

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 17 December 2019 11:22 AM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com
Subject: ACCIDENT INVOLVING SHD 366D(AXA) AND SJK 5476B ALONG/AT CROSS STREET ON 11/12/2019
Attachments: SJK5476B vs SHD366D-TP VIDEO.mp4

17 Dec 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM19022007/Hpa3 // S9M02A20
YOUR REF : P1680520 (SHD366D)
ACCIDENT INVOLVING SHD 366D(AXA) AND SJK 5476B ALONG/AT CROSS STREET ON 11/12/2019

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 STK AUTO (S) PTE LTD acting on behalf of the owner of SJK 5476B against your motor insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SJK5476B. Kindly refer to the attached video from SJK5476B for your easy reference. We observe that third party was driving within his own lane, your taxi changed lane and collided onto third party. As such, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- 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 AXA immediately. You may email it to cst@axa.com.sg / chewht@lkkauto.com or deliver it by hand to our 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), 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 6742 3197 or email us at 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 | fax: 6741-4108

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

Date: 27/12/2019

From: Golden Chava Enterprise (Name of Policyholder)

My Vehicle No.: SJK5476B Other Vehicles: SHD366D

Accident Date: 11/12/2019 Location: Junc of Cross Street 1 Telok Ayer St

LETTER OF AUTHORISATION

To: AXA Insurance Pte Ltd (Third Party and/or Third Party Insurer)

I have authorised STK AUTO (S) PTE LTD to proceed with the repairs to my accident damaged vehicle and to proceed with 3rd Party Insurance Claims against Third Party and / or its Insurer on my behalf for property damages, costs, and expenses, including loss of use, loss of rental, medical fees and legal costs.

To have absolute discretion to agree to any settlement of compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).

As STK AUTO (S) PTE LTD will be handling the entire 3rd Party Claims, which includes signing / submission of all relevant documents and negotiation of my claims on my behalf, kindly forward and make payable all proceeds of my claims to STK AUTO (S) PTE LTD.

I confirm that the payment of any negotiated settlement with and accepted by STK AUTO (S) PTE LTD will serve as an effectual discharge of my claims against the Third Party and / or its Insurer for the damage caused.

I further confirmed and accept that:

- i) I will indemnify & keep STK AUTO (S) Pte Ltd indemnified in connection with or arising from the claim and under no circumstances that will hold STK AUTO (S) Pte Ltd liable for any losses or damages of whatever nature arising from or in connection with the claim;
- ii) STK AUTO (S) Pte Ltd does not guarantee and never represented that the Insurer & or Third Party will fully indemnify me for the damage and/or the repair costs and that I shall continue to be liable to STK AUTO (S) PTE LTD for the whole repair costs.

Signature of Policyholder



Policyholder's Signature / Company's Stamp (if applicable)

Name: Golden Chava Enterprise
Tan Chin Yew

NRIC No./ROC No.: S6803482

Designation:



Witness's Signature

Name: Linda

NRIC No.: S8188387D



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD 366D (Insd veh)	Model: Nissan Sylphy (1498cc)
	SJK 5476B (TP veh)	
Date of Accident/ Time:	11/12/2019	

Repair Estimate	: \$	10,135.62	
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)	: \$	3,250.00	
Payee Name: STK AUTO (S) 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: _____	
GIA 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 / invoice are not received within 7 days of this signed confirmation, we will automatically revert to loss of use claim per the NAMA 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/authorized driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirm 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: Date: 12/12/2020	  Signature of Witness / Workshop stamp (if applicable) Name of Witness: Date: 12/12/2020
  Signature of AXA's authorized representative: Name of AXA's authorized representative: Date: 12/12/2020	

> Back to OneMotoring



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

Print Date/Time : 12 Dec 2019 / 15:59:36

Receipt Date/Time : 12 Dec 2019 / 15:59:36

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191212-002461

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 - SHD366D				
As at 11 Dec 2019/23:15:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHD366D			
	Enquiry Fee	7.00	0.49	7.49
	20191212155825139526			
	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				
	xxxxxxxxxxxx7461	Credit Card:		7.45
		Visa/MasterCard		
	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.