To: AXA Insurance Pte Ltd

8 Shenton Way #24-01

AXA Tower

Singapore 068811

Attn: Motor Claims Department

Date: 21st April 2020

Dear Sir/Madam,

Claimant: Sharifiddin Bin Musthapa

884 Tampines Street 83 #03-65 Singapore 520884

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 21/02/2020 at along Junction of Pasir Ris Drive 1 & Pasir Ris Street 51 involving our client's vehicle registration number SJL 6926 H and vehicle registration number SCH 82 K driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

 1) Vehicle Repair Costs
 \$4,100.00

 2) Loss of Rental (SGD\$180.00 x 8Days)
 \$1,440.00

 3) LTA Search Fee
 \$7.45

Total: \$5,547.45

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice
- LTA Search Fee Receipt

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road, Eunos Spring #08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



To: AXA Insurance Pte Ltd

Singapore 068811

AXA Tower

8 Shenton Way #24-01

ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road #08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

\$5,547.45

PROFORMA INVOICE

PF No. : ZP0000402
Date : 21/4/2020
VRN : SJL 6926 H
Make & Model : Honda Civic
DOA : 21/2/2020

Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			4,100.00
2	Loss of Rental (\$180.00 x 8Days)			1,440.00
3	LTA Search			7.45

I agree to the price as listed above and confirm that goods are received in good condition.		

(Customer's Signature)

TOTAL:

(by Zoom Autowerks Pte Ltd)



ZOOM AUTOWERKS PTE LTD

LETTER OF AUTHORIZATION

Accident on 31/02/2020 18:55 along Junction of Pass Involving vehicles SJL 6926H and SCH 82 K	ur RIS Dr 1 & Pasir Ris et 51.					
Involving vehicles						
In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservoid 470130, repairing my/our motor vehicle no	at my request, I/We, at my request, I/We, at my request, I/We, ant") of <u>864 Tampines</u> St 83, tx 846J the owner of motor vehicle aim, settle and receive whatever amount mence legal proceeding for cost of repairs, ne/us in respect of the said accident/claim yable to them absolutely by the insurance the an absolute discharge on my/our behalf					
I/We further agree to fully co-operate and attend all court hea claims maintained by Zoom Autowerks Pte Ltd .	rings that are necessary to prosecute the					
I/We further agree and undertake to indemnify them against my/	our claim for costs which arise therewith.					
In the event that my/our claim is unsuccessful, I/we undertake to of repairs to my/our vehicle.	pay to Zoom Autowerks Pte Ltd the cost					
In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into Zoom Autowerks Pte Ltd account. Upon clearance of the said cheque, I/we further authorize Zoom Autowerks Pte Ltd and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to Zoom Autowerks Pte Ltd shall amount to a good discharge of Zoom Autowerks Pte Ltd and/or their appointed law firm's obligation to me in respect of the settlement monies.						
Dated this day of (month) 20	20 (year)					
am	ZUON AUTOWERKS					
Signed by "the claimant"	Signed by Zoom Autowerks Pte Ltd					
Name: Sharifiddin bin Musthapa.	Name: Elin Can					
NRIC No: 8xxx V 846 J						

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

24 Feb 2020 / 10:42:25

Receipt Date/Time: 24 Feb 2020 / 10:42:25

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200224-000962

Previo	ous Receipt No. :				
S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Resu	It of Insurance Enquiry - SCH82K				
As at	21 Feb 2020/18:55:00				
Insur	ance Co: AXA INSURANCE PTE LTD	A F THE STATE OF			
1	Insurance Enquiry - SCH82K Enquiry Fee 20200224104142440064		7.00	0.49	7.49
	20200224104142440004	Sub-Total	7.00	0.49	7.49
As at	ilt of Insurance Enquiry - SJQ7187R 23 Feb 2020/13:15:00 ance Co: MSIG INSURANCE (SINGA	PORE) PTE LTD			
2	Insurance Enquiry - SJQ7187R Enquiry Fee 20200224104142499374		7.00	0.49	7.49
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	14.00	0.98	14.98
		Rounding Difference			0.03
		Total Amount Payable			14.95
		Paid By			
		xxxxxxxxxxxx0962	Credit Card: Visa/MasterCard		14.95
		Total			14.95
		Cash Change			0.00
		Tendered Amount			14.95
		Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Zoom Car Leasing

Registration No.: 5339410M e-mail : zoomcarleasing@gmail.com

RENTAL INVOICE

Invoice No. :

INV0000543

Date

22/3/2020

Ref

'SKC 1114 C

Your Ref

SJL 6926 H

Terms

30Days

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKC 1114 C	\$180.00	8 Days	\$1,440.00
	(21/02/2020 to 29/02/2020)			

C/O Sharifiddin Bin Musthapa

419 Bedok North Street 81

#09-184 Singapore 460419

Contact: 9620 3399

Zoom Autowerks Pte Ltd

Tel: 9450 7920

Total

\$1,440.00

(For Zoom Car Leasing)

(Customer's Signature/Stamp)



Zoom Car Leasing

Registration No.: 53349410M

E-mail: zoomcarleasing@gmail.com

RENTAL AGREEMENT

			VEHICLE DETAIL				
			Vehicle No.: SKC 1114C				
NRIC/Passport No.: 878218467.			Vehicle Make/Model: AUCI 44				
Address: 419 Bedok North St 81, #09-184 S(460419)			Date/Tir	ne Out:	21/02	12070	SI Provide
#	09-184 51	460419)			29/02/		
				Talls	1		
Tel: 9620	3399 .		E 14 1/2 1/4 F E 1/4 1/2 1/4 F				3/4 F
Driving License No./Exp).:			ou	Т	IN	
ADDITIONAL DRIVER'S	PARTICULAR	te president (see ly he	Mileage:	6693	0	Mileage:	
Name:	the sale of the sale	ercal last out auditors of	RENTAL	CHARGI	ES		MALE
NRIC/Passport No.:		1,111		Hours	@	per hour	
Address:	to the second second		8	Days	@ \$180) per day	\$1440
				Weeks	@	per week	
				Months	_	per month	
Tel:			Other Ch		C.	permonen	
		No Even all pine	Petrol To	No.			
Driving License No./Exp		C					
(A) - Acciden	t (D) - Dent (S) -	Scratch	Sub-tota				Muun
		1	TOTAL CHARGES				
			PRE-PAY				
			Downpa	yment a	ind Deposit		
714		Walt	Amount Refunded Due				
Della			I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and				
arn I		1111					
					om driving.		11 -11 -11
60		13	Magazina Salah				
			- Indian				
PHYSICAL DAMAGE EX	CESS ACK	NOWLEDGEMENT	ad trail -				
Singapore - Own Damage	\$\$2,000.00		1				
Singapore - 3rd Party	\$\$2,000.00						
Malaysia*	\$\$8,000.00	111	minus L		1		
For Drivers aged < 27		CAN					
or > 65 and/or less than	\$\$3,000.00	1			9	A S	
2 years driving experience regardless of age	(Additional)						
			Hirer's Signature / Date				
IMPORT NOTE:	**						
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE							
				ZOPO SAR			
Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or							
rafficking, smuggling) is strictly prohibited. 4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.			Owner's Signature / Date				
and the second residence and report to addit cal ceasing miniculately.			Owner's digitature / Date				



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:		SCH 82K (Insc	veh)
		SJL 6926H (TP)	eh) Model: Honda Civic (1998cc)
Date of Accident/ Tin	ne:	21/02/2020	
Repair Estimate	:\$	15,309.28	
Final Repair Cost	:\$	4,100.00	
Loss of Use	:\$		days at \$ per day
Rental (if any)	:\$	600.00	5 days at \$120 per day
LTA / GIA Search Fee	:\$	7.45	
Others:	:\$	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	:\$		
Final Settlement Sum	:\$	4,707.45	
Payee Name : Zoo	om Autowerks P	te Ltd	
Is Third Party Worksh			NO (Kindly indicate below)
A) For N	on GIA Registered Work	rshop: A	greed Liability 100 (%)
B) For G	IA Registered Workshop): B	OLA Applicable: Yes/ No BOLA Scenario No:
BOLA	Liability: (%	Α .	ssessed Liability (*): (%)

NOTE:

Remarks:

- 1. 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.

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

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.

Signature of workshop representative / Workshop stamp Name of Representative:

Date: 26/04/2020

cks

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Elin Cal

26/04/2020

Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative:

Date: 27/04/2020



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

To: AXA Insurance Pte Ltd

8 Shenton Way #24-01

AXA Tower

Singapore 068811

Terms : COD

S/N	. Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			4,100.00
2	Loss of Rental			600.00
3	LTA Search			7.45

TOTAL: \$4,707.45

I agree to the price as listed above and confirm that goods are received in good condition.

(Customer's Signature)



(by Zoom Autowerks Pte Ltd)

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)

Sent: Wednesday, 11 March 2020 2:13 PM

To: 'linelcheong@gmail.com'
Cc: Hsiao Tong (LKKAuto)

Subject: ACCIDENT INVOLVING SCH 82K / SJL 6926H / OTHERS ALONG PASIR RIS DRIVE 1

ON 21/02/2020

11 March, 2020

CHEONG TIN PENG (BY EMAIL ONLY)

Dear Sir/Madam,

OUR REF: CC4/ASM20003099/Upa3

YOUR REF: SCH 82K

ACCIDENT INVOLVING SCH 82K / SJL 6926H / OTHERS ALONG PASIR RIS DRIVE 1 ON 21/02/2020

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 MTM PERFORMANCE ZOOM AUTOWERKS PTE LTD acting on behalf of the owner of SJL 6926H 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) will be withheld for the time being 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. You 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 as 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)