## Cecilia Chong (LKK Auto)

From:

Cecilia Chong (LKK Auto)

Sent:

Wednesday, 18 December 2019 4:36 PM

To:

'everlastmarine@singnet.com.sg'

Subject:

<STANDARD LETTER> OUR REF: CC4/ASM19019176/Qqb3 \*\*\* ACCIDENT INVOLVING

SLC 6438Z & SLZ 6613M ON 25/10/2019 \*\*\*

### 18 DECEMBER 2019

### EVERLAST MARINE SERVICES PTE LTD

Dear Sir/ Mdm

OUR REF

: CC4/ASM19019176/Qgb3

YOUR REF : SLC 6438Z

ACCIDENT INVOLVING SLC 6438Z & SLZ 6613M ALONG/AT AYE BEFORE SPEED TRAP ON 25/10/2019

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 RAAIM CAR BODYWORKS PTE LTD acting on behalf of the owner of SLZ 6613M 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)

Save the Earth- Print only when necessary-

利克二丁格女人可以下看

Blk 2 Kranji Loop #01-04 Singapore 739538 Tel: 6694 3197 Fax: 6694 3191

Email: Raaim.CarBW@gmail.com

REG No: 201327842N

## LETTER OF AUTHORITY & INDEMNITY

ACCII	DENT INVOLVING	VEHICLE NO. SL	26613MX	. SLC	643.8 E
					, owner of Vehicle
repair the th conce to ass solicit	s to my vehicle ar ird party driver ar rned. I /We agree ign the whole pro ors (to be appoint	nd to forward the claim of or his employer a that in consideration ceeds of my/our thire	m for damages sind /or the vehicle of you giving up diparty claim to y or behalf) shall ac	ustalned in e owner an your repai ou and if a cept this as	the above accident to d /or the insurer irer's lien. I/We agree pplicable, our s my /our irrevocable
solicit		/We undertake to co-			

If third party driver and and/or his employer and/or the vehicle owner and/or insurer reject liability, i/We will fully be responsible for the repair costs and other incidentals.

I/We also authorise you to sign all discharge vouchers/indemnity forms and all necessary paper in connection with the above claim in my/our absence.

I/We authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/we undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event of the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you.

My/our vehicle is repaired by the repairer on my/our will without any inducement, threat and/or promise.

In the event that the repairer is compelled to enforce this undertaking, I/We agree that I/shall pay for the legal costs incurred by the repairer on a solicitor and client's full indemnity basis.

Owney Signature

(Company Stamp If applicable)



### WITHOUT PREJUDICE to:

(a) Insurers' Subrogated Claim and/or (b) Any Personal Injury Claims [Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

### AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	SLC 6438Z (Insd veh)	
	SLZ 6513M (TP veh)	Model: HYUNDAI ELANTRA
Date of Accident/Time:	25/10/2019	CLEWARDY CONTROL CONTROL CONTROL

Remarks:	* Assessed Liabili	ty to be filled o	mly for chain collisions and for cases where BOLA does not apply.
	BOLA Liability:		Assessed Liability (*):
8)	For GIA Registers	d Workshop:	BOLA Applicable: Yes/Allo BOLA Scenario No: 27
A)	For Non GIA Regi	stered Worksh	hop: Agreed Liability 100 (%)
	ime: RAAIM CAR E arty Workshop GIA Reg		
	lement Sum	:5	3,477.00
		:5	
Others:		1.5	
LTA / GIA	Search Fee	- \$	2,00
Rental (if any)			800,00 8 days at 5 (00-00per day
Loss of Us	58	\$	days at \$ per day
Final Regair Cost		:\$	2,675.00 (W/GST)
Repair Est	timate	:5	(0,886.72

#### NOTE:

- 1. 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 WHATSDEVER.
- 3. 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) arining from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in

# (20132)(142)) # | Signature of work by the presentative / Workshop stamp

Vorkshop stamp Signature of Witness Name of Witness:

Date

842N

np (if applicable)

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

AXA Insurance Pte Ltd (Company Reg, No.: 199903512M) 8 Shenton Way #24-01 AXA Tower Singapore 068811

AXA Customer Centre #01-21/22 Telephone: +65 6880 4888 - axa.com.sg

Date:

## RENTDIRECT PTE LTD

NO. 1 BUKIT BATOK CRESCENT #02-12 WCEGA PLAZA SINGAPORE 658064

TEL: 6468 7555 /8484 3669 FAX: 6468 2771 CO REGN NO. 201500485R

## INVOICE

BILL TO :

THNG BENG GEOK IRENE

INVOICE

SOU REGULDO

14497

ADDRESS:

BLK 87 REDHILL CLOSE

DATE

21/11/2019

#18-590

SINGAPORE 150087

NRIC:

S1693207H

CONTACT:

9030 7629

E 1115 1175 18 100	DESCRIPTION			AMOUNT	
BEING RENTAL OF :-	\$110/DAY		\$	660.00	
VEHICLE NO. :	SLS9486E				
MAKE AND MODEL : RENTAL DATE	TOYOTA ALTIS 29/10/2019-4/11/2019				
		GRAND TOTAL	\$	660.00	

If vehicle is rented to a corporate client(company's name), driver must be their employees. Commercial vehicles are restricted to be used within singapore only.

Kindly make payment infavor to "RENTDIRECT PTE LTD"

Bank Name : UNITED OVERSEAS BANK LTD

Bank Account No.: 324 - 304 - 938 - 3

# RENTDIRECT PTE LTD

Co. Reg. No: 201500485R

No. 1 Bukit Batok Crescent, #02-12 Wcega Plaza, Singapore 658064

Tel: 6468 7555 Fax: 6468 2771 HP: 8484 3669 / 9695 1171

Rental Agreement No. 14497

Date: 39 10 2019

Name: Thy Bey Gook Vene				RELIEF DRIVER (if any) Name:		
I/C or Passport No : \$169	3207 H Nation	ality:		I/C of Passport No :	Nationality :	
Date of Birth: 01/09/1965 Occupation:				Date of Birth :	Occupation :	
Driving License No :	Pass D	Date:		Driving License No :	Pass Date	1
Contact No (H) :	(HP):	903076	29	Contact No (H):	(HP):	
VEHICLE INF	ORMATION AND CHE	CK LIST	1	2910 - RENTAL CHARGES	3	
	0		,	Weekday/s @S\$ /	per day	88
BULL	AU -	Number Description  1 Light Scratch		Weekend/s @S\$	per day	S\$
		2 Scratch 3 Deep Scratch	11	Month/s @ S\$ /	per day	\$2
		3 Deep Scratch 4 Dint		Additional to JB * 1 day S\$20/- For (	day)	5\$
	1	5 Break		Sub Total		
Vehicle Make And Model TOUDER AHIS			(CASH/NETS/CHEQUE:	)	\$2	
			Petrol Top Up		S\$	
			Delivery / Collection Fee		SS	
Collision Damage Waiver: A	coept / Decline ODW			MISC		SS
Date Mileage	Date	Misage	-	Extension		20
25/10/19	Km		Кт	Day/s @ SS	/ per day	5\$
Time Petral	Time	E ¼ ¼ ¾	F	Total ( Balance Payment / To Refund ) ( CASH / NETS / GHEQUE ;	)	S\$
Parking / Traffic Fine	Signal	ure of Hirer / Driver		Deposit (refundable)		(55
Non Walver-sble Excess The Hirer acknowledges a \$\$5.0	00 collision damage exces	When R	laum.	IMPORTANT NOTES  1. Rental vehicle is strictly for Singapore use only a Singapore without Prior consent of the owner.  2. Only person's authorized by RENTDIRECT Pte Ltd.	I may drive	the vehicle.
Collision Damage Waiver (CDW)  The Hirer may limit his liability for any damage arising from collision to SS by purchasing CDW and paying the specified sum.				All parking and traffic violations are the responsibility of the Hirer. An administrative charge will be levied on any traffic violations redirected.  4. The Hirer shall be liable for excess charges for any late return at the rate show		
Personal Accident Insurance (PAI)  PAI may be purchased at a premium specified herein. The Hirer acknowledges that the insurance is written by an independent insurance company and acknowledges that he has received, read and understood the policy conditions relating to the same.				hour per of per day.     In the event of accident, the Hirer shall report to the     The Hirer is liable for punctures, damage tyres, whe     Return time of venicle is strictly by 12pm. Late charge.	el rims and	windscreens.

I (We have read and agreed to the terms and conditions as set out on both sides of the agreement and certify that the information given is true and correct. If I / we opt to pay by credit / charge card, I / we agreed that all amounts payable under this agreement may be billed to the same account and my signature here will be deemed to have been made on the applicable card charge slip.

RENTDIRECT PTE LTD

Hirer's Signature



### VMG Auto Pte Ltd Company ID: 201713576D

1 Bukit Batok Crescent #04-52 WCEGA Plaza Singapore 658064 Singapore

Bill To Raaim Car Bodyworks Pte Ltd Blk 2 Kranji Loop #01-04

5739538 Singapore INVOICE

# #VMG/TI/2019/11/000151

SGD300.00

Invoice Date :

05 Nov 2019

Terms:

Due on Receipt

Due Date :

05 Nov 2019

(株)	Item & Description	Qty	Rate	Amount
1	THNG BENG GEOK IRENE 26 Oct 2019 - 28 Oct 2019 2 Days SKB1152Y / VOLKSWAGEN JETTA	1.00	300.00	300.00
		Sub T	otal	300.00
		To	otal	SGD300.00
		Balance I	Due	SGD300.00

### Notes

Kindly make payment in favour to "VMG Auto Pte Ltd" Bank Name:UNITED OVERSEAS BANK LTD Bank Account No. : 360 - 309 - 602 - 7

Thanks for your business.



## VMG Auto Pte Ltd

1 Bukit Batok Crescent #04-52 WCEGA Plaza Singapore 658064 Tel: +65 6694 2456 Fax: +65 6694 3191 Email: joeyvermogen@gmail.com

VRA No.: 0579

ROC No: 201713576D	VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR	WALLE BY THE MAN TO A TO			
Name: (as in I/C) Thing Bong Gook Irane .	Vehicle No: SEB11527 Replace Veh No:			
NRIC/PASSPORT No: 92/6932094	Mileage Out: x Mileage Out: 203589  Make & Model: Auto / Manual: *Group:			
Address (Fies) MR 84 Cedwill Close \$18-590				
	Out : Date 26/10/19 a Time:			
Name & Address of Employer	HIRE / PERIOD EXPIRY Time:			
OpeningHistory	Accident Excess Singapore Section 1 = \$2000 Section 2 = \$2000			
Occupation: Driving Exp:^	Malaysia Section 1 = \$2500 Section 2 = \$2500			
Driving Licence No:D/L Type: Local / International	CUARCES			
Issue Date: Date of Birth:	CHARGES			
Tel: (O): HP 90307629 <	Daily @\$ per day			
ADDITIONAL DRIVER'S PARTICULARS	Weekly @\$ per week			
Name: (as in I/C)	Monthly GS per month			
NRIC/PASSPORT No:	Hours @\$ perhour			
Address (Res):	Others @\$			
Environment Control	Deposit			
Driving Licence No: D/L Type: Local / International	Delivery/Collection Service			
Issue Date of Birth:	DECEMBER 18			
Occupation: Driving Exp:	SUB-TOTAL \$			
VEHICLE CHECK LIST INDICATE: D - DENTS (Out Car) A - ACCIDENTS S - SCRATCHES	PETROL LEVEL			
(Out Car) A - ACCIDENTS S - SCRATCHES	Out E 1/4 1/2 3/4 F			
REAR DO	In E 1/4 1/2 3/4 F			
	EXTENSION			
	Misc.			
	TOTAL CHARGES \$			
RIGHT FRONT TOP LEFT  ACCESSORIES CHECK  Ashtray Cig Lighter S/Tyre STD Tools Jack Hub Caps	Hirer's Signature			
Radio/Cass CD Cartridges	Additional Driver's Signature			

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given VMG Auto Pte Ltd in connection with this agreement is true.

### \* IMPORTANT

- 1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AN ADMINISTRATIVE CHARGE WILL BE LEVED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 1. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OF PER DAY, INCLUSIVE OF COW AND/OR PAY WHERE APPLICABLE.
- 4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE AND WEST MALAYSIA ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY VMG AUTO PTE LTD.

  6. THE HIRER SHALL TAKE PROPER CARE OF THE VEHICLE. IN PARTICULAR, THE HIRER SHALL ENGLIRE THAT THE VEHICLE: -
- HAS SUFFICIENT OIL WATER, AND TYPE PRESSURE AT ALL TIMES. THE HIRER SHALL ENGINE THAT THE VEHICLE:

  WENCLE, BY ITSELF, DOES NOT CONSTITUTE A BREAKDOWN AND THAT IN THE EVENT THE OWNER'S 24-HOURS EMERGENCY SERVICE IS CALLED UPON TO RESPOND TO SUCH OCCURRENCE, THE HIRER SHALL BEAR THE COST OF SUCH RESPONSE AT \$60.00 PER TRIP:
- 7. THE REFUNDABLE DEPOSIT OF \$\$100.00 IS PAYABLE BY THE RENTER TO VMG AUTO FTE LTD ON DELIVERY OF THE CAR. ANY AMOUNT WHICH MAY STAND AT VMG AUTO PTE LTD'S CREDIT ON TERMINATION OF THIS RENTAL CONTRACT WILL BE DEDUCTED FROM THE REFUNDABLE DEPOSIT.

RETURN OF VEHICLE. THE HIRENDRIVER IS REQUIRED TO SIGN IN THE COLUMN \* SINGAPORE OF HIREN / DRIVER \* FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO VING AUTO PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCILUSIVE EXIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSDEVER.



## 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

## Third Party Insurer Enquiry

Our Ref No:

GR-19-176918

Date of Request:

26/10/2019

Your Ref No:

Online Purchase

Vermogen Ace Pte Ltd 60 Jalan Lam Huat Singapore 737869

Dear Sir/Madam,

**Enquiry Date** 

26/10/2019

Enquiry By

Nur Asyira Binte AB Rahman

Vehicle No.

SLC6438Z

Accident Date

25/10/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLC6438Z	AXA Insurance Pte Ltd	20/05/2019-19/05/2020	6338 7288

Thank You.

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.

This is a computer generated document and requires no signature.



## 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-19-176918

Date of Request:

26/10/2019

Your Ref No:

Online Purchase

Vermogen Ace Pte Ltd 60 Jalan Lam Huat Singapore 737869

Dear Sir/Madam,

Enquiry Date

26/10/2019

Enquiry By

Nur Asyira Binte AB Rahman

TP Vehicle No.

SLC6438Z

Accident Date

25/10/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque