018430/Ugb3
YOUR REF : SMJ 1606P
ACCIDENT INVOLVING SMJ 1606P & SLQ 1622S ALONG/AT KPE TUNNEL ON 16/10/2019

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 **ZOOM AUTOWERKZ PTE LTD** acting on behalf of the owner of SLQ 1622S 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)



Save the Earth. Print only when necessary.



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 16/10/19 @ 20.15 along KPELTPJ, beside UPP. Paya Lebar Rd Exit.
Involving vehicles SL616228, and SMJ1606P.

In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130, repairing my/our motor vehicle no SL616228 at my request, I/We, Gang Saw Kay Hooi ("the claimant") of 10 Yacir Kiz Heights S(579247) (address) bearing NRIC No S6B70585A the owner of motor vehicle no SL616228, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by Zoom Autowerks Pte Ltd.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to Zoom Autowerks Pte Ltd the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into Zoom Autowerks Pte Ltd account. Upon clearance of the said cheque, I/we further authorize Zoom Autowerks Pte Ltd and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to Zoom Autowerks Pte Ltd shall amount to a good discharge of Zoom Autowerks Pte Ltd and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 16 day of 10 (month) 20 19 (year)

Signed by "the claimant"

Name: Gang Saw Kay Hooi

NRIC No: S6B70585A.

Signed by Zoom Autowerks Pte Ltd

Name: _____



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJM1608P	(Insd veh)	Model: BMW 730i M SPORT LED BR NAV HUD
	SLO1622S	(TP veh)	
Date of Accident/ Time:	16/10/2016		

Repair Estimate	- \$	30,258.23	
Final Repair Cost	- \$	4,600.00	
Loss of Use	- \$	—	days at \$ per day
Rental (if any)	- \$	720.00	days at \$1,000 per day
LTA / GIA Search Fee	- \$	7.45	
Others	- \$	—	
	- \$		
Final Settlement Sum	- \$	7,327.48	

Payee Name: ZOOM AUTOWERKS 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 stamp
Name of Representative: _____
Date: _____

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Cai Bianwen, Elin
Date: _____

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

ZOOM CAR LEASING

Zoom Car Leasing
Registration No.: 5339410M
e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd
Tel: 9450 7920

RENTAL INVOICE

Invoice No. : **INV0000496**
Date : **5/11/2019**
Ref : **SKC 1114 C**
Your Ref : **SLQ 1622 S**
Terms : **30Days**

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKC 1114 C (17/10/2019 to 24/10/2019)	\$250.00	7.Days	\$1,750.00

C/O Gary Saw Kay Hool
10 Pasir Ris Heights
Singapore 519217
Contact: 9690 4588

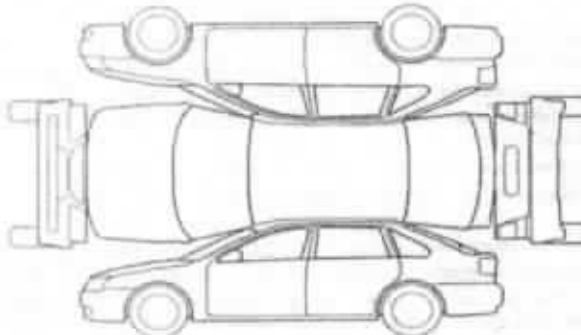

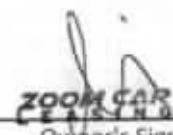
Total : \$1,750.00

(Customer's Signature/Stamp)

**ZOOM CAR
LEASING**

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <u>Ang Saw Kay Hooi</u>		Vehicle No.: <u>SC01146</u>																					
NRIC/Passport No.: <u>S6670585A</u>		Vehicle Make/Model: <u>Audi A4</u>																					
Address: <u>10 PASIR KR HEIGHTS</u> <u>S(519217)</u>		Date/Time Out: <u>17/10/19</u>																					
		Date/Time In: <u>24/10/19</u>																					
Tel: <u>96904588</u>		<table border="1"> <tr> <td>E</td><td>%</td><td>%</td><td>%</td><td>F</td> <td>E</td><td>%</td><td>%</td><td>%</td><td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">IN</td> </tr> </table>	E	%	%	%	F	E	%	%	%	F	OUT					IN					
E	%	%	%	F	E	%	%	%	F														
OUT					IN																		
Driving License No./Exp.:		Mileage:	Mileage:																				
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES																					
Name:		Hours @ per hour																					
NRIC/Passport No.:		7 Days @ <u>\$250</u> per day	\$1750																				
Address:		Weeks @ per week																					
		Months @ per month																					
Tel:		Other Charges																					
Driving License No./Exp.:		Petrol Top-Up																					
(A) - Accident (D) - Dent (S) - Scratch		Sub-total	\$1750																				
		TOTAL CHARGES	\$1750																				
		PRE-PAYMENT																					
		Downpayment and Deposit																					
		Amount Refunded Due																					
		I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.																					
PHYSICAL DAMAGE EXCESS ACKNOWLEDGEMENT																							
Singapore - Own Damage	\$52,000.00																						
Singapore - 3rd Party	\$52,000.00																						
Malaysia*	\$58,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$53,000.00 (Additional)																						
IMPORT NOTE:		Hirer's Signature / Date																					
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE. 2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing. 3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.		 ZOOM CAR LEASING Owner's Signature / Date																					



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

Print Date/Time : 18 Oct 2019 / 10:48:37

Receipt Date/Time : 18 Oct 2019 / 10:48:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191018-000849

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 - SLN4802K				
As at 17 Oct 2019/23:10:00				
Insurance Co: SOMPO INSURANCE SINGAPORE PTE. LTD.				
1	Insurance Enquiry - SLN4802K Enquiry Fee 20191018104716466997	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SHC2602P				
As at 17 Oct 2019/19:40:00				
Insurance Co: INDIA INT'L INS PTE LTD				
2	Insurance Enquiry - SHC2602P Enquiry Fee 20191018104716514677	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SMJ1606P				
As at 16 Oct 2019/20:15:00				
Insurance Co: AXA INSURANCE PTE LTD				
3	Insurance Enquiry - SMJ1606P Enquiry Fee 20191018104716557005	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		21.00	1.47	22.47
Rounding Difference				0.02
Total Amount Payable				22.45
Paid By				
		xxxxxxxxxxxx0962	Credit Card: Visa/MasterCard	22.45
Total				22.45
Cash Change				0.00
Tendered Amount				22.45
Excess Refundable Amount				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.