



Auto
Consultants
Pte Ltd

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

17 DEC 2019

MUHAMMAD SALAHUDIN ISLAM BIN NAHARUDIN
BLK 513 BUKIT BATOK STREET 52
#02-554
SINGAPORE 650513

Dear Sir/ Mdm

OUR REF : CC4/ASM19022004/pa3// S9M02A2B
YOUR REF : FBP9912B
ACCIDENT INVOLVING FBP 9912B(AXA) AND SLF 3026H ALONG/AT LORNIE ROAD
ON 12/12/2019

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 DYNAMIC AUTOWORK PTE LTD acting on behalf of the owner of SLF 3026H 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 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 est@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. 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

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

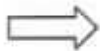
Authorization To Act

I, Tan Kim Guan ("the third party claimant") of
BLK 10B Jurong East Street 13 # 07-280 Singapore 600109
(address), owner of SLF 3026 H (vehicle no.) hereby
authorize Dynamic Autowork 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. SLF 3026 H that was damaged pursuant to the accident which
occurred on 12/12/2019 (date) along Lornie Road towards
Thomson Road (location) involving
vehicle no/s FBP 9912B
("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 in so far as the
driver/owner/insurers of the other vehicle/s is concerned.

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



Signed by "the third party claimant"



Signed by "the workshop"

Letter of Authorisation & Indemnity

Accident Involving Vehicle no. SLF3026H and FAP9912B On 12/12/2019

At Lorne Road towards Thomson Road

1. I/We, the owner of vehicle no. SLF3026H hereby instruct and authorize Dynamic Autowork Pte. Ltd. ("the workshop") to commence repairs to the said vehicle. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursement for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on our behalf.
5. I/we also hereby instruct and authorise you deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
6. 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.
7. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party, I/we authorise you to revert the claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under policy of insurance shall be borne by me/us.
8. If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
9. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 12 day of 12 2019

Signature of vehicle owner [Signature]

Name - Tan Kim Guan

IC No : SB12 B 794 E

(Company stamp, if applicable)

Address : BLK 108 Jorong East Street 13

#07-280 Singapore 600108

Tel : 81687108

Witnessed by :

[Signature]



"My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims"

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBP 9912B (Insd veh)	Model: Honda Vezel (1496cc)
	SLF 3026H (TP veh)	
Date of Accident/ Time:	12/12/2019	

Repair Estimate	: \$	14,566.89			
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)	: \$	6,500.00			
Payee Name: DYNAMIC AUTOWORK 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 <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 / Workshop stamp (if applicable) Name of Representative: <u>Fe Jing Yi</u> Date: <u>28/01/20</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Chuan Kai Jit</u> Date: <u>28/01/20</u>
 Signature of AXA's surveyor/representative Name of AXA's surveyor / Representative: <u>Wup.</u> Date: <u>3/2/2020</u>	



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
TAN KIM GUAN BLK 108 JURONG EAST STREET 13 #07-280 SINGAPORE 600108

DATE	INVOICE NO.
27-Dec-2019	A 41252

	VHA NO.	DUE DATE	VEH. NO.
	A 41252	27-Dec-2019	SLR 395 Z
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 17 DECEMBER 2019 TO 23 DECEMBER 2019 YOUR REF: SLF 3026 H	6	120.00	720.00
GST @ 7%			\$50.40
TOTAL			\$770.40

*All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.*

BKW Rent-A-Car Pte Ltd
120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666
ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd**



VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in IC): TAN KIM GUAN
 NRIC/Passport No: [REDACTED] Date of Birth: 3/7/1981
 Address: BLK 128 JALAN EAST STREET Age: 38
13 #07-240 S(600108)
 Name & Address of Employer:
 Occupation: Driving Exp:
 Driving Licence No: [REDACTED] Passed Date: 24/1/2001
 D/L Type: Local/Int/Other:

DRIVER'S PARTICULARS

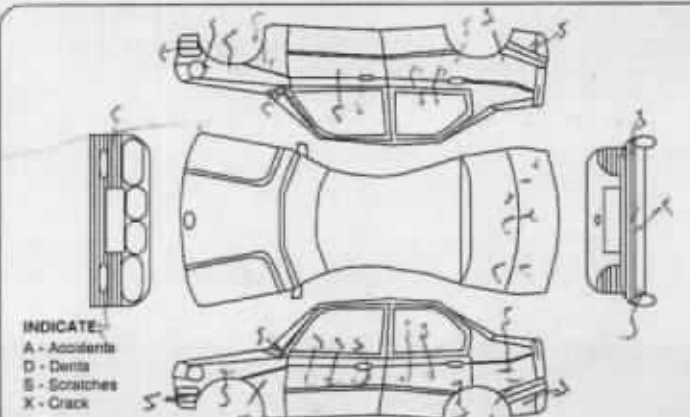
Name (as in IC):
 NRIC/Passport No: [REDACTED] Date of Birth:
 Address: Age:
 S()
 Occupation: Driving Exp: Yrs
 Driving Licence No: [REDACTED] Passed / Expiry Date:
 D/L Type: Local/Int/Other: Contact No:

Hirer's Own Vehicle No: SLF X20H Replace Veh No: SLF
 Loan Vehicle No: SLK 3952 VR No:
 Make & Model: H. V200 Auto/Manual Group:
 CHARGES: \$ cts
 Daily 6 day @ \$ 120 Per day \$ 720
 Weekly/Monthly week @ \$ Per week/Monthly
 Others
 CDW/PAI @ \$ Per day/Monthly
 Delivery/Collection Svc
 GST 7% \$ 50
 OR No: (A) SUB-TOTAL \$ 770
 Petrol Level OUT E 1/4 1/2 3/4 F
 Surcharge IN
 First km FREE per day GST
 Excess mileage is chargeable at cents per km TOTAL CHARGES



NON WAIVER EXCESS (Subject to GST): \$ 2000
 ACCESSORIES CHECK
☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: [Signature] Additional Driver's Signature:
 SINGAPORE Use Only



I, the read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

- IMPORTANT**
- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
 - All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
 - No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
 - Use of the vehicle for illegal purpose (For instance, in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
 - Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
 - The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
 - The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
 - Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair, between \$200 - \$400.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
17/12/19	1:25pm	54494	Alvin	

Return Of Vehicle: The Hirer Driver is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)."

Date In	Time In	Mileage	Check By	Remarks
23/12/19	5:25pm	54833	NK	24/12/19 @ 1525

Hirer's/Driver Signature: [Signature]



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

Print Date/Time : 12 Dec 2019 / 14:01:12
Receipt Date/Time : 12 Dec 2019 / 14:01:12

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191212-001894

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 - FBP9912B				
As at 12 Dec 2019/07:50:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - FBP9912B Enquiry Fee 20191212140048587742	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				
	xxxxxxxxxxxx1359	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.