

To: **AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Attn: **Motor Claims Department**

Date: 23<sup>rd</sup> April 2020

Dear Sir/Madam,

Claimant: **Zul'Irfan Zullkefle**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 07/12/2019 at along CTE(SLE), before Ang Mo Kio Avenue 1 involving our client's vehicle registration number SJK 3326 P and vehicle registration number SLW 1908 L driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your 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:

1) Vehicle Repair Costs	\$13,000.00
2) Loss of Rental (SGD\$180.00 x 22Days)	\$3,960.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$43.00

**Total :** **\$17,010.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice
- LTA Search Fee Receipt
- Purchase of GIA Report Receipts

Please send us an acknowledgement of receipt within 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.

Yours faithfully,

***Elin Cai***

**Zoom Autowerks Pte Ltd**

130 Bedok Reservoir Road, Eunus Spring

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



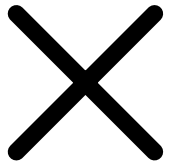
**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G



**PROFORMA INVOICE**

To: **AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

PF No. : ZP0000407  
Date : 23/4/2020  
VRN : SJK 3326 P  
Make & Model : Toyota Wish  
DOA : 7/12/2019  
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			13,000.00
2	Loss of Rental (\$180.00 x 22Days)			3,960.00
3	LTA Search			7.45
4	Purchase of GIA Report			43.00

**TOTAL :** **\$17,010.45**

I agree to the price as listed above and confirm that goods are received in good condition.

\_\_\_\_\_  
(Customer's Signature )

\_\_\_\_\_  
(by Zoom Autowerks Pte Ltd)

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 09 Dec 2019 / 11:57:39  
Receipt Date/Time : 09 Dec 2019 / 11:57:39

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191209-001247

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 - SLW1908L As at 07 Dec 2019/21:30:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SLW1908L Enquiry Fee 20191209115614314359	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>			
	xxxxxxxxxxx0962		Credit Card: Visa/MasterCard	7.45
	<b>Total</b>			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.



# ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring  
#08-1339 Singapore 470130  
Tel: 9450 7920  
✉ zoomautowerks@gmail.com

## LETTER OF AUTHORIZATION

Accident on 07/12/2019 @ 21:30 along CTE(SLE) before AMK AVE 1  
Involving vehicles SJK3326P and SW19081

In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130, repairing my/our motor vehicle no SJK3326P at my request, I/We, Zul'rifan Zulketle ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No S7729659Z the owner of motor vehicle no SJK 3326P, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by Zoom Autowerks Pte Ltd.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to Zoom Autowerks Pte Ltd the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into Zoom Autowerks Pte Ltd account. Upon clearance of the said cheque, I/we further authorize Zoom Autowerks Pte Ltd and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to Zoom Autowerks Pte Ltd shall amount to a good discharge of Zoom Autowerks Pte Ltd and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 07 day of 12 (month) 20 19 (year)

Signed by "the claimant"

Name: Zul'rifan Zulketle

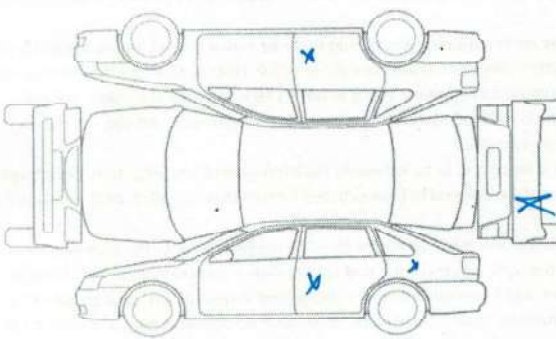



NRIC No: S7729659Z



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

## RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <b>Zul' Irfan Zulkefle</b>		Vehicle No.: <b>SLF5513E</b>																					
NRIC/Passport No.: <b>S7729659Z</b>		Vehicle Make/Model: <b>Kia Sportage</b>																					
Address: <b>446 Pasir Ris Dr 6, #03-120 S(570446)</b>		Date/Time Out: <b>08/12/2019</b>																					
Tel: <b>9025 9125</b>		Date/Time In: <b>30/12/2019</b>																					
Driving License No./Exp.:		<table border="1"> <tr> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> <td>E</td> <td>¼</td> <td>½</td> <td>¾</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">IN</td> </tr> </table>		E	¼	½	¾	F	E	¼	½	¾	F	OUT					IN				
E	¼	½	¾	F	E	¼	½	¾	F														
OUT					IN																		
ADDITIONAL DRIVER'S PARTICULAR		Mileage:																					
Name:		<b>213718</b> Mileage:																					
NRIC/Passport No.:		RENTAL CHARGES																					
Address:		Hours @ per hour																					
Tel:		<b>22</b> Days @ <b>\$180</b> per day	<b>\$3960</b>																				
Driving License No./Exp.:		Weeks @ per week																					
(A) - Accident (D) - Dent (S) - Scratch		Months @ per month																					
		Other Charges																					
		Petrol Top-Up																					
		Sub-total																					
		<b>TOTAL CHARGES</b>	<b>\$3960</b>																				
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	S\$2,000.00																						
Singapore - 3rd Party	S\$2,000.00																						
Malaysia*	S\$8,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)																						
IMPORT NOTE:																							
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENCED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE		Hirer's Signature / Date																					
2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing																							
3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.																							
4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.																							
		Owner's Signature / Date																					



**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

**TAX INVOICE**

Our Ref No: GR-19-203360  
 Date of Request: 10/12/2019

Your Ref No: WALK IN ELIN CAI

ZOOM AUTOWERKS PTE LTD  
 130 BEDOK RESERVOIR ROAD, #08-1339  
 SINGAPORE 470130

Dear Sir/Madam,

Your Vehicle No: SJK3326P  
 Date of Accident: 07/12/2019  
 Place of Accident: CTE (SLE) BEFORE AMK AVE 1  
 Involving Vehicle No: SLW1908L,SMA1925R

DESCRIPTION	AMOUNT (S\$)
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



**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

**TAX INVOICE**

Our Ref No: GR-19-203361  
Date of Request: 10/12/2019  
Your Ref No: WALK IN ELIN CAI

ZOOM AUTOWERKS PTE LTD  
130 BEDOK RESERVOIR ROAD, #08-1339  
SINGAPORE 470130

Dear Sir/Madam,

Date of Accident: 07/12/2019  
Vehicle No: SJK3326P  
Place of Accident: CTE (SLE) BEFORE AMK AVE 1 EXIT  
Involving Vehicle No: SMA1925R

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\$)
SMA1925R	CTE (SLE) BEFORE AMK AVE 1 EXIT	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



**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

**TAX INVOICE**

Our Ref No: GR-19-203363  
Date of Request: 10/12/2019

Your Ref No: WALK IN ELIN CAI

ZOOM AUTOWERKS PTE LTD  
130 BEDOK RESERVOIR ROAD, #08-1339  
SINGAPORE 470130

Dear Sir/Madam,

Date of Accident: 07/12/2019  
Vehicle No: SJK3326P  
Place of Accident: CTE (SLE) BEFORE AMK AVE 1 EXIT  
Involving Vehicle No: SLW1908L

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\$)
SLW1908L	CTE (SLE) BEFORE AMK AVE 1 EXIT	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



# ZOOM CAR LEASING

Zoom Car Leasing  
Registration No.: 5339410M  
e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd  
Tel: 9450 7920

## RENTAL INVOICE

Invoice No. : **INV0000522**  
Date : 28/1/2020  
Ref : SLF 5513 E  
Your Ref : **SJK 3326 P**  
Terms : 30Days

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SLF 5513 E (08/12/2019 to 30/12/2019)	<b>\$180.00</b>	22 Days	<b>\$3,960.00</b>

C/O Zul'Irfan Zullkefle  
446 Pasir Ris Drive 6  
#03-120 Singapore 510446  
Contact: 9825 9125

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**Total : \$3,960.00**

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\_\_\_\_\_  
(Customer's Signature/Stamp)

  
ZOOM CAR LEASING

\_\_\_\_\_  
(For Zoom Car Leasing)



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLW 1908L (Insd veh)	Model: Toyota Wish 1794cc
	SJK 3326P (TP veh)	
Date of Accident/ Time:	07/12/2019	

Repair Estimate	: \$	28,479.73	
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)	: \$	14,930.00	

Payee Name : Zoom Autowerks 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:**


- 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/TORTEASOR 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:   
 Name of Representative:   
 Date: 26/04/2020  
 LKK

Signature of Witness / Workshop stamp (if applicable)   
 Name of Witness: Elin Cai  
 Date: 26/04/2020

Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date: 27/04/2020



**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

**INVOICE**

To: **AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Invoice No. : ZI0000378  
Date : 26/4/2020  
VRN : SJK 3326 P  
Make & Model : Toyota Wish  
DOA : 7/12/2019  
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions Loss of Rental LTA Search Purchase of GIA Report			14,930.00

**TOTAL :** **\$14,930.00**

I agree to the price as listed above and confirm that goods are received in good condition.



\_\_\_\_\_  
(Customer's Signature )

\_\_\_\_\_  
(by Zoom Autowerks Pte Ltd)



Auto  
Consultants  
Pte Ltd

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

26 FEB 2020

**NG CHOON WEI ADRIAN**  
335B ANCHORVALE CRESCENT  
#11-92  
SINGAPORE 542335

Dear Sir/ Mdm

**OUR REF : CC4/ASM19021765/Upa3// S9M029HB**

**YOUR REF : SLW1908L**

**ACCIDENT INVOLVING SLW 1908L(AXA) /SJK 3326P/ OTHERS ALONG/AT CTE  
TOWARDS SLE BETWEEN BRADDEL RD & AML AVE 1 ON 07/12/2019**

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 third party claim(s) from ZOOM AUTOWERKS PTE LTD acting on behalf of the owner of SJK 3326P 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)
- 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](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 [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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