



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

**LIM HAN HGEE  
BLK 592B MONTREAL LINK  
#16-24  
SINGAPORE 752592**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19022532/Agb3  
YOUR REF : SKV 1648D  
ACCIDENT INVOLVING SKV 1648D & SDJ 9893E ALONG/AT CTE ON 20/12/2019**

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 **VISION AUTOWORKS** acting on behalf of the owner of SDJ 9893E 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](mailto: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](mailto:ceciliachong@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com)

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

# VISION AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875

Tel: 6341 6789 Fax: 6341 6778

Co. Reg. No. : 201500371E

## Authorisation To Act

I, Lim Chin Seng ("the third party claimant") of  
29 Anchorvale Crescent #15-38 Singapore 544658  
(address), owner of SDJ 9893E (vehicle no.) hereby  
authorise Vision 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. SDJ 9893E that was damaged pursuant to the accident which  
occurred on 20/12/2019 (date) at/along CTE towards City (before  
PIE Tuas Exit) (location) involving  
vehicle no/s SKV 1648D  
("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that they deem it fit and the workshop is further authorised to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience.

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 any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.

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



Signed by "the third party claimant"



Signed by "the workshop"



"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:	SKV 1648D (Insd veh)	Model: HONDA SHUTTLE
	SDJ 9993E (TP veh)	
Date of Accident/ Time:	20/12/2019	

Repair Estimate	: \$	20,927.92	
Final Repair Cost	: \$	8,881.00	W/GST
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,000.00	10 days at \$ 100.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	9,888.45	

Payee Name : VISION AUTOWORK PTE LTD

Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ <u>NO</u> BOLA Scenario No: <u>   </u>
	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: Ed Jiny Ji  
Date: 02/04/20

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Chen Luy Ji  
Date: 02/04/20

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 31/4/2020



WIN WIN RENT-A-CAR PTE LTD

## Invoice

SDJ9893E  
LIM CHIN SENG  
29 ANCHORVALE CRESCENT  
#15-38  
S(544658)

Invoice No : WPLIN0004003  
Invoice Date : 30/12/2019  
Due Date : 30/12/2019  
VHA No : 4536  
Referral ID : V001

Description :	Amount
Rental for 10 Day/s @ \$140 per Day \$	1,400.00

Vehicle No : SLM6797J

Vehicle Description : Mitubishi Lancer 1.6 A

Rental Period : 20/12/2019 to 30/12/2019

Total Amount Payable : \$ 1,400.00

# WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875

Tel: 6315 8479 H/P: 9833 0807

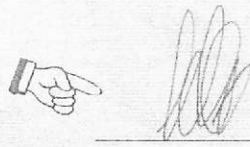
VHA No: 4536

Invoice No: WPLIN4003

Hirer's Vehicle No:

UEN: 201505115E

## VEHICLE RENTAL AGREEMENT


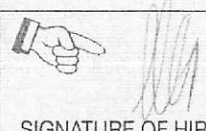
<b>HIRER'S PARTICULARS</b>		Vehicle No: <u>SLM 6797J</u> Replace Veh No: <u>SDJ9893E</u>	
Name: (as in I/C) <u>LIM CHIN SENG</u>		Mileage Out: <u>3746</u> Mileage Out:	
NRIC / FIN No: <u>S 7118588 E</u>		Make & Model: <u>MIT LANCER</u> Auto / Manual	
Address (Res): <u>29 ANCHORVALE CRESSCENT</u>		Out : Date <u>20/12/19</u> Time: <u>14:20</u>	
<u>#15-385(544658)</u>		HIRE / PERIOD EXPIRY Time:	
Name & Address of Employer:		NON-WAIVER EXCESS=\$ <u>2000</u> - <u>MSIA \$4000</u>	
Occupation: Driving Exp:		<b>CHARGES</b>	
Singapore Driving Licence No:		Daily <u>10</u> @\$ <u>140</u> per day <u>\$1400</u>	
Issue Date: Date of Birth: <u>23/5/71</u>		Weekly @\$ per week	
Tel: (O) (R) HP :		Monthly @\$ per month	
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Hours @\$ per hour	
Name: (as in I/C)		Extension @\$	
NRIC / FIN No:		Delivery/Collection Service	
Address (Res):		<b>SUB-TOTAL \$</b>	
Occupation: Driving Exp:		<b>PETROL LEVEL</b>	
Singapore Driving Licence No:		Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
Issue Date: Date of Birth:		In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
Tel: (O) (R) H/P:		Fuel	
<b>VEHICLE CHECK LIST</b>		Traffic / Parking Fines	
INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS		<b>TOTAL CHARGES \$</b>	
RIGHT FRONT TOP LEFT		Hirer's Signature 	
MISSING / FAULTY ACCESSORIES / PARTS		Additional Driver's Signature	
REMARKS :			

I have read and agree to the terms and condition on both sides of the 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 given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

### \*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>30/12/19</u>	<u>3:45pm</u>	<u>3746</u>			

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 20 Dec 2019 / 13:32:59

Receipt Date/Time : 20 Dec 2019 / 13:32:59

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191220-002047

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 - SKV1648D				
As at 20 Dec 2019/12:40:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SKV1648D Enquiry Fee 20191220132921028814	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.