

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 26 May 2020 12:36 PM
To: 'RAYMOND@MICPLASTICS.COM.SG'
Cc: 'NURABDAH@MICPLASTICS.COM.SG'
Subject: <STANDARD LETTER> OUR REF: CC4/ASM20004781/Dga3 *** ACCIDENT INVOLVING GBE 9239U & FBP 1228X ON 28/03/2020 ***

26 MAY 2020

**MIC PLASTICS PTE LTD
DRIVER: TAY KWANG LIAN**

Dear Sir/ Mdm

**OUR REF : CC4/ASM20004781/Dga3
YOUR REF : GBE 9239U
ACCIDENT INVOLVING GBE 9239U & FBP 1228X ALONG/AT INTERSECTION OF TAGORE LANE AND
TAGORE IND AVENUE ON 28/03/2020**

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 **S9 MOTOR TRADING PTE LTD** acting on behalf of the owner of **FBP 1228X** 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 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** or email us at 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 | fax: 6741-4108

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



Save the Earth. Print only when necessary.



Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBE 9239U (Insd veh)	Model: HONDA PCX 150
	FBP 1228X (TP veh)	
Date of Accident/ Time:	28/03/2020	

Repair Estimate	: \$	3,857.20	
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	: \$	2,300.00	(GLOBAL SUM)
Payee Name : S9 MOTOR TRADING 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 <u>100</u> (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: <u>Yes</u> 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:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. 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.
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: Linda Yeo

Date: 11/6/2020



Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Rose Yam

Date: 11/6/2020



Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 29/6/2020

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

AUTHORIZATION TO ACT

I, Emerson Hia Wei Wen ("the third party claimant")
of Blk 986A Buangkok Crescent #10-36 S531986 (address),
owner of PBP 1228X (vehicle no.) hereby authorize

S9 Motor Trading 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. PBP 1228X that was
damaged pursuant to the accident which occurred on 28/3/2020 (date) along
Tagore Industrial Avenue (location)
involving vehicle no/s GBE 9239U
("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 1 day of April (month) 20 20 (year)

gy.
Signed by "the third party Claimant"


Signed by "the workshop"



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Uta Avenue 3
Singapore 408866
Tel +65 6547 0000
Fax +65 6547 4883
www.police.gov.sg

Our Ref TP/IP/19227/2020
Date 18 May 2020

EMERSON HIA WEI WEN
BLK 986A BUANGKOK CRESCENT
#10-36
SINGAPORE 531986

Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING GBE 9239 U AND FBP 1228 X ALONG TAGORE
INDUSTRIAL AVENUE ON 28.03.2020 AT ABOUT 12.40PM**

I refer to the above accident.

2. Please be informed that we have completed our investigations which revealed that the driver/rider of **GBE 9239 U** had committed an offence of **Careless Driving Causing Hurt** under **Section 65(1)(b) of the Road Traffic Act Chapter 276 p/u Section 65(4)(a) of the same Act.** Action has been initiated against the driver/rider for the said offence.
3. If you have any clarification, you may contact the Investigation Officer, Station Inspector Mohamad Zulfadzli Abdullah at office number: 65476204.
4. Thank you.

Yours faithfully

**HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.

◀ **Re:RE: Re:<MANDATE IA> - SOM02K77 {ACCIDENT INVOLVING GBE 9239U & FBP 1228X ON 28/03/2020}**

Type

🔗 Question

Message

PLS PROCEED

Reply

S9 MOTOR TRADING PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622

Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 19/5/2020

Invoice No: S9-20-057

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

LETTER OF DEMAND

Claim No.:

Attn:

Your Insured: GBE 9239U

Date of Accident: 28/3/2020

Location: Along No 421 Tagore Industrial Ave

FINAL REPAIR COSTS

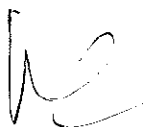
VEHICLE NO.	FBP 1228X	Honda PCX 150
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Cost of Repair for Vehicle No.:	FBP 1228X (Lump Sum)	\$2,300.00
Loss of Use:	3 days x \$30	\$90.00
Towing Fees		\$40.00
	Total:	\$2,430.00

SINGAPORE DOLLARS: TWO THOUSAND FOUR HUNDRED AND THIRTY ONLY

Notes:

1. All cheque payment should be "Crossed" and made payable to S9 MOTOR TRADING PTE LTD
2. All cheque should have our "Invoice No" written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



S9 Motor Trading Pte Ltd

:LG

S9 MOTOR TRADING PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622

Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 19/5/2020

Invoice No: S9-20-057

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

Claim No.:

Attn:

Your Insured: GBE 9239U

Date of Accident: 28/3/2020

Location: Along No 421 Tagore Industrial Ave

FINAL REPAIR COSTS

VEHICLE NO.	FBP 1228X	Honda PCX 150
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Cost of Repair for Vehicle No.:	FBP 1228X (Lump Sum)	\$2,300.00
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Total: \$2,300.00

SINGAPORE DOLLARS: TWO THOUSAND AND THREE HUNDRED ONLY

Notes:

1. All cheque payment should be "Crossed" and made payable to S9 MOTOR TRADING PTE LTD
2. All cheque should have our "Invoice No" written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



S9 Motor Trading Pte Ltd

:LG

PETTY CASH VOUCHER

Voucher No:

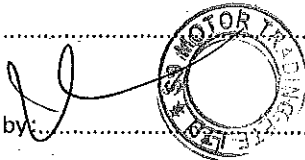
Date: 28/3/2020

PAY TO GJ Hah Recovery Service

DESCRIPTION		AMOUNT	
Towing Fee FBP1228X		\$ 40	00
from: No. 421 Tagore Industrial			
Due to Ang mo Kro			
# 04+21			
A/c	Cash	\$ 40	00

The Sum of Dollars: Forty only

Payment Approved by:



Received by:



Besform

Cecilia Chong (LKK Auto)

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Sent: Wednesday, 3 June 2020 10:42 AM
To: Cecilia Chong (LKK Auto); Hsiao Tong (LKKAuto)
Subject: RE: [EXTERNAL] RE: Re: REQ FOR DOC: ACCDT INVL GBE9239U & FBP1228XON <28/03/2020 > OUR REF: S0M02K77

Importance: High

Hi Cecilia,

LOA had been presented to us.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards,



KC Chan |
Assistant Manager, Motor Claims Department
AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Customer Care No: 1800-880 4888
Email: kianchuan.chan@axa.com.sg
www.axa.com.sg

We remain available to serve you during the circuit breaker period. For AXA's COVID-19 updates & initiatives, please visit <https://www.axa.com.sg/covid-19-updates>.



Think Green. Please don't print this message unless it's really necessary. Thank you.

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited.
If you are not the intended recipient of the message, please notify the sender immediately.

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Monday, June 1, 2020 5:10 PM
To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [EXTERNAL] RE: Re: REQ FOR DOC: ACCDT INVL GBE9239U & FBP1228XON <28/03/2020 > OUR REF: S0M02K77

Hi KC,

Good day to you.

NO OI LOA attached.