Cecilia Chong (LKK Auto) •

From:

Cecilia Chong (LKK Auto)

Sent:

Thursday, 26 December 2019 3:45 PM

To:

'JOSEPHTHAMBIAH@GMAIL.COM'

Subject:

<STANDARD LETTER> OUR REF: CC4/ASM19021434/Bqb3 *** ACCIDENT INVOLVING

SMC 9110L & SMH 7711P ON 22/11/2019 ***

26 DECEMBER 2019

JOSEPH S THAMBIAH

Dear Sir/ Mdm

OUR REF

: CC4/ASM19021434/Bgb3

YOUR REF : SMC 9110L

ACCIDENT INVOLVING SMC 9110L & SMH 7711P ALONG/AT JALAN TENGIRRI & ST PATRICK'S ON 22/11/2019

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 TEAM AUTOPRO PTE LTD acting on behalf of the owner of SMH 7711P 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: <u>CeciliaChong@lkkauto.com</u>| fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Save the Earth Print only when necessary

To

Team AutoPro Pte Ltd

CRN

201811621K

located at

160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722

Letter of Authorization & Undertaking

In	Respect	of	Accident	Involving	my/our	Vehicle	No.:	SMH7711P
and		SM	C9110L			and		
and					******	and		
@_	JUNCTI	ON	OF ST PA	TRICK R	OAD AN	D JALAI	N TEN	IGGIRI
date	ed 22/11	/19						

- 1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
- 2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
- 3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you - in the form of payment cheque made in favor to Team AutoPro Pte Ltd.

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

- 4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
- 5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
- 6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully, Claimant Signature & Co's Stamp (if applicable)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMC 9110L (Insd veh)		
	SMH 7711P (TP veh)	Model: TOYOTA VELLFIRE	
Date of Accident/ Time:	22/11/2019		

A) B)	For Non GIA Registere		,		
	ame: TEAM AUTOPRO Farty Workshop GIA Register) YES [X] NO (Kindly indicate below	v)	
A SECTION OF THE SECT	tlement Sum	:\$	13,286.45		
		:\$			
Others:	Search ree	:\$	36.45		
Rental (if any) LTA / GIA Search Fee		:\$		days at \$ per day	
Loss of Use		:\$	1,500.00	15 days at \$100,00 per da	
Final Repair Cost		:\$	11,750.00		
Company Chargon Company	timate	:\$	27,820.60		

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 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.

Signature of Witness / Workshop stamp (if applied

Name of Witness: Michelle Date: 5/1/2020.

We confirmed that we have the pority phose client to act for and on their behalf in this accident.

Signature of workshop representative Name of Representative:

Signature of AXA's surveyor/represe Name of AXA's surveyor /Representati

Date:

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



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-19-194818

Date of Request:

26/11/2019

Your Ref No:

WALK IN LEE

TEAM AUTOPRO PTE LTD 385 SIN MING DRIVE, #01-02 VICOM INSPECTION CENTRE SINGAPORE 575718

Dear Sir/Madam,

Your Vehicle No:

SMH7711P

Date of Accident:

22/11/2019

Place of Accident:

ST PATRICK RD

Involving Vehicle No: SMC9110L

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

[] GIRO [X] Cash [] Cheque



RECORDS MANAGEMENT CENTRE

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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-19-194820

Date of Request:

26/11/2019

Your Ref No:

WALK IN LEE

TEAM AUTOPRO PTE LTD 385 SIN MING DRIVE, #01-02 VICOM INSPECTION CENTRE SINGAPORE 575718

Dear Sir/Madam,

Date of Accident:

22/11/2019

Vehicle No:

SMH7711P

Place of Accident:

JUNCTION OF ST PATRICK RD & JLN TENGGIRI

Involving Vehicle No: SMC9110L

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SMC9110L	JUNCTION OF ST PATRICK RD & JLN TENGGIRI	14.00	1	13.08
GST Amount		- moduli (Idda)		0.92
Total Amount Du	ie (GST Inclusive)			14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

[] GIRO [X] Cash [] Cheque

> Back to OneMotoring

Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701 GST Registration No.: M4-0006529-2

VL

Print Date/Time:

23 Nov 2019 / 16:16:47

Receipt Date/Time: 23 Nov 2019 / 16:16:47

Tax Invoice/Receipt

Receipt No.: ITNET-00000-191123-001372

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
As at Insura 1	t of Insurance Enquiry - SMC9110L 22 Nov 2019/21:50:00 ince Co: AXA INSURANCE PTE LTD Insurance Enquiry - SMC9110L			((-4)
	Enquiry Fee 20191123161555683936		7.00	0.49	7.49
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
*		xxxxxxxxxxx8879	Credit Card: Visa/MasterCard		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

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.