

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 18 March 2020 2:10 PM
To: 'claims'
Cc: diskayao@ava-ins.com; alicelim@ava-ins.com; Ng Wai Yin
Subject: YOUR REF: SHD 5053Z (OUR REF: CC4/ASM20002483/Uga3) *** ACCIDENT INVOLVING SHD 5053Z & SLW 1113M ON 10/02/2020 ***
Attachments: ADDMEMDUM FORM SHD 5053Z.pdf

Dear Sir/Madam,

OUR REF : CC4/ASM20002483/Uga3
YOUR REF : SHD 5053Z

ACCIDENT INVOLVING SHD 5053Z & SLW 1113M ALONG/AT PASIR PANJANG ROAD TOWARDS KEPPEL ROAD 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 M/S JA AUTOCARE PTE LTD acting on behalf of the owner of SLW 1113M 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.

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 **\$5,000.00** 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. 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 ceciliachong@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
- **SIGNED ADDMEMDUM FORM**
- 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 ceciliachong@lkkauto.com 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 as at Ms. Cecilia Chong (LKK Handler) 6749 4274 or ceciliachong@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

LKK Auto Consultants Pte Ltd *Save the Earth. Print only when necessary.*

Letter of Authorisation

To: JA AutoCare Pte Ltd

Re: ACCIDENT ON 10/02/20 INVOLVING SLW 1113M / SHD 50532
ALONG/AT 105th Papiaya

I/We Auto Accessories Aircon Audio Alarm Service (RIC NO): 4 XXXX 200L
Of _____

- 01) The owner of motor vehicle no: SLW 1113M hereby authorise JA AutoCare Pte Ltd to commence repairs of the said vehicle forthwith. I/We agreed to assign the whole proceeds my/our third party claim to JA Autocare Pte Ltd. My/our solicitors (To be appointed by JA AutoCare Pte Ltd on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to JA Autocare Pte Ltd after deduction of their cost on a solicitors & client basis. I/we undertake to Co-operate fully with JA AutoCare Pte Ltd and/or solicitors also with a true Motor Accident Report /Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear the all costs incurred.
- 02) I/We authorise JA AutoCare Pte Ltd to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim.
- 03) In the event that third party insurer issued the Agreed Settlement Cheque to me/us, I/We undertake to either give the said cheque to JA AutoCare Pte Ltd or bank into our account and re-issue the cheque amount to JA AutoCare Pte Ltd.

DATED THIS 10 DAY OF 02 20 20



SIGNATURE OF OWNER

SIGNATURE OF WITNESS
NAME: Jimmy



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AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHD 5053Z (Insd veh)	Model: HONDA VEZEL
	SLW 1113M (TP veh)	
Date of Accident/ Time:	10020020	

Repair Estimate	\$	9,491.76	
Final Repair Cost	\$	3,150.00	WGST
Loss of Use	\$		days at \$ per day
Rental (if any)	\$	400.00	4 days at \$ 100.00 per day
LTA / GIA Search Fee	\$		
Others	\$		
	\$		
Final Settlement Sum	\$	3,550.00	
Payee Name : JA AUTOCARE PTE LTD			
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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: 27	
	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: Irony
Date: 24/01/20

Signature of Witness / Workshop stamp (if applicable) 
Name of Witness: way koc chye
Date: 24/2/20

Signature of AXA's surveyor/representative: 
Name of AXA's surveyor /Representative:
Date: 30/3/2020



CAR COVE
LEASING PTE LTD

CAR COVE LEASING PTE LTD

8 KAKI BUKIT AVENUE 4 PREMIER @KAKI BUKIT #02-54/55 SINGAPORE
415875

Tel:63926608

INVOICE
RCB : 201602573M

YEO HIANG CHEOW
BLK 2 HOUGANG AVENUE 3 #13-274
SINGAPORE 530002
NRIC/UEN: S6847860Z

REMARKS : RENTAL BILLING FROM 24/02/2020 TO 28/02/2020

- HONDA – SHUTTLE
- SLP1682Z
- 4 DAYS - \$480

AMOUNT : S\$480.00

FOUR HUNDREND AND EIGHTY DOLLARS AND ZERO CENTS ONLY

FOR CAR COVE LEASING PTE LTD

AUTHORISED SIGNATURE

CAR COVE LEASING PTE LTD

1557 Keppel Road Block C #01-02 089066 ROC: 201602573M

OFFICE
FAX
EMAIL

INVOICE :
DATE : 24/2/20

Company Name

Company Address

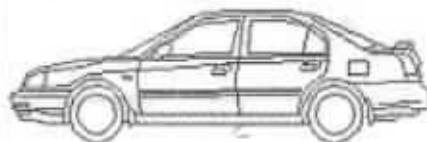
Hirer's Name YEO HIANG CHOWHirer's Address BLK 2 #18-294 HOUGANG AVE 3 S(530002)NRIC/Passport No. S 6847860 Z

SIN

DOB :

Driving License No. S 6847860 ZLocal Contact 8876 2272

Left Side



Back



Right Side



Front



Top

Model HONDA SHUTTLE
Licence Plate SLP 1682 Z
Colour WHITE

* Rates does not include Petrol.

Taken

E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Return

E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

* Every 1/8 of petrol used is
chargeable @ \$10 nett.

Remarks : D = Dent S = Scratches C = Chips R = Rust M = Missing

NTAL DETA

Start Date 24/2/20Start Time 10.20 AMReturn Date 28/2/20Return Time 2.00 PM

	RATES	QTY	TOTAL
Rental Amount		1	
Additional Driver			
Malaysia Usage *Destination :()			
Rental of GPS			
Rental of P-Plate			
Total Cost Of Rental			

Remarks:

REPLACEMENT FOR

Hirer's Signature