

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 6 November 2019 12:33 PM  
**To:** cclok\_rs@yahoo.com.sg  
**Subject:** ACCIDENT INVOLVING SGW 4123Z(AXA) AND SLD 1727S ALONG/AT COPORATION ROAD ON 10/10/2019

06 Nov 2019

**Mr Lok Chee Chiang**

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19018659/Kpb3 // S9M023LL**

**YOUR REF : SGW4123Z**

**ACCIDENT INVOLVING SGW 4123Z(AXA) AND SLD 1727S ALONG/AT COPORATION ROAD 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 third party claim(s) from GUAN HIN MOTOR WORKSHOP acting on behalf of the owner of SLD 1727S against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head-to-rear collision. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they 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 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 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)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

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), we 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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## AUTHORISATION TO ACT

I/We, Foo Wah Han (the third party claimant") of BK765 Jurong West  
St 74 #10-01 (640765) (address), owner of SLD1727S (vehicle no.) hereby  
authorize Guan Hin Motor Workshop ("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.  
SLD1727S that was damaged pursuant to the accident which occurred on 10/10/19 (date)  
along Coporation Road (location) involving  
vehicle no/s SGW 4123Z ("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 13<sup>th</sup> (day) of November (month) 2019 (year)



Signed by "the third party claimant"  
(with company stamp if applicable)



Signed by "the workshop"  
(with company stamp)



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGW 4123Z	(Insd veh)	Model: VOLVO S80-2.0 T5 (A)
	SLD 1727S	(TP veh)	
Date of Accident/ Time:	10/10/2019		

Repair Estimate	: \$	4645.80	
Final Repair Cost	: \$	2,850.00	
Loss of Use	: \$	—	days at \$ per day
Rental (if any)	: \$	360.00	3 days at \$120.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	3,217.45	
Payee Name : GUAN HIN MOTOR WORKSHOP			
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 documents 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: L.C. Ng

Date: 20/12/19

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: L.C. Ng

Date: 20/12/19

Signature of AXA's surveyor/representative

Name of AXA's surveyor/Representative:

Date:



KSC

# B & O VEHICLE RENTAL

Blk 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)  
 Singapore 569536 Tel: 6482 5577 (3 Lines) Fax: 6482 5800  
 Reg. No: 53060835M  
 TOWING SERVICE: 6858 4067 (After 10.30 pm)

## 车辆出租合同 VEHICLE RENTAL AGREEMENT

Date: 29/11/19  
 Owner: B & O VEHICLE RENTAL ("the owner")  
 Hirer: Foo Wah Han  
 NRIC/Co. Reg. No: S2561739 H  
 Tel: \_\_\_\_\_ Fax: \_\_\_\_\_ H/P: 94574649  
 Address: Blk 765 Jurong West St 74 #10-01 (640765)

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: SLA9208 L		Agreement No.: 19916	
Driver's Particulars		Odometer: _____	
Name: _____		Date & Time Out: 29/11/19 10:00	
Address: _____		Date & Time In: 1/12/19 2:10	
I/C No: _____	Dr/Licence No: _____	Hour @\$ _____	
Date of Issue: _____	Occupation: _____	4 Days @\$ 130/-	
Date of Birth: _____	Tools: Oho	Wks @\$ _____	
	Spare Tyre: One set	Mths @\$ _____	

### Third Party Claim

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive), Hirer unconditionally agrees to pay Owner S\$ 5000/- comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

### Own Vehicle Damage

Hirer is responsible for the first \$ 3000/- excess for collision/damage to first party, (i.e.) B & O VEHICLE RENTAL (including windscreen) plus loss of earnings while damaged vehicle is under repair.

### Authorised Driver

Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or is above 65 years old or has less than 2 years driving experience.

### Driver Not Cover By Insurance

General Exception: Insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.

Deposit (Refundable): \_\_\_\_\_

Sub-Total: \_\_\_\_\_

Balance To Pay: 520/-

PETROL/DIESEL AT YOUR OWN EXPENSE  
FOR LOCAL USE ONLY

B & O VEHICLE RENTAL

Authorised Signature

Hirer's Signature

## B & O Vehicle Rental

Block 5033, Ang Mo Kio Industrial Park 2, #01-279

(off Ang Mo Kio Avenue 3) Singapore 569536

TEL: 64825577 (3 Lines) FAX: 64825000

ROC No. :53060835M

Date: 2<sup>nd</sup> November 2019

Invoice No: RA19916

Attn: Foo Wah Han  
Blk 765 Jurong West St 74  
#10-01 Singapore 640765

### Invoice for Rental

Invoice No.	Duration	Amount
19916 - SLA9208L (Toyota Altis)	29/10/19 to 01/11/19 (4 days)	\$130/day x 4 = \$520
		<b>Total: \$520/-</b>

Dollars: Five Hundred Twenty Only

[> Back to OneMotoring](#)


Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 17 Oct 2019 / 15:50:19

Receipt Date/Time : 17 Oct 2019 / 15:50:19

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-191017-002197

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 - SGW4123Z				
As at 10 Oct 2019/17:20:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SGW4123Z Enquiry Fee 20191017154922569260	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				
	20191017154943695	Direct Debit: eNETS Debit (Internet Banking)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
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.