

## Jasper Chua (LKK Auto)

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**From:** Jasper Chua (LKK Auto)  
**Sent:** Tuesday, 3 March 2020 4:01 PM  
**To:** cycf7517@gmail.com  
**Cc:** Hsiao Tong (LKKAuto)  
**Subject:** ACCIDENT INVOLVING SJE 7379S & SLD 1994L ALONG TOH TUCK AVE SLIP RD TO PIE ON 22/02/2020

03 March, 2020

CHAN YONG CHUAN FRANCIS ( BY EMAIL ONLY )

Dear Sir,

OUR REF: CC4/ASM20003064/Apa3  
YOUR REF: SJE 7379S

ACCIDENT INVOLVING SJE 7379S & SLD 1994L ALONG TOH TUCK AVE SLIP RD TO PIE ON 22/02/2020

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 SM AUTOMOTIVE acting on behalf of the owner of SLD 1994L against your motor insurance policy. Based on the accident report and accident scenario, liability is down against us. 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 [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.

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 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

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on 22-02-20 @ 1035hrs  
Involving Vehicles SLD1994L x SJE7379S  
Along Toh Tuck Ave Slip road Towards PIF

I/We, the registered owner/driver of vehicle registration no: SLD1994L  
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

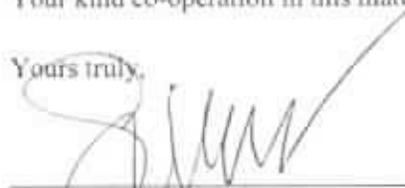
I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,

  
\_\_\_\_\_  
Owner's Signature  
(Company's stamp if applicable)

Name: Ng Hwee Piek, Stephenie

NRIC No.: S6944384B

Date: 22-02-20

Assignment

To: SM Automotive (Workshop)

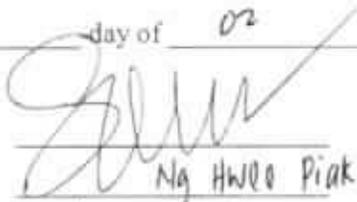
In consideration for your agreement to repair my motor vehicle registration no. SLD1994L and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.

Dated this 22 day of 02 2020

Signature :   
Name : Ng Hwee Piak, Stephenie  
ID No. : S69443848  
Address : 26 Jalan Bernaman Singapore 668971

Witness Signature : \_\_\_\_\_  
Witness Name : \_\_\_\_\_  
Witness ID : \_\_\_\_\_  
Witness Address : \_\_\_\_\_

 Sukji chong



WITHOUT PREJUDICE to:  
 (a) Insurance Subrogated Claim and/or  
 (b) Any Personal Injury Claims  
 (Note: This Notice supersedes any inconsistencies found in the Discharge Voucher)

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SJE 7379S ✓	(Insd veh)	Model: MITSUBISHI ATTRAGE 1.2 CVT
	SLD 1994L ✓	(TP veh)	
Date of Accident/ Time:	22/02/2020 (10.35AM)		

Repair Estimate	\$ 18,141.60 ✓	
Final Repair Cost	\$ 4,600.00 ✓	
Loss of Use	\$	days at \$ per day
Rental (if any)	\$ 500.00 ✓	5 days at \$ 100.00 per day
LTA / GIA Search Fee	\$	
Others	\$	
Final Settlement Sum	\$ 5,100.00 ✓	

Payee Name : SM AUTOMOTIVE

Is Third Party Workshop GIA Registered? | | YES  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:

- 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: Sutji Chang

Date: 20.03.2020

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Chloe Chew

Date: 20.03.2020

Signature of AXA's surveyor/representative

Name of AXA's surveyor / Representative: LKK LWP

Date: 20/3/2020



WIN WIN RENT-A-CAR PTE LTD

## Invoice

SLD1994L  
NG HWEE PIAK STEPHANIE  
26 JALAN DERMAWAN  
S(668971)

Invoice No : WPLIN0004188  
Invoice Date : 27/2/2020  
Due Date : 27/2/2020  
VHA No : 4795  
Referral ID : S019

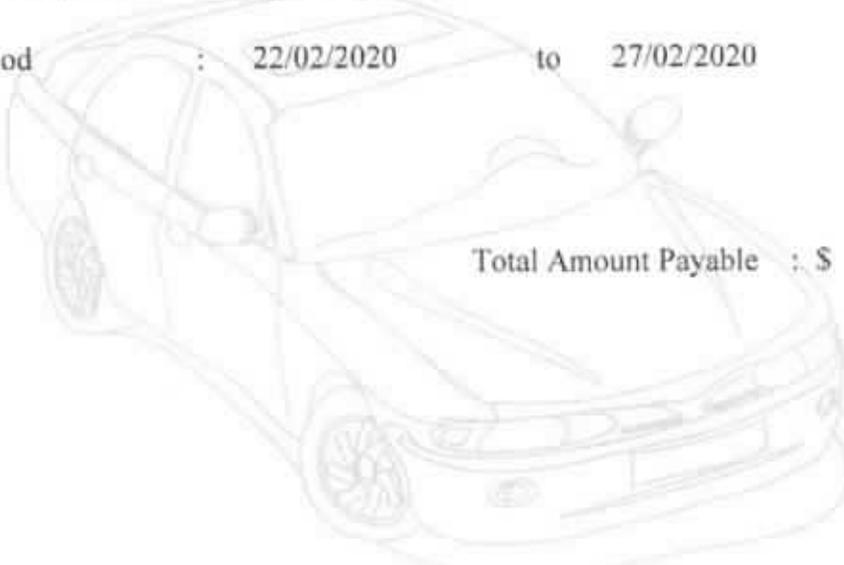
Description :	Amount
Rental for 5 Day/s @ \$120 per Day \$	600.00

Vehicle No : SLC4644H

Vehicle Description : Mazda 3 1.5 A

Rental Period : 22/02/2020 to 27/02/2020

Total Amount Payable : \$ 600.00



8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875  
Tel: 6315 8479 H/P: 9833 0807  
UEN: 201505115E

# WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875  
Tel: 6315 8479 H/P: 9833 0807

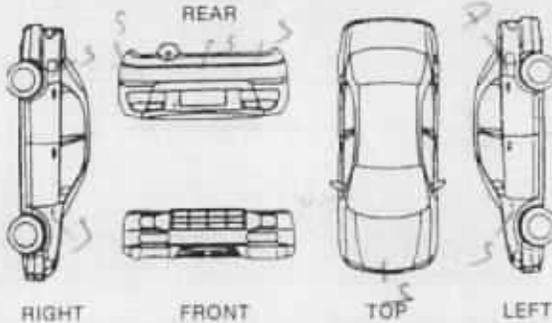
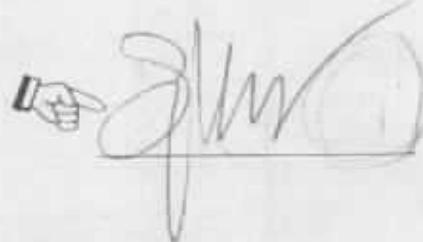
VHA No: 4795

Invoice No: WPLIN 3176

Hirer's Vehicle No: SLDY994L

UEN: 201505115E

## VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULARS</b> Name: (as in I/C) <u>Ng Hwee Piek Stephanie</u> NRIC / FIN No: <u>S(944324B)</u> Address (Res): <u>26 Jalan Derrawan (S) 2060</u> <u>S(668971)</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ Singapore Driving Licence No: _____ Issue Date: _____ Date of Birth: <u>22/12/1969</u> Tel: (O) _____ (R) _____ HP: <u>96358016</u>	Vehicle No: <u>SLC 4644H</u> Replace Veh No: _____ Mileage Out: <u>70037</u> Mileage In: _____ Make & Model: <u>MAZDA3</u> Auto / Manual Out : Date <u>22/2/2020</u> Time: <u>12:45</u> HIRE / PERIOD EXPIRY _____ Time: _____ NON-WAIVER EXCESS=\$ <u>2000/-</u>																																																								
<b>ADDITIONAL DRIVER'S PARTICULARS</b> Name: (as in I/C) _____ NRIC / FIN No: _____ Address (Res): _____ Occupation: _____ Driving Exp: _____ Singapore Driving Licence No: _____ Issue Date: _____ Date of Birth: _____ Tel: (O) _____ (R) _____ H/P: _____	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="4">CHARGES</th> </tr> <tr> <td>Daily</td> <td><u>5</u></td> <td>@ \$ <u>120</u> per day</td> <td><u>600</u> -</td> </tr> <tr> <td>Weekly</td> <td></td> <td>@ \$ _____ per week</td> <td></td> </tr> <tr> <td>Monthly</td> <td></td> <td>@ \$ _____ per month</td> <td></td> </tr> <tr> <td>Hours</td> <td></td> <td>@ \$ _____ per hour</td> <td></td> </tr> <tr> <td>Extension</td> <td></td> <td>@ \$ _____</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Service</td> </tr> <tr> <td colspan="4" style="text-align: right;"><b>SUB-TOTAL \$</b></td> </tr> <tr> <th colspan="4">PETROL LEVEL</th> </tr> <tr> <td>Out</td> <td>E</td> <td>1/8 <u>1/4</u> 3/8 1/2 5/8 3/4 7/8 F</td> <td></td> </tr> <tr> <td>In</td> <td>E</td> <td>1/8 <u>1/4</u> 3/8 1/2 5/8 3/4 7/8 F</td> <td></td> </tr> <tr> <td colspan="4">Fuel</td> </tr> <tr> <td colspan="4">Traffic / Parking Fines</td> </tr> <tr> <td colspan="4" style="text-align: right;"><b>TOTAL CHARGES \$</b></td> </tr> </table>	CHARGES				Daily	<u>5</u>	@ \$ <u>120</u> per day	<u>600</u> -	Weekly		@ \$ _____ per week		Monthly		@ \$ _____ per month		Hours		@ \$ _____ per hour		Extension		@ \$ _____		Delivery/Collection Service				<b>SUB-TOTAL \$</b>				PETROL LEVEL				Out	E	1/8 <u>1/4</u> 3/8 1/2 5/8 3/4 7/8 F		In	E	1/8 <u>1/4</u> 3/8 1/2 5/8 3/4 7/8 F		Fuel				Traffic / Parking Fines				<b>TOTAL CHARGES \$</b>			
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<b>VEHICLE CHECK LIST</b> INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS  RIGHT FRONT TOP LEFT MISSING / FAULTY ACCESSORIES / PARTS REMARKS: _____	Hirer's Signature  Additional Driver's Signature _____																																																								

I have read and agree to the terms and condition on both sides of the 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 given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

**\*IMPORTANT**

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS USER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. 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/OR PAJ WHERE APPLICABLE.
5. 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.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR 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 WIN WIN 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>27/2/2020</u>	<u>0915</u>	<u>70201</u>			