



Auto  
Consultants  
Pte Ltd

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

20 FEBRUARY 2020

**YEO KIM CHUEN**  
**APT BLK 138 RIVERVALE STREET**  
**#14-756**  
**SINGAPORE 540138**

Dear Sir/ Madam,

**OUR REF : CC4/ASM20002133/Hga3**

**YOUR REF : SML 5258Z**

**ACCIDENT INVOLVING SML 5258Z & SLA 1110L ALONG MARINE PARADE FOOD MARKET CARPARK ON 01/02/2020.**

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 TONY AUTOMOTIVE PTE LTD acting on behalf of the owner of SLA 1110L against your motor insurance policy.

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 [jasperchua@lkkauto.com](mailto:jasperchua@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.



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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 [cstl@axa.com.sg](mailto:cstl@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 6841 2928 or [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Jasper Chua  
DID: 6841 2928  
FAX: 6741 4108  
Email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)

c.c. *AIG Asia Pacific Insurance Pte Ltd*  
(Motor Claims Dept)



# Tony Automotive Pte Ltd

8 Kaki Bukit Ave 4 #04-07 Premier @ KB Singapore 415875  
Tel: 69763261 Fax: 69763271 Email: tony07auto@gmail.com  
Co. Reg No.: 201939168R

## Letter of Authorisation & Indemnity

Accident Involving Vehicle no: SLA 1110 L and SML5258Z On 01/02/2020  
At 84 MARINE PARADE CENTRAL CAR PARK

- I/We, the owner of vehicle no. SLA 1110 L hereby instruct and authorise TONY AUTOMOTIVE PTE LTD ("the workshop") to commence repairs to the said vehicle. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$\_\_\_\_\_ being refundable deposit of the repair to my/our said vehicle.
- You are further authorised to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
- You have my full/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit
- Upon resolving my/our claim, you are authorised to agree with my/our solicitors on the amount of their professional costs and disbursement for acting for me/us and to receive the payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal costs of the third party as well as professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on our behalf.
- I/we also hereby instruct and authorise you deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
- In the event that I/we am/are required to attend at my/our solicitors' office or to attend court in connection with my/our claim, I/we shall render full co-operation.
- In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party, I/we authorise you to revert the claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under policy of insurance shall be borne by me/us.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 03 day of 02 2020

Signature of vehicle owner: [Signature]

Signature of Witness: [Signature]

Name: ZHANG WEN MEI

Witnessed by: \_\_\_\_\_

IC no: S2638158D

(Company stamp, if applicable)

Address: \_\_\_\_\_

20 CEYLON ROAD #04-11 S(429749)

Tel: 81188327



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SML 5258Z (Insd veh)	Model: MERCEDES C180
	SLA 1110L (TP veh)	
Date of Accident/ Time:	01/02/2020	

Repair Estimate	: \$	15,392.20	
Final Repair Cost	: \$	6,350.00	
Loss of Use	: \$		days at \$ per day
Rental (if any) WGST	: \$	642.00	6 days at \$ 107.00per day
LTA / GIA Search Fee	: \$	29.00	
Others:	: \$		
Final Settlement Sum	: \$	7,000.00	GLOBAL SUM (ALL-IN)

Payee Name : TONY AUTOMOTIVE PTE LTD

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/ <del>No</del> BOLA Scenario No: 22
	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:

Date:

3/3/2020

PDH BIAK

LHA

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date:

NG KIAN ANN

3/3/2020

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date:

4/3/2020

# CARS FOR RENT (2016) PTE LTD

5 Tanah Merah Kechil Road #17-05 S 46665  
Tel: 6789 5155 Fax: 67835155

No: E 16312

ROC No: 201609732N

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULAR

Name: (as in I/C) LOY KOK CHENG  
NRIC/PASSPORT No: 1203382F  
Address (Res): 20 CEYLON ROAD #04-11  
151429749

Name & Address of Employer \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Driving Licence No: \_\_\_\_\_ D/L Type: Local / International  
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP/PG \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_  
NRIC/PASSPORT No: \_\_\_\_\_  
Address (Res): \_\_\_\_\_

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International  
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

### VEHICLE CHECK LIST

INDICATE:  
D - DENTS  
S - SCRATCHES  
A - ACCIDENTS

RIGHT FRONT TOP LEFT

REAR

### ACCESSORIES CHECK

☐ Ashtray ☐ Cig Lighter ☐ S/Tyre  
☐ STD Tools ☐ Jack ☐ Hub Caps  
☐ Radio / Cass ☐ CD ☐ Cartridges

Vehicle No: SLZ53HD Replace Veh No: SLA111DL

Mileage Out: \_\_\_\_\_ Mileage In: \_\_\_\_\_

Make & Model: MAZDA 3 Auto / Manual Group: \_\_\_\_\_

OUT: Date 07/02/20 Time: 09.15 AM

HIRE/PERIOD EXPIRY: \_\_\_\_\_

COLLISION DAMAGE WAIVER Excess 2000 YES / NO

PERSONAL ACCIDENT INSURANCE YES / NO

CHARGES			
Daily	<u>6</u> @ \$ <u>120</u>	per day	\$ <u>720</u> <u>00</u>
Weekly	\$ _____	per week	
Monthly	\$ _____	per month	
Hours	\$ _____	per hour	
Others	\$ _____		
CDW	\$ _____	per day/month	
PAI	\$ _____	per day/month	
Delivery Service			
SUB-TOTAL \$			

PETROL LEVEL						
Out	E	1/4	<u>1/2</u>	3/4	F	
In	E	1/4	1/2	3/4	F	
EXTENSION						
Collection Service						
Misc.						
TOTAL CHARGES \$						

Rented out by: \_\_\_\_\_

Hirer's Signature \_\_\_\_\_

Addition Driver's Signature \_\_\_\_\_

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree 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.

### \* IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND FOR PAI 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.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY 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 BE 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>13/2</u>	<u>4.00 pm</u>		<u>Stam</u>		

# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

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 #: E2002050

Date: 13-02-20

**Bill To:**

Tony Automotive Pte Ltd

For the account of:

Loy Kok Cheng

20 Ceylon Road

#04-11

429749

**Ship To:**

Tony Automotive Pte Ltd

For the account of:

Loy Kok Cheng

20 Ceylon Road

#04-11

429749

1

**Description****Amount****Job No.**

Vehicle Rental for period 07.02.2020 to 13.02.2020

(Billing for days 6 X \$120.00/per day)

(Vehicle No.: SLA1110L)

\$770.40 SLZ5341D SR

**Your Order #: E16312**

Terms: Net 30th after

GST:

\$50.40

COMMENT

CODE

RATE

GST

SALE AMOUNT

Total Inv Amt:

\$770.40

SR

7%

\$50.40

\$720.00

Amount Applied:

\$0.00

Balance Due:

\$770.40

## TAX INVOICE

Our Ref No: GR-20-020147

Date of Request: 04/02/2020

Your Ref No: WALK IN NG

TONY AUTOMOTIVE PTE LTD  
8 KAKI BUKIT AVE 4, #04-07 PREMIER  
SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No: SLA1110L

Date of Accident: 01/02/2020

Place of Accident: 84 MARINE PARADE CENTRAL

Involving Vehicle No: SML5258Z

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



## TAX INVOICE

Our Ref No: GR-20-020148

Date of Request: 04/02/2020

Your Ref No: WALK IN NG

TONY AUTOMOTIVE PTE LTD  
8 KAKI BUKIT AVE 4, #04-07 PREMIER  
SINGAPORE 415875

Dear Sir/Madam,

Date of Accident: 01/02/2020

Vehicle No: SLA1110L

Place of Accident: 84 MARINE PARADE CENTRAL (CARPARK)

Involving Vehicle No: SML5258Z

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SML5258Z	84 MARINE PARADE CENTRAL (CARPARK)	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque