

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Wednesday, 19 February 2020 2:29 PM
To: sandytan@hubdistributors.com
Cc: Cecilia Chong (LKK Auto); enquiry@hubdistributors.com
Subject: RE: Your ref : ACCIDENT INVOLVING YN 8312C /SMA 3822R/ OTHERS AT ALONG AYE TOWARDS CLEMENTI AVE 6 ON 10/02/2020

Attached is the correct email. Please ignore the previous one. Thanks

19 February, 2020

HUB DISTRIBUTORS SERVICES PTE LTD (BY EMAIL ONLY)

Dear Sir,

OUR REF : CC4/ASM20002378/Uga3

YOUR REF : YN 8312C

ACCIDENT INVOLVING YN 8312C /SMA 3822R/ OTHERS AT ALONG AYE TOWARDS CLEMENTI AVE 6 ON 10/02/2020

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 FASTECH AUTO PTE LTD acting on behalf of the owner of SMA 3822R 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 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.

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

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Jasper Chua (LKK Auto)

Sent: Wednesday, 19 February 2020 1:47 PM

To: sandytan@hubdistributors.com

Cc: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; enquiry@hubdistributors.com

Subject: Your ref : ACCIDENT INVOLVING YN 8312C /SMA 3822R/ OTHERS AT ALONG AYE TOWARDS CLEMENTI AVE 6

19 FEBRUARY 2020

HUB DISTRIBUTORS SERVICES PTE LTD (BY EMAIL ONLY)

Dear Sir/Madam,

OUR REF : CC4/ASM20002378/Uga3

YOUR REF : P1633495 (YN 8312C)

ACCIDENT INVOLVING YN 8312C /SMA 3822R/ OTHERS AT ALONG AYE TOWARDS CLEMENTI AVE 6

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 FASTECH acting on behalf of the owner of SHC 422E against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- Letter of authorization
- 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 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 AXA immediately. You may email it to cst@axa.com.sg / jasperchua@lkkauto.com deliver it by hand to our 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), 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 6742 3197 or email us at jasperchua@lkkauto.com.

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

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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



*** This Discharge Voucher applies only to the claimant's claim for 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.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	YN 8312C (Insd veh)	Model: TOYOTA CHR
	SMA 3822R(TP veh)	
Date of Accident/ Time:	10/02/2020	

Repair Estimate	: \$		
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	36,500.00	(GLOBAL SUM)
Payee Name : FASTECH AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability	100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No	BOLA Scenario No: 28
	BOLA Liability: _____ (%)	Assessed Liability (*):	100 (%)
* 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.

<p>Signature of workshop representative / Workshop stamp Name of Representative: TANG JUN ZHONG Date: 02/06/20   LKK 58704986H CKS</p>	<p>Signature of Witness / Workshop stamp (if applicable) Name of Witness: Tang Koh Wee Date: 02/06/20  I/C: S7709513F</p>
<p>Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 29/06/2020</p>	

◀ **Re:RE: Re:<MANDATE IA> - SOM02FYY {ACCIDENT INVOLVING YN 8312C & SMA 3822R ON 10/02/2020}**

Type

🔔 Question

Message

Hi Pls proceed, tks-VO

Reply

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

Date : 29.05.2020

AXA Insurance Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SMA 3822R / YN 8312C AND OTHER ON 10.02.2020

We are the authorized repair workshop for the owner of motor vehicle no: **SMA 3822R** , which was involved in the captioned accident with your insured vehicle no: **YN 8312C** . The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$	35,310.00
2) Loss of Use (15 days + 2 Sunday X \$100)	\$	1,700.00
3) Towing Fee	\$	60.00
4) GIA Search Fee	\$	2.00
	<u>\$</u>	<u>37,072.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|-----------------------------------|
| a) Final Repair Invoice | b) Car Rental Invoice / Agreement |
| c) Towing Bill | d) GIA Search Result |
| e) Letter of Authorisation, etc... | f) GIA Report |
| g) Police Report | h) I/C & Driving Licence |
| i) Insurance Certificate | j) Vehicle Registration Log Card |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.
Yours faithfully,


Jason Tang (jason@fastechauto.com.sg)
For FASTECH AUTO PTE LTD

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

AXA Insurance Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn : Motor Claim Department

Tax Invoice : 21717-01

Date : 29.05.2020

Vehicle No : SMA 3822R

Make/Model : TOYOTA CHR HYBRID 1.8

Chassis/Eng# :

Accident Date : 10.02.2020

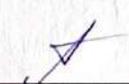
Claim No :

Reference : 0220 -21717

Policy No :

		Amount
To proceed on lump sum repair	SS	33000.00

E. & O. E.	Total : S\$	33000.00
	GST @ 7% : S\$	2310.00
	Amount Due : S\$	35310.00


for FASTECH AUTO PTE LTD



Victory Recovery (Business Reg No.: 53096358B)
 65 Teban Gardens Rd #23-617, Singapore 600065.
 Mobile: 9618 0311 Fax: 6267 8996

CASH /
 W.O. No. 105472

2

TOW JOB WORKS ORDER

M Cash Svc Date 10/2/20
 Car Make/Model _____ Vehicle No. SMA 3822
 M'ship/NRIC No./Card No. _____ Contact No. _____
 Time - Rec'd _____ Arrived _____ Completed _____
 Amount Charge S\$ \$60 Tow Truck No YN3661
 Destination (from) Clementi Ave 6 (to) Auto Bay
 Remark (if any) _____

Tow Driver's Signature  Member's Signature _____

RECEIVED

<input type="checkbox"/> Change Tyres & Towing	<input type="checkbox"/> Using King Dolley	<input type="checkbox"/> Use Car Carrier
<input type="checkbox"/> Basement / Multi Carpark	<input type="checkbox"/> Low Spoiler / Low Oil Sump	<input type="checkbox"/> Release Brake / Shaft
<input type="checkbox"/> Causeway / 2nd Link	<input checked="" type="checkbox"/> Accident / Over-turn	<input type="checkbox"/> Loaded

Note : The owner or his representative is required to follow along to the towing destination, failing which the tow operator shall not be liable for any alleged damages to the car nor missing items from the same. Vehicle is towed at owner's risk. The tow operator accepts no responsibility for any damages to the owner's vehicle whilst being towed.

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rator shall not
 e tow operator



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-20-023293
Date of Request: 10/02/2020

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 10/02/2020
Enquiry By Jason Tang Jun Zhong
Vehicle No. YN8312C
Accident Date 10/02/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YN8312C	AXA Insurance Pte Ltd	09/06/2019-08/06/2020	6880 4888

Thank You.

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.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-023293
Date of Request: 10/02/2020

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date: 10/02/2020
Enquiry By: Jason Tang Jun Zhong
Vehicle No: YN8312C
Accident Date: 10/02/2020

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque

AUTHORISATION TO ACT

I/We, Chia May Peng (the third party claimant") of Bik 108 Bukit
Pratik West Avenue 6 # 05-50 S 650108 (address), owner of SMA 3822R (vehicle no.) hereby
authorize Fastech Auto Pte Ltd ("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.
SMA 3822R that was damaged pursuant to the accident which occurred on 10.02.2020 (date)
along Clementi Ave 6 Exit towards PIE (location) involving
vehicle no/s YN 8312C ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive payment further to settlement of my
claim with payment cheque/s being made in favour of the workshop.

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 12 (day) of 02 (month) 2020 (year)

pm.
Signed by "the third party claimant"
(with company stamp if applicable)

[Signature]
Signed by "the workshop"
(with company stamp)



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg
reg no. 1978-00490-N



CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES(THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP.189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES(THIRD-PARTY RISKS AND COMPENSATION) RULES 1996 EDITION(REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF

PRIVATE CAR
Comprehensive Classic

Certificate No. : DMPPHQ19-003193

1. Index Mark and Registration Number of Vehicles

SMA3822R

2. Name of Policyholder

Chia May Peng

3. Effective Date of the Commencement of Insurance for the purpose of the Act

05/06/2019

4. Date of Expiry of Insurance

04/06/2020

5. Person or Classes of persons entitled to drive*

- (a) The Policyholder
- (b) Any other person who is driving on the Policyholder's order or with his permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or regulation to drive the Motor Vehicle or has been permitted and is not disqualified by order of Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act has not been cancelled at the time of accident loss or damage.

6. Limitation as to use*

Use for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover:

- (a) use for hire or reward
- (b) use for racing, pace-making, reliability trials or speed testing
- (c) use for the carriage of goods (other than samples) in connection with any trade or business
- (d) use for any purpose in connection with the Motor Trade

*Limitations rendered inoperative by Section 8 of the Motor vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or and Amendment, Act or Acts passed in substitution thereof.

Hire Purchase : STANDARD CHARTERED BANK (SINGAPORE) LIMITED

A000258/SGDrivers Pte Ltd
Date of Issue : 02/05/2019 12:48


Authorized Signatory
EQ Insurance Company Limited

Note

Young, Elderly &/or Inexperience Driver (YEIDR) refers to any person authorized to drive who is below 26 years old or above 70 years old and/or the holder of a qualified driving licence of less than 2 years duration.

EQ Motor Accident
Hotline
6311 3211

