

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 19 December 2019 1:59 PM
To: 'zhengruitao@gmail.com'
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19018902/Agb3 *** ACCIDENT INVOLVING SMF 5960K & SLU 5531Z ON 22/10/2019 ***

Importance: High

19 DECEMBER 2019

ZHENG RUITAO

Dear Sir/ Mdm

OUR REF : CC4/ASM19018902/Agb3

YOUR REF : SMF 5960K

ACCIDENT INVOLVING SMF 5960K & SLU 5531Z ALONG/AT TRAFFIC LIGHT TAMPINES ROAD TWDS BUANGKOK DRIVE ON 22/10/2019

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 **HUA MENG SPRAY PAINTING WORKSHOP** acting on behalf of the owner of SLU 5531Z 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 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 | fax: 6741-4108

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

AUTHORISATION TO ACT

I/We, Jamal Abdul Nasir Bin Mohammed Basir ("the third party claimant") of
Blk 289C Punggol Place #08-59 S (823289) (address),
owner of 9LU55312 (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING**
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. 9LU55312 that was damaged pursuant
to the accident which occurred on 22-10-2019 (date) along Old Tampines Rd twds
Hougang Ave 3 (location) involving vehicle no/s SMF59601K ("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 24 (day) of 10 (month) 2019 (year)

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417885
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

X

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

Signed by "the workshop"
(with company stamp)



WITHOUT PREJUDICE
TO OUR CLIENT'S PERSONAL INJURY
CLAIM (PRESENT OR FUTURE) WHICH IS
EXPRESSLY RESERVED

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMF 5960K (Insd veh)	Model: HONDA STREAM
	SLU 5531Z (TP veh)	
Date of Accident/ Time:	22/10/2019	

Repair Estimate	: \$	12,049.84	
Final Repair Cost	: \$	4,800.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	720.00	6 days at \$120.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	5,527.45	

Payee Name: HUA MENG SPRAY PAINTING WORKSHOP

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: 27

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/TORTEASOR 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:  HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8084, 6746 5518, FAX: 6743 1888

Signature of Witness / Workshop stamp (if applicable): 

Name of Representative: Cheok Jing Yee Name of Witness: 

Date: 25/02/2020 Date: 25/2/2020

Signature of AXA's surveyor/representative: 

Name of AXA's surveyor / Representative: 

Date: 25/2/2020



DAWN ENTERPRISES

21 Seletar West Farmway 1

Singapore 798125

Tel: 63832661 Fax: 64842836

Reg No.430058/00D

SLU 55318

Nº 36247

RENTAL AGREEMENT

DATE 23/10/2019

HIRER'S PARTICULARS

Name Jamal Abdul Nasir Bin Mohammed Basir

Address Blk 289C Punggol Place

02-859

Singapore 623289

I/C or Passport No. S7032628J Country _____

Occupation _____

Date of Birth 04.10.1970 Age _____

Driving Licence No. _____ Date Passed 15-08-2001

Tel: (HP) 9066 2576 (Residence) _____

DRIVER'S PARTICULARS

Name Mariah Binte Buntat

Address Blk 289C Punggol Place

02-859

Singapore 623289

I/C or Passport No. S7340473H Country _____

Occupation _____

Date of Birth 08-Nov 1973 Age _____

Driving Licence No. _____ Date Passed 14 Aug 2002

Tel: (Office) _____ (Residence) _____

IMPORTANT NOTES:

1. No Insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence
2. This vehicle is licensed to carry 2850 passengers only.
3. Hirer is liable to pay first \$ 2850 as excess all claims any accident plus loss of earning while damaged vehicle is under repair.
4. For usage to Malaysia subject to higher excess all claims of S\$5,000.00 and different rental rate
5. Please notify our office should there be any accident involving this hired vehicle within 24 hrs
6. No refund will be given for vehicle returns early.
7. No refund will be given for petrol left in vehicle.
8. Hirer is liable to pay all parking fee and traffic summonses.
9. Vehicles to be return during office hour only
10. No Service on Public Holiday and Sunday.

CHARGES

Day at \$ <u>200.00</u> per days	\$ <u>1200.00</u>
Day at \$ _____ per week	
Day at \$ _____ per month	
TOTAL AMOUNT	\$ <u>1200.00</u>
AMOUNT PAID	\$ <u>1200.00</u>
BALANCE DUE	
Days Extension From _____ To _____	
Amount Deposit (refundable) \$	

SCHEDULE

MODEL

SLE 9102L

T/camry

Date	Time	Mileage
<u>23/10/2019</u>	<u>10:55 am.</u>	
<u>29/10/2019</u>	<u>13:00 PM</u>	

FROM

28/10/19

TO

29/10/19

I/we have read and understood the terms and conditions above and hereby agreed to abide

Hirer's Signature

Driver/Gurantor's Signature

DAWN ENTERPRISES



DAWN ENTERPRISES

21 SELETAR WEST FARMWAY 1

SINGAPORE 798125

TEL: 6383 2661 FAX: 6484 2836

REG. NO. 430058/000

No. 20114

OFFICIAL RECEIPT

Received from

Tanah Abdul Nohir Bin Mohamad Baser

Date

29/10/19

the sum of Dollars

One thousand two hundred only

being Payment Of

225 91022 (23/11/19 - 29/10/19)

DAWN ENTERPRISES

\$

1200/-

Cash/Cheque No.

> Back to OneMotoring

Land Transport Authority

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 23 Oct 2019 / 12:50:59

Receipt Date/Time : 23 Oct 2019 / 12:50:59

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191023-001716

Previous Receipt No. :

S/N Item Description/

Business Transaction Reference
No.

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SMF5960K

As at 22 Oct 2019/16:58:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - SMF5960K

Enquiry Fee

20191023124919046399

7.00	0.49	7.49
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Sub-Total	7.00	0.49	7.49
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Total Before Rounding	7.00	0.49	7.49
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Rounding Difference			0.04
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Total Amount Payable			7.45
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Paid By

20191023124937233	Direct Debit: eNETS Debit (Internet Banking)	7.45
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Total		7.45
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Cash Change		0.00
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Tendered Amount		7.45
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Excess Refundable Amount		0.00
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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.