

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 6 November 2019 2:57 PM
To: FAUZANRAZALI@GMAIL.COM
Subject: ACCIDENT INVOLVING SFW 1528X(AXA) AND SLK 2434T ALONG/AT CTE EXIT BRADDELL ROAD ON 29/10/2019

06 Nov 2019

Mr Mohamed Fauzan Bin Razali

Dear Sirs/ Mdm

OUR REF : CC4/ASM19019299/pa3// S9M025D2

YOUR REF : SFW1528X

ACCIDENT INVOLVING SFW 1528X(AXA) AND SLK 2434T ALONG/AT CTE EXIT BRADDELL ROAD ON 29/10/2019

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 AUTOMOTIVE REPAIR CENTRE PTE LTD acting on behalf of the owner of SLK2434T 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 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 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.

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 | fax: 6741-4108

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

LETTER OF AUTHORISATION

I/We, KOH KHOON THING ("claimant") of BLK 174 CANBERRA DRIVE #03-12 SINGAPORE 767949 (address), owner of SLK2434T (vehicle no.) hereby authorize AUTOMOTIVE REPAIR CENTRE PTE LTD ("the workshop"), to act on behalf of me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. SLK2434T that was damaged pursuant to the accident which occurred on 29/10/2019 (date) along SLIP ROAD OF LORONG CHUAN AND BRADDELL ROAD (location) involving vehicle no/s SFW1528W ("the accident").

I/We further authorize the workshop to settle my/our above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my/our claim with payment cheque/s being made in favour of the workshop.

I/We further acknowledge that any settlement the workshop may reach on my/our 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 05 (day) of 11 (month) 19 (year)


Signed by "the claimant"
(with chop if applicable)


Signed by "the workshop"
(with chop)



This Discharge Voucher applies strictly for claimant's claim for property damages only and does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This Settlement terms herein is without an admission of liability on the part of the claimant and/or his driver and the settlement terms and should not be used as evidence in any related suits or claims arising from this accident.

We/I, KOH KHOON THING, NRIC NO. S8025555A hereby agree to accept the sum of dollars TWO THOUSAND FIVE HUNDRED FIFTY FIVE AND CENTS EIGHTY TWO ONLY (\$\$2,555.82) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. 5FW 1528X as a result of an accident along SLIP RD OF LORONG CHUAN AND BRADDELL RD on 29/10/2019 which we/I were/was the driver/owner/hirer/passenger/rider/pillion/insurer of motor vehicle no. SLK 2434T.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SFW 1528X in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify **AXA INSURANCE PTE LTD** against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. **5FW 1528X**.

Dated this 15 day of 01 20 20

Claimant's Signature: _____

NRIC no./ Company Stamp : 98018333A

Occupation/ Business : _____

Address : 174 CANNON DRIVE #03-12 S(767949)

Telephone No. _____

Witness's Name : LIN SHUTUAN

Witness's Signature _____

Witness's NRIC No. : 88531731 H



AUTOMOTIVE REPAIR CENTRE PTE LTD

38 Woodlands Industrial Park E1

#05-18, Singapore 757700

Tel : 64688834 Fax : 64622278

e-mail : info@automotiverepaircentre.com.sg

Company Reg. No : 201312913C GST Reg. No : 201312913C

Tax Invoice : INV00001876

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY, #27-01 AXA TOWER,
SINGAPORE 068811

Contact : 1800-880-4741 Fax No. : 6880 4740

Date : 21/11/2019
PO/VO No :
Reference : SLK2434T
Attention :
Terms :
Page No : 1

S/N	Quantity	Particular	Unit Price	Amount S\$
1.	1	COST OF REPAIR (PART BY PART)	1,833.75	1,833.75

Dollars : One Thousand Nine Hundred Sixty-Two & Cents Eleven Only

Total S\$: 1,833.75
GST @ 7% S\$: 128.36
Amount Due S\$: 1,962.11
=====



Customer Signature & Co. Stamp

AUTOMOTIVE REPAIR CENTRE PTE LTD

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
KOH KHOON THING 174 CANBERRA DRIVE #03-12 SINGAPORE 767949

DATE	INVOICE NO.
14-Nov-2019	A 40860

	VHA NO.	DUE DATE	VEH. NO.
	A 40860	14-Nov-2019	SMM 6991 C
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 05 NOVEMBER 2019 TO 08 NOVEMBER 2019 YOUR REF: SLK 2434 T	3	120.00	360.00
GST @ 7%			\$25.20
TOTAL			\$385.20

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg

A subsidiary of **BKW Automobile Pte Ltd****bizSAFE**

VEHICLE HIRING AGREEMENT
HIRER'S PARTICULARS

Name (as in IC): **KOH KIOON HAN**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **21/8/1983**
 Address: **174 CANNESMAN AVE** Age: **35**
#03-12 S: **737143**
 Name & Address of Employer:
 Occupation: Driving Exp:
 Driving Licence No: **[REDACTED]** Passed Date: **17/6/2001**
 D/L Type: Local/Int'l/Other:

DRIVER'S PARTICULARS

Name (as in IC):
 NRIC/Passport No: **[REDACTED]** Date of Birth:
 Address: Age:
 S: Yrs:
 Occupation: Driving Exp:
 Driving Licence No: **[REDACTED]** Passed / Expiry Date:
 D/L Type: Local/Int'l/Other: Contact No: **[REDACTED]**

Hirer's Own Vehicle No: SLK74347		Replace Veh No:																																																	
Loan Vehicle No: SMM6991C		VR No:																																																	
Make & Model: BMW 2400E		Auto/Manual Group:																																																	
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>3 day @ \$ 120</td> <td>Per day</td> <td>\$36</td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @ \$</td> <td>Per week/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Others</td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Svc</td> </tr> <tr> <td colspan="2"></td> <td>GST 7%</td> <td>\$25</td> </tr> <tr> <td colspan="2">DR No:</td> <td>(A) SUB-TOTAL</td> <td>\$365</td> </tr> <tr> <td>Petrol Level</td> <td>OUT</td> <td>E</td> <td>1/4 1/2 3/4 F</td> </tr> <tr> <td>Surcharge</td> <td>IN</td> <td></td> <td></td> </tr> <tr> <td colspan="2">First _____ km FREE per day</td> <td colspan="2">GST</td> </tr> <tr> <td colspan="2">Excess mileage is chargeable at _____ cents per km</td> <td colspan="2">TOTAL CHARGES</td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	3 day @ \$ 120	Per day	\$36	Weekly/Monthly	week @ \$	Per week/Monthly		Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc						GST 7%	\$25	DR No:		(A) SUB-TOTAL	\$365	Petrol Level	OUT	E	1/4 1/2 3/4 F	Surcharge	IN			First _____ km FREE per day		GST		Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	
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 NON WAIVER EXCESS (Subject to GST) \$ **2000/-**
ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licences and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should be full to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PDI where applicable. Any return after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses whatsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or petrol smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, 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 \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The Hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
5/11/17	09:45	6072		

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc.)

Date In	Time In	Mileage	Check By	Remarks
3/11/17	15:30PM	6218		

Hirer's/Driver Signature

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

5 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-19-178723
Date of Request: 30/10/2019

Your Ref No: Online Purchase

Automotive Repair Centre Pte Ltd
38 Woodlands Industrial Park E1
#05-18
Singapore 757700

Dear Sir/Madam,

Enquiry Date: 30/10/2019
Enquiry By: Lin Shu Juan
TP Vehicle No: SFW1528X
Accident Date: 29/10/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SFW1528X	AXA Insurance Pte Ltd	05/01/2019-04/01/2020	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.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
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TAX INVOICE

Our Ref No: GR-19-178723
Date of Request: 30/10/2019

Your Ref No: Online Purchase

Automotive Repair Centre Pte Ltd
38 Woodlands Industrial Park E1
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Singapore 757700

Dear Sir/Madam,

Enquiry Date: 30/10/2019
Enquiry By: Lin Shu Juan
TP Vehicle No: SFW1528X
Accident Date: 29/10/2019

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

☒ GIRO ☐ Cash ☐ Cheque



n's and
Children's Hospital
SingHealth

Reg No 198904227G

TAX INVOICE

ORIGINAL

GST REG NO : M90368910N

KFINMA / FB / 29.10.2019 1223 hrs / Page 1 of 1

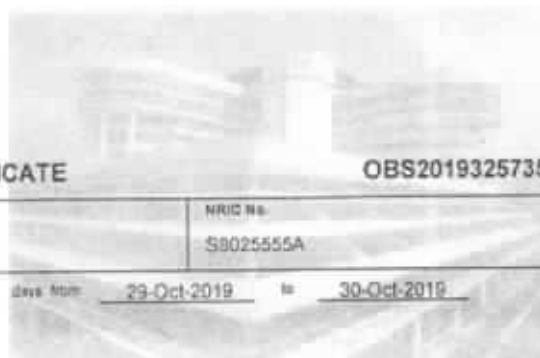
KOH KHOON THING -XU QUNTING

174 CANBERRA DRIVE
#03-12 THE VISIONAIRE
SINGAPORE 767949

Patient : KOH KHOON THING -XU QUNTING

Tax Invoice Number : 7719251550G0001
Bill Ref Number : 7719251550G-0001-01
Tax Invoice Date : 29.10.2019 1223 hrs
Patient NRIC/HRN : S8025555A
Visit Date : 29.10.2019 0839 hrs
Visit / Bill Location : KXLWT / KXLWT / OBS
Payment Class : PRIVATE
Type of Supply : Cash/Credit

SERVICE CODE	DESCRIPTION	QUANTITY	AMOUNT(S\$)
	PROFESSIONAL FEES - DOCTOR	Subtotal	97.00
CONF08GM	CONSULT - REPEAT VISIT OG24H/DEL SUITE (PTE)	1	97.00
	X-RAY INVESTIGATIONS	Subtotal	60.00
XRP008D	U/S. OBS/GYN-ROUTINE SIMPLE SC	1	60.00
	SPECIALISED INVESTIGATIONS	Subtotal	51.00
VC0003	CARDIOTOCOGRAPHY (CTG)	1	51.00
	CONSUMABLES	Subtotal	45.00
ICA006	ACTIM PARTUS / PROM	1	45.00
Subtotal Charges			253.00
Total Charges Payable			253.00
AMOUNT PAYABLE BEFORE TAX			253.00
ADD : 7 % GST			17.71
AMOUNT PAYABLE AFTER TAX			270.71
NET AMOUNT PAYABLE			270.71
KOH KHOON THING -XU QUNTING			270.71
PAYMENT			
KOH KHOON THING -XU QUNTING	29.10.2019	AMEX	270.71
AMOUNT DUE FROM			
KOH KHOON THING -XU QUNTING			0.00
ST. P. S8025555A			
*** You are served by MOHANAMMBAL D/O ARUMUGAM ***			
Your next appointment			
Date	Time	Location	
31.10.2019	1000 hrs	ANTENATAL MONITORING CLINIC	
31.10.2019	1010 hrs	ANTENATAL MONITORING CLINIC	
31.10.2019	1250 hrs	SPECIALIST CLINIC D	
31.10.2019	1530 hrs	NUTRITION AND DIETETICS	
12.11.2019	0915 hrs	SPECIALIST CLINIC A	
18.11.2019	1030 hrs	SPECIALIST CLINIC D	



ORIGINAL

MEDICAL CERTIFICATE

OBS2019325735

Name KOH KHOON THING -XU QUNTING		NRIC No. S8025555A
This is to certify that the above-named is unfit for duty for a period of <u>2</u> days from <u>29-Oct-2019</u> to <u>30-Oct-2019</u>		
Type of medical leave granted:		
<input type="checkbox"/> Hospitalization Leave	<input checked="" type="checkbox"/> Outpatient Sick Leave	
Admitted on: _____	<input type="checkbox"/> Maternity Leave	Delivered on: _____
Discharged on: _____	<input type="checkbox"/> Sterilization Leave	Operated on: _____
This certificate is not valid for absence from court attendance.		
Diagnosis	Surgical Operation (if applicable)	
Fit for light duty from <u>NA</u> to <u>NA</u>		
Comments:		
The above-named patient attended my clinic at <u>NA</u> and left at <u>NA</u> No medical leave is necessary.		
Hospital	Date	Signature, Name (in BLOCK LETTERS) and Designation/MCR No.
KK Women's and Children's Hospital Pte. Ltd.	29-Oct-2019	MADURAI SARAVANNA RAJALAKSHMI, 64154E

**THIRD PARTY EXPRESS SETTLEMENT
(PAYMENT BREAKDOWN)**

Vehicle No:	SFW 1528X (Insd veh)	Model:	TOYOTA ALTIS
	SLK 2434T (TP veh)		
Date of Accident:	29/10/2019		

Global Sum Settlement	: [] Yes	[X] No
Repair Estimate	: \$	4,761.50
Final Repair Cost	: \$	1,962.11
Loss of Use	: \$	days at \$0.00 per day
Rental (if any)	: \$	321.00 3 days
LTA / GIA Search Fee	: \$	2.00

Others: Medical Fee	: \$	270.71
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	: \$	
Final Settlement Sum	: \$	2,555.82

Is Third Party Workshop GIA Registered? [] YES [X] 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 _____ _____	

Payment Instruction: Payee's Breakdown		
1)	AUTOMOTIVE REPAIR CENTRE PTE LTD	: \$ 2,555.82

JOANNE LEE KHANG MIN
LKK Auto Consultants Pte Ltd

20/01/2020
Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))