



MY CAR CREDIT PTE LTD

Address: 53 Ubi Avenue 1, Paya Ubi Industrial Park
#01-33 S(408934)

Email: Mccclaim01@gmail.com
(Company Registration No: 202013105E)

5th Aug 2020

Our reference: SDW6990J
Your reference: FBG3659U

AXA Insurance Pte Ltd
8 Shenton Way #24-01
Singapore 068811
Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : TENG WEE YEAP
Address : BLK 103 LENGKONG TIGA #08-385 S410103

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **31/05/2020** along involving our client's vehicle registration number **SDW6990J** and vehicle registrations number **FBG3659U** driven by you/your insured's driver at the material time.

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:-

Cost of Repair	:	\$2,600.00
Loss of Use	:	\$450.00
GIA Search	:	\$0.00
LTA Search		\$7.49
Total	:	\$ 3,057.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Rental Agreement & Official Receipt;
- f) LTA Search Results & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Yours faithfully,



A handwritten signature in blue ink, appearing to be "W. S.", written over a dotted line.

My Car Credit

1-Stop Solution For All Automotive Needs

Bill To:
AXA INSURANCE SINGAPORE PTE LTD

DATE: 05-Aug-20
INVOICE # MCC2020-004
FOR: SDW6990J
BMW X3
REMARKS:

THANK YOU FOR YOUR BUSINESS!

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 01 Jun 2020 / 16:59:43

Receipt Date/Time : 01 Jun 2020 / 16:59:43

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200601-002819

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - FBG3659U As at 31 May 2020/19:30:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - FBG3659U Enquiry Fee 20200601165818831090	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
409636XXXXXX7897		eNETS Credit Card		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.



MY CAR CREDIT PTE LTD (Co Reg No. 202013105E)

53 Ubi Ave 1 #01-33 Paya Ubi Industrial Park S408934.

Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop My Car Credit Pte Ltd, 53 Ubi Ave 1 Paya Ubi Industrial Park #01-33 Singapore 408934

I/We, Teng Wee Yeap of NRIC/Passport number/ROC number: _____, Owner of vehicle no. SDW 6990J hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer/s claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 31 (day) of 05 (month) 20 (year)

Owner's signature (Company stamp if applicable)

Name:

NRIC No:



All Settlement Amount Are Without
Prejudice to our driver's Injury Claim

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBG 3659U (Insd veh)	Model: B.M.W.X3 XDRIVE20i (1997cc)
	SDW 6990J (TP veh)	
Date of Accident/ Time:	31/05/2020	

Repair Estimate	: \$	11,379.65	
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 (Global Sum)	: \$	2,900.00	
Payee Name : My Car Credit 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: Yes/ 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/TORTEFEASOR 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: Tan Hui Qin Date: 5/8/2020 	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: weiling Date: 5/8/2020
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 07/08/2020	

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 18 June 2020 4:29 PM
To: 'D.MADHAN@GMAIL.COM'
Cc: Admin A
Subject: ACCIDENT INVOLVING FBG 3659U(AXA) AND SDW 6990J ALONG/AT LENGKONG TIGA ON 31/05/2020

18 June 2020

Mr Devan Madhan

Dear Sirs/ Mdm

OUR REF : CC4/ASM20006102/Epv3 // S0M02ONV

YOUR REF : FBG3659U

ACCIDENT INVOLVING FBG 3659U(AXA) AND SDW 6990J ALONG/AT LENGKONG TIGA ON 31/05/2020

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 My Car Credit Pte Ltd acting on behalf of the owner of SDW 6990J against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head-to-rear collision. 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 also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of \$300.00 for third party claim settlements.

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. Your 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 chewht@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 to confirm that the driver is allow to drive the vehicle.
- 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 us at 6742 3197 or email us at chewht@lkkauto.com.

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

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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)