

To: **AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Attn: **Motor Claims Department**

Date: 21<sup>st</sup> April 2020

Dear Sir/Madam,

Claimant: **Sng Wei Li Wesley**  
11 Fernvale Close  
#11-06 Singapore 797475

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 22/02/2020 at along 417 Fernvale Link MSCP involving our client's vehicle registration number SLC 1331 E and vehicle registration number SJS 8675 G 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	\$4,800.00
2) Loss of Rental (SGD\$180.00 x 4Days)	\$720.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$29.00

**Total :** **\$5,556.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice
- LTA Search Fee Receipt
- Purchase of GIA Report Receipts

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



## ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

### LETTER OF AUTHORIZATION

Accident on 22/02/2020 @ 12:25 along 417 Fernvale Link MSCP carpark.  
Involving vehicles SLC1331E and SJS 8675G.

In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130, repairing my/our motor vehicle no SLC1331E at my request, I/We, Sng Wei Li Wesley ("the claimant") of 11 Fernvale Close #11-06 S(797475) (address) bearing NRIC No SXXXX579Z. the owner of motor vehicle no SLC1331E, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by Zoom Autowerks Pte Ltd.

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 pay to Zoom Autowerks Pte Ltd the cost of repairs to my/our vehicle.

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 22 day of 02 (month) 20 20 (year)

Signed by "the claimant"

Name: Sng Wei Li Wesley

NRIC No: SXXXX579Z.



Signed by Zoom Autowerks Pte Ltd

Name: Ellin Can



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SJS 8675G (Insd veh)	Model: LEXUS GS250
	SLC 1331E (TP veh)	
Date of Accident/ Time:	22/02/2020	

Repair Estimate	: \$	18,713.98	
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	: \$	5,500.00	(GLOBAL SUM)

Payee Name : ZOOM AUTOWERKS 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: <del>Yes</del> 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/TORTEASOR 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	Signature of Witness / Workshop stamp (if applicable)
Name of Representative:	Name of Witness: Cai Jianwen, Elin.
Date: 23/9/2020	Date: 23/9/2020
	
Signature of AXA's surveyor/representative:	
Name of AXA's surveyor /Representative:	
Date: 23/9/2020	



**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

Invoice No. : ZI0000475  
Date : 23/9/2020  
VRN : SLC 1331 E  
Make & Model : Lexus GS250  
DOA : 22/2/2020  
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions Loss of Rental LTA Search Purchase of GIA Report			5,500.00

**TOTAL :** **\$5,500.00**

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)

**Dream Car Leasing Pte. Ltd. (Co. Reg.  
201420013Z)**

155 Shun Li Industrial Park, Kaki Bukit Ave 1, #02-01 S(416012)  
Tel: 6748 9747 Mobile: 8128 8789/ 9845 1151

**INVOICE**



**Bill To**  
SNG WEI LI WESLEY(SUN WEILI WESLEY)  
11 FERNVALE CLOSE  
#11-06  
RIVERBANK@FERNVALE  
SINGAPORE 797475

**Invoice #** P295  
**Invoice Date** 2020/03/10

DESCRIPTION	AMOUNT
Rental of Mazda 6 (SLS9246K) from 24/02/2020 to 28/02/2020. Remarks: SLC1331E	720.00
<b>TOTAL</b>	<b>\$ 720.00</b>



## Dream Car Leasing Pte. Ltd. (Co.Reg. 201420013Z)

155 Kaki Bukit Shun Li Industrial Park S416012 | Tel: +65 6748 9747 Fax: +65 6748 3762

Email : dreamcarrentalsg@gmail.com | Web : www.dreamcarrental.com.sg

### AGREEMENT FORM

Name : <u>Eng Wei N Wesley</u>	Nric :
Contact :	Mobile :
Email :	
Address :	S( )

Hereby declare that I will take over this stated vehicle for the stated period and shall abide to the terms and conditions as listed behind.

Vehicle No. :	Model :	Color :	From	Time	Till	Time
<u>SLS92466</u>	<u>Mercedes</u>	<u>Red</u>	<u>24/02/2020</u>	Hrs	<u>28/02/2020</u>	Hrs

1. The above vehicle is insured for use on Singapore roads only. As such using of this vehicle outside Singapore territory is strictly prohibited. Whilst the vehicle is in your possession and is driven in or outside of Singapore if applicable, you will be held fully responsible for any, but not limited to, vehicular accident, damages, loss, fire or theft caused to this vehicle.

2. The use of this vehicle during the period from the date of taking over until the termination date of this agreement will be under the full responsibility of the driver.

3. **ONLY the driver above named / authorized may use the vehicle.** In any circumstances another driver apart from the named / authorized driver found using the vehicle, the owner will have the right to repossess the vehicle stated above and arise while the driver will be held fully responsible for any, but not limited to, vehicular accident, damages, loss, fire or theft caused to this vehicle.

4. Should the vehicle be involved in any traffic offence during the period, you agreed to be liable for any issues with the vehicle that arise under your care and agree to pay all fines and any amount government or semi-government authorities shall levy or impose.

5. Upon claiming the vehicle's insurance which the driver stated above shall be liable to pay an excess of **S\$10,000/- NETT** to the owner.

6. At any point of time if the vehicle breakdown due to driver's negligence, flat battery, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$50/- ( from weekdays 12PM to 8PM ) and S\$100/- ( from 8PM to 12PM, Saturday and Sunday, PH 24Hours )

7. The maintenance of the vehicle will be borne by the owner. **Driver must keep note of the vehicle engine temperature, any overheating due to driver's negligence, repair and any misc cost shall be borne by the driver.** If there is any problem due to wear and tear or vehicle breakdown, the driver is to report to the owner immediately and seek for advice/permission before proceeding to fix the issue.

8. If the vehicle stated met with an accident, the driver is to inform the owner immediately. **NO repairs are to be done without the owner's approval.** If the driver is caught repairing the vehicle at any workshop unauthorized by the owner, the owner reserve the rights to repossess the vehicle with a **S\$3000/- compensation.**

9. Any damage which includes physical damage or any other general damages to the vehicle, payment of repair cost has to be made immediately unless any other alternative arrangements is made.

10. **DREAM CAR LEASING PTE. LTD.** will not be responsible for loss of or damage to personal belongings and the contents therein ( including any valuables, even if we have been advised ) during storage or during the disposal process caused and you hereby release **DREAM CAR LEASING PTE. LTD.** from any liability in respect there of.

11. The driver needs to return vehicle's fuel at the same level when he or she collects at the level of \_\_\_\_% otherwise, a payment of S\$20.00/- NETT will be charge to the driver for every 10% of fuel used.

12. Vehicle is handed over clean and it should be returned clean. If vehicle is returned dirty, a nominal charged of S\$10.00/-shall be collected.

13. **No Smoking, Durians and Transportation of Pets are allowed.** Hirer is responsible for a penalty of **S\$500/-**.

14. **No Speeding, Reckless Driving, Racing or ANY illegal activities shall be carried out during the use of this vehicle.** The owner reserves the rights to repossess the vehicle with an additional **S\$1500/- compensation and any other cost incurred. ( if any )**

15. Should there be any breaches to any of the above clauses; the owner reserves the right to repossess the vehicle without any refund with a compensation of **S\$2000/- imposed.**

Agreed and Acknowledge the above stated by:

Name: \_\_\_\_\_ Signature: 

Nric: \_\_\_\_\_

I have read and fully understood the content of this agreement. I will not dispute to the claims made against me for any incident occurring during the stated period and thus this agreement.



**TAX INVOICE**

Our Ref No: GR-20-035025

Date of Request: 28/02/2020

Your Ref No: WALK IN ELIN

ZOOM AUTOWERKS PTE LTD  
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339  
SINGAPORE 470130

Dear Sir/Madam,

Your Vehicle No: SLC1331E

Date of Accident: 22/02/2020

Place of Accident: 417 FERNVALE LINK

Involving Vehicle No: SJS8675G (NO REPORT) VALID TILL 2-10/3

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



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-20-042994

Date of Request: 12/03/2020

Your Ref No: WALK IN ELIN

ZOOM AUTOWERKS PTE LTD  
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339  
SINGAPORE 470130

Dear Sir/Madam,

Date of Accident: 22/02/2020

Vehicle No: SLC1331E

Place of Accident: 417 FERNVALE LINK MULTISTORY CARPARK

Involving Vehicle No: SJS8675G

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SJS8675G	417 FERNVALE LINK MULTISTORY CARPARK	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 24 Feb 2020 / 13:08:05

Receipt Date/Time : 24 Feb 2020 / 13:07:51

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200224-001771

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SJS8675G As at 22 Feb 2020/12:27:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SJS8675G Enquiry Fee 20200224130709979804	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	xxxxxxxxxxxx0962	Credit Card: Visa /MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
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.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 24 June 2020 1:37 PM  
**To:** a.mahaleckmi@yahoo.com  
**Subject:** <STANDARD LETTER> OUR REF: CC4/ASM20003101/Uga3 \*\*\* ACCIDENT INVOLVING SJS 8675G & SLC 1331E ON 22/02/2020 \*\*\*

24 JUNE 2020

**MAHALECKMI D/O AYYAKANNU**

Dear Sir/ Mdm

**OUR REF : CC4/ASM20003101/Uga3**  
**YOUR REF : SJS 8675G**  
**ACCIDENT INVOLVING SJS 8675G & SLC 1331E ALONG/AT 417 FERNVALE LINK CARPARK 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 claim from **ZOOM AUTOWERKS PTE LTD** acting on behalf of the owner of **SLC 1331E** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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.

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 us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 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
- Employment Letter from your company
- Authorisation letter & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- **COUNTER CLAIM STATUS AGAINST THIRD PARTY**
- 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 AXA's prior knowledge and consent.

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 [6749 4274](tel:67494274) or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

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

Cc AXA Insurance Pte Ltd  
(Motor Claims Dept)

**"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."**

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



*Save the Earth. Print only when necessary.*



English (default) ▼

LKK AUTO CONSULTANTS PTE LTD (TP) ▼



SERVICE REQUESTS

MESSAGES

CLAIMS



<MANDATE IA> - SOM02H47 {ACCIDENT  
INVOLVING SJS 8675G & SLC 1331E ON  
22/02/2020}

Type

Question

Message

Hi Cecilia, pls proceed as proposed global \$5500. Tks

[Reply](#)