



Auto
Consultants
Pte Ltd

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

30 December 2019

SIM TIOK YENG
BLK 998A BUANGKOK CRESCENT
#16-713
SINGAPORE 531998

Dear Sirs,

OUR REF : CC4/ASM19022518/Kpa3 // S9M02AYH
YOUR REF : SGX 9071B
ACCIDENT INVOLVING SGX 9071B AND SMJ 2024L ALONG/AT BUANGKOK
ENTERING KPE 21/12/2019

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 **JP Conceptz Pte Ltd** acting on behalf of the owner of **SMJ 2024L** 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 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 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)

LETTER OF AUTHORITY

We/I, LIM HAN SENG ("the third party claimant") of UEN/NRIC No. S0069149F owner of vehicle Reg. No SMJ2024L hereby authorize M/s JP CONCEPTZ PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use and/or survey fee ("claim") for my vehicle no. SMJ2024L that was damaged pursuant to the accident which occurred on 21ST DECEMBER 2019 along KPE TOWARDS CITY (BEFORE TUNNEL/NEAR DEFU LANE 3) Involving vehicle no/s SGX9071B and SMM4109Y ("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 21/12/2019



Signed by the third claimant



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGX 9071B (Insd veh)	Model: Hyundai Avante (1591cc)
	SMJ 2024L (TP veh)	
Date of Accident/ Time:	21/12/2019	

Repair Estimate	: \$	9,015.40	
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)	: \$	6,100.00	
Payee Name : JP Conceptz 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 Name of Representative: <u>Jaycie Tay</u> Date: <u>10/3/2020</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: _____ Date: <u>11/3/2020</u>
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: _____ Date: <u>11/3/2020</u>	

SC CAR RENTAL PTE. LTD.

Co. Reg. No.: 201323288W

160 Sin Ming Drive #02-20 Sin Ming AutoCity Singapore 575722

Tel: 6452 7684 Fax: 6454 9575

INVOICE

TAN KAIJUN, KELVIN
C/O JP CONCEPTZ PTE LTD
160 SIN MING DRIVE #07-07
SIN MING AUTOCITY
SINGAPORE 575722

No. : 6720**Date : 31.12.2019****Vehicle No : SGN4627J
TOYOTA COROLLA**

DESCRIPTION	AMOUNT
RENTAL CHARGES FOR VEHICLE FROM 24.12.2019 TO 31.12.2019 7 DAYS X S\$ 120.00 AGREEMENT NO.: 31270	840.00
Cheque should be crossed and made payable to SC CAR RENTAL PTE. LTD.	TOTAL \$ 840.00



SC CAR RENTAL PTE. LTD.

Co. Reg. No.: 201323288W

160 Sin Ming Drive #02-20 Sin Ming AutoCity Singapore 575722

Tel: 6452 7684 Fax: 6454 9575

RENTAL AGREEMENT

No: 31270

Vehicle No.	Make / Model
SGN 4627 J	Toyota Altis r6

Date: _____

HIRER'S PARTICULARS	
Name	: Tan Kaijun, Kelvin
Address	: 12 Rumenek Link #05-23 S(545045)
Telephone (Home)	:
(Office)	:
H/Phone	:
NRIC or Passport No	: S83069212
Nationality	: Singaporean
Date of Birth	: 24/02/1983 Age : 36
Driving Licence No	: S83069212 Expires :
Type	: Local / Int'l Issued :
Driving Experience	:

CHARGES		
	\$	cts
Day(s) @ S\$		
Week(s) @ S\$		
Month(s) @ S\$		
Insurance		
Additional Rental Payable		
Surcharge of Fuel		
Total		
Less Deposit (Cash / Cheque No.)		
Balance Payable / Refundable		
Refund Received (Cash / Cheque No.)		

Note: 1) Hirer is liable for all parking fines and traffic violations.

2) Excess - In the event of any accident, the Hirer is liable to pay first (S\$ 2000.00) plus loss of earnings before the damaged vehicle is being repaired.

3) Young (≤ 27yr) Inexperienced (≤ 2yr) or Aged driver (≥ 65yr) additional excess of (S\$ 2000.00) will apply.

4) Windscreen claim of \$100 will apply if hit by stone, otherwise full price will apply.

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the Hire Agreement printed overleaf.

Stamp & Signature of Hirer

Signature of Driver
(if different from Hirer)

Date: 24/12/2019

Date: _____

Date Out	24.12.19 (TUE)	Date In	
Time Out	9:15 AM	Time In	AM / PM
Mileage at Delivery / Pick-up		Mileage on Returning	
Fuel Level at Delivery / Pick-up	E 1/4 1/2 3/4 F	Fuel on Returning	E 1/4 1/2 3/4 F
Surcharge of Fuel will be at S\$	per 1/4 tank		

Remarks: Kindly note the following:

No drivers below 23 years old are allowed to drive.

Driving to Malaysia is strictly not allowed.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 23 Dec 2019 / 10:23:49

Receipt Date/Time : 23 Dec 2019 / 10:23:39

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191223-000853

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 - SGX9071B As at 21 Dec 2019/11:47:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SGX9071B Enquiry Fee 20191223102211352913	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				
	xxxxxxxxxxxx5996	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.