SM AUTOMOTIVE

Our Ref : SLL4259P Your Ref : YN7171Z

: 11th August 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,

Date

RE: ACCIDENT INVOLVING SLL4259P & YN7171Z ALONG AYE TOWARDS TUAS NEAR EXIT 15 ON 06.04.2020 @ 11:40HRS

We are instructed by **TEO CHING LIAN** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SLL4259P** was damaged by vehicle **YN7171Z** 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	\$ 3,700.00
2) Loss of Use for 5 days (4 + 1 weekend)	\$ 600.00
3) LTA Search Fees	\$ 2.00
	\$ 4,302.00

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act

Please let us have your cheque for the sum **\$ 4,302.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,

SM AUTOMOTIVE

LETTER OF AUTHORISATION

SM AUTOMOTIVE

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

24/06/2020

Date:

Dear Sir,
Accident on 06.04.70 20 @ 1140 hp
Involving Vehicles SLL 4259 a YH 71717
Accident on Involving Vehicles Along Ob. 04. 70 70 @ 40 hp SLL 4259 a YH 71717 Klong AYE TOWARDS THAT LAT 15
I/We, the registered owner/driver of vehicle registration no: SLL 4259
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,
$\bigcap WW$
Owner's Signature
(Company's stamp if applicable)
Name: Teo Ching Lian NRIC No.: \$75033777
NRIC No.: 5750 33777



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	YN 7171Z (Insd veh)	
	SLL 4259P (TP veh)	Model: SUBARU FORESTER 2.0XT
Date of Accident/Time:	06/04/2020	

Repair Estima	ate	:\$	8,238.80				
Final Repair C	Cost	:\$					
Loss of Use		:\$				days at \$	per day
Rental (if any))	:\$				days at \$	per day
LTA / GIA Sea	rch Fee	:\$					
Others:		:\$					
		:\$					
Final Settlem	ent Sum (Global Sum)	;\$	4,100.00				
Is Third Party	Workshop GIA Registered	? [] YES [X]	NO (Kindly indica	ite below)		
Α)	For Non GIA Registered	Works	shop:	Agreed Liability 10	0 (%)		
	For Non GIA Registered For GIA Registered Wor			Agreed Liability 10		Scenario No:	
A) B)		kshop			'No BOLA		
	For GIA Registered Wor	kshop (%)	:	BOLA Applicable: Yes/ Assessed Liability (*):	'No BOLA	(%)	

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: Date: 19.09. 202

Name of Witness:

Signature of Witness / Workshop stamp (if applicable)

Yunli

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

Date: 09/09/2020



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

Invoice No : SMP2008-0045

8 Shenton Way,

Date : 11-Aug-20

#B1-01,

Singapore 068811

Date of Accident : 6-Apr-20

Client:

TEO CHING LIAN

Vehicle No. : SLL4259P

Model Type : SUBARU FORESTER

Descriptions			Amount
Lump Sum Repair Cost			3,700.00
	Total	:	3,700.00

(SGD) Dollars: THREE THOUSAND AND SEVEN HUNDRED ONLY





RECORDS MANAGEMENT CENTRE

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-20-073922

Date of Request:

23/06/2020

Your Ref No:

Online Purchase

Chew Motor Pte Ltd No 1 Kaki Bukit Ave 6, #01-11/41 Autobay@Kaki Bukit Singapore 417883

Dear Sir/Madam,

Enquiry Date

23/06/2020

Enquiry By

Chong Siok Ling

TP Vehicle No.

YN7171Z

Accident Date

06/04/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YN7171Z	AXA Insurance Pte Ltd	10/11/2019-09/11/2020	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.

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Dear Sir/Madam,

Enquiry Date

23/06/2020

Enquiry By

Chong Siok Ling

P Vehicle No.

YN7171Z

Accident Date

06/04/2020

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 26 June 2020 3:13 PM **To:** WEEHENG@HENGMENGTS.COM

Subject: ACCIDENT INVOLVING YN 7171Z(AXA) AND SLL 4259P ALONG/AT AYE TOWARDS

TUAS ON 06/04/2020

26 June 2020

M/s HENG MENG TRANSPORT SERVICE

Dear Sirs/ Mdm

OUR REF : CC4/ASM20006594/Apa3// S0M02L2C

YOUR REF : YN7171Z

ACCIDENT INVOLVING YN 7171Z(AXA) AND SLL 4259P ALONG/AT AYE TOWARDS TUAS ON 06/04/2020

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 third party claim(s) from SM AUTOMOTIVE acting on behalf of the owner of SLL 4259P against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as he changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

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. You 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)