

SM AUTOMOTIVE

Our Ref : SMH8860K
Your Ref : SOM02PTG / GBF303X
Date : 17th 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 SMH8860K & GBF303X AT 361 UBI ROAD 3 ON 22.06.2020 @ 08:15HRS

We are instructed by **TOH HONG HER** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SMH8860K** was damaged by vehicle **GBF303X** 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	\$ 3,300.00
2) Loss of Use for 6 days (5 + 1 weekend) (Grab Driver)	\$ 600.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 3,902.00</u>

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 **\$ 3,902.00** 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: TOH HONG HER

Invoice No : SMP2007-0042

Date : 17-Jul-20

Date of Accident : 22-Jun-20

Vehicle No. : SMH8860K

Model Type : HONDA FIT

Descriptions		Amount
Lump Sum Repair Cost		3,300.00
Total		3,300.00

(SGD) Dollars: THREE THOUSAND AND THREE HUNDRED ONLY



LETTER OF AUTHORISATION

SM AUTOMOTIVE

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

Dear Sir,

Accident on

22.06.2020 @ 0815hrs

Involving Vehicles

SMH8860K x GBF303X

Along

361 Ubi Road 3

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

SMH8860K

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:

Toh Hong Hew

NRIC No.:

S7206719C

Date:

Assignment

To: SM Automotive (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SMH8860K 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 _____ day of _____ 20_____.

Signature : [Signature]
Name : Toh Hong Her
ID No. : S7206719C
Address : Blk 121B Rivervale Drive
#12-428 S(547177)

Witness Signature : _____
Witness Name : _____
Witness ID : _____
Witness Address : _____

 [Signature] Sukji Chong

Third Party Insurer Enquiry

Our Ref No: GR-20-074652

Date of Request: 24/06/2020

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 24/06/2020
Enquiry By Chong Siok Ling
TP Vehicle No. GBF303X
Accident Date 22/06/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBF303X	AXA Insurance Pte Ltd	26/11/2019-25/11/2020	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.

This is a computer generated document and requires no signature.

TAX INVOICE

Our Ref No: GR-20-074652

Date of Request: 24/06/2020

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 24/06/2020
Enquiry By Chong Siok Ling
P Vehicle No. GBF303X
Accident Date 22/06/2020

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:

☒ GIRO ☐ Cash ☐ Cheque



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:	GBF 303X (Insd veh)		Model: Honda Fit Hybrid (1496cc)
	SMH 8860K (TP veh)		
Date of Accident/ Time:	22/06/2020		

Repair Estimate	: \$	9,566.30	
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)	: \$	3,600.00	

Payee Name : SM AUTOMOTIVE

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/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: Suteji Chong

Date: 27.7.2020



LUP

Signature of AXA's surveyor/representative:

Name of Representative:

Date: 27/07/2020



Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 27.7.2020 Yunli



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

03 July 2020

LECCA CAR LEASING

27 UBI CRESCENT

#04-00

SINGAPORE 408581

Attn: The Management

Dear Sir/ Mdm

OUR REF : CC4/ASM20006663/ps3// S0M02PTG

YOUR REF : GBF303X

**ACCIDENT INVOLVING GBF 303X(AXA) AND SMH 8860K ALONG/AT CARPARK OF
NO 361 UBI ROAD 3 ON 22/06/2020**

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 third party claim(s) from SM AUTOMOTIVE acting on behalf of the owner of SMH8860K against your motor insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SMH8860K. The owner of SMH8860K had submitted a copy of his in-car-camera video to show that your lorry reversed and collided onto SMH8860K. As such, we are of the view that liability is not in your driver's favour. 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.

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 **\$2,000.00** 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
- 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 chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 17 July 2020 2:56 PM
To: darryl@octopusgroup.com.sg
Subject: ACCIDENT INVOLVING GBF 303X(AXA) AND SMH 8860K ALONG/AT CARPARK OF NO 361 UBI ROAD 3 ON 22/06/2020
Attachments: LETTER OF AUTHORISATION_company.docx

LECCA CAR LEASING

27 UBI CRESCENT
#04-00
SINGAPORE 408581
Attn: The Management

Dear Sir/ Mdm

OUR REF : CC4/ASM20006663/ps3// SOM02PTG

YOUR REF : GBF303X

ACCIDENT INVOLVING GBF 303X(AXA) AND SMH 8860K ALONG/AT CARPARK OF NO 361 UBI ROAD 3 ON 22/06/2020

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 third party claim(s) from SM AUTOMOTIVE acting on behalf of the owner of SMH8860K against your motor insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SMH8860K. The owner of SMH8860K had submitted a copy of his in-car-camera video to show that your lorry reversed and collided onto SMH8860K. As such, we are of the view that liability is not in your driver's favour. 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.

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 **\$2,000.00** 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.(attached is a template)
- 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 chewht@lkkauto.com. Please quote our 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)