

## Cecilia Chong (LKK Auto)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 3 January 2020 6:04 PM  
**To:** RCHARLES227@YAHOO.COM  
**Subject:** <STANDARD LETTER> OUR REF: CC4/AXA17010121/K1ga3q2-1 \*\*\* ACCIDENT INVOLVING SLA 9262D & SHB 5360Y ON 24/05/2017 \*\*\*

03 JANUARY 2020

### RENGASAMY CHARLES

Dear Sir/ Mdm

**OUR REF : CC4/AXA17010121/K1ga3q2-1**  
**YOUR REF : SLA 9262D**  
**ACCIDENT INVOLVING SLA 9262D & SHB 5360Y ALONG/AT ANG MO KIO CENTRAL 2 ON 24/05/2017**

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 **SMRT AUTOMOTIVE SERVICE PTE LTD** acting on behalf of the owner of **SHB 5360Y** 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 & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- 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](tel:67494274) 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.

Cc AXA Insurance Pte Ltd  
(Motor Claims Dept)

**“Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims.”**

*“Wishing you a Happiness and Prosperity New Year”*

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## AUTHORISATION TO ACT

We, SMRT TAXIS PTE LTD (“the third party claimant”) of No. 60 Woodlands Industrial Park E4, Singapore 757705 (address), owner of SHB 5360Y (vehicle no.) hereby authorize SMRT Automotive Services Pte Ltd (“the workshop”) to act for us with respect to our claim for repair costs and/or rental and/or loss of use (“claim”) for our vehicle no. SLA 9262D was damaged pursuant to the accident which occurred on 24/5/2017 (date) along Ang Mo Kio Central (location) involving vehicle no/s. SHB 5360Y (“the accident”).

I further authorize the workshop to settle the above mentioned claim in a manner as they deem fit and the cheque is to be made in favour of **SMRT TAXIS PTE LTD**.

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 this 22 (day) of May (month) 2020 (year)



Signed by “the third party claimant”  
(with company stamp if applicable)



Signed by “the workshop”  
(with company stamp)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLA 9262D (Insd veh)	Model: CHRYSLER C300
	SHB 5360Y (TP veh)	
Date of Accident/ Time:	24/05/2017	

Repair Estimate	: \$	23,724.40	
Final Repair Cost	: \$	9,300.00	
Loss of Use	: \$	480.00	8 days at \$60.00 per day
Rental (if any)	: \$	1,035.76	8 days at \$129.47 per day
LTA / GIA Search Fee	: \$	5.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	10,820.76	
Payee Name : SMRT TAXIS PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES [ ] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ <del>No</del> BOLA Scenario No: <u>10a</u>	
	BOLA Liability: <u>100</u> (%)	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	Signature of Witness / Workshop stamp (if applicable)
Name of Representative: <u>Tan Lee Chek</u>	Name of Witness: <u>Lim Siang Bee</u>
Date: <u>22 MAY 2020</u>	Date: <u>22 MAY 2020</u>
	
Signature of AXA's surveyor/representative: <u>AWK</u>	
Name of AXA's surveyor /Representative:	
Date: <u>25/05/2020</u>	

\*\*\* This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect 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.

## Print Received Message

This mail is associated with :

**\*SHB5360Y (C0435448)**

**[SLA9262D]**

TP

SMRT TAXIS PTE LTD

May 24 2017 6:00AM

[RENGASAMY CHARLES]

SMRT Automotive Services Pte Ltd

**From** AXA Insurance Pte Ltd (HQ) (AXA\_SG), sent on 19/05/2020 14:55 PM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (\$\$10820.76) - SHB5360Y - Claim Handler: Richard Ang

Approved:10820.76.

## Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

**From:** Shu Pei (LKKAuto) <shupe@lkkauto.com>  
**Sent:** 07/07/2017 15:10  
**To:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)  
**Cc:** CS A Team; Admin A  
**Subject:** FW: Accident on 24/5/2017 involving SHB 5360Y & SLA 9262D - AXA (Our Ref: TAX/05/17/2180/lg)  
**Attachments:** 05 17 2180.pdf

Dear Lee Gek,

Thank you for your email.

Please note that : -

LKK ref	Officer in charge
E4/AXA17010121/K1ya3	Jas

*To check availability of the case handler , you may contact the undersigned.*

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupe@lkkauto.com](mailto:shupe@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]  
**Sent:** Friday, 7 July, 2017 3:03 PM  
**To:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** Jas Khine (LKKAuto) <[jaskhine@lkkauto.com](mailto:jaskhine@lkkauto.com)>  
**Subject:** Re: Accident on 24/5/2017 involving SHB 5360Y & SLA 9262D - AXA (Our Ref: TAX/05/17/2180/lg)

Dear All,

We quantify our claim as follows:-

Cost of repairs	\$ 9,300.00
Loss of rental	\$ 1,683.11 (\$129.47 x 13 days)
Loss of income	\$ 780.00 (\$60.00 x 13 days)
LTA search fee	\$ 5.00
	\$11,768.11
	=====

We attach the proof of rental, repair bill, laid-up report, GIA report of our taxi, hirer's Letter of Authorisation and LTA search for your perusal.

We have notified AXA on 24/5/17 at 11.47am and our taxi was surveyed on 24/5/17 at 3.29pm. We attach the emails for your perusal.

Please let us hear from you soon.



SMRT Automotive Services Pte Ltd  
251 North Bridge Road Singapore 179102  
Tel: 65 63311000 Fax: 65 63340247

### Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV170600329  
Date : 14.06.2017  
Vehicle No. : SHB5360Y  
Your Ref No. : TAX/05/17/2180  
Our Ref No. : 24089790  
Terms : 30 Days

Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 9,300.00
<b>GRAND TOTAL</b>					<b>\$ 9,300.00</b>

Remark :

Make/Model : CHRYSLER 300C  
Accident Date : 24.05.2017

N.B. Payment by cheque should be crossed and made payable to 'SMRT Automotive Services Pte Ltd'.  
No receipt will be issued unless requested.

Authorised Signature  
for SMRT Automotive Services Pte Ltd



Our Ref : TAX/05/17/2180/LG

Date : 06/06/2017

To : Claims Department

From : SMRT Taxis Pte Ltd

ACCIDENT INVOLVING SHB5360Y & SLA9262D ON 24/05/2017 ALONG ANG MO KIO CENTRAL

**CONFIRMATION OF TAXI RENTAL**

---

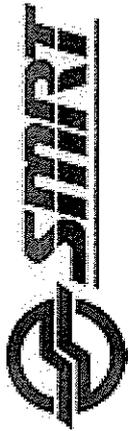
This is to confirm the hirer of SHB5360Y is **TAN ENG HAN** (S0910876I)  
The daily taxi rental rate for taxi registration no. SHB5360Y is S\$129.47 /day.

Kindly proceed to recover any rental loss from the third party as a result of this accident.

Thank you.



For Manager  
SMRT Taxis Pte Ltd



Accident Vehicle Laid-Up Report

Registration No. : SHB5360Y

Accident Case No. : TAX/05/17/2180

Make / Model : CHRYSLER 300C

Ref. No. : 24089790

Date and Time Vehicle off-road for Accident Repair : 24.05.2017 06:40:00

Date and Time Repair Completed : 06.06.2017 09:18:02

Remarks :

Generated by : NGSUICHING

Printed on : 06.06.2017

Text size + -

### Enquire Transaction History

#### Transaction History Details

Log Date/Time:	24 May 2017 / 11:31:07		
Asset Type:	Vehicle	Transaction Amount:	\$5.35
Asset ID:	SLA9262D		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20170524113107685182

Search Date / Time: 24 May 2017 06:40:00

Insurance Company: AXA INSURANCE PTE LTD

Information displayed is correct as at the log date and time.

Enquire Related Logs
Back to List



Please read through the Privacy Statement, Terms of Use and Disclaimer.  
 Please do not use the **Back** or **Forward** buttons on your browser as this may alter the results of the transactions.  
Best viewed with IE 6.0 SP3 and above. 1024 X 768 resolution  
 Copyright © 2017 LTA | [Privacy Statement](#) | [Terms of Use](#) | [Disclaimer](#) | [Rate the Website](#)



Date: 24/5/2017

Our Ref. No.:

Letter of Authorisation

I, Henry Chew poong hwee (NRIC No. ) registered hirer / relief driver / contract hirer of SMRT taxi registration number SHB 5360Y hereby authorise **SMRT Automotive Services Pte Ltd** ("AutoSvs") to deal with all matters arising out of the accident between my taxi and SLA 9262 D happened on 24/5/17 0640am along Ang Mo Kio central c/p

(the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name

Henry Chew Pong Hwee

Signature:



NRIC No.

Tel No.

Address

Empty box for stamp or additional information.