

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 18 December 2019 5:40 PM
To: p.ranuka@gmail.com
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19019177/Kgb3 *** ACCIDENT INVOLVING SKK 4032T & SKX 619J ON 27/10/2019 ***

Importance: High

18 DECEMBER 2019

RANUKA D/O PONNUSWAMY

Dear Sir/ Mdm

OUR REF : CC4/ASM19019177/Kgb3
YOUR REF : SKK 4032T
ACCIDENT INVOLVING SKK 4032T & SKX 619J ALONG/AT BISHAN STREET 13 ON 27/10/2019

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 **AUTOWORX HOUSE** acting on behalf of the owner of SKX 619J 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)

 Auto Consultants Pte Ltd *Save the Earth. Print only when necessary.*

To: AXA INSURANCE PTE LTD
SINGAPORE

Letter of Authorisation

RE: ACCIDENT INVOLVING SKX 619 J & SKK 4032 T
ALONG/AT Bishan Street 13 (Outside Kuo Huan Primary School)
ON 27/10/2019.

1. I/We, Chan Yee Pia (NRIC No. S8102941E),
owner/driver of motor vehicle no. SKX 619 J, & residing at
1 Bishan Street 15 #25-08 Singapore 573910,
respectively in consideration of your workshop Autowax House
repairing my/our vehicle, I/we hereby authorise you to claim on my/our behalf for the costs of
repair and loss of use. I/We further confirm and authorise you to use my/our name/s to engage the
said service of a solicitor to proceed with negotiation with the defaulting party's insurance
company for payment of the same and in the event negotiation fails, to instruct the solicitor to issue
Summons on my/our behalf and in my/our name/s to claim for the same. Irrespective whether the
claim is successful or not, all legal costs incurred shall be borne by you, provided we rendered our
assistance as per second paragraph stated herein below.
2. I/We understand that by signing this Letter of Authorisation, I/we has/have to render whatever
reasonable assistance to you including signing all relevant Court's document and attendance in
Court to give evidence to enable the claim to succeed. If I/we failed or neglected to do so despite
request from you, you shall be entitled to claim from me/us the repair costs together with legal
costs, other incidental costs and expenses pertaining the issuance of Summons in order to obtain
payment from defaulting party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third
party and/or his insurers on such terms as you deem fit. Upon settlement of my/our claim, you are
authorised to sign any Discharge Voucher or any document to confirm my acceptance of the
settlement as full and final discharge of my/our claim, on my/our behalf. You also have my/our
full authority to collect all compensation monies pertaining to the above-mentioned accident from
insurance company or any other party, directly to your workshop M/s
Autowax House.
4. In the event the claim is settled or judgment is obtained against the defaulting party, payment after
deducting all costs and disbursements incurred should be drawn in your name or my/our name/s (at
your discretion) and will be forwarded to you.
5. This letter of Authorisation is irrevocable.

Signature: 

Name: Chan Yee Pia

NRIC NO: S8102941E

Date this 29 day of October 20 19.



AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	SKK 4032T (Insd veh)	Model: HYUNDAI ELANTRA
	SKX 619J (TP veh)	
Date of Accident/ Time:	27/10/2019	

Repair Estimate	: \$	3,666.08	
Final Repair Cost	: \$	1,600.00	
Loss of Use	: \$	300.00	6 days at \$50.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
Final Settlement Sum	: \$	1,902.00	

Payee Name : AUTOWORX HOUSE

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/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 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
Name of Representative: Dylan Chew
Date: 11/3/2020



Signature of Witness / Workshop stamp (if applicable)
Name of Witness: William Lim
Date: 04/03/2020

Signature of AXA's surveyor/representative
Name of AXA's surveyor / Representative:
Date: 0-3-2020



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-19-177236
Date of Request: 29/10/2019

Your Ref No: Online Purchase

Supreme Auto Service Pte Ltd
176 Sin Ming Drive #02-01
Sin Ming Autocare
Singapore 575721

Dear Sir/Madam,

Enquiry Date 29/10/2019
Enquiry By Yuki Ho
TP Vehicle No. SKK4032T ✓
Accident Date 27/10/2019 ✓

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

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque