

JP CONCEPTZ PTE LTD  
UEN: 201902737E  
160 Sin Ming Drive, Autocity  
#07-11/07 Singapore 575722  
Tel: 6909 9907 Mobile: 9101 7011 Fax: 6909 9905

Date: 4<sup>th</sup> December 2019

Your Ref:  
AXA INSURANCE PTE LTD  
**Motor Claims Department**  
8 Shenton Way  
#24-01 AXA Tower  
Singapore 068811

Dear Sirs.

**ACCIDENT INVOLVING SLF9568X and SKQ7313G ON 14th October 2019 ALONG MALAYSIA JB JLN  
BERLIAN TO JB CHECKPOINT**

We are the representative for **GOH TECK MENG**, whose vehicle registration number **SLF9568X** was damaged in the above accident.

We are instructed to claim for damages against your insured's negligence and/or management of motor vehicle registration **SKQ7313G**. As a result of the accident, our client's vehicle was damaged and our client had been put to loss and expense, particulars of which are as follows:-

Cost of repairs (GST 7%: \$427)	\$6527.00
Loss of rental @ \$180/day for 8 days (GST 7%: \$94.21)	\$1440.00
Assessor fee	\$623.00
LTA Search fee	\$7.45
	<u>\$8597.45</u>

Enclosed are the supporting documents for your perusal:-  
GIA  
LTA search  
Repair bill

Kindly let us have your payment of **\$8597.45** in our workshop's name within the next 14 days.

JP CONCEPTZ PTE LTD

**UEN:** 201902737E

160 Sin Ming Drive, Autocity

#07-11/07 Singapore 575722

**Tel:** 6909 9907 **Mobile:** 9101 7011 **Fax:** 6909 9905

Please do not hesitate to contact our **Jaycie Tay 91017011** or email **jpconceptz.711@gmail.com**

should you have any queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Yours faithfully,

JP CONCEPTZ PTE LTD

End.

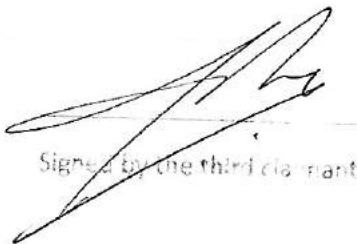
## LETTER OF AUTHORITY

We/I, GOH TECK MENG ("the third party claimant") of UEN/NRIC No S1647540H, owner of vehicle Reg. No SLF9568X hereby authorize M/s JP CONCEPTZ PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use and/or survey fee ("claim") for my vehicle no SLF9568X that was damaged pursuant to the accident which occurred on 14th OCTOBER 2019 along MALAYSIA JB JLN BERLIAN TO JB CHECKPOINT involving vehicle no/s SKQ7313G ("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 15/10/2019



Signed by the third claimant

**JP CONCEPTZ PTE. LTD.**

160 SIN MING DRIVE

#07-11/07

SIN MING AUTOCITY

SINGAPORE (575722)

Tel: 6909 9907 Fax: 6909 9905

Email: jpconceptz.711@gmail.com Website: <https://www.jpconceptz.com>

Company Reg. No: 201902737E GST Reg. No: 201902737E

**PROFORMA INVOICE: HQPI00006****GOH TECK MENG**

129 JALAN KAMPONG CHANTEK

SINGAPORE 587872

TEL : 96885432

VEHICLE NO : **SLF9568X**

MAKE : TOYOTA

MODEL : -

MILEAGE : 0 KM

DATE	:	29-OCT-2019
JOB SHEET NO	:	HQJS00113
SERVICE ADVISOR	:	JAYCIE TAY
JOB START	:	
JOB COMPLETED	:	
PAGE	:	1 OF 1

NO	DESCRIPTION	QTY	UNIT PRICE	SUM (SGD)
1	TOTAL REPAIR COST	1	6,100.00	6,100.00

SGD : SIX THOUSAND FIVE HUNDRED AND TWENTY-SEVEN ONLY

SUB-TOTAL :	6,100.00
GST - 7 % :	427.00
<b>TOTAL :</b>	<b>6,527.00</b>

**JP CONCEPTZ PTE. LTD.**  
PREPARED BY



Carro Leasing Pte Ltd

28 Sin Ming Lane Midview City

#01-133 / #01-134 Singapore 573972

Tel: +65 6816 1105

Co. Reg. No: 201825832G

## INVOICE

DATE

1/11/19

Invoice No

CWR2019-2317

### BILL TO

GOH TECK MENG

129 JALAN KAMPONG CHANTEK BINJAI CREST

SINGAPORE 587872

No.	CAR PLATE	START DATE	END DATE	DAYS	UNIT PRICE	TOTAL
1	SJE7277C	15/10/19	22/10/19	8	180.00	1440.00

Remarks / Payment Instructions:

ALL RENTAL PAYMENT should be made payable to Carro Leasing Pte Ltd or transferred to our DBS Current Account 072-002706-0.

Authorised Signature



Price \$ 1,345.79

GST \$ 94.21

Nett Balance Due \$ 1,440.00

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 15 Oct 2019 / 17:21:25

Receipt Date/Time : 15 Oct 2019 / 17:21:18

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191015-002727

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SKQ7313G As at 14 Oct 2019/00:10:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SKQ7313G Enquiry Fee 20191015171959423452	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
Paid By				
	xxxxxxxxxxxx5996	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.



# Impact Analysis Consultant

Practicing Management Consultant (PMC) of SBACC  
Approved Training Organisation (ATO) of Workforce Singapore

No.25 Kaki Bukit Road 4  
#06-46 Synergy @KB  
Singapore 417800  
Hotline: 6385 1171

Our reference: 19-10-8605  
Date: 29/10/2019

**INVOICE NO. 8605**

**Goh Teck Meng**  
c/o JP Conceptz Pte Ltd  
160 Sin Ming Drive  
#07-11 Sin Ming Auto City  
Singapore 575722

Registration No. **SLF9568X**

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$ 623.00
Total amount			<u>\$ 623.00</u>

Please kindly cross all cheques made payable to "Impact Analysis Consultant".

We thank you in anticipation for your prompt payment.

  
**L. L. Tan (Ms)**  
Principal Consultant

*Subsidiaries of Impact Analysis Consultant:*

• Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd  
• IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Philippines) • IABN Pte Ltd  
[www.iaconsulting.sg](http://www.iaconsulting.sg)



# Impact Analysis Consultant

Practicing Management Consultant (PMC) of SBACC  
Approved Training Organisation (ATO) of Workforce Singapore

No.25 Kaki Bukit Road 4  
#06-46 Synergy @KB  
Singapore 41780  
Hotline: 6385 1171

Our reference: 19-10-8605

Date: 29/10/2019

c/o JP Conceptz Pte Ltd  
160 Sin Ming Drive  
#07-11 Sin Ming Auto City  
Singapore 575722

Dear Sirs

RE: Road Traffic Accident on 14/10/2019  
Goh Teck Meng

In accordance with your instructions received in this office on 16/10/2019, we made arrangements to examine the vehicle on 16/10/2019 at above-mentioned address. The following data was recorded:

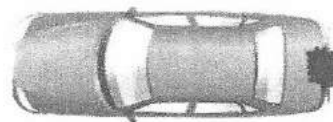
## Vehicle details

Make	Toyota	Registration	SLF9568X
Model	Vellfire	Chassis	GGH300010063
Colour	Black	Gearbox	Auto
Odometer	50774km	Paintwork	Good
Steering	In order	Brakes	In order
Condition	Good		

## Tyre Depths

Front left	225/60R17	85% Continental
Front right	225/60R17	85% Continental
Rear left	225/60R17	85% Continental
Rear right	225/60R17	85% Continental

## Impact Direction & Area of Damage:



Status	REPAIRABLE
Magnitude	Medium
Legal status	Unroadworthy

Following our examination of the accident damage, we have calculated repair times and method, which are detailed on page 2 & 3. We would recommend a sum of \$6,100.00 and 6 working days for repair, which is sufficiently lower than the pre accident value to render the vehicle an economically and physically reliable proposition.

## Subsidiaries of Impact Analysis Consultant:

• Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd  
• IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Philippines) • IABN Pte Ltd  
www.iaconsulting.sg.com



Our reference 19-10-8605  
Date 29/10/2019  
Page 2

### Section A: Damaged Parts Assessment

Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment
<b>Nett Items:</b>				
Tailgate	1	bent	2452.50	2452.50
Tailgate logo	1	necessary	101.34	101.34
Tailgate emblem "VellFire"	1	necessary	67.95	67.95
Tailgate outer chrome moulding	1	intact	1077.30	0.00
Tailgate reflector @\$693.30	2	intact	1386.60	0.00
Tailgate lock	1	bent-in	652.10	652.10
Tailgate weatherstrip	1	ripped	344.70	344.70
Tailgate lock sensor	1	bent-in	976.10	976.10
Tailgate release switch	1	damaged	202.75	202.75
Tailgate windscreen seal	1	necessary	133.40	133.40
Rear bumper	1	deformed	1985.50	1985.50
Rear bumper reflector @\$102.30	2	serviceable	204.60	0.00
Rear end panel	1	repair	985.20	0.00
Rear end panel top garnish	1	deformed	189.98	189.98
<b>Sub- Total costs</b>			10760.02	7106.32
Percentage discount : 25%			2690.01	1776.58
<b>Sub-Total costs for parts</b>			<b>8070.02</b>	<b>5329.74</b>

#### Special Nett Items:

Rear bumper clips	1 set	necessary	55.00	55.00
Tail gate windscreen sealant	1	necessary	50.00	50.00
Reverse sensor	1	malfunction	280.00	280.00
<b>Sub-Total costs for parts</b>			<b>385.00</b>	<b>385.00</b>

#### Parts Repair

*	*	*	0.00	0.00
<b>Sub- Total costs</b>			0.00	0.00
<b>Total costs for parts</b>			<b>8455.02</b>	<b>5714.74</b>

Our reference 19-10-8605

Date 29/10/2019

Page 3

### Section B: Labour Cost Calculation

	Hourly rate	Manhr. Req.	Total
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	\$ 45.00	14	\$ 630.00
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.	Sub-contract work.		\$ 600.00
Apply rust proofing on the adjacent panels.	Sub-contract work.		\$ 50.00
Remove and replace rear bumper reverse sensor & conduct distance safety setting.	\$ 45.00	1.7	\$ 76.50
Remove and refix tailgate rear windscreen glass. (2-man job)	\$ 45.00	3	\$ 135.00
Transfer of existing tailgate mechanism to new tailgate	\$ 45.00	1.8	\$ 81.00
Wiring and bulb checking	\$ 45.00	0.5	\$ 22.50
<b>Total labour cost</b>			<b>\$ 1,595.00</b>

Manhour rate and the number of manhours required for each repairing task are formulated based on individual workshop's operating cost and in-house@ IA Research Guidelines respectively.

Our reference 19-10-8605

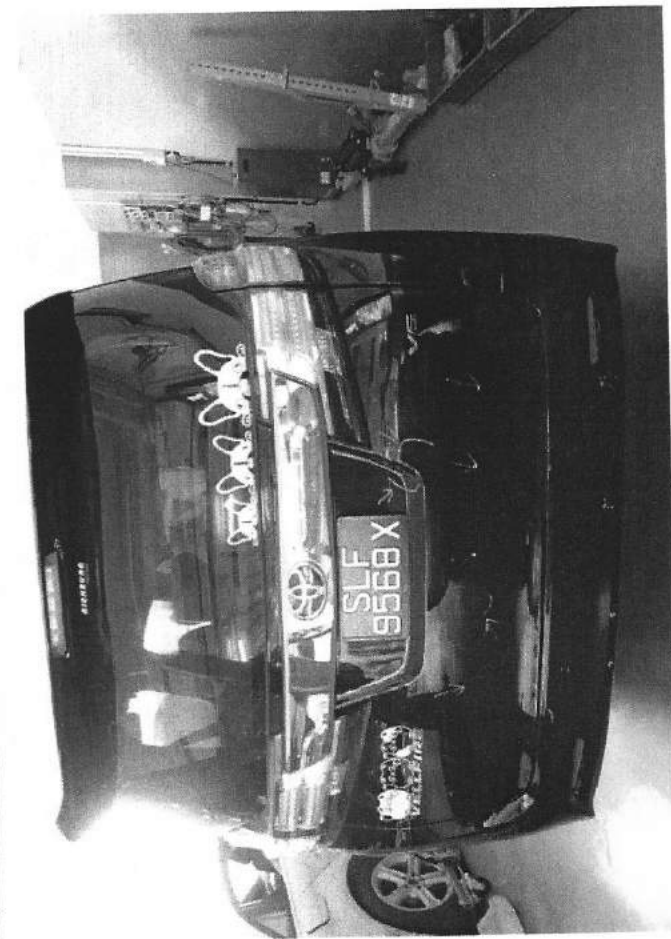
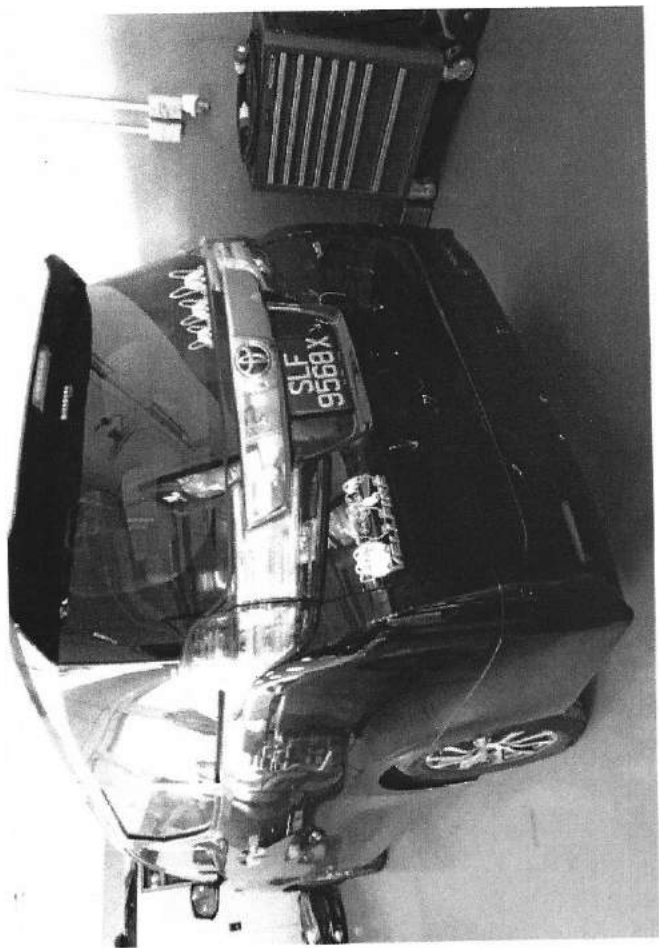
Date 29/10/2019

### Section C: Summary Table of Total Repair Cost

Description		Cost	
<b>Damaged Parts Assessment (See section A)</b>		<b>\$5,714.74</b>	
Further discount	<b>20%</b>	\$1,142.95	
Recommended cost of parts		<b>\$4,571.79</b>	(1)
<b>Labour Cost Calculation (See section B)</b>		<b>\$1,595.00</b>	(2)
<b>Total Repair Cost (Round off to hundred)</b>		<b>\$6,100.00</b>	(1) + (2)

We would recommend a sum of \$6,100.00 and 6 working days for repair.  
No further items will be approved without our expressed written agreement. Any significant additional items will be subject to a supplementary report.

  
Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)  
B.Eng. (Hons, NUS)  
Diploma.Mechanical Engineering  
NTC-2 Automovite Technology  
Sr.MIES, Institution of Engineers, Singapore (#20100091)  
MATAI, Maryland Association of Traffic Accident Investigators  
IAARS, International Association of Accident Reconstruction Specialists  
PMC of Singapore Business Advisors & Consultants Council  
ACTA certified Trainer, Singapore  
SPRING- Recognised Certification for Management Consultants





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKQ 7313G (Insd veh)	Model: Toyota Vellfire (3456cc)
	SLF 9568X (TP veh)	
Date of Accident/ Time:	14/10/2019	

Repair Estimate	: \$		
Final Repair Cost	: \$		
Loss of Use	: \$		
Rental (if any)	: \$	days at \$	per day
LTA / GIA Search Fee	: \$	days at \$	per day
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	6,200.00	
Payee Name : JP CONCEPTZ PTE LTD			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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      Signature of Witness / Workshop stamp (if applicable)  
 Name of Representative: Tay Yuan Wei Jayck      Name of Witness: Lain Wee Lee  
 Date: 15/4/2020      Date: 15/4/2020



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



**ACCIDENT INVOLVING SKQ 7313G(AXA) AND SLF 9568X ALONG/AT JOHOR BAHRU CIQ (CUSTOMS) ON 14/10/2019**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Thu 12/12/2019 2:48 PM

To: ANDREA\_CHUA@YMAIL.COM <ANDREA\_CHUA@YMAIL.COM>

12 Dec 2019

**Ms Andrea Chua Kah Hwee**

Dear Sirs/ Mdm

**OUR REF : CS3/ASM19018243/Gpb3s2-1// S9M02304**

**YOUR REF : SKQ7313G**

**ACCIDENT INVOLVING SKQ 7313G(AXA) AND SLF 9568X ALONG/AT JOHOR BAHRU CIQ (CUSTOMS) ON 14/10/2019**

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 JP CONCEPTZ acting on behalf of the owner of SLF 9568X 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. 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](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)