

Your Ref: SGR1488S

Our Ref : 020306/07

M/s AWWA Ltd

Correspondence Address :

c/o M/s K. Kim Hin Auto Pte Ltd

160 Sin Ming Drive #02-20

Sin Ming AutoCity

Singapore 575722

Date : 22 October 2021

AXA Insurance Pte Ltd

Motor Claims Dept

8 Shenton Way #24-01

AXA Tower

Singapore 068811

Dear Sir/Madam

**ACCIDENT INVOLVING PC 3289 J AND SGR 1488 S ALONG ROAD BESIDE
BLK 127 ANG MO KIO AVE 3 ON 24 JULY 2020**

I am the owner of the m/vehicle **PC 3289 J** which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs	\$ 2,407.50
2. Loss of use of vehicle at \$180.00 per day for 08 day(s)	\$ 1,440.00
3. Police documents/Search fees	\$ -
4. Surveyor report fee	.. AUDATEX FEE ..	\$ 42.00
Total:		\$ 3,889.50 =====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,


AWWA

Blk 123 Ang Mo Kio Avenue 6

#01-4035

Singapore 560123

encl.

Letter of Authorization

To Whom It May Concern

Accident on 24 JULY 2020 involving PC3289J AND SGR1488S
Along ROAD BESIDE BLK 127 ANG MO KIO AVE 3
I/We AWWA LTD NRIC NO. _____ of
9 LORONG NAPIRI, SINGAPORE 547531

owner of Motor Vehicle Registration No. PC 3289 J insured by
MSIG INSURANCE (S'PORE) PTE LTD B300217310MKC
under Policy No. _____

do hereby authorize M/s K. KIM HIN AUTO PTE LTD as my/our
representative with full authority to write, negotiate and settle claim for damages on my/our
behalf against the owner and /or driver of Motor Vehicle Regn No. SGR 1488 S
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,
M/s K. KIM HIN AUTO PTE LTD and the said
payment be forwarded to them to be construed as full and final discharge of my/our claim.

AWWA
Blk 123 Ang Mo Kio Avenue 6
#01-4035
Singapore 560123
27/7/20
Owner' Signature & Company Stamp

27/07/2020

Date



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGR 1488S	(Insd veh)	Model: TOYOTA HIACE
	PC 3289J	(TP veh)	
Date of Accident/ Time:	24/07/2020 / 09:50		

Repair Estimate	: \$	3,550.26	
Final Repair Cost w/GST	: \$	2,407.50	
Loss of Use	: \$	1,200.00	8 days at \$150 per day
Rental (if any)	: \$	-	days at \$ per day
LTA / GIA Search Fee	: \$	-	
Others:	: \$	42.00	AUDATEX FEE
	: \$	-	
Final Settlement Sum	: \$	3,649.50	
Payee Name : K KIM HIN AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [x] YES [] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: 10	
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- 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.
- 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: SANDRA KHONG
Date: 12 JAN 2022

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: MARGARET
Date: 12 JAN 2022

Signature of AXA's surveyor/representative
Name of AXA's surveyor /Representative:
Date: 12.01.2022

TAX CLAIM INVOICE

CO. REG. NO: 199402370D

GST NO: M2-0123250-3

AUTO PTE LTD**金興(龔)汽車私人有限公司**

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkinhin.com.sg

NO: **124219**

Accident Date : 24-Jul-2020

Date : 22-Oct-2021

Our Ref : 020306 / MARGARET

PAGE : 1

AXA INSURANCE PRIVATE LIMITED
8 SHENTON WAY
#24-01 AXA TOWER
Singapore 068811

FINAL REPAIR BILL FOR TOYOTA HIACE TURBO AUTO(2982cc-2014 PC3289J
=====

To supply spare parts

To remove, cut out damaged parts,
panel beating, welding, align,
refix and to renew affected parts.

To remove and refit rear upholstery
trimming, roof lining, seats,
speaker board in order to
facilitate repairing works

To remove door's fittings

To remove and refit sliding door
glass and conduct water leak test

To remove and refit extension panel
LH glass and conduct water leak
test

To remove and refit rear body panel
LH glass and conduct water leak
test

To putty and respray on affected
portions.

	2,250.00
Add 7% GST :	157.50

Total :	S\$ 2,407.50
	=====

Singapore Dollars Two Thousand Four Hundred and
Seven and Cents Fifty Only

金興(龔)汽車私人有限公司
K. KIM HIN AUTO PTE LTD



Auto
Consultants
Pte Ltd

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

29 July 2020

LEE SIEW CHEONG PETER
BLK 128 ANG MO KIO AVENUE 3
#01-1867
SINGAPORE 560128

Dear Sir/ Mdm

OUR REF : CC4/ASM20007739/pa3 // S0M02R7L

YOUR REF : SGR 1488S

ACCIDENT INVOLVING SGR 1488S(AXA) AND PC 3289J ALONG/AT BLK 127 ANG MO KIO AVENUE 3 ON 24/07/2020

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 K KIM HIN AUTO PTE LTD acting on behalf of the owner of PC 3289J against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as she was turning out from minor road and collided with third party who was driving straight on the main road. Under Motor Accident Guide, vehicle turning out from minor road should exercise greater caution. 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. 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 as 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

A handwritten signature in blue ink, appearing to read 'CHT' or similar, written over a faint circular stamp.

Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

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

Asher Sng (LKKAUTO)

From: OH Vale <vale.oh@axa.com.sg>
Sent: Wednesday, 22 December 2021 2:26 PM
To: service@kkimhin.com.sg; Asher Sng (LKKAUTO); margaret@kkimhin.com.sg
Cc: 'Sandra (Gmail)'
Subject: RE: [EXTERNAL] RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

Hi Asher

Refer to the above.

Please proceed at S\$150/- per day for this case only, thank you.

Best Regards

Vale Oh/A.Manager – Motor Claims
AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg
vale.oh@axa.com.sg
Customer Care No. 1800 8804888



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Internal

From: service@kkimhin.com.sg <service@kkimhin.com.sg>
Sent: Wednesday, December 22, 2021 11:31 AM
To: 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>; margaret@kkimhin.com.sg; OH Vale <vale.oh@axa.com.sg>
Cc: service@kkimhin.com.sg; 'Sandra (Gmail)' <sandrakhong@gmail.com>
Subject: [EXTERNAL] RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

Dear Vale

Good day to you.

The offer from LKK is still \$120 per day despite my conversation with you previously to special approve for \$150 per day due to this being a vehicle for special needs organisation.

Please help to look into this matter. Thank you.

Best Regards
Sandra

6452 7018
9622 2116
K. Kim Hin Auto Pte Ltd

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Wednesday, 22 December 2021 11:12 am
To: margaret@kkimhin.com.sg
Cc: 'Sandra' <service@kkimhin.com.sg>
Subject: RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Margaret,

We refer to the email below.

Please refer to our email yesterday as per enclosed.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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: margaret@kkimhin.com.sg <margaret@kkimhin.com.sg>
Sent: Wednesday, 22 December 2021 11:04 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: 'Sandra' <service@kkimhin.com.sg>
Subject: RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

Our Ref: 020306/07

Dear Asher,

Please refer to our emails dated 1 November 2021 and 12 November 2021.

We await your reply.

Thanks and Regards

Margaret
K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 64527018

=====

From: margaret@kkimhin.com.sg <margaret@kkimhin.com.sg>
Sent: Friday, November 12, 2021 3:08 PM
To: 'Asher Sng (LKKAuto)' <AsherSng@lkkauto.com>
Cc: 'Sandra' <service@kkimhin.com.sg>
Subject: RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

Our Ref: 020306/07

Dear Asher,

Reference to your email dated 11 November 2021,

We have spoken to OIC Vale Oh and explained to her with regard to the Loss of Use. She will look into the matter. We would appreciate if you could follow up with her on this and keep us updated.

Thanks and Regards

Margaret
K. Kim Hin Auto Pte Ltd.
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 64527018

=====

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, November 11, 2021 3:51 PM
To: margaret@kkimhin.com.sg
Cc: 'Sandra' <service@kkimhin.com.sg>
Subject: RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Margaret,

We refer to the email below.

Our principal maintain the previous offer as the offer of the loss of use within the benchmark.

Please advise your client to reconsider the offer and let us have the acceptance.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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: margaret@kkimhin.com.sg <margaret@kkimhin.com.sg>

Sent: Tuesday, 2 November 2021 10:06 AM

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

Cc: 'Sandra' <service@kkimhin.com.sg>

Subject: RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

Our Ref: 020306/07

Dear Asher

Reference to your offer dated 1 November 2021.

Our client view that your offer for the Loss of Use is rather low. This is bus is unlike other minibus, it is a Toyota Hiace High Roof Commuter Turbo 2982cc, which is equipped with a wheelchair lift.

We are prepared to accept an offer of \$3,649.50, calculated as follows:

Cost of Repair	\$2,407.50	
Loss of Use	\$1,200.00	(8 days x \$150)
Audatex	\$42.00	

We look forward to your favourable reply.

Thanks and Regards

Margaret

K. Kim Hin Auto Pte Ltd

160 Sin Ming Dr #02-20

Sin Ming AutoCity

Singapore 575722

Tel: 64527018

=====

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

Sent: Monday, November 01, 2021 12:59 PM

To: margaret@kkimhin.com.sg

Cc: 'Sandra' <service@kkimhin.com.sg>

Subject: RE: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sirs,

We refer to the above matter.

Our principal propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 2,407.50
2. Loss of Use (8days x \$120)	\$ 960.00
3. Audatex Fee	\$ 42.00
Total:	\$ 3,409.50

Kindly let us have your acceptance.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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: margaret@kkimhin.com.sg <margaret@kkimhin.com.sg>

Sent: Monday, 25 October 2021 10:00 AM

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

Cc: 'Sandra' <service@kkimhin.com.sg>

Subject: LOD Accident involving PC3289U & SGR1488S Along road beside Blk 127 Ang Mo Kio Ave 3 on 24 July 2020

Our Ref: 020306/07

Dear Ash

Enclosed are the Letter of Demand documents for you to process the claim:

- 1) Letter of Demand

- 2) Cost of Repair Tax Invoice
- 3) Letter of Authorisation

We look forward to hearing from you.

Thanks and regards

Margaret
K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 64527018

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