

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 24 December 2019 5:46 PM  
**To:** claims@transcab.com.sg  
**Cc:** Ng Wai Yin; 'Jasmine Tan'; diskayao@ava-ins.com; alicelim@ava-ins.com  
**Subject:** YOUR REF: SHD 5676B (OUR REF: CC4/ASM19018835/Fga3) \*\*\* ACCIDENT INVOLVING SHD 5676B & GBJ 7000C ON 17/10/2019 \*\*\*

Dear Sir/Madam,

**OUR REF : CC4/ASM19018835/Fga3**  
**YOUR REF : SHD 5676B**

### **ACCIDENT INVOLVING SHD 5676B & GBJ 7000C ALONG/AT OXLEY BIZHUB DROP OFF POINT ON 17/10/2019**

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 M/S BIFROST AUTO PTE LTD acting on behalf of the owner of GBJ 7000C against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of **\$5,000.00** for third party claim settlements.

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 [ceciliachong@lkkauto.com](mailto:ceciliachong@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
- 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 [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) 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 as at Ms. Cecilia Chong (LKK Handler) 6749 4274 or [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

"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](mailto: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.*

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 17/10/2019 along Oxley Bizhub  
Involving vehicles ABJ7000C & SHD5676B

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no ABJ7000C at my request, I/We, MCC Flying Eagle ("the claimant") of

53289742D (address) bearing NRIC No 53289742D the owner of motor vehicle no ABJ7000C, 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 **Bifrost Auto 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 **Bifrost Auto 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 **Bifrost Auto Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Bifrost Auto 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 **Bifrost Auto Pte Ltd** shall amount to a good discharge of **Bifrost Auto Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 21 day of 10 (month) 20 19 (year)



Signed by "the claimant"

Name: MCC Flying Eagle

NRIC No: 53289742D



Signed by Bifrost Auto Pte Ltd

Name: \_\_\_\_\_



## AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	980 8058 (Int'l veh)	Model: TOYOTA HILUX
	0887000C (TP veh)	
Date of Accident/Time:	17/10/2019	

Repair Estimate:	:S	15,141.60	
Final Repair Cost	:S	2,800.00	
Loss of Use	:S	240.00	+ days at \$ 80.00 per day
Rental (if any):	:S		days at \$ per day
LTA / GIA Search Fee	:S	30.45	
Others:	:S		
Final Settlement Sum	:S	4,870.05	

Payee Name:	BEFROST AUTO PTE LTD
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:	BOIA Applicable: Yes/No BOIA Scenario No. 25
BOIA Liability: (%)	Assessed Liability (*): (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOIA 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:   
Name of Representative: NURIKHAN  
Date: 20/05/2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Koh Seng Leang  
Date: 20/3/2020

Signature of AXA's surveyor/representative:   
Name of AXA's surveyor/representative: RAM  
Date: 24/3/2020

my execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims arising from the same accident.

> Back to OneMotoring



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

Print Date/Time : 22 Oct 2019 / 15:39:58

Receipt Date/Time : 22 Oct 2019 / 15:39:58

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191022-002382

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 - SHD5676B As at 17 Oct 2019/16:25:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SHD5676B Enquiry Fee 20191022153859861021	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45

*our vehicle :*

*GBJ 7000*

Paid By		
	xxxxxxxxxxxx6843	Credit Card: Visa/MasterCard
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.



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-19-176517  
Date of Request: 25/10/2019

Your Ref No: WALK IN JATI

BIFROST AUTO PTE LTD  
8001 BEACH ROAD, #22-01 GOLDEN MILE TOWER  
SINGAPORE 199589

Dear Sir/Madam,

Your Vehicle No: GBJ7000C  
Date of Accident: 17/10/2019  
Place of Accident: OXLEY BIZHUB  
Involving Vehicle No: SHD5676B

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	
GST Amount	14.02
Total Amount Due (GST Inclusive)	0.98
	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-19-176518  
Date of Request: 25/10/2019

Your Ref No: WALK IN JATI

BIFROST AUTO PTE LTD  
6001 BEACH ROAD, #22-01 GOLDEN MILE TOWER  
SINGAPORE 199589

Dear Sir/Madam,

Date of Accident: 17/10/2019  
Vehicle No: GBJ7000C  
Place of Accident: OXLEY BIZHUB  
Involving Vehicle No: SHD5676B

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\$)
SHD5676B	OXLEY BIZHUB	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