

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 25 March 2020 5:16 PM  
**To:** CREWSTPT@GMAIL.COM  
**Subject:** <STANDARD LETTER> OUR REF: CC4/ASM19021643/Agb3 \*\*\* ACCIDENT INVOLVING PA 6835Z & SKZ 3039C ON 02/12/2019 \*\*\*  
**Attachments:** SKZ3039C VIDEO.mp4

25 MARCH 2020

### **CREWS TRANSPORT SERVICES (DRIVER: RAHMAT BIN DAROOS)**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19021643/Agb3**  
**YOUR REF : PA 6835Z**  
**ACCIDENT INVOLVING PA 6835Z & SKZ 3039C ALONG/AT JUNCTION OF TAMPINES AVE 5/AVE 4 ON 02/12/2019**

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 **MG SOLUTION PTE LTD** acting on behalf of the owner of SKZ 3039C 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](mailto: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
- ADDENDUM 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 or email us at [ceciliachong@lkkauto.com](mailto: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](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108*

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*



## AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	PA 6835Z (Insd veh)	Model: KIA FORTE K3
	SKZ 3039C (TP veh)	
Date of Accident/ Time:	02/12/2019	

Repair Estimate	: \$	7,328.61	
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	: \$	3,600.00	(GLOBAL SUM)
Payee Name : MG SOLUTION PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 90 (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: <del>Yes</del> / 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: WONG SUI HUI  
Date: 03/08/2020



Signature of AXA's surveyor/Representative:  
Name of AXA's surveyor /Representative:  
Date: 03/08/2020

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: SHARON CHIA  
Date: 03/08/2020





## MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 20-1427944-N)

# TAX INVOICE

Bill To:

**AXA INSURANCE PTE LTD**

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE 068811

INVOICE No : TI 209242

PB No : 208045

Date : 03-August-2020

ATTN : MOTOR CLAIMS DEPARTMENT

Vehicle Number : SKZ 3039C

QTY	DESCRIPTION	AMOUNT
1	To carried out accident repair as per surveyor's recommendation (Lump Sum)	\$ 2,800.00
BEFORE GST		2,800.00
7% GST		196.00
TOTAL		\$ 2,996.00

Cheque should be made payable to **MG Solution Pte Ltd**



Co's stamp & Authorised Signature



## Pls off GS up to \$3600

Type

🔗 Question

Message

TP is non-ARC wkshop. Pls give offer up to \$3600. If TP still rejects, they may proceed as deem fit.

Reply



## MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 201427944N)

Date : 28/02/2020

Your Ref : CC4/ASM19021643/Agb3 (PA6835Z)

To : AXA INSURANCE SINGAPORE PTE LTD

Attn : Motor Claims Department

Dear Sir/Mdm,

**RE: ACCIDENT INVOLVING VEHICLE SKZ3039C & PA6835Z ON 02/12/2019 AT JUNCTION OF TAMPIMES AVENUE 5 AND TAMPIMES AVENUE 4.**

We refer to the above matter.

Attached copies of the following for your kind perusal:

- 1) Proforma Bill No.208045 @ S\$3,745.00 (Inclusive Of 7% GST)
- 2) Loss of Use @ S\$1,600.00 (8 Days x S\$200)
- 3) LTA Search @ S\$7.45
- 4) Authorisation to Act
- 5) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issue upon amount finalized.

Thank You.

Yours faithfully,



Sharon Chia

HP: 9188 6931

E-mail: mg3solution@gmail.com



# MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933  
Tel: 6243 1373 Fax: 6243 1376  
(GST Reg. No. 20-1427944-N)



## PROFORMA BILL

Bill To:

**AXA INSURANCE SINGAPORE PTE LTD**

8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

Bill No : 208045

Date : 28-February-2020

Vehicle Number : SKZ 3039C

ATTN : MOTOR CLAIMS DEPARTMENT

QTY	CLAIM	AMOUNT
1	To carried out accident repair as per surveyor's recommendation (Lump Sum)	\$ 3,500.00
BEFORE GST		3,500.00
7% GST		245.00
TOTAL		\$ 3,745.00

**Tax Invoice will be issue upon amount finalised.**

*Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis with sole intention of resolving the matter amicably without parties resorting to legal proceeding. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.*



Co's stamp & Authorised Signature



MG SOLUTION PTE LTD  
23 Kaki Bukit Ave 4 (South Wing) #02-03B  
Vicom Inspection Centre, Singapore 415933  
Tel: 6243 1373 Fax: 6243 1376  
GST Reg. No. : 201427944N

### MOTOR CLAIM DISCHARGE

INSURED: Fong Hick Swan  
CAR/ LORRY/CYCLE: REG NO: SKZ 3039C POLICY NO: .....  
ACCIDENT CLAIM NO: .....

I / We confirm that I / we have taken delivery of Car / Lorry / Motor Cycle  
Registered No. SKZ 3039C .....from the repairers,  
Messrs MG SOLUTION PTE LTD .....

And that all repairs necessary as a result of an accident in which the said vehicle was involved on or  
about the 02 day of 12 2019 have been completed to my / our satisfaction, and that

I / we have no further claim on the above company in Respect thereof.

Date: ..... Signature: [Signature] .....

Co's Stamp: ..... NRIC No: .....

06/12/2019 - PR1  
07/12/2019 - PR1  
08/12/2019 - PR1  
09/12/2019 - PR1

Vehicle In - 06/12/2019  
Vehicle Out - 13/12/2019  
Low - 8 days x \$200  
= \$1,600





Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Dec 2019 / 10:24:06

Receipt Date/Time : 04 Dec 2019 / 10:24:06

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191204-000750

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - PA6835Z

As at 02 Dec 2019/11:44:00

Insurance Co: AXA INSURANCE PTE LTD

1	Insurance Enquiry - PA6835Z Enquiry Fee 20191204102320251991	7.00	0.49	7.49
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<b>Sub-Total</b>	7.00	0.49	7.49
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<b>Total Before Rounding</b>	7.00	0.49	7.49
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<b>Rounding Difference</b>			0.04
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<b>Total Amount Payable</b>			7.45
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Paid By

20191204102326198	Direct Debit: eNETS Debit (Internet Banking)	7.45
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<b>Total</b>		7.45
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Cash Change		0.00
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Tendered Amount		7.45
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Excess Refundable Amount		0.00
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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.

LETTER OF AUTHORITY

Name : FONG HICK SWANG  
Address : BLK 915 TAMPINES STREET 91  
#07-47 SINGAPORE 520 915

Contact No : \_\_\_\_\_

TO: AXA INSURANCE SINGAPORE PTE LTD

Dear Sirs,

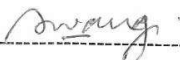
ACCIDENT INVOLVING SEZ 3039C AND PA 68352 ON 2/12/19  
AT/ ALONG Junction of Tampines Ave 5 & Ave 4


I/We, Fong Hick Swang, am/are the registered owner of  
motor car no. SEZ 3039C

Please note that I have assigned all compensations monies due to me/us in the above said accident to **M/S MG SOLUTION PTE LTD.**

I/We, hereby authorize you to release all compensation monies pertaining to the above-mentioned accident to **M/S MG SOLUTION PTE LTD** and forward your settlement cheque to **M/S MG SOLUTION PTE LTD** whom I had authorized to collect the said compensation monies.

Thank you

  
Signature of Claimant

  
Witness By

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

## AUTHORIZATION TO ACT

I, Fong Hick Swan ("the third party claimant")  
of BLK 915 TAMPINES STREET 91 #07-47 S (520915) (address),  
owner of SKZ 3039C (vehicle no.) hereby authorize  
M/S MG SOLUTION 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. SKZ 3039C that was damaged pursuant to the accident which occurred on 2/2/19 (date) along Junction of Tampines Ave 5 & Ave 4 (location) involving Vehicle No/s PA 68352 ("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 10 day of 12 (month) 20 19 (year)

*Swan*

Signed by "the third party claimant"



Signed by "the workshop"