### Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 28 August 2019 12:53 PM

To:

jasonloh@renquantpt.com.sg; INSURANCE@SCAUTO.COM.SG

Subject:

ACCIDENT INVOLVING PC 4126P(AXA) AND SLC 7327D ALONG/AT X-JUNCTION

OF CECIL ST & CROSS ST ON 15/08/2019

Attachments:

SLC 7327D vs PC 4126P - TP VIDEO.mp4

28 Aug 2019

#### M/s REN QUAN TRANSPORT

Dear Sir/ Mdm

OUR REF

: CC4/ASM19014557/Apb3 // S9M01XAE

YOUR REF

: PC4126P

ACCIDENT INVOLVING PC 4126P(AXA) AND SLC 7327D ALONG/AT X-JUNCTION OF CECIL ST & CROSS ST ON 15/08/2019

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 PREMIUM AUTOMOBILES PTE LTD acting on behalf of the owner of SLC 7327D against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$1,500.00 for third party claim settlements.

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. You 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 <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> within 7 days from the date of this letter <a href="mailto:lf">lf</a> 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 to confirm that the driver is allow to driver the vehicle.
- 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 <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> or deliver it by hand to AXA Customer Care

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).

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards, Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## LETTER OF AUTHORISATION

To : CARSMITH PRIVATE LIMITED

conclusion.

The second secon	PEHICLE NOS SLC 7327D & PC 4426P
RE: ACCIDENT INVOLVING V	Criticia 1403.
ALONG Cesi Road New	
ON 15/08/19 (18:54	
I/we CAUA SW	SE HEE
	5163,990269
the owner of vehicle no.	S1c 7327D hereby authorise you to commence repair
	th. In consideration of you repairing my/our vehicle at my / our
Request:-	

- (1) I/We hereby irrevocably authorise you to demand, claim, settle (in any manner you deem fit), receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc and to appoint any solicitor to act for me/us in respect of the claim and all or any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful
- (2) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf.

- (3) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we undertake to pay you for your expenses, costs and fees immediately.
- (4) I undertake to pay you the cost of repair of my vehicle and all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf, in the event the contents of my accident report is untrue or inaccurate or not believed by the court.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and /or the Solicitors appointed by you on my behalf in the event the third partys insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies is sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repair settled and related expenses, costs and disbursement incurred.

y/Our insurer is/are olicy No. 190412607	Expiry Da	ate:
Date:	Excess:	P. SCHOOL
Mills		

Dear Sir / Madam;  ACCIDENT INVOLVING MOTOR VEHICLES NO.  Siz 733-70 & PC 4136P  ALONG  (cc) Food near lang peet 14/1 heartien ON 15/08/19 (18:30)  I/We, the registered owner of vehicle registration
ACCIDENT INVOLVING MOTOR VEHICLES NO.  S12 73370 & PC 4136P  ALONG  Cect Red near lang peet a 4/1 Laction  ON 15/08/19 (18:51)  I/We, the registered owner of vehicle registration
ACCIDENT INVOLVING MOTOR VEHICLES NO.  Sec 733-70 & PC 413-6P  ALONG  Cecl Red near lang peet a 4/1 hartism ON 15/08/19 (18:50)  I/We, the registered owner of vehicle registration
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ALONG  (see Read near lang peet 14/1 hartien ON 15/08/19 (18:50)  I/We, the registered owner of vehicle registration
I/We, the registered owner of vehicle registration
was involved in the above accident with vehicle no insured
Was involved in the above desiment with remote not
hv .
you hereby authorize that any payment due to me/us from the above said claim be paid to
CARSMITH PRIVATE LIMITED
I/we hereby indemnify CARSMITH PRIVATE LIMITED against all claims and/or damage which may arise from all actions taken for or on my/our behalf.
Yours faithfully
Owner Signature (company stamp if applicable)
Name in Full:
NRIC / FIN / UEN No;

# LETTER OF AUTHORITY

To:



Makida Nac

#### AXA THIRD PARTY DIRECT SETTLEMENT

DC 4126D (Inselveb)

A CHINGE 14	V1		I C 41201 Imparting			
			SLC 7327D (TP veh)	Model: Audi /	A4 Sedan (1984cc)	12
Date of A	ccident/Time:		15/08/2019		/	
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Final Sett	lement 5um (Global Sum)	:\$	6,220.00			
Payee Na	me: Carsmith Pte Ltd	-				
Is Third P	arty Workshop GIA Registere	d? [	] YES [X] NO (K)	indly indicate be	rlow)	
A)	For Non GIA Registered	Works	hop: Agreed Ual	bility 100	_{%}	
B) For GIA Registered W		rkshop:	BOLA Appli	icable: Yes/ No	BOLA Scenario No:	_
	BOLA Liability:	(%)	Assessed L	lability (*):	(%)	
	* Assessed Liability to b	e filled	only for chain collisions and for a	ases where BOL	A does not apply.	

#### NOTE:

Remarks

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- 2. 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.
- 3. 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.

2020 AL

We confirmed that the have be authority of our client to act for and on their behalf in

representative / Workshop stamp Signature of works

Name of Representative:

Date: 14/02/20

Signature of AXA's surveyor/representative Name of AXA's surveyor /Representative:

Date:

Date: 24/03/20

WITHOUT PREJUDICE to:-

Workshop stamp (if applicable)

(a) Insurers' subrogated claim and /or

(b) Any personal injury claims

Signature of Witness / Workshop ...

Note: This notice supersedes any inconsistencies found in this discharge voucher.

# STCAR RENTAL

Address: 394 Yishun Avenue G #02-1090

Mobile: 92252583

Website: WWW.FB.COM/SECARRENTAL

Singapore 760394

Email: se.carrental@yahoo.com

BHITG! CHUA SWEE HEE

Address: BIEAND PASHING DAISE LT #27-36
SINGAPONE SIGNO

Mubble: NIL Fax: NL Invoice #: A229 Invoice Date: 25/9/2019

Email: NL

Owner Vehicle: SLC7327D

Invoice For: RA No.229

Item#	Model	Vehicle No.	Rental Rate		From	To	Subtotal	
1	TOYOTA CAMRY	SLU81578	5	160.00	17/9/2019	24/9/2019	\$	1,120.00
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						TOTAL	5	1,120.00

SE CAR RENTAL:

Signature & Company Stamp

Make all checks payable to SE CAR RENTAL.

# SE CAR RENTAL

394 Yishun Avenue £ #02-1090 S(760394)

RANa: 229

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#### TERMS AND CONDITIONS FOR CAR RENTAL

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