

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 17 December 2019 11:40 AM  
**To:** RINAKST195@HOTMAIL.COM  
**Subject:** ACCIDENT INVOLVING SDM 2002R(AXA)/ SKT 5774G/ ST 2002V ALONG/AT BUKIT TIMAH EXPRESSWAY ON 25/11/2019

17 Dec 2019

**Ms KANG SIEW TING (JIAN XIUZHEN)**

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19021467/Gpa3 // S9M028WY**  
**YOUR REF : SDM2002R**  
**ACCIDENT INVOLVING SDM 2002R(AXA)/ SKT 5774G/ ST 2002V ALONG/AT BUKIT TIMAH EXPRESSWAY ON 25/11/2019**

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 BODYFIX acting on behalf of the owner of SKT5774G against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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](mailto: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)
- Driver's Work Permit/Work Pass
- 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.
- 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](mailto: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](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

*"Best Wishes for Merry Christmas, and Happy New Year 2020"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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



## BODYFIX

10 ANG MO KIO INDUSTRIAL PARK 2A  
#04-06 AMK AUTOPOINT SINGAPORE 568047  
TEL: 6483 7430/6257 1289 FAX: 6483 7432  
Email: bodyfix@singnet.com.sg  
REG. NO: 53010635C

02.12.2019.

Our Ref : SKT 5774 G  
Your Ref : SDM 2002 R

ANG WEI CHAI  
C/o BODYFIX

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

Dear Sir/Mdm,

### LETTER OF AUTHORITY

**RE: ACCIDENT INVOLVING SKT 5774 G & SDM 2002 R ON  
25.11.2019.**

I, ANG WEI CHAI owner of vehicle no. SKT 5774 G hereby authorize M/s BODYFIX as my authorized representative to write, negotiate and settle claim on my behalf in my claim against the owner and / or driver of vehicle Reg no. SDM 2002 R in respect of the above mentioned accident.

Kindly make payment directly to BODYFIX.

Kindly contact Yuzhen at 62571289 should you have any queries regarding the above.

Yours faithfully,

ANG WEI CHAI.



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDM 2002R ✓	(Insd veh)	Model: HONDA STREAM 1.8L A
	SKT 5774G	(TP veh)	
Date of Accident/ Time:	25/11/2019 ✓		

Repair Estimate	: S	5,822.94 ✓	
Final Repair Cost	: S		
Loss of Use	: S		days at S per day
Rental (if any)	: S		days at S per day
LTA / GIA Search Fee	: S		
Others:	: S		
	: S		
Final Settlement Sum (Global Sum)	: S	2,100.00	

Payee Name : BODYFIX

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:

- 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: TAN KENG LEE  
 Date: 13/01/2020

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: RYAN TAN  
 Date: 13/01/2020

X612  
 Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor/representative:  
 Date: 14/01/2020

### Without Prejudice Property Damage Only

# B & O VEHICLE RENTAL

Blk 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)  
 Singapore 569536 Tel: 6462 5577 (3 Lines) Fax: 6462 5000  
 Reg. No: 53060835M  
**TOWING SERVICE: 6858 4067 (After 10.30 pm)**

## 车辆出租合同 VEHICLE RENTAL AGREEMENT

SKT 57749  
 H / Stream  
 14 = 1120233430

Date: 5/12/19  
 Owner: **B & O VEHICLE RENTAL ("the owner")**  
 Hirer: ANG HENG KIM  
 NRIC / Co. Reg. No: S13632150  
 Tel: \_\_\_\_\_ Fax: \_\_\_\_\_ H/P: 84099292  
 Address: APT BLK KIA PUNGGOL FIELD #05-407 S(82199)

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: <u>SGJ 914 C</u>		Agreement No.: <u>20005</u>	
Driver's Particulars			
Name: <u>ANG HENG KIM</u>		Odometer: _____	
Address: _____		Date & Time Out: <u>5/12/19 13.00</u>	
		Date & Time In: <u>7/12/19 18.00</u>	
I/C No:	Dr/Licence No:	Hour @\$ _____	
Date of Issue:	Occupation:	<u>3</u> Days @\$ <u>120/✓</u>	
Date of Birth:	Tools: <u>010</u>	Wks @\$ _____	
	Spare Tyre: <u>one set</u>	Mths @\$ _____	

**Third Party Claim**

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ 2000 comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

**Own Vehicle Damage**

Hirer is responsible for the first \$ 3000/✓ excess for collision/damage to first party. (i.e.) B & O VEHICLE RENTAL (including windscreen) plus loss of earnings while damaged vehicle is under repair.

**Authorised Driver**

Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or is above 65 years old or has less than 2 years driving experience.

**Driver Not Cover By Insurance**

General Exception: insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.

Deposit (Refundable) : \_\_\_\_\_

Sub-Total : \_\_\_\_\_

Balance To Pay : 8360/✓

**PETROL/DIESEL AT YOUR OWN EXPENSE  
 FOR LOCAL USE ONLY**

**B & O VEHICLE RENTAL**



Authorised Signature



Hirer's Signature

# Land Transport Authority

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 02 Dec 2019 / 15:00:35

Receipt Date/Time : 02 Dec 2019 / 15:00:21

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-191202-002377

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 - SDM2002R As at 25 Nov 2019/23:30:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SDM2002R Enquiry Fee 20191202145922046037	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
<b>Paid By</b>				
	xxxxxxxxxxxx0140		Credit Card: Visa /MasterCard	7.45
<b>Total</b>				7.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				7.45
<b>Excess Refundable Amount</b>				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.