### 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

#### Letter of Demand

Re: Accident in	nvolving my	vehicle n	o. SKE 548	E and ve	ehicle no.
SMH5644M on	03/02/2020	at 20	:35 HRS	PM/AM	at/along
Pioneer Road	North ton	Jards Juros	ng West Stre	et 63	

We refer to the above matter.

Attached pleas find copies of the following for your kind perusal:

Vehicle Repair cost / Excess	\$	16906.00
Vehicle Rental Fee for days @ \$192.60 per day	\$	1926.00
Loss of use for days @  \$ per day  Police search fee/police report fee/LTA search fees  Others Towing Fee	\$ \$ \$	7.45 60.00
Total:	\$	18899.45

Yours faithfully,

**ABBY** HP: 9856 4815

E-mail: visionautowork@gmail.com

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Co. Reg. No.: 201500371E

## Authorisation To Act

("the third party claimant") of BIK 639 Junony West Street 61, #12-28, 5(640635)  (address), owner of 5KE548E (vehicle no.) hereby authorise vision Antower fte 140.  ("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. 5KE548E that was damaged pursuant to the accident which occurred on 62/02/20 (date) at/along Proneer Road North towards Junory West 51 63 (location) involving vehicle no/s 5MH5644M  ("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 thisO4day ofC2 (month) 2020 (year)
Signed by "the third party claimant"  Signed by "the workshop"

#### 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

#### Letter of Authorisation & Indemnity

	Letter of Authorisatio	in & indemnity
Accident	involving motor vehicles no. SFE548 E and	SMHSE44M on 03/02/20
at/along_	Picheer Read North towards Junery	West 5163
1.	on my/our behalf to inspect my/our motor vehicle motor vehicle in accordance with the report of the in claim against the third party, I/we forthwith pay you the repair to my/our said vehicle.	"the workshop") to appoint an independent surveyor and to commence repairs immediately to the said adependent surveyor. Pending the outcome of my/our the sum of \$ being refundable deposit of
2.	the appointment is made and instructions are given by	ny/our behalf and to instruct the solicitors fully as if by me/us with respect to the conduct of my/our claim duding if necessary, to commence legal proceedings
3.	You have my/our full authorisation/approval/consersettlement with the third party and/or his insurers on	nt hereby to instruct my/our solicitors to negotiate a such terms as you deem it fit.  Trevocable authority to pay the compensation monies
4. 5.	from my/our third party claim directly to you after d Upon resolving my/our claim, you are also hereby	educting their costs on a Solicitor and Client basis.  y authorised to agree with my/our solicitors on the
6.	and make payment of the balance of the settlement s I/We undertake and agree to fully co-operate wit successfully and also hereby consent and authorise	is incurred in thereby acting for me/us and to receive um on my/our behalf directly into your account. The you and my/our solicitors to recover my claim you to instruct my/our solicitors to commence legal ecover the claim from the negligent party where
7.		ct directly from the claim monies received from the ving to you, namely the balance of repair costs and
<ul><li>8.</li><li>9.</li><li>10.</li></ul>	In the event that I/we am/are required to attend at m further instructions on the accident matter, to sign connection with my/our claim, I/we shall render my/our the recovery of my/our claim against the third part the recovery of my/our claim procedure including c with and/or if any Judgement or settlement is not ho party and/or his insurers make an offer to pay less the I/we agree and undertake to pay the full amount expenses reasonably incurred and to also indemn disbursements thereby incurred on my/our behalf may be.	y and/or his insurers is not successful at any stage of ourt proceedings, if any, and/or cannot be proceeded noured or satisfied by the third party and/or the third nan the amount claimed by you for whatever reasons, of your repair bill and survey fees and any other ify you in respect of my/our solicitor's costs and or to pay you the difference in amount, as the case ces and/or summons that I may receive due to this
	Dated this day	y of <u>02</u> 20 <u>20</u>
Signature	e of vehicle owner	
Name	Than Chee Kin	Witnessed by:
IC/UEN (Compan	No: $574366467$ yy stamp, if applicable)	BPul
Address	BIK 639 Juning West street 61, -28,5(640639)	
世 12-	-28,5(640639)	
Tel :	9790 7248	



"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:	SMH 5644M	(Insd veh)	P.M.W. F2012 01 AT D/AB
	SKE 548E	(TP veh)	B.M.W. 520I 2.0L AT D/AB  Model: 2WD 4DR GAS/D NAV
Date of Accident/ Time:	03/02/2020 11.00		ZWB 4BR GAG/B NAV

A) B)	For GIA Registered	Workshop:	BOLA Applicable: Yes/ No	BOLA Scenario No:	
A)	FOI NOII GIA REGISI				
	Cor Non CIA Pogist	tered Workshop:	Agreed Liability 100	(%)	
	ame : VISION AUT Party Workshop GIA Regis		NO (Kindly indicate be	low)	
	ttlement Sum	:\$ 17,900		(GLOBAL S	SUM)
		:\$			
Others:		:\$			
LTA / GIA	A Search Fee	:\$			
Rental (if	fany)	:\$		days at \$	per day
Loss of U	Jse	. \$		days at \$	per day
	pair Cost	:\$			
Final Rep	stimate	: \$		19-50	

#### NOTE:

- 1. 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.
- 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.

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 Signature of Representative

Date 04/09/20/

LWP

Signature of AXA's surveyor/representative Name of AXA's surveyor /Representative: Signature of Witness / Workshop stamp (if applicable)

Name of Witness: China per Jit

Date: 04/04/20

Telephone: +65 6880 4888 - axa.com.sg

#### VISION AUTOWORK PTE.LTD.

8 Kaki Bukit Ave 4, #08-09 Premier @ Kaki Bukit, Singapore 415875

Tel: 6341 6789

Fax: 6341 6778

ROC / GST REG NO.: 201500371E

Email: visionautowork@gmail.com

TAX INVOICE

INVOICE No TI V17144

Date: 25.03.20

Vehicle Number: SKE548E

Bill To:

#### **AXA INSURANCE SINGAPORE PTE LTD**

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

DESCRIPTION	AMOUNT
Carry out lump sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 15,800.00
Sub Total Add GST 7%	15,800.00 1,106.00
Total Amount	\$ 16,906.00

PAYMENT BY CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO 'VISION AUTOWORK PTE.LTD.'

PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.

STOWO

Issued By:

Co's stamp & Authorised Signature

## CARS FOR RENT (2016) PTE LTD

Mailing Address:

Bill To:

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N GST Reg'n No.: 201609732N Tax Invoice #: E2002051

Date: 14-02-20

1

Vision Autowork Pte Ltd For the account of: Tham Chee Kin Blk 639 Jurong West Street 61 #12-28 640639 Ship To:

Vision Autowork Pte Ltd For the account of: Tham Chee Kin Blk 639 Jurong West Street 61 #12-28 640639

Description

Amount

Job No.

Vehicle Rental for period 04.02.2020 to 14.02.2020 (Billing for days 10 X \$180.00/per day)

(Vehicle No.: SKE548E)

\$1,926.00 SLM94T SR

Your Order #: E16304

Terms: Net 30th after

GST:

\$126.00

COMMENT

CODE RATE

. . . . . . . .

GST SALE AMOUNT

Total Inv Amt:

\$1,926.00

SR

7%

\$126.00

\$1,800.00 Amount Applied:

\$0.00

Balance Due:

\$1,926.00

## CARS FOR RENT (2016) PTE LTD 5 Tanah Merah Kechil Road #17-05 \$ 46665 Tel: 6789 5155 Fax: 67835155

No:E 16304

ROC No: 201609732N

#### VEHICLE RENTAL AGREEMENT

SKES48E (Vibra)

08-09

KOC No. 25 1555 7521	Vehicle No: SLM 941 Replace Veh No:
HIRER'S PARTICULAR	Mileage Out: 35064 Mileage Out
Name: (as in I/C)	Make & Model: Auto Manual
2/4200 TOJ	Hymrda, Tucson Group:
Address (Res) APT B/K 639 34K6N9 425	OUT: Date 04/62/20 Time: 4.Wpm
STREET 6/ #12-260)640651	HIRE/PERIOD EXPIRY.
Name & Address of Employer	COLLISION DAMAGE WAIVER Excess YES / NO
	PERSONAL ACCIDENT INSURANCE YES / NO
Delicing Evo:	CHARGES
Occupation: Driving Exp:	Daily 10 @\$ 180 per day \$ 1800 00
Driving Licence No: D/L Type : Local / International Issue Date: Date of Birth:	
Tel: (O) (R) HP/PG	Weekly @\$ per week
	Monthly @\$ per month
ADDITIONAL DRIVER'S PARTICULARS	Hours @\$ per hour
Name: (as in I/C)	Others @\$
NRIC/PASSPORT No:Address (Res):	CDW @\$ per day/month
	PAI @\$ per day/month
Driving Licence No: D/L Type : Local / International	Delivery Service
Issue Date: Date of Birth:	
Occupation: Driving Exp:	SUB-TOTAL \$
VEHICLE CHECK LIST	PETROL LEVEL
8	Out E (1/4) 1/2 3/4 F
REAR PO	In E 1/4 1/2 03
S - SCRATCHES S - SCRATCHES	EXTENSION
	Collection Service (\$7.7). 12.6 (V)
00	Misc. 43(11. 120
	TOTAL CHARGES \$ 1926 N
ACCIDENTS  ACCIDENTS  TOP  LEFT	Rented out by :
RIGHT FRONT TOP LEFT	<b>D</b> -
S RIGHT FRONT TOP LEFT	B ///
Z -	Hirer's Signature
ACCESSORIES CHECK	
Ashtray Cig Lighter S/Tyre	
STD Tools Jack Hub Caps	Addition Driver's Signature
Radio / Class	agreement. If I have presented a charge/ credit card for payment, I agreement.

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ cre that all amount 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 CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

- 1. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF COW AND /OR PAJ WHERE APPLICABLE. 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.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE USE CHLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) 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 CARS FOR RENT (2016) 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.

BE CHALLENGE	ED OR QUESTI	ONED ON ANY	ACCOUNT WHATSOEVER.		10-
DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	- Bo /M
14/02/20	3:05p		M		SIGNATURE OF HIRER/DRIVER



TEL: 97297337

## T ZONE TOWING PTE LTD

8 Kaki Bukit Ave 4 #06-32 Premier@Kaki Bukit Singapore 415875

Email: t-zonetowing@live.com.sg GST Reg No. 201500018C

WORK ORDER

No. P 23524

Svc Date	04-02-2020	Time Received	15-40
Member's Name	Cash	Time Arrived	1600
M'ship / NRIC No.		Time Completed	1645
Member's Contact No.	8123 9016	From 177	Tuas Ave 20
Car Regr. No.	SKE 248 E	To 88-0	9 framier
Car Make / Model	BMW 520	Tow Truck No.	GIR 55-66 Z
Řemarks (if any)	Accident	Amount	_Got
ADDITIONAL CH	IARGES	BODY & PA	INT CONDITION RECORD
Dolly Wheels /F  Basement /Mul  Crane up /Bogg  Causeway /2nd	ti-storey Change Spare Tyre  Ged Change Battery  Size:		
Jump Start  Collection of ke	эу		
ERP /Carpark		*please re	move any valuables or personal belongings in the car
12	L' bizsal	3	
Tow Driver's Nan	ne & Signature		Member's Signature

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

#### > Back to OneMotoring

Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

04 Feb 2020 / 18:09:13

Receipt Date/Time: 04 Feb 2020 / 18:09:13

#### Tax Invoice/Receipt

Receipt No.: |TNET-00000-200204-002926

Previous Receipt No.:

Previo	ous Receipt No.:				
SIN	Item Description/		Amount	GST	Amount
	<b>Business Transaction Reference</b>		Before	Amount	After GST
	No.		GST (S\$)	(S\$)	(S\$)
Resu	It of Insurance Enquiry - SMH5644M				
As at	03 Feb 2020/20:35:00				
Insur	ance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SMH5644M		7.00	0.40	7,49
	Enquiry Fee 20200204180828422612		7.00	0.49	7.49
	20200204180820422612	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:		7.45
		***************************************	Visa/MasterCard		
		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.

#### **Hsiao Tong (LKKAuto)**

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 25 February 2020 2:09 PM YULIANGREN1968@OUTLOOK.COM

To: Subject:

ACCIDENT INVOLVING SMH 5644M (AXA) AND SKE 548E ALONG/AT PIONEER RD

NORTH ON 03/02/2020

25 FEB 2020

#### MR YU LIANGREN

Dear Sirs/ Mdm

**OUR REF** 

: CC4/ASM20002120/Apa3// S0M02FA3

YOUR REF : SMH5644M

ACCIDENT INVOLVING SMH 5644M (AXA) AND SKE 548E ALONG/AT PIONEER RD NORTH ON 03/02/2020

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 VISION AUTOWORK PTE LTD acting on behalf of the owner of SKE548E 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. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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. 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 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
- 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 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 <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>.

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

Best Regards,

 $\textbf{Hsiao Tong, Chew (Ms)} \mid \textbf{Case Handler}$ 

LKK Auto Consultants Pte Ltd

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

Menu



# <TP - MANDATE IA> -S0M02FA3 [ACCIDENT INVOLVING SMH 5644M(OI) & SKE 548E(TP) ON 03/02/2020]

Type

Question

#### Message

Liability: 100%. Insured driver changed lane and hit third party.. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate at \$18,899.45(ALL-IN). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Jasper Chua - 27/03/2020

Reply



51 UBLAVE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

### **Immediate Advice**

To: AXA Insurance Pte Ltd

Date:

27/3/2020

#### **Survey Details:**

Date of loss	3-Feb-2020
Date of appointment	6-Feb-2020
Date of survey	6-Feb-2020
Location of survey	Vision Autowork Pte Ltd

## **Vehicle Details:**

Claim Type:	THIRD PAR	TY CLAIM	
Vehicle number	SKE548E		
Make and Model	B.M.W. 520	1 2.0L AT D/AB 2WD 41	DR GAS/D NAV
Date of registration	31/1/2012		
Parf Rebate			
Market Value	\$	55,000.00	
Parf Rebate	\$	36,586.00	
Nett Loss	\$	18,414.00	

#### Repair details:

Initial Estimate	\$ 42,828.46

#### Proposed/Revised repair cost:

Parts	\$ 17,657.61
Check items (estimate)	\$ -
Labour	\$ 2,180.00
Total	\$ 19,837.61
Lump Sum(if applicable)	\$ 15,800.00

Number of days for repair	8
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51 UBLAVE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

## Remarks:

Insured driver ch	anged lane and	d hit third party.	

## Mandate:

Liability(TP)	100%	
Proposed repair cost (w/gst)	\$ 16,906.00	
Loss of use	NIL	
Loss of rental (10 days x \$180) (w/gst)	\$ 1,926.00	no. of days
Loss of income	NIL	
LTA search fees	\$ 7.45	
Others (towing fee)	\$ 60.00	
Proposed Total	\$ 18,899.45	

LKK AUTO CONSULTANTS PTE LTD (TP) ▼



## Re:RE: Re:RE: Re:<TP - MANDATE IA> -S0M02FA3 [ACCIDENT INVOLVING SMH 5644M(OI) & SKE 548E(TP) ON 03/02/2020]

Туре

**Q** Question

Message

hi please negotiate max at \$17,900 all-in