Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 19 May 2020 10:21 AM

To: KRISNGBK@GMAIL.COM

Subject: <STANDARD LETTER> YOUR REF: SGJ1383C (OUR REF: CC4/ASM20005334/Uga3) ***

ACCIDENT INVOLVING SGJ1383C & SLX 2799Y ON 19/04/2020 ***

Attachments: accident video SLX2799Y (1).mp4

19 MAY 2020

NG BUAY KOON

Dear Sir/ Mdm

OUR REF : CC4/ASM20005334/Uga3

YOUR REF : SGJ1383C

ACCIDENT INVOLVING SGJ1383C & SLX 2799Y ALONG/AT BEHIND BLK 301 PUNGGOL CENTRAL

SERVICE RD ON 19/04/2020

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 **ABWIN SERVICE PTE LTD** acting on behalf of the owner of SLX 2799Y 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

ABWIN SERVICE PTE LTD

17 KAKI BUKIT ROAD 4
#01-60 BARTLEY BIZ CENTRE SINGAPORE 417809
Tel: 67139400 Fax: 67139415
Email: servicecentre@abwinm9.com Website: www.abwinm9.com
Company Reg. No: 201318685G GST Reg. No: 201318685G



Date : <u>20-Apr-2020</u>

From: LEE CHE HWAY ENOCH (Name of **Policyholder**)

My Vehicle No. : SLX2799Y

Other Vehicles: SGJ1383C

Accident Date: 19-Apr-2020

Location: BLK 301A PUNGGOL CENTRAL SERVICE

<u>ROAD</u>

LETTER OF AUTHORISATION

To: AXA INSURANCE SINGAPORE PTE LTD (Third Party and/or Third Party Insurer)

I have authorised ABWIN SERVICE PTE LTD to proceed with the repairs to my accident damaged vehicle and to proceed with 3rd Party Insurance Claims against Third Party and / or its Insurer on my behalf for property damages, costs, and expenses, including loss of use, loss of rental, medical fees and legal costs.

To have absolete discretion to agree to any settlement of compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).

As ABWIN SERVICE PTE LTD will be handling the entire 3rd Party Claims, which includes signing / submission of all relevant documents and negotiation of my claims on my behalf, kindly forward and make payable all proceeds to my claims to **ABWIN SERVICE PTE LTD**.

I confirm that the payment of any negotiated settlement with and accepted by ABWIN SERVICE PTE LTD will serve as an effectual discharge of my claims against the Third Party and / or its Insurer for the damage caused.

Policyholder's Signature / Company's Stamp (if applicable)

Name: LEE CHE HWAY ENOCH

NRIC No. / ROC No. : \$2584416 E

Designation:

Withness's Signature

Name: SHARIFAH

NRIC No. : SSMOODIA

2013186850



Vehicle No:

AXA THIRD PARTY DIRECT SETTLEMENT

SGJ1383C (Insd veh)

			veh) Model: MEF	Model: MERCEDES BENZ E200		
Date of Accident/ Time:		19/04/2020				
Repair Estimate	:\$	7,187.1	9			
Final Repair Cost	:\$	The state of the s				
Loss of Use	:\$			Waren Live	days at \$	per day
Rental (if any)	:\$				days at \$	per day
LTA / GIA Search Fee	:\$					
Others:	:\$					
	:\$					
Final Settlement Sum	:\$		2,350	0.00	(GLOBAL	SUM)
Payee Name : ABWIN	SERVICE PTE	LTD				
Is Third Party Workshop G		[X] YES []	NO (Kindly indicate	below)		
A) For Non GI	For Non GIA Registered Workshop:			Agreed Liability(%)		
B) For GIA Registered Work		: 6	OLA Applicable: Yes/ N	BOLA S	cenario No: 2:	3
BOLA Liabil	ity:100(%	, , ,	ssessed Liability (*):		(%)	

NOTE:

201318685G

Remarks:

- 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.

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.

ettlement that we and or our client have/had/has against you (AXA and their We/I confirmed that this is a full and final s policyholder/authorised driver/to tfeasor) for my and all losses (past/present/uture) arising from this accident. RVICE

Co. Reg. No

CKS

of workshop representative / Workshop stamp Name of Representative:

Date: 23/06/2020

/ Workshop stamp (if applicable) Signature of With

201318685G

Name of Witness: Date: 23/06/202

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

Date: 23/06/2020

ABWIN SERVICE PTE LTD

17 KAKI BUKIT ROAD 4 #01-60 BARTLEY BIZ CENTRE SINGAPORE 417809 Tel: 67139400 Fax: 67139415

Email: servicecentre@abwinm9.com Website: www.abwinm9.com Company Reg. No: 201318685G GST Reg. No: 201318685G



TAX INVOICE: SC2006-31590

AXA INSURANCE SINGAPORE PTE LTDDATE : 18-Jun-2020

8 SHENTON WAY JOB SHEET NO : HQJS03831 #27-01 AXA TOWER SERVICE ADVISOR : SHARIFAH SINGAPORE 068811 PAGE : 1 OF 1

CONTACT: 68804888

VEHICLE NO : SLX2799Y

MAKE : MERCEDES BENZ

MODEL : E 200CGI MILEAGE : 0 KM

NO DESCRIPTION SUM (SGD)

1 COST OF REPAIR FOR VEHICLE SLX2799Y (THIRD PARTY CLAIM)

1,900.00

DOA: 19/04/2020

CLAIM AGAINST AXA INSURANCE SINGAPORE PTE LTD / SGJ1383C

 SGD : TWO THOUSAND AND THIRTY-THREE ONLY
 SUB-TOTAL : 1,900.00

 GST - 7 % : 133.00

 TOTAL : 2,033.00

BALANCE : 2,033.00



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

Third Party Insurer Enquiry

Our Ref No: GR-20-058610

Date of Request: 20/04/2020 Your Ref No: Online Purchase

Abwin Service Pte Ltd 17 Kaki Bukit Road 4 Bartley Biz Centre #01-58/59/60/61/62 Singapore 417809

Dear Sir/Madam,

Enquiry Date 20/04/2020

Enquiry By Sharifah Nusaybah Binte Syed Jamil Binshahab

TP Vehicle No. SGJ1383C Accident Date 19/04/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SGJ1383C	AXA Insurance Pte Ltd	30/06/2019-29/06/2020	6880 4888

Thank You.

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.

This is a computer generated document and requires no signature.



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TAX INVOICE

Our Ref No: GR-20-058610

Date of Request: 20/04/2020 Your Ref No: Online Purchase

Abwin Service Pte Ltd 17 Kaki Bukit Road 4 Bartley Biz Centre #01-58/59/60/61/62 Singapore 417809

Dear Sir/Madam,

Enquiry Date 20/04/2020

Enquiry By Sharifah Nusaybah Binte Syed Jamil Binshahab

TP Vehicle No. SGJ1383C Accident Date 19/04/2020

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque

LKK AUTO CONSULTANTS PTE LTD (TP) ▼ Menu



Re:<MANDATE IA> - S0M02MN1 {ACCIDENT INVOLVING SGJ 1383C & SLX 2799Y ON 19/04/2020}

Type

Question

Message

HI, pls proceed as per mandate for COR but for LOU, to offer \$90 per day. TY.

Reply

ABWIN SERVICE PTE LTD

17 KAKI BUKIT ROAD 4 #01-60 BARTLEY BIZ CENTRE SINGAPORE 417809 Tel: 67139400 Fax: 67139415 Email: servicecentre@abwinm9.com Website: www.abwinm9.com Company Reg. No: 201318685G GST Reg. No: 201318685G



\$2,033.00

29-MAY-2020

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811 SINGAPORE 068811

1. Cost of Repair

Dear Sirs,

ACCIDENT ON 19-Apr-2020 INVOLVING SLX2799Y & SGJ1383C AT BLK 301A PUNGGOL CENTRAL SERVICE ROAD

We are authorised repair workshop for the owner of vehicle, SLX2799Y, which was involved in the captioned accident with your insured's vehicle. The vehicle owner has requested and authorised us to assist him/her in presenting his claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured, SGJ1383C, we are submitting these claims for your consideration on behalf of the owner/driver/claimant.

2. Car Rental			
3. Loss of Use (4 x \$2	240.00)		\$960.00
4. Survey Fees			Ž
5. LTA Fees			*
6. TP/GIA Fees			\$2.00
Medical Fees			8
8. Others			<u> </u>
		(E&OE)	\$2,995.00
We enclosed the following do	cuments to support the claims:	<u>. </u>	
✓ Repair/Excess Bill	✓ GIA/Police Report(s)	Power of Attorney	Medical Bill
Surveyor Report	✓ GIA/TP Search	Car Rental Bill	Witness Statement
Coloured Photographs	Insurance Certificate	✓ Others: SIGNED	LOA

Kindly look into the matter and let us hear from you on the settlement of our client's claim as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/driver/claimant.

Yours faithfully,

ABWIN SERVICE PTE LTD

RVIC Co. Reg. No. SHARIFAH

Claim Department

(a) ADWINING. COM