



# 樹發汽車修理廠 SHU FATT AUTO WORKS

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065  
Email: shufatt@pacific.net.sg

Co. Reg. No. 09062400M GST Reg. No. 09-062400-M

Our Ref. SF/014/2020

9th March 2020

without prejudice

AXA Insurance Singapore Pte. Ltd.,  
No. 8 Shenton Way, #B1-01,  
AXA Tower,  
Singapore 068811.

Dear Sirs,

ACCIDENT INVOLVING SMC 2106 X AND SJF 8936 Y ON 05/02/2020

We refer to the above matter.

We act for the owner of SMC 2106 X whose vehicle was involved in the above accident with your insured driver of SJF 8936 Y due to his/her gross negligence. Our client holds your insured driver responsible for all the outlay they/he/she had incurred we now forward the claim as follows:=

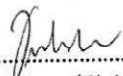
Repair costs	\$9,372.67
GIA search fee	\$.
LTA search fee	\$ 7.49
Loss of use (3 days)	\$ 300.00
Rental	\$1,926.00
Loss of income	\$
Survey fee	\$
Towing fee	\$
GIA report fee for TP report	\$
Miscellaneous (audatex fee)	\$
Miscellaneous (Merimen fee)	\$
Miscellaneous (reinstate sticker)	\$
Off-peak e-day licence	\$
Seal for off-peak car	\$
Photocopies/postages/admin	-----
	\$11,606.16
	=====

To facilitate your investigation, we forward repair bill, accident report, certificate of Insurance and Letter of Authorisation, LTA search, rental invoice and agreement for your necessary action.

The above pertains to property damage claim only and should not prejudice injury claim, if any.

We thank you for your prompt assistance and we look forward to your early settlement.

Yours faithfully,  
SHU FATT AUTO WORKS

  
.....  
Julia Wong (Claims)

Encs.

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 11 February 2020 12:33 PM  
**To:** WENFU\_73@HOTMAIL.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SJF8936Y(AXA) AND SMC2106X ALONG/AT NEAR OUTSIDE NO.12 YUK TONG AVE ON 05/02/2020  
**Attachments:** LETTER OF AUTHORISATION\_owner.docx

11 FEB 2020

**MR NG WENFU**

Dear Sirs/ Mdm

**OUR REF : CC4/ASM20002289/pa3 // S0M02FN3**

**YOUR REF : SJF8936Y**

**ACCIDENT INVOLVING SJF8936Y(AXA) AND SMC2106X ALONG/AT NEAR OUTSIDE NO.12 YUK TONG AVE ON 05/02/2020**

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 SHU FATT AUTO WORKS acting on behalf of the owner of SMC2106X against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as he had collided onto third party parked vehicle. 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](mailto: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 to confirm that the driver is allow to drive the vehicle.(Attached is a template)**
- 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](mailto: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 email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## LETTER OF AUTHORISATION

VEHICLE NO. SMC 2106 X

Name of owner Moses Wong Yew Fai NRIC No. SXXXX864D

Address BK 1009 Bukit Merah Lane 3 #01-90 Singapore 151723

Name of driver as above NRIC No. as above

Address as above

ACCIDENT INVOLVING SMC 2106 X AND SJF 8936 Y

ON 5/2/2020 ALONG Yuk Tong Avenue

In consideration of M/S. SHU FATT AUTO WORKS repairing my/our vehicle no. SMC 2106 X at my/our request, I/we, the abovenamed owner/driver of the said vehicle hereby irrevocably instruct and authorize SHU FATT AUTO WORKS to demand/claim/settle/receive whatever amount settled/payable by the insurance company and/or third party insurance company, and all amount claimed and/or settled shall belong to SHU FATT AUTO WORKS to give an absolute discharge on my/our behalf. The settlement cheque should be made in favour of SHU FATT AUTO WORKS directly.

Dated this 21<sup>st</sup> day of February 2020

Signature: 

Name : Moses Wong Yew Fai

Car No. : SMC 2106 X



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJF 8936Y (Insd veh)	Model: NISSAN QASHQAI 1.2 DIG-T CVT
	SMC 2106X (TP veh)	
Date of Accident/ Time:	05/02/2020 21:05	

Repair Estimate	: \$		
Final Repair Cost (W/GST)	: \$	9,372.67	
Loss of Use	: \$	180.00	3 days at \$ 60 per day
Rental (if any) (W/GST)	: \$	1,070.00	10 days at \$100 per day
LTA / GIA Search Fee	: \$	7.49	
Others:	: \$	—	
	: \$		
Final Settlement Sum	: \$	10,630.16	
Payee Name : SHU FATT AUTO WORKS			
Is Third Party Workshop GIA Registered? [ ] 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:			

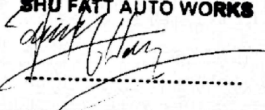
#### NOTE:

1. 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/TORTEFASOR 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.

SHU FATT AUTO WORKS  


Signature of workshop representative / Workshop stamp  
 Name of Representative: Jimmy Wong  
 Date: 16 July 2020



Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: Julia Wong  
 Date: 16 July 2020

Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date: 17/07/2020



樹發汽車修理廠  
SHU FATT AUTO WORKS

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065  
Co. Reg. No. 09062400M GST Reg. No. 09-062400-M

TAX INVOICE NO: SF/014/2020  
7 March 2020

AXA Insurance Singapore Pte Ltd  
(Third Party)

SMC 2106 X NISSAN QASHQAI

Spare parts  
Labour

SS  
6319.50  
2440.00  
-----  
8759.50  
7% GST 613.17  
-----  
9372.67  
=====

S'PORE DOLLARS: NINE THOUSAND THREE HUNDRED SEVENTY-TWO &  
CENTS SIXTY-SEVEN ONLY.

樹發汽車修理廠  
SHU FATT AUTO WORKS



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
MOSES WONG YEW FAI BLK 7 KIM TIAN PLACE #11-61 SINGAPORE 160007

DATE	INVOICE NO.
27-Feb-2020	A 41496

DESCRIPTION	VHA NO.	DUE DATE	VEH NO.
	A 41496	27-Feb-2020	SKH 4612 K
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 11 FEBRUARY 2020 TO 21 FEBRUARY 2020 YOUR REF: SMC 2106 X	10	180.00	1,800.00
GST @ 7%			\$126.00
TOTAL			\$1,926.00

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

## BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg  
A subsidiary of BKW Automobile Pte Ltd



bizSAFE

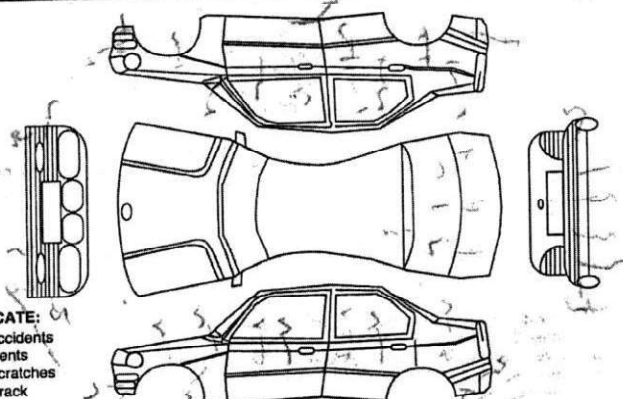
### VEHICLE HIRING AGREEMENT

#### HIRER'S PARTICULARS

Name (as in I/C) **MOSES WONG YEW FAI**  
NRIC/Passport No: [REDACTED] Date of Birth: **20/12/1967**  
Address: **APT BUC 7 Kim Tim Place #11-61** Age: **S (160067)**  
Name & Address of Employer:  
Occupation: Driving Exp: **8/4/1987**  
Driving Licence No: [REDACTED] Passed Date:  
D/L Type: Local/Int'l/Others:

#### DRIVER'S PARTICULARS

Name (as in I/C):  
NRIC/Passport No: [REDACTED] Date of Birth:  
Address:  
Age:  
Occupation: Driving Exp: Yrs  
Driving Licence No: [REDACTED] Passed / Expiry Date:  
D/L Type: Local/Int'l/Others: Contact No: [REDACTED]



Hirer's Own Vehicle No: **SMC 2106X** Replace Veh No:  
Loan Vehicle No: **TH 402K** VR No:  
Make & Model: **T. 1.1** Auto/Manual Group:  
CHARGES: \$ cts  
Daily **16** day @ \$ **180** Per day \$ **1800**  
Weekly/Monthly week @ \$ Per week/Monthly  
Others  
CDW/PAI @ \$ Per day/Monthly  
Delivery/Collection Svc  
GST **7%** \$ **126**  
OR No: (A) SUB-TOTAL \$ **1926**  
Petrol Level & Surchage: OUT IN  
First **16** km FREE per day GST  
Excess mileage is chargeable at **180** cents per km TOTAL CHARGES

NON WAIVER EXCESS (Subject to GST): \$ **3000**

#### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature:

Additional Driver's Signature:

SINGAPORE Use Only

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 amounts 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

#### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
1/2/2020	1705	269275	ANDREW	

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 BKW Rent A Car 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
21/2/20	1110	269778	ANDREW	

Hirer's/Driver Signature

Hirer's/Driver Signature

Vehicle No. SJF8936Y  
 Incident Date/Time 05 Feb 2020 / 21:05:00  
 Search Status Successful  
 Insurance Company Code A12  
 Insurance Company Name AXA INSURANCE PTE LTD

**Enquire Vehicle Insurance Details**

Vehicle No. SJF8936Y  
 Incident Date/Time 05 Feb 2020 / 21:05:00  
 Search Status Successful  
 Insurance Company Code A12  
 Insurance Company Name AXA INSURANCE PTE LTD



**Thank you**

Wong Poh Choo Julia has successfully logged out.  
 Your last login date and time was 06 Feb 2020, 10:45:25.  
 To return to ONE.MOTORING, please click here  
 For security reasons, please CLEAR YOUR CACHE after each session.

**Session Transaction History**

S/No.	Asset Type	Asset ID	Asset Owner ID
1	Vehicle	SJF8936Y	

**LETTER OF AUTHORISATION**

Log Date/Time  
 06 Feb 2020 / 10:46:3



## LETTER OF AUTHORISATION

To whom it may concern,

I, \_\_\_\_\_ Ng Wenfu \_\_\_\_\_ (name), \_\_\_\_\_ S8924046H \_\_\_\_\_ (NRIC) am the registered owner of the vehicle \_\_\_\_\_ SJF8936Y \_\_\_\_\_ (license plate number).

The vehicle is insured by \_\_\_\_\_ AXA \_\_\_\_\_ (insurance company).

I give my authorisation and consent for \_\_\_\_\_ VINCENT LOW TIAN LENG \_\_\_\_\_ (driver), \_\_\_\_\_ S7933306i \_\_\_\_\_ (driver NRIC) to drive my vehicle on \_\_\_\_\_ 5<sup>th</sup> Feb 2020 \_\_\_\_\_ (date of accident).

If you have any questions concerning this matter, please contact me using the information provided below.

Owner Name: \_\_\_\_\_ NG WENFU \_\_\_\_\_

Owner NRIC: \_\_\_\_\_ S8924046H \_\_\_\_\_

Owner Contact number: \_\_\_\_\_ 81110825 \_\_\_\_\_

Owner Signature: \_\_\_\_\_  \_\_\_\_\_



**Re:RE: Re:<TP - MANDATE IA> -SOM02FN3 [ACCIDENT INVOLVING SJF 8936Y(OI) & SMC 2106X(TP) ON 05/02/2020]**

Type

🔗 Question

Message

Hi Jasper LOU \$60/day for 3 days is approved. Please note that w/shop requested for survey on 6/2 @ 5.53pm.

Reply



**Re:<TP - MANDATE IA> -S0M02FN3 [ACCIDENT INVOLVING SJF 8936Y(OI) & SMC 2106X(TP) ON 05/02/2020]**

Type

🔍 Question

Message

Hi Jasper Mandate approved at \$10,450.16

Reply



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 13/3/2020

### Survey Details:

Date of loss	5-Feb-20
Date of appointment	10-Feb-20
Date of survey	11-Feb-20
Location of survey	SHU FATT AUTO WORKS

### Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SMC2106X
Make and Model	NISSAN QASHQAI 1.2 DIG-T CVT
Date of registration	27-Jun-18
Parf Rebate	
Market Value	\$ 83,000.00
Parf Rebate	\$ 42,707.00
Nett Loss	\$ 40,293.00

### Repair details:

Initial Estimate	16,163.91
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### Proposed/Revised repair cost:

Parts	\$ 6,319.50
Check items (estimate)	NIL
Labour	\$ 2,440.00
<b>Total</b>	<b>\$ 8,759.50</b>
<b>Lump Sum(if applicable)</b>	<b>\$ -</b>

Number of days for repair	9.0
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Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

**Remarks:**

*Insured driver hit parked third party.*

**Mandate:**

Liability(TP)		100%
Proposed repair cost(with GST)	\$	9,372.67
Loss of use		NIL
Loss of rental (10 DAYS X \$100) (with GST)	\$	1,070.00
Loss of income		NIL
LTA search fees	\$	7.49
Others		NIL
<b>Proposed Total</b>	\$	10,450.16