

Your ref: SGW5865J
Our ref: SKN4949H

12th February 2015

AXA Insurance (Singapore) Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

TEL: 6338 7288

Attn: Motor Claims Dept

Dear Sirs / mdm,

Accident involving SKN4949H and SGW5865J along ECP on 10.9.2014 at 15:00hrs

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SGW5865J at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final repair invoice
- 2 GIA report of SKN4949H
- 3 Photocopy of IC & Driving License
- 4 Certificate of Insurance
- 5 Authorisation Letter
- 6 Discharge Voucher
- 7 Car rental HA & invoice

We are instructed to claim the following

1 Costs of Repair - Lump Sum - (\$6,400.00 X 7% gst)	\$ 6,848.00
2 Loss of Rental - \$300.00 x 3 days	\$ 963.00
Total:	\$ 7,811.00

Please kindly let us know weather you are prepared to settle our client's claim.

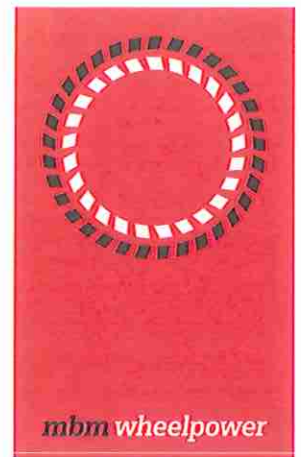
Thanks & Warmest Regards,



Gary Wong

HP: 8138 7188

gary@mbmwheelpower.comsg



WITHOUT PREJUDICE

Date : 22/9/2014

To : MBM WHEELPOWER PTE LTD

() 176 Sin Ming Drive #01-14/15 Sin Ming Autocare Singapore 575721

(☒) 2 Kung Chong Road Singapore 159140

From : Kho Chin Kok (Name of Owner & Policyholder)

CLAIM VEHICLE NO: SEN 4949 H

ACCIDENT DATE: 10/9/2014

LOCATION: ECP

OTHER VEHICLE: SGW 5865J , WCV 4771

1. I hereby authorise MBM WHEELPOWER PTE LTD to: -

a. Proceed with the repairs (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

() Act as sole and principal agent to claim on my behalf for the damaged to the vehicle from my insurer in question until the claim is wholly completed, settle and/or resolved. (Claim against own insurer).

(☒) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and/or bodily injury sustained as a result of the accident from third party and/or third party insurer in question until the claim is wholly completed, settled and/or resolved. (Claim against Third Party)

2. I confirm that MBM's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the insurer/third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and/or completion of the claim.

Where authorising party is not vehicle owner and policyholder

EXCEPT: -

- a. Such as matters or task that the insurer/third party and/or the law requires me to personally attend to ; and
- b. The due submission of the claim to the insurer (Where applicable)

3. I understand if I submit a claim of whatever nature to my own insurer (FOURTEEN (14) days) after the accident (or such other time stipulated by my own insurer and/or the law), such claim will not or may not be accepted by my own insurer.

4. I further confirm and accept that: -

a. To the extent permitted by law: -

- i. I will indemnify and keep MBM indemnify in connection with or arising from the claim; and
- ii. That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses/damages of whatever nature arising from or in connection with the claim.

b. MBM does not guarantee and never represented that the insurer/third party will fully indemnify me for the damage and/or the repair's costs and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.

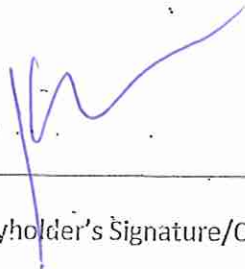
5. As the extent to which the insurer /third party will indemnify me or be liable is not conclusive, I agree to place a deposit of S\$ (excluding GST) for the repair's cost.

6. I agree and accept MBM deposit refund policy. If the final successful percentage of indemnification/contribution/liability from or of the insurer/third party in respect of the repair's costs to me: -

- a. 50% and below - NO REFUND
- b. 100% - FULL REFUND

7. I shall inform and forward to MBM all correspondence and letters received by me from the insurer/third party, any other insurer, solicitors governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
9. I shall not: -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any other from the insurer/third party or any other relevant party; without consultation of and expressed approval from MBM
10. In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM all proceeds of the claim for: -
- a. the repair's costs and
 - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the accident, repair and/or claim;
- which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.

11. I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature/Company Stamp (if applicable); or

Authorising party's Signature/Company Stamp (if applicable)

Name:

Kho Chay Kok

NRIC:

S7322629-E

Address:

Blk 50 May Ert Road #03-129 S(150050)



Witness's Signature

Name:

Gary Wong

NRIC:

S7813697 A



WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any
Inconsistencies found in this
Discharge Voucher]

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGW 5865J (Insd veh)	Model: BMW 523I - 2497CC
	SKN 4949H (TP veh)	
Date of Accident/ Time:	10/09/2014 / 15:00	

Repair Estimate	: \$		
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	: \$	420.00	(GLOBAL SUM - ALL IN)
Payee Name : MBM WHEELPOWER PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>10</u> (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: <u>Yes</u> / No BOLA Scenario No: <u>NIL</u>	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

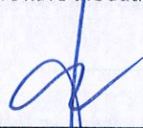


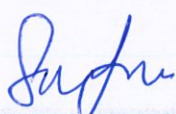
NOTE:

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: <u>My Lwi</u> Date: <u>15/10/2020</u>   MPB	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Siew Theng</u> Date: <u>15.10.2020</u>
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: <u>15/10/2020</u>	

MBM WHEELPOWER PTE LTD



To: Mr Kho Chin Kok
c/o AXA Insurance (Singapore) Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Tax Invoice: ES001108
Date: 12 February, 2015
Vehicle No.: SKN4949H
Make / Model: BMW 532i
Chassis No.: WBANU12010CW24771
Engine No.: 76804141N52B25AE
Accident Date: 10.9.2014

Attn: Motor Claims Dept

S/N	DESCRIPTION	Amount S\$
1	Costs Of Repair - Lump Sum - (\$6,400.00 x 7% gst)	\$ 6,848.00

Amount Due S\$ \$ 6,848.00

Please acknowledge receipt of vehicle

For & on behalf
MBM WHEELPOWER PTE LTD



Customer's Signature

Prepared by: Gary Wong

Received in good order & condition
Goods sold are not returnable

mbm wheelpower pte ltd
2 kung chong road singapore 159140
t 64583198 f 64586018
Company Registration Number : 200204110W
GST Reg No: M90368446L



AIG Malaysia Insurance
Berhad (775492-M)
(formerly known as Charis
Malaysia Insurance Berhad)
Level 18, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur

www.aig.my

T 603 2118 0168
F 603 2118 0228

Your Ref : SKN4949H
Our Ref : 0334252913MY
Date : 27-May-2015

KHO CHIN KOK
C/O KBS MOTORSPORT PTE LTD
2 KUNG CHONG ROAD SINGAPORE
SINGAPORE 159140

Without Prejudice

Dear Sirs,

ACCIDENT ON 10/09/2014 INVOLVING VEHICLE NO. WCW4771 AND SKN4949H


Without admission of liability, we are pleased to offer settlement of your claim as follows:-

Cost of Repairs	: SGD	3,736.00
CART (2.0 x SGD50.00/day)	: SGD	100.00
Adjuster/Survey Fee	: SGD	456.89
Total	: SGD	4,292.89

We trust our offer will be acceptable to you and enclose herewith our discharge voucher for your completion together with affixed RM10 Stamp Duty and return to us to enable us to effect payment.

Thank you.

Yours faithfully,


Intan Nor Fareeza binti Zahri
Claims Executive
Personal Lines Claims

Important Notes to Claimant:

Compensation for Assessed Repair Time:

- 1) CART: Means the number of days required for the repair of the damaged vehicle as assessed and recommended by the independent loss adjuster and shall exclude any delay by whom or how so ever which may occur before and/or after the actual repair of the vehicle, as claimant must mitigate their own loss.
- 2) Quantum: In accordance to rate approved by the Insurance Association.

This settlement was made to hasten the claim processing time and reference was not made to your insurer. Reference is now being made with your insurer.

Payment of Claim:

Cheque issued strictly to the claimant only and no change of payee will be entertained

RELEASE OF CLAIM

CLAIM NO : 0334252913MY

FOR THE SOLE CONSIDERATION OF SINGAPORE DOLLAR FOUR THOUSAND TWO HUNDRED AND NINETY TWO AND CENTS EIGHTY NINE ONLY (SGD4,292.89).

the receipt whereof is hereby acknowledge

I/We, KHO CHIN KOK (NRIC: S7322629E)

for myself, heirs, representative, successors and assigns do hereby release and forever discharge

• AIG MALAYSIA INSURANCE BERHAD

• & / or TAN KOK LEAN (INSURED)

• & / or SIEOW WEI SHENG (DRIVER)

of and from all actions, claims and demands whatsoever that now exist or may hereafter develop on account of all known, unknown and unanticipated injuries and damages arising out of and in consequence of an accident between vehicle no. (WCW4771) and my vehicle no. (SKN4949H) occurring on or about Sep 10, 2014.

The undersigned furthermore agrees that the foregoing sum is voluntarily accepted as a full and final compromise, adjustment and settlement of all claims, that the payment of the said amount shall never be construed as an admission of liability by the party or parties hereby released, and that the terms of this release have been read and are thoroughly understood.

Dated this 27 day of June 20 15

In the presence of:

Witness Signature: [Signature]

Claimant Signature: [Signature]

(Accompanied by Co's rubber stamp, if applicable)

Name:

SUCAIMAN A. RAHMAN

Name:

KHO CHIN KOK

Address:

BLK 509, PASIR RIS S/D
#17-183 (S10509).

Address:

50 HOY FATT RD #03-129 S150050

(Please affixed RM10 Stamp Duty)



RE: [MANDATE REQUEST] TIMEBAR // CASE Your Ref: C0316295 // ACCIDENT INVOLVING SGW 5865J AND SKN 4949H ON 10/09/2014

WANG Peter <peter.wang@axa.com.sg>

Thu 9/24/2020 1:45 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: NG Stacey <stacey.ng@axa.com.sg>

-

Dear Asher

Thank you for the swift response.

As spoken just now, please proceed to settle at 10% with quantum as proposed. Afterwards, you may submit the signed settlement form and your supplementary adjuster's invoice via email.

Meanwhile, you mentioned that you already forwarded the pre- and post- repair photos to our previous handlers, but I was unable to locate it in our file. Please assist to resend me a copy via email as well. Thank you!

Regards

Peter Wang | Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811

Email: peter.wang@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>.

Please consider the environment before printing this message

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Thursday, September 24, 2020 1:21 PM

To: WANG Peter <peter.wang@axa.com.sg>

Cc: NG Stacey <stacey.ng@axa.com.sg>

Subject: [EXTERNAL] Re: [MANDATE REQUEST] TIMEBAR // CASE Your Ref: C0316295 // ACCIDENT INVOLVING SGW 5865J AND SKN 4949H ON 10/09/2014

Hi Peter,

We refer to the email below.

Tried to call you however unable to reach you.

Our proposed amount based on 10% of the third party total settlement.



AIG Malaysia Insurance
Berhad (775492-M)
(Formerly known as Chong
Malaysia Insurance Berhad)
Level 18, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur
www.aig.my

T 603 2118 0168
F 603 2118 0288

Your Ref : SKN4949H
Our Ref : 0334252913MY
Date : 27-May-2015

Without Prejudice

KHO CHIN KOK
C/O KBS MOTORSPORT PTE LTD
2 KUNG CHONG ROAD SINGAPORE
SINGAPORE 159140

Dear Sirs,

ACCIDENT ON 10/09/2014 INVOLVING VEHICLE NO. WCW4771 AND SKN4949H

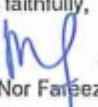
Without admission of liability, we are pleased to offer settlement of your claim as follows:-

Cost of Repairs	: SGD	3,736.00
CART (2.0 x SGD50.00/day)	: SGD	100.00
Adjuster/Survey Fee	: SGD	456.89
Total	: SGD	4,292.89

We trust our offer will be acceptable to you and enclose herewith our discharge voucher for your completion together with affixed RM10 Stamp Duty and return to us to enable us to effect payment.

Thank you.

Yours faithfully,


Intan Nor Farzeza binti Zahri
Claims Executive
Personal Lines Claims

Important Notes to Claimant :

Compensation for Assessed Repair Time :

- 1) CART: Means the number of days required for the repair of the damaged vehicle as assessed and recommended by the independent loss adjuster and shall exclude any delay by whom or how so ever which may occur before and/or after the actual repair of the vehicle, as claimant must mitigate their own loss.
- 2) Quantum: In accordance to rate approved by the Insurance Association.

This settlement was made to hasten the claim processing time and reference was not made to your insurer. Reference is now being made with your insurer.

Payment of Claim:

Cheque issued strictly to the claimant only and no change of payee will be entertained

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

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.

From: WANG Peter <peter.wang@axa.com.sg>
Sent: Thursday, September 24, 2020 11:54 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: NG Stacey <stacey.ng@axa.com.sg>
Subject: RE: [MANDATE REQUEST] TIMEBAR // CASE Your Ref: C0316295 // ACCIDENT INVOLVING SGW 5865J AND SKN 4949H ON 10/09/2014

Dear Asher

Please clarify on how you derived the settlement proposal at \$ 429.29 (all-in). I was unable to find the breakdown in the attached documents.

Feel free to call me at 68804393 so we can wrap up the matter. Thank you!

Regards

Peter Wang | Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Email: peter.wang@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> .

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Friday, September 4, 2020 10:23 AM
To: NG Stacey <stacey.ng@axa.com.sg>; WANG Peter <peter.wang@axa.com.sg>
Subject: [EXTERNAL] Re: [MANDATE REQUEST] TIMEBAR // CASE Your Ref: C0316295 // ACCIDENT INVOLVING SGW 5865J AND SKN 4949H ON 10/09/2014

Hi Sir,

We refer to the email dated on 25/06/20.

Third party is chasing for offer / settlement.

Kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

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From: NG Stacey <stacey.ng@axa.com.sg>
Sent: Friday, June 26, 2020 5:42 PM
To: WANG Peter <peter.wang@axa.com.sg>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: FW: [MANDATE REQUEST] TIMEBAR // CASE Your Ref: C0316295 // ACCIDENT INVOLVING SGW 5865J AND SKN 4949H ON 10/09/2014

Dear Peter,

Please assist.

Thank you.

Regards

Stacey Ng | Manager, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: stacey.ng@axa.com.sg
Customer Care No. 1800 8804888

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, June 25, 2020 11:11 PM
To: NG Stacey <stacey.ng@axa.com.sg>
Subject: [EXTERNAL] [MANDATE REQUEST] TIMEBAR // CASE Your Ref: C0316295 // ACCIDENT INVOLVING SGW 5865J AND SKN 4949H ON 10/09/2014

Your Ref: C0316295

Dear Sirs,

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the 2nd vehicle and the last vehicle malaysian vehicle

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 10% liability.

We seek your approval to offer repairer " **MBM WHEELPOWER PTE LTD**" at \$ **429.29 (all-in)**.

Enclosed the supporting document submitted from that third party.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

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