

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 15 January 2020 2:46 PM
To: RAMUMIYAPAN@GMAIL.COM
Subject: ACCIDENT INVOLVING SMH 128U(AXA) AND SLS 898J ALONG/AT AYE (TUAS) ON 24/12/2019

15 Jan 2020

Miyapan Ramu

Dear Sirs/ Mdm

OUR REF : CC4/ASM19022658/Qpa3// S9M02B7K

YOUR REF : SMH128U

ACCIDENT INVOLVING SMH 128U(AXA) AND SLS 898J ALONG/AT AYE (TUAS) ON 24/12/2019

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 SM AUTOMOTIVE acting on behalf of the owner of SLS 898J 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)
- Driver's Work Permit/Work Pass
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Copy of the letter of authorization to confirm that the driver is allow to drive the vehicle.
- 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 email us at chewht@lkkauto.com.

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

"Wishing you a Happy and Prosperous New Year"



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)

LETTER OF AUTHORISATION

SM AUTOMOTIVE

Kaki Bukit Avenue 6
Blk 1 #01-43
Singapore 417883

Dear Sir,

Accident on

24/12/19, 1320

Involving Vehicles

SLS898J, SMH284

Along

AYE (Tuas)

I/We, the registered owner/driver of vehicle registration no: SLS898J
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,


Owner's Signature

(Company's stamp if applicable)

Name:

Goh Shueh Ling

NRIC No.:

S7533873B

Date:

26.12.2019

Assignment

To: SM Automotive (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SLS898J and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.

Dated this 26 day of 12 2019.

Signature :

Name :

ID No. :

Address :

Witness Signature :

Witness Name :

Witness ID :

Witness Address :

Goh Shueh Ling
S7533873B
4 Choa Chu Kang Grove # 01-09 S(688239)
Chow Yee Yin
S8826618H





AXA THIRD PARTY DIRECT SETTLEMENT
 (Consent to Settlement)
 (This document is for use only for the purpose of settling the claim)
 (This document is not to be used for any other purpose)

AXA THIRD PARTY DIRECT SETTLEMENT

| | | |
|-------------------------|---------------------|-----------------------------|
| Vehicle No: | SMH 128U (Insd veh) | Model: Honda Civic (1498cc) |
| | SLS 898J (TP veh) | |
| Date of Accident/ Time: | 24/12/2019 | |

| | | | |
|-----------------------------------|----|----------|--------------------|
| Repair Estimate | \$ | 9,524.60 | |
| 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) | \$ | 4,450.00 | |

Payee Name: SM AUTOMOTIVE

Is Third Party Workshop GIA Registered? ☐ YES ☒ 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: _____ |
| | 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: Sukji chong

Date: 24.2.2020

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Chloé chow

Date: 24.2.2020



Signature of AXA's surveyor/representative

Name of AXA's surveyor / Representative:

Date: 28/2/2020



**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

Third Party Insurer Enquiry

Our Ref No: GR-19-211814
Date of Request: 24/12/2019
Your Ref No: Online Purchase

Chew Motor Pte Ltd
No 1 Kaki Bukit Ave 6, #01-11/41
Autobay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 24/12/2019
Enquiry By Chong Siok Ling
TP Vehicle No. SMH128U
Accident Date 24/12/2019

Enquiry Result

| TP Vehicle No. | Insurer | Period of Insurance | Insurer Tel. No. |
|----------------|-----------------------|-----------------------|------------------|
| SMH128U | AXA Insurance Pte Ltd | 10/05/2019-09/05/2020 | 6880 4888 |

Thank You.

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.

This is a computer generated document and requires no signature.



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TAX INVOICE

Our Ref No: GR-19-211814
Date of Request: 24/12/2019

Your Ref No: Online Purchase

Chew Motor Pte Ltd
No 1 Kaki Bukit Ave 6, #01-11/41
Autobay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date: 24/12/2019
Enquiry By: Chong Siok Ling
TP Vehicle No: SMH128U
Accident Date: 24/12/2019

| DESCRIPTION | AMOUNT (S\$) |
|----------------------------------|--------------|
| TP Insurer Enquiry | 1.87 |
| GST Amount | 0.13 |
| Total Amount Due (GST Inclusive) | 2.00 |

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque