

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 19 March 2020 8:40 AM
To: JOSHUA.GOH@EUROAUTOMOBILE.COM.SG
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19021320/Dgb3 *** ACCIDENT INVOLVING EH 66J & JRQ 5443 ON 22/11/2019 ***

19 MARCH 2020

JOSHUA GOH YI SHUN

Dear Sir/ Mdm

OUR REF : CC4/ASM19021320/Dgb3
YOUR REF : EH 66J
ACCIDENT INVOLVING EH 66J & JRQ 5443 ALONG/AT SENGKANG WEST RD TWDS SELETAR RD ON 23/11/2019

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 **SG 98 MOTOR PTE LTD** acting on behalf of the owner of **JRQ 5443** 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 & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- 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](tel:67494274) 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 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.



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	EH 66J (Insd veh)	Model: HONDA AFS
	JRQ 5443 (TP veh)	
Date of Accident/ Time:	22/11/2019	

Repair Estimate	: \$		
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	1,090.00	(GLOBAL SUM)
Payee Name : S9 MOTOR TRADING PTE LTD			
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:			

NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
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) 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: <u>Linda Yeo</u> Date: <u>22/6/2020</u>   ABT	 Signature of Witness / Workshop Stamp (if applicable) Name of Witness: <u>Pure Yen</u> Date: <u>22/6/2020</u> 
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	

AUTHORIZATION TO ACT

I, Ang Giap Tiam ("the third party claimant")
of 90 Blk 152 Woodlands St 13 # 11-783 (S730152) (address),

owner of JRQ 5443 (vehicle no.) hereby authorize

S9 Motor Trading Pte Ltd

("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. JRQ 5443 that was

damaged pursuant to the accident which occurred on 22/11/2019 (date) along

Sengkang West Ave towards Jalan Kayu (location)

involving vehicle no/s EH 66 J

("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 29 day of November (month) 20 19 (year)



Signed by "the third party Claimant"



Signed by "the workshop"



Pls proceed \$1090 all-in, OI liability is 100% down.

Type

🔗 Question

Message

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Reply

S9 MOTOR TRADING PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622

Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 16 March 2020

Invoice No: S9-20-025

AXA Insurance S'pore Pte Ltd
8 Shenton Way
#27-01 AXA Towers
SINGAPORE 068811

LETTER OF DEMAND

Your Insured: EH 66J
Date of Accident: 22-Nov-19

Location: Sengkang West Avenue twds Jalan Kayu

FINAL REPAIR COSTS

VEHICLE NO. JRQ 5443 (Honda AFS 110 MCSG)

Cost of Repair for Vehicle No.:	JRQ 5443 (lump sum)	\$1,150.00
Loss of Use:	3 days x \$30	\$90.00
Towing Fee:		\$30.00
Total:		\$1,270.00

SINGAPORE DOLLARS: ONE THOUSAND TWO HUNDRED SEVENTY ONLY

Notes:

1. All cheque payment should be "Crossed" and made payable to S9 MOTOR TRADING PTE LTD
2. All cheque should have our "Invoice No" written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



S9 Motor Trading Pte Ltd

:LG

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4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622

Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 16 March 2020

Invoice No: S9-20-025

AXA Insurance S'pore Pte Ltd
8 Shenton Way
#27-01 AXA Towers
SINGAPORE 068811

PD - Direct Settlement

Your Insured: EH 66J
Date of Accident: 22-Nov-19

Location: Sengkang West Avenue twds Jalan Kayu

FINAL REPAIR COSTS

VEHICLE NO. JRQ 5443 (Honda AFS 110 MCSG)

Cost of Repair for Vehicle No.:	JRQ 5443 (lump sum)	\$1,150.00
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Total:	\$1,150.00
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SINGAPORE DOLLARS: ONE THOUSAND ONE HUNDRED FIFTY ONLY

Notes:

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:LG

CASH SALES / WORK ORDER

GJ HAH RECOVERY SERVICES

Business Reg No. 53346881K

Handphone No : 9855 8851

No: 4619

Date: 29/11/19

Received from: Michael Tow

Vehicle No: JRQ 5443 Model: Wan

From: Wahps To: SGM

Remarks: _____

Amount: \$ 281 = \$30 pad clear

NOTE: Vehicle is transported at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being transported.

Authorised by: [Signature] Received by: [Signature]