

# SM AUTOMOTIVE

Our Ref : SKZ450S  
Your Ref : SOM02PH9 / SHC5800P  
Date : 17<sup>th</sup> July 2020

1 Kaki Bukit Avenue 6  
Blk C #01-43 Autobay@KB  
Singapore 417883

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

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SKZ450S & SHC5800P AT YISHUN AVE 6 X YISHUN AVE 9 ON  
17.06.2020 @ 11:20HRS**

We are instructed by **CHONG CHUN HEE** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SKZ450S** was damaged by vehicle **SHC5800P** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1) Repair Costs	\$ 15,500.00
2) Loss of Rental for 12 days	\$ 1,680.00
3) LTA Search Fees	\$ 7.45
	<u>\$ 17,187.45</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act
- 4) Vehicle Rental Agreement

Please let us have your cheque for the sum **\$ 17,187.45** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



SM AUTOMOTIVE

# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM\_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No.: 53231488C

## TAX INVOICE

**AXA Insurance Pte Ltd**

8 Shenton Way,

#B1-01,

Singapore 068811

Client: CHONG CHUN HEE

Invoice No : SMP2007-0040

Date : 17-Jul-20

Date of Accident : 17-Jun-20

Vehicle No. : SKZ450S

Model Type : HONDA VEZEL

Descriptions		Amount
Lump Sum Repair Cost		15,500.00
Total		15,500.00

(SGD) Dollars: FIFTEEN THOUSAND AND FIVE HUNDRED ONLY



# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6  
Blk 1 #01-43  
Singapore 417883

Dear Sir,

Accident on 17.06.2020 @ 1120hrs  
Involving Vehicles SKZ450S & SHC580DP  
Along Yishun Ave 6 X Yishun Ave 9

I/We, the registered owner/driver of vehicle registration no: SKZ450S  
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

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

Your kind co-operation in this matter will be much appreciated.

Yours truly,

  
\_\_\_\_\_  
Owner's Signature  
(Company's stamp if applicable)

Name: Chong Chun Hee  
NRIC No.: S14668511  
Date: 17.06.2020

Assignment

To: SM Automotive (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SK7450S and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.


Dated this 17 day of 06 20 20.

Signature :

Name :

ID No. :

Address :

  
Chong Chun Hie  
514668511  
Blk 318C Yishun Ave 9 #13-144 S(763318)

Witness Signature :

Witness Name :

Witness ID :

Witness Address :

  
 Suki Chong

> Back to OneMotoring



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

Print Date/Time : 17 Jun 2020 / 15:08:58

Receipt Date/Time : 17 Jun 2020 / 15:08:58

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200617-002647

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHC5800P As at 17 Jun 2020/11:30:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHC5800P Enquiry Fee 20200617150747604062	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				
434921XXXXXX0206		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.





# EZ-SWIFT CAR RENTAL & LEASING PTE LTD

1 Kaki Bukit Avenue 6 Blk A #01-11 Autobay@Kaki Bukit Singapore 417883

Tel: 6509 5545 HP: 8533 9983 (Josh) / 9234 5563 (Lester)

Sm

SKZ 450S

UEN: 201724540N

## VEHICLE RENTAL AGREEMENT

Invoice: \_\_\_\_\_

### HIRER'S PARTICULARS

Name: Tay Ah Mei  
 NRIC/Passport No: S1134753C  
 Address: Blk 318C Yishun Ave 9 #13-144  
S1763318  
 Driving Licence No: S1134753C  
 Date of Birth: 22/04/1955  
 Tel: \_\_\_\_\_ Mobile: 9785 6359

Vehicle No: SMZ4597m

Non-Waiver Excess: \$4,000

Duration: \_\_\_\_\_

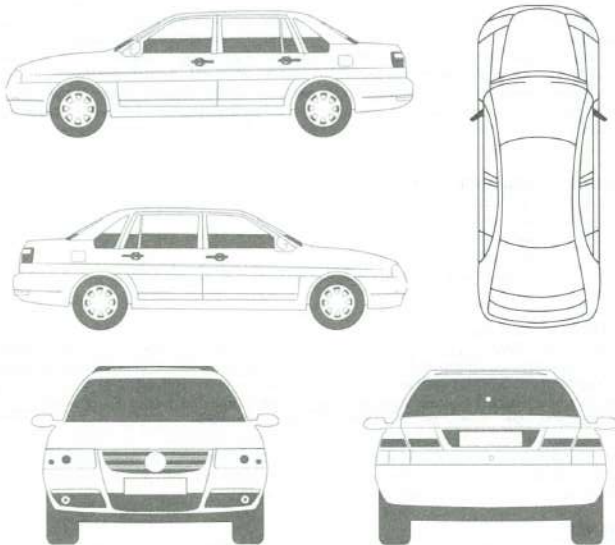
Date & Time OUT: 17/6/2020 @ 1815hrs

Date & Time IN: 29/06/2020 @ 1525

Chargeable Rates				Amount
12	Days	@	\$ 140	\$1,680
	Weeks	@	\$	
	Months	@	\$	
Deposit:				SGD\$
Subtotal:				SGD\$

Total Charge(SGD\$): \$1,680

### Vehicle Checklist



Legend: D - Dents S - Scratches M - Missing C - Cracks

### PETROL LEVEL (\*Rates does not include Petrol)

OUT	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
IN	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

Mileage Out: \_\_\_\_\_

Mileage In: \_\_\_\_\_

### Payment Records:

Cash / Nets / Credit Cards

Reference: \_\_\_\_\_

Staff: \_\_\_\_\_

Hirer's Signature: \_\_\_\_\_

*[Signature]*

I have read and agree to the terms and condition on both sides of this rental agreement.

### NOTE:

HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC VIOLATIONS.

AN ADMINISTRATIVE CHARGE WILL BE LEVIED UPON ANY TRAFFIC VIOLATIONS REDIRECTED.

VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT DRIVE OUT OF SINGAPORE.



**WITHOUT PREJUDICE** to:  
 (a) Insurance 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:	SHC 5800P (Insd veh)	Model: HONDA VEZEL 1.5X A
	SKZ 450S (TP veh)	
Date of Accident/ Time:	17/06/2020	

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 (Global Sum)	: \$	15,500.00	
<b>Payee Name : SM AUTOMOTIVE</b>			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)	
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/TORTEASOR 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: Sukyi Chang  
 Date: 6.8.2020



Lup

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: YunLi  
 Date: 6.8.2020



Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date: 06/08/2020

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 30 June 2020 12:04 PM  
**To:** 'claims@transcab.com.sg'  
**Cc:** transcab\_avaclaims@ava-ins.com  
**Subject:** RE: ACCIDENT INVOLVING SHC 5800P(AXA) AND SKZ 450S ALONG/AT YISHUN AVENUE 9 X YISHUN AVENUE 6 ON 17/06/2020  
**Attachments:** SKZ450S vs SHC5800P\_TP VIDEO-0.mp4

Dear Sirs/Mdm,

Further to our below email.

Attached is a copy of video submitted by third party SKZ450S for your easy reference. The traffic light was in third party's favour and third party had the right of way.

As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

**This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.**

*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](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 30 June 2020 10:06 AM  
**To:** claims@transcab.com.sg  
**Cc:** transcab\_avaclaims@ava-ins.com  
**Subject:** ACCIDENT INVOLVING SHC 5800P(AXA) AND SKZ 450S ALONG/AT YISHUN AVENUE 9 X YISHUN AVENUE 6 ON 17/06/2020

30 June 2020

Transcab Taxi  
Singapore

Dear Sir,



**OUR REF : CC4/ASM20006408/Apa3// S0M02PH9**

**YOUR REF : P1680520 (SHC5800P)**

**ACCIDENT INVOLVING SHC 5800P(AXA) AND SKZ 450S ALONG/AT YISHUN AVENUE 9 X YISHUN AVENUE 6 ON 17/06/2020**

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 SM AUTOMOTIVE acting on behalf of the owner of SKZ450S against your motor insurance policy.

Both parties involved have given conflict of version as both parties reported that traffic light was green in their favour(see attached). Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following 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)
- **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 AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our 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), 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 6742 3197 or email us at [chewht@lkkauto.com](mailto: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](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)