



Auto
Consultants
Pte Ltd

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

09 January 2020

NEO THIAM MENG PAUL
BLK 556 ANG MO KIO AVE 10
#11-1898
SINGAPORE 560556

Dear Sirs,

OUR REF : CC4/ASM19022903/Upa3 // S9M02BDS
YOUR REF : SGF 7592Y
ACCIDENT INVOLVING SGF 7592Y AND SKZ 4918J ALONG/AT HOUGANG AVE
5 BLK 320 CARPARK ON 23/12/2019

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 **LEE BROTHERS AUTOMOTIVE PTE LTD** acting on behalf of the owner of **SKZ 4918J** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle was exiting from the parking lot and collided onto third party vehicle. Under Motor Accident Guide, Vehicle reversing in/out or moving in/out of parking lot should exercise greater caution. 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.

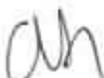
To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to 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)

Date: 31/12/2019

To: AXA Insurance Singapore Pte Ltd

RE: ACCIDENT INVOLVING VEHICLE NO.: SKZ4918J and SGF7592Y
AT/ALONG Hougang Ave 5 Blk 320 Carpark
ON 23.12.2019

I/We, Chong Siew Teng Clement of (NRIC No./ROC NO.)
S6904289I of Blk 362 Hougang Avenue 5, #06-302, S' 530362
owner of vehicle no. SKZ4918J in consideration of M/S Lee Brothers Automotive Pte. Ltd
repairing my/our vehicle SKZ4918J at my/our instruction and hereby authorise
M/S Lee Brothers Automotive Pte. Ltd to demand claim settle receive whatever
amount settled / payable by the Insurance Company and/or third party or to commence legal
proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use,
etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and
all claimed and/or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim costs
which may arise therewith.

Signature of Owner:  

Date: 31/12/2019



*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not effect his personal injuries claim and/or uninsured losses claim in a later date.

Further the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGF 7592Y (Insd veh)	Model: Nissan Sylphy (1598cc)
	SKZ 4918J (TP veh)	
Date of Accident/ Time:	23/12/2019	

Repair Estimate	: \$ 8,500.00	
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)	: \$ 5,700.00	
Payee Name : Lee Brothers Automotive 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/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.

Lee Brothers Automotive Pte. Ltd.

Signature of Lee Brothers Automotive / Workshop stamp
 Name: Lee Brothers Automotive Singapore 417883
 Tel: (65) 6509 5521 Fax: (65) 6509 8523
 Email: sales@leebrothers.com.sg
 Co. Reg. No: 201101880C

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Kwee Chin
 Date: 24/1/2020

Signature of AXA's surveyor/representative

Name of AXA's surveyor /Representative:

Date: 24/1/2020