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AXA Insurance Pte Ltd  
8 Shenton Way  
#27-01  
Singapore 068811  
Attention: Motor Claims

**"Without Prejudice"**

Your Ref

Our Ref

Case

Subject

13 December 2019

**ACCIDENT INVOLVING VEHICLES SDF811Y & FBQ4297X ON 11.10.2019**

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

Cost of repair	:	S\$ 7987.27
Loss of use	:	S\$ 400.00 (S\$80.00 x 5 days)
LTA search fee	:	S\$ 7.45
Total	:	S\$ 8394.72

Performance Motors  
Limited  
1800-Call-BMW  
(1800-2255-269)  
[www.pml.com.sg](http://www.pml.com.sg)

303 Alexandra Road  
Sime Darby  
Performance Centre  
Singapore 159941  
Tel Sales 6319 0100  
Tel AfterSales:  
6319 0111  
Fax 6474 7770

315 Alexandra Road  
#01-01  
Sime Darby  
Business Centre  
Singapore 159944  
Tel Sales 6319 0511  
Tel AfterSales:  
6319 0527  
Fax 6479 6624

280  
Kampong Arang Rd  
East Coast Centre  
Singapore 435180  
Tel AfterSales:  
6319 0888  
Fax 6344 1332

Registered office  
305 Alexandra Road  
#02-01  
Vantage  
Automotive Centre  
Singapore 159942

Co. Reg. No:  
197401559W

A copy of each of the following supporting documents is enclosed:

1. Copy of Final Repair bill & LTA search slip
2. Copy of Certificate of Insurance
3. Copy of Letter of Authorisation & Discharge Voucher

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to [pml-pbsp@sime-darby.com.sg](mailto:pml-pbsp@sime-darby.com.sg).

Yours sincerely

*[Signature]* 13/12/19  
Cresendo Lagman  
Customer Service Manager, Body & Paint

*[Signature]* 13/6/19  
Bernard Wan  
Service Manager – Body & Paint

## Cecilia Chong (LKK Auto)

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From: Cecilia Chong (LKK Auto)



IY / OTHERS

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

23 OCTOBER 2019

**MUHAMAD RIDHWAN BIN ROSLI**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19018522/gb3**

**YOUR REF : FBQ 4297X**

**ACCIDENT INVOLVING FBQ 4297X / SDF 811Y / OTHERS ALONG/AT JURONG GATEWAY RD, BESIDE JEM DROP OFF 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 **PERFORMANCE MOTORS LIMITED** acting on behalf of the owner of SDF 811Y 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.*

# Performance Motors Limited

A member of the Sime Darby Group



## LETTER OF AUTHORISATION

ACCIDENT INVOLVING SDF811Y & FBQ4297X ON 11-10-2019.

I, Lim Kwang Joo owner of Vehicle Registration No. SDF 811Y  
hereby authorise **Performance Motors Limited** to submit, correspond, negotiate and  
settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **Performance Motors Limited** to execute, sign, seal and deliver all  
documents whatsoever in relation to this matter and to accept and receive any payment  
due to me in respect of my claim above.

I hereby declare that all acts and documents done by virtue of this Letter of Authorisation  
on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if  
the same had been done or executed by me in person.

I further confirm that the acceptance by **Performance Motors Limited** of the settlement  
amount in respect of such claim shall constitute the full discharge of my claim in respect of  
such loss and damage.

Signed by:

Name: LIM KWANG JOO (Date) 14/10/19

NRIC No.:

In the presence of:

Name: (Date) 14/10/2019

NRIC No.:

Irishran A/L Thearasamy  
Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941



redefining / insurance

CLAIM REF : 29M033WB  
INSURED : FBQ 4297X

### DISCHARGE VOUCHER

We/I Lim Kwang Joo, NRIC NO. \_\_\_\_\_ hereby agree to accept the sum of dollars Eight thousands three hundred ninety four & 12/100 (Eighty Nine) ONLY (S\$ 8394.72) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. [FBQ 4297X] as a result of an accident along Jurong Gateway Road on 11/10/19 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SDF 811Y.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. [FBQ 4297X] in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. [FBQ 4297X].

Dated this 14 day of January

2020  
2019

LKK

Claimant's Signature : \_\_\_\_\_

NRIC no./ Company Stamp : \_\_\_\_\_

Occupation/ Business : \_\_\_\_\_

Address : \_\_\_\_\_

Telephone No. : \_\_\_\_\_

Witness's Name : \_\_\_\_\_

Witness's Signature : \_\_\_\_\_

Witness's NRIC No. : \_\_\_\_\_

Witness A/L Thangam  
Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941



303, Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941  
Tel. 63190100 (Sales & Admin)  
63190111 (AfterSales)  
Fax. 64747770

288, Kampong Arang Road  
East Coast Centre  
Singapore 438180  
Tel. 63190888 (AfterSales)  
Fax. 63445773

315, Alexandra Road  
Sime Darby Business Centre  
Singapore 159944  
Tel. 63190528 (AfterSales)  
63190533/530 (Motorrad)  
Fax. 64756601 (AfterSales)  
64756624 (Motorrad)

## SERVICE TAX INVOICE

Repair Order No. : B1 1411193	Page No. : 1 of 2
Date IN : 04/11/2019	Invoice Number : 2188374 / WSB
Motor Claim Advisor: Inthiran A/L Thurasamy	Invoice Date : 12/12/2019
	Payment Terms : 30 Days From Invoice
	Invoice By : Toh Jing Xuan

## - CUSTOMER INFORMATION -

Mr LIM KWANG JOO  
288B Bukit Batok Street 25  
#09-04

Singapore 651288

## - INVOICE TO - 238

AXA Insurance Pte Ltd  
8 Shenton Way  
#24-01 AXA Tower  
Singapore 068811

REGN. NO. SDF811Y	CHASSIS NO. WBAJG12090EG21078	REGN. DATE 03/05/2018	MODEL X1 SDRIVE18I	MILEAGE 26254
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## - - - - LABOUR 1 - - - -

To replace front right door and attachments, front right fender, right wing mirror including to remove and install body parts in order to carry out painting job.

To respray front right door, front right fender and right wing mirror cover.

To check electrical wiring systems at the front section for proper function.

To transfer lock mechanism from old to new door including conduct checks on new door power window system for proper function.

To carry out body cavity preservation.

Sundries.

INS CLAIMS : ACCIDENT REPAIR, DIRECT SETTLEMENT.

DATE OF ACCIDENT : 11.10.2019. 3RD PARTY CAR : FBQ4297X.

YOUR REF NO : CC4/ASM19018522/GB3.

VEHICLE WAS SURVEYED BY MR RASUL FROM LKK AUTO ON 04.11.2019 AT 10:50AM. AUTHORISED REPAIR BY MS CECILIA CHONG FROM LKK AUTO ON 05.11.2019 VIA EMAIL.

PROPOSE LOSS OF USE = \$80X5. THE AMOUNT IS SUBJECTED TO INSURANCE COMPANY CONFIRMATION.

LTA SEARCH FEE = \$7.45.

VEHICLE WAS ALSO SURVEYED BY OD SURVEYOR MR T.T RAJAN FROM KM AUTO ON 04.11.2019 AT 1:30PM.

Retail Price	DISC%	NETT
1,700.00	10.00	1,530.00
2,063.00	10.00	1,856.70
150.00	10.00	135.00
451.00	10.00	405.90
200.00	10.00	180.00
80.00	0.00	80.00
0.00	0.00	0.00

Total Labour 1: **4,187.60**

## - - - - PARTS - - - -

FRT RH SIDE PANEL

LETTERING S DRIVE 18I

EXPANDING RIVET BLACK

PLUG IN RETAINER

PLUG IN NUT

EXPANDING NUT

FRT RH DOOR

Qty	Retail Price	DISC%	NETT
1	664.00	3.00	644.08
1	96.65	3.00	93.75
20	1.40	3.00	27.16
4	4.00	3.00	15.52
2	1.65	3.00	3.20
2	2.10	3.00	4.07
1	1,197.80	3.00	1,161.87



303, Alexandra Road  
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Fax. 63449773

315, Alexandra Road  
Sime Darby Business Centre  
Singapore 159944  
Tel. 63190528 (AfterSales)  
63190533/530 (Motorrad)  
64796601 (AfterSales)  
64796624 (Motorrad)

**SERVICE TAX INVOICE**

Repair Order No. : <b>B1 1411193</b>	Page No. : <b>2 of 2</b>
Date IN : <b>04/11/2019</b>	Invoice Number : <b>2188374 / WSB</b>
Motor Claim Advisor: <b>Inthiran A/L Thurasamy</b>	Invoice Date : <b>12/12/2019</b>
	Payment Terms : <b>30 Days From Invoice</b>
	Invoice By : <b>Toh Jing Xuan</b>

RH OUTSIDE MIRROR COVER CAP PRIMED	1	121.40	3.00	117.76
RH SUPPORTING RING	1	53.20	3.00	51.60
RH LOWER HOUSING SECTION	1	25.05	3.00	24.30
RH MIRROR GLASS HEATED WIDE ANGLE	1	680.35	3.00	659.94
RH EXTERIOR MIRROR W/O MOUNTING PAR	1	488.55	3.00	473.89
Total Parts :				<b>3,277.14</b>

Labour Charges :	<b>4,107.60</b>	Total Labour & Parts Charges :	<b>S\$ 7,464.74</b>
Parts Charges :	<b>3,277.14</b>	Less Insurance Excess :	<b>S\$ 0.00</b>
Lubricant/Misc :	<b>80.00</b>	Invoice Total Amount Exclude GST :	<b>S\$ 7,464.74</b>
		GST @ 7% :	<b>S\$ 522.53</b>
		Invoice Total Amount Include GST :	<b>S\$ 7,987.27</b>

Computer generated invoice. No signature is required.

Amount Payable Include GST : **S\$ 7,987.27**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.





Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 15 Oct 2019 / 11:00:37

Receipt Date/Time : 15 Oct 2019 / 11:00:37

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191015-000932

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 - GBJ958K				
As at 11 Oct 2019/06:00:00				
Insurance Co: NTUC-INCOME INS CO-OP LTD				
1	Insurance Enquiry - GBJ958K Enquiry Fee 20191015105936180699	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - FBQ4297X				
As at 11 Oct 2019/19:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
2	Insurance Enquiry - FBQ4297X Enquiry Fee 20191015105936259101	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
	xxxxxxxxxxxx6890	Credit Card: Visa/MasterCard		14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
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.

Print Receipt

OK

Save as PDF



### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	FBQ 4297X (Insd veh)	Model:	B.M.W. X1 SDRIVE18I
	SDF 811Y (TP veh)		
Date of Accident:	11/10/2019		

Global Sum Settlement	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	\$	11,691.46
Final Repair Cost	\$	7,987.27
Loss of Use	\$	400.00
Rental (if any)	\$	5days at \$80.00 per day
LTA / GIA Search Fee	\$	7.45
Others:	\$	0.00

Final Settlement Sum	\$	8,394.72
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)		
A) For Non GIA Registered Workshop: Agreed Liability _____(%)		
B) For GIA Registered Workshop: BOLA Applicable: Yes/ No- BOLA Scenario No: _____NIL_____		
BOLA Liability: _____100_____(%) Assessed Liability (*): _____(%)		
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.		
Remarks		

Payment Instruction: Payee's Breakdown		
1)	PERFORMANCE MOTORS LIMITED	\$ 8,394.72

JOANNE LEE KHANG MIN  
LKK Auto Consultants Pte Ltd

17/01/2020  
Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))