

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 17 December 2019 5:32 PM
To: 'HSK.ELECTRIC@GMAIL.COM'
Subject: <STANDARD LETTER> OUR REF: CC4/ASM19021748/Ugb3 *** ACCIDENT INVOLVING SKH 9196L VS PC 6221J ON 24/09/2019 ***

17 DECEMBER 2019

CHIN KOK YANN
DRIVER: HENG SENG KENG

Dear Sir/ Mdm

OUR REF : CC4/ASM19021748/Ugb3
YOUR REF : SKH 9196L
ACCIDENT INVOLVING SKH 9196L & PC 6221J ALONG/AT SYED ALWI ROAD ON 24/09/2019

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 **ASIA MOTORSPORTS SOLUTION PTE LTD** acting on behalf of the owner of PC 6221J 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: CeciliaChong@lkkauto.com | fax: 6741-4108

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

LKK

Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

LETTER OF UNDERTAKING & AUTHORISATION

To: Asia Motorsports Solution Pte Ltd
37A Everitt Road
Singapore 428586

**WITHOUT PREJUDICE
TO: ANY PERSONAL INJURY
CLAIMS**

In the matter of an accident involving vehicles PC6221J & SKH9196L on 24 September 2019

I/We FNA TRANSPORT SERVICES the owner of vehicle registration no. PC6221J
hereby do authorize you to commence repairs to my abovementioned vehicle.

I/We confirm that you are hereby authorized to handle the repairs of my vehicle and/or to negotiate and settle any claims relating to the above accident which I/we may have against the third party/parties or insurers and/or to instruct lawyers on my/our behalf to facilitate the third party claim for me/us.

You are hereby authorized as my attorney to execute and/or sign any documents/discharge vouchers/discharge agreement regarding my/our claim for my convenience.

In the event that I/we am/are required to attend at my/our solicitors' office or to attend court in connection with my/our claim, I/we shall render full co-operation.

I confirm that in the event of an unsuccessful claim against the negligent party and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair cost, survey fee and any incidental expenses incurred by you or to lodge an own damage claim (only for comprehensive cover) to cover the expenses incurred.

I undertake not to independently make negotiate or settle any claim in respect of the above accident without first giving you 7 days notice in writing and upon so doing, I further undertake to pay to you immediately your administrative charges for work done and time expended in managing my claim herein. For the purpose of clarification, the aforesaid administrative charges shall not include any work done or sum expended towards repairs to my said vehicle and in the event that repair work/s has commenced before the giving of the above notice, I hereby undertake to pay to you the full sum of the costs of repairs as shall be recommended by a licensed surveyor.



Owner (signature)

FNA TRANSPORT SERVICES

Owner (name)

53287303C

NRIC No.

Dated the 9 day of December 2019

Witness (signature)

LOO CHENG CHUAN

Witness (name)

S1169633C

NRIC No.



WITHOUT PREJUDICE
TO: ANY PERSONAL INJURY CLAIMS

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKH 9199L (Insd veh)	Model: TOYOTA HIACE
	PC 6221J (TP veh)	
Date of Accident/ Time:	24/09/2019	

Repair Estimate	: \$	14,007.85	
Final Repair Cost	: \$	2,500.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	800.00	4 days at \$200.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	3,307.45	
Payee Name: ASIA MOTORSPORTS SOLUTION 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: 27
	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: LOO CHENG CHUAN
Date: 21/1/2020

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: CHONG PEK LOONG
Date: 21/1/2020

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 23/1/2020

HIRING AGREEMENT

Vehicle No.

PA7941T

Owner

Hup Hoe Coach Service

Hirer

AWANG BIN MOHD

Address

BLK 660 CHOA CHU KANG CRESCENT

15-91 3(680660)

Contact No.

90619640

Hiring Period

9/12/19 10.50AM

3/12/19 3.00pm

Hiring Rate

ADAY x \$260 = \$1040/-

Hiring Rules

Full tank of diesel at the point of vehicle-hand-over before and after used.

DOB

All damages, summons and accident's excess during the hiring period are to be borne by the hirer.

28/2/1963

The standard terms and conditions of hiring services apply over the hiring period.

Pickup point

Please pickup the vehicle at FIRST CENTRE

Attn : Mr Lim 93227087

: Ms Lilian 96881679

: Ms Sandy 97306185



Signature of Owner

I/C no.

Name :

Date :

(Please attach copies of I/C, Driving Licence & Vocational Licence of the hirer.)

Signature of hirer

I/C no.

Name :

Date :

[Handwritten signature]

[Handwritten signature] 96881679

51627039/C

Lim Yew Jit

9/12/19

51603502E

AWANG BIN MOHD

9/12/19



合和旅游巴士服务
HUP HOE COACH SERVICE

No.: 6557

Registration No. 52879439J

50 Serangoon North Ave 4 #05-18 First Centre Singapore 555856

HP: +65-9322 7087 Email: huphoecoach2@hotmail.com

Rental, Hire & Chartered For Overland
Cars, MPV, Lorries, Mini Buses

OFFICIAL RECEIPT

Date: 13/12/19

兹收到 FNA TRANSPORT SERVICES
Received From AWANG BIN MOHD YC: S1603502/E
来大银
The Sum Of Dollars ONE THOUSAND FORTY ONLY

系还
Being Payment Of RENTAL OF BUS fm 9/12/19 To 13/12/19

\$ 1040

HUP HOE COACH SERVICE

Cash

Cheque No: _____

h

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Dec 2019 / 10:03:41

Receipt Date/Time : 09 Dec 2019 / 10:03:41

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191209-000549

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 - SKH9196L As at 24 Sep 2019/01:45:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SKH9196L Enquiry Fee 20191209100205985152	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				
	20191209100222260	Direct Debit: eNETS Debit (Internet Banking)		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.