

KUM CHEW MOTOR WORKSHOP

160, Sin Ming Drive
Sin Ming Autocity #05-08, Singapore 575722.
TEL: 6453 6256, 6456 3715 FAX: 6455 7754
Email:kumchew1@singnet.com.sg

Date : 21/08/2020

M/s AXA Insurance Pte Ltd
8, Shenton Way #27-01
AXA Tower
Singapore 068811.

Dear Sir/Madam

ACCIDENT INVOLVING SGU 4436 G & FV 7676 S ON 25/07/2020.

We act for M/s Yew Huat Works, the owner of motor vehicle No. SGU 4436 G in the abovementioned matter.

We are instructed that you are the insurer of motor vehicle FV 7676 S at the material time. We are further instructed that the accident caused by your insured driver's negligence in the driving, control and/or management of your insured vehicle. As a result of the accident, our client's vehicle was damaged and our clients have been put to loss and expense, particulars of which are as follow:-

We quantify our client's claim as follows:-

Cost of Repair (inclusive of GST)	: \$2621.50
Loss of Use (7 Days x \$100.00)	: \$ 700.00 (include 1 day PRI, 31/7/20 PH &
LTA Search Fees	: \$ 7.45 02/8/20 Sunday)
	<u>\$3328.95</u>

The following supporting documents are enclosed herewith:-

1. Invoice from Kum Chew Motor Workshop;
2. Copy of LTA search result invoice of FV 7676 S

Thank you.

Yours faithfully,

.....
Mdm Lim

LETTER OF AUTHORITY & INDEMNITY

To : Kum Chew Motor Workshop
160, Sin Ming Drive #05-08
Sin Ming Autocity
Singapore 575722.

ACCIDENT INVOLVING VEHICLE NO. SGU 44366 AND FV 76765
AT JUNCTION OF JURONG WEST ST. 92 / ST. 91 ON 25/7/2020.

I/We, the owner of vehicle no SGU 44366 hereby instruct and authorize you to commence repairs to the said vehicle.

You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.

You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.

Upon resolving my/our claim, you are authorized to agree with my/our solicitors on amount of their professional costs and disbursements for action for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on my/our behalf.

In the event that I/We am/are required to attend at my/our solicitor's office or to attend Court in connection with my/our claim, I/We shall render full co-operation.

In the event that my/our claim against the third party and/or his insurers is not successful or can not be proceeded with and/or if any Judgment or settlement is not honored or satisfied by the third party, I/We agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.

I/We undertake to inform you in the event the third party's insurance company communicates with me/us directly by telephone 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 communication with you.

I/We irrevocably authorize ^{WORKSHOP} Mrs Kum Chew Motor of the Repairers to sign all discharge voucher/ Indemnity forms and all necessary documents in connection with and arising out of the claim.

Dated this 27 day of 07 20 20

(Company stamp if applicable)

Name ANG YEW HUAN

I/C No S7704392-12

Address BLK 569, HOUGANG ST. 51
#15-91, S'PORE 530569





Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FV 7676S (Insd veh)	Model: Toyota Wish 1794cc
	SGU 4436G (TP veh)	
Date of Accident/ Time:	25/07/2020	

Repair Estimate	: \$	5,861.58	
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)	: \$	2,800.00	
Payee Name : KUM CHEW MOTOR WORKSHOP			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>80</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: <u>SEET KUN CHONG</u> Date: <u>12/1/2021</u>  	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>MDM LIM</u> Date: <u>12/1/2021</u>
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	

KUM CHEW MOTOR WORKSHOP

160, SIN MING DRIVE #05-08
SIN MING AUTOCITY, SINGAPORE 575722.
Tel No. : 64536256/64563715 Fax No. : 64557754
E-Mail : kumchew1@singnet.com.sg
GST Reg.No. : M90367665T Buss. Reg. No. : 52865130K

M/S AXA INSURANCE PTE LTD
8, SHENTON WAY #27-01
AXA TOWER, SINGAPORE 068811.
MOTOR CLAIM FAX NO. 68804838

Attention : Motor Claim Department
Contact : 63387288/18008804741 68804070 Fax No. : 63382522

Proforma Invoice : ES005009

Date : 21/08/2020
Vehicle Num. : SGU 4436 G
Make/Model : TOYOTA WISH 1.8 A-2007
Chassis/Eng# : ZNE100358681/1ZZ2865635
Accident Date : 25/01/2020
Claim No. :
Reference : KC/TP4436/2007-10
Policy No. :

LUMP SUM REPAIR

Amount S\$

2,450.00

SingDollars : Two Thousand Six Hundred Twenty-One & Cents Fifty Only

Total S\$: 2,450.00
GST@7% S\$: 171.50
Amount Due S\$: 2,621.50
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KUM CHEW MOTOR WORKSHOP

> Back to OneMotoring



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

Print Date/Time : 27 Jul 2020 / 14:29:25

Receipt Date/Time : 27 Jul 2020 / 14:29:25

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200727-002198

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - FV7676S

As at 25 Jul 2020/13:30:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - FV7676S

Enquiry Fee

20200727142513690841

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

512972XXXXXX4702

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.

ACCIDENT INVOLVING FV 7676S(AXA) AND SGU 4436G ALONG/AT JUNCTION OF JURONG WEST ST 91/JURONG WEST ST 92 ON 25/07/2020

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Tue 4/8/2020 3:48 PM

To: BLUEFINDANI@YAHOO.COM <BLUEFINDANI@YAHOO.COM>

MR AHMAD DANI B MOKHTAR

Dear Sir/ Mdm

OUR REF : CC4/ASM20007842/Kps3// S0M02R97

YOUR REF : FV7676S

ACCIDENT INVOLVING FV 7676S(AXA) AND SGU 4436G ALONG/AT JUNCTION OF JURONG WEST ST 91/JURONG WEST ST 92 ON 25/07/2020

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 KUM CHEW MOTOR WORKSHOP acting on behalf of the owner of SGU4436G against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as you was making right turn and collided with third party who was driving straight on the opposite direction. 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.(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 | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)