



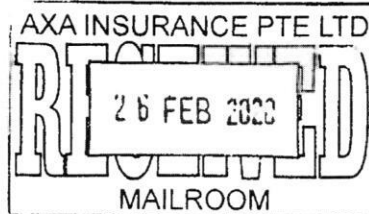
Teamwork Garage Pte Ltd
53 Ubi Avenue 1 #01-23/24 Singapore 408934
Paya Ubi Industrial Park
Tel: 6844 2475 Fax: 6844 2474
Email: claims@teamworkgarage.com
GST Register No: 201015366H



20th February 2020

Our reference: 1911-39
Your reference: SKJ5260A

AXA Insurance Singapore Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811
Attn: Motor Claims Department



BY HAND

Dear Sir/ Madam,

Claimant : KOH AIK SING
Address : BLK 258C COMPASSVALE ROAD #09-579 S(543258)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on 29/11/2019 along SINARAN DRIVE TOWARDS IRRAWADDY ROAD involving our client's vehicle registration number SLV2484R and vehicle registrations number SKJ5260A driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$ 2,568.00
Loss of Rental	:	\$ 720.00
LTA Search	:	\$7.49
Purchase 3P Report	:	\$29.00
Total	:	\$ 3,324.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Tax Invoice;
- e) LTA Search Receipt;
- f) Purchase 3P Report Tax Invoice;
- g) Letter of Authorization;
- h) Satisfaction of Repaired Vehicle;
- i) Rental Agreement & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



A handwritten signature in black ink, appearing to be "J. H. H.", written over the circular stamp.

Teamwork Garage Pte Ltd

Encl

LETTER OF AUTHORIZATION

To AXA & TEAMWORK GARAGE PTE LTD (Third party insurance & Workshop)

Claimant Koh Aik Seng

Dear Sirs,

I/We, Koh Aik Seng owner of vehicle no. SLV 2484R

hereby authorize my/our repairer, TEAMWORK GARAGE PTE LTD

act as my/our agent and proceed on behalf for 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. SLV 2484R that was damage pursuant

to the accident which occurred at/along Sinaran Drive towards Irrawaddy Road

involving vehicle nos. SKJ 5260A

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining the above mentioned accident due to me/us to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD pertaining to above said accident whom I/we authorized and assigned to collect the said compensation monies.

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 concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Thank you.

Dated this 30 day of 11 (month) 2019 (year)

Signature of owner vehicle (claimant) 

Name of owner of vehicle (claimant) KOH AIK SING

NRIC Number (claimant) SXXXX515E

Any amendments made in this form will not be valid unless approved and endorsed by the management of the workshop



TEAMWORK GARAGE PTE LTD

BLK 53 UBI AVE 1 #01-23/24

PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

(TEL) (65) 6844 2475 (FAX) (65) 6844 2474

(E-MAIL) claims@teamworkgarage.com

UEN 201015366H

GST Reg 201015366H

Bill To:

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

Tax Invoice

Invoice number : TI-7422

Date : 19/2/2020

Terms : C.O.D.

Vehicle number : SLV2484R

Make / Model : TOYOTA CHR

Description	Amount (\$\$)
ACCIDENT INVOLVING SLV2484R / SKJ5260A ON 29/11/2019 @ SINARAN DRIVE TOWARDS IRRAWADDY ROAD	
INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	
LUMP SUM REPAIR	\$2,400.00
SINGDOLLARS : TWO THOUSAND FIVE HUNDRED AND SIXTY EIGHT DOLLARS	
Thank you for your business and have a nice day !	

Reference : 1911-39

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal	\$2,400.00
Add: GST 7%	\$168.00
Total Inc GST 7%	\$2,568.00
Less: Deposit	\$0.00
Balance Due	\$2,568.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com
Biz Reg. No.: 53208965X

No.: 3396

OFFICIAL RECEIPT

Date: 20 FEB 2020

Received from Koh Atk Sing

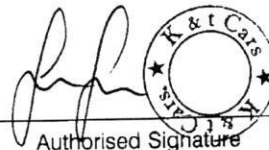
The Sum of Dollars Seven Hundred and Twenty Dollars only

Being payment of SLA 4730 C (02/12/2019 to 05/12/2019)

\$ 720/-

Cheque No.: _____

K & t Cars


Authorised Signature

K & t Cars

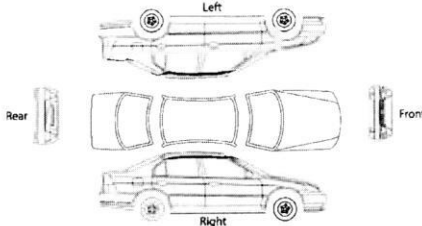
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-04915

Veh. No.: SLA4730C	Replace Veh. No.: SLV2484R
Veh. M / M: Toyota Wish	Replace Veh. M / M: Toyota CHR

HIRER'S PARTICULAR		<input checked="" type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: KOH AIK SING	Name:		
Address: BIK 258C COMPASSVALE ROAD #09-579 S(543258)	Address:		
I/C: S1698515E	D.O.B: 24/01/1965	I/C:	D.O.B:
Contact: 9766 0933	Pass Date: 07/06/1985	Contact:	Pass Date:

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	


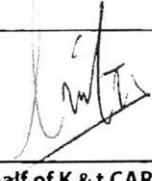

RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	02/12/2019		Date In	05/12/2019	
Time Out	1144		Time In	1530	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	180	4 Days @ \$ 720	OUT	E	1/4	1/2	3/4	F
Weekly	@ \$		Wks @ \$						
Monthly	@ \$		Mth @ \$	IN	E	1/4	1/2	3/4	F
Hours	@ \$		Hrs @ \$						
*Inclusive of additional charges (if any)				Petrol Charges		YES	NO	AMT: _____	
Amt payable* \$ 720				CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST				Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:				Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tendered accordingly to the government parking and/or traffic offence department. With my undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- ❖ Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- ❖ Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- ❖ Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- ❖ Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- ❖ The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- ❖ In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- ❖ In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	  For and on behalf of K & t CARS (authorised signature only)

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 30 Nov 2019 / 12:54:13

Receipt Date/Time : 30 Nov 2019 / 12:54:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191130-000920

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - FBD394T				
As at 28 Nov 2019/22:03:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - FBD394T Enquiry Fee 20191130125145578292	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SKJ5260A				
As at 29 Nov 2019/14:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
2	Insurance Enquiry - SKJ5260A Enquiry Fee 20191130125145621957	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLM1378T				
As at 29 Nov 2019/18:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
3	Insurance Enquiry - SLM1378T Enquiry Fee 20191130125145672599	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLU2795Z				
As at 29 Nov 2019/20:07:00				
Insurance Co: MSIG INSURANCE (SINGAPORE) PTE LTD				
4	Insurance Enquiry - SLU2795Z Enquiry Fee 20191130125145702205	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		28.00	1.96	29.96
Rounding Difference				0.01
Total Amount Payable				29.95
Paid By				
		xxxxxxxxxxx5880	Credit Card: Visa/MasterCard	29.95
Total				29.95
Cash Change				0.00
Tendered Amount				29.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!



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

1911-39 SLV2484R

TAX INVOICE

3P

Our Ref No: GR-19-198519

Date of Request: 02/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No: SLV2484R
Date of Accident: 29/11/2019
Place of Accident: SMARAN DR
Involving Vehicle No: SKJ5260A

DESCRIPTION	AMOUNT (\$\$)
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:

Date:

☐ GIRO ☒ Cash ☐ Cheque

TAX INVOICE

Our Ref No: GR-19-198521
Date of Request: 02/12/2019

Your Ref No: WALK IN SEAH

TEAMWORK GARAGE PTE LTD
53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Date of Accident: 29/11/2019
Vehicle No: SLV2484R
Place of Accident: SINARAN DR TWDS IRRAWADDY RD
Involving Vehicle No: SKJ5260A

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\$)
SKJ5260A	SINARAN DR TWDS IRRAWADDY RD	14.00	1	13.08
GST Amount				0.92
Total Amount Due (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:

Date:

☐ GIRO ☒ Cash ☐ Cheque



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKJ 5260A (Insd veh)	Model: TOYOTA C-HR HYBRID 1.8S CVT
	SLV 2484R (TP veh)	
Date of Accident/ Time:	29/11/2019	

Repair Estimate	: \$	9,265.59	
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 (Global Sum)	: \$	3,000.00	
Payee Name : Teamwork Garage Pte Ltd			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)	
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/TORTEASOR 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.

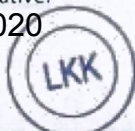


[Signature]



[Signature]

Signature of workshop representative / Workshop stamp
Name of Representative:
Date: 14/07/2020

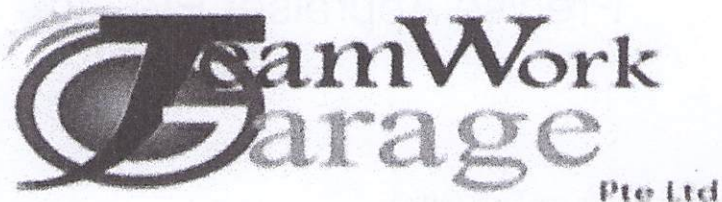


MTH

Signature of Witness / Workshop stamp (if applicable)
Name of Witness:
Date: 14/07/2020

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 14/07/2020

This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in the action.



TEAMWORK GARAGE PTE LTD

BLK 53 UBI AVE 1 #01-23/24

PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

(TEL) (65) 6844 2475 (FAX) (65) 6844 2474

(E-MAIL) claims@teamworkgarage.com

UEN 201015366H

GST Reg 201015366H

Bill To:

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

Tax Invoice

Invoice number : TI-7422

Date : 19/2/2020

Terms : C.O.D.

Vehicle number : SLV2484R

Make / Model : TOYOTA CHR

Description	Amount (\$\$)
ACCIDENT INVOLVING SLV2484R / SKJ5260A ON 29/11/2019 @ SINARAN DRIVE TOWARDS IRRAWADDY ROAD	
INCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	
LUMP SUM REPAIR	\$2,400.00
SINGDOLLARS : TWO THOUSAND FIVE HUNDRED AND SIXTY EIGHT DOLLARS	
Thank you for your business and have a nice day !	

Reference : 1911-39

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal \$2,400.00

Add: GST 7% \$168.00

Total Inc GST 7% \$2,568.00

Less: Deposit \$0.00

Balance Due \$2,568.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

07 July 2020

YI JE WOO

2 ARDMORE PARK

#09-03 ARDMORE II

SINGAPORE 259947

Dear Sir/ Mdm

OUR REF : CC4/ASM19021464/T1pa3// S9M028NF

YOUR REF : SKJ 5260A

**ACCIDENT INVOLVING SKJ 5260A(AXA) AND SLV 2484R ALONG/IRRAWADDY RD
ON 29/11/2019**

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 third party claim(s) from TEAMWORK GARAGE PTE LTD acting on behalf of the owner of SLV2484R against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as it is a head-to-rear collision. 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.

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
- 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 as at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'CHT' or similar, written over a faint circular stamp.

Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)