



**WITHOUT PREJUDICE**

Our Ref: SJF 749Z

Your Ref: SKS 5661D : S0M02R7W

12<sup>th</sup> April 2021

**ATTN:** LKK Auto Consultants Pte Ltd  
**INSURER:** AXA Insurance Pte Ltd

Dear Hsiao Tong,

**Accident Involving:** SJF 749Z and SKS 5661D  
**Date of Accident:** 24 July 2020  
**Location of Accident:** Pasir Ris Drive 1 Esso Petrol Station

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repair Inc. GST	\$ 4,547.50	\$4250 COR + \$297.50 GST 7%
TOTAL LOR/U DAYS	13 DAYS	2 Days PRS (30 Jul, 1 Aug) + 1 PH (31 Jul- Hari Raya) + 2 PRS Weekend (1/2 Aug) + 7 Repair Days + 1 Sunday
Add Loss of Use (PRS)	\$ 400.00	5 Days
Add Loss of Rental	\$ 513.60	4 Days - Inv#A41827
Total	\$ 5,461.10	
Add 3rd Party Report Fee	\$ 29.00	
<b>GRAND TOTAL</b>	<b>\$ 5,490.10</b>	

Kindly pay the Grand Total Amount of **\$5,490.10** to:

**Team AutoPro Pte Ltd**  
160 Sin Ming Drive #02-12  
Sin Ming AutoCity  
Singapore 575722

For further query, please feel free to contact us at 6258 1955 or email: [teamautoffice@gmail.com](mailto:teamautoffice@gmail.com)

Thank you.



Adel (Ms)

To : **Team AutoPro Pte Ltd**  
CRN : **201811621K**  
located at : **160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722**

**Letter of Authorization & Undertaking**

In Respect of Accident Involving my/our Vehicle No.: SJF 749 Z  
and SKS 5661 D and .....  
and ..... and .....  
@ PASIR RIS DRIVE 1 ESSO PETROL

dated 24/07/2020.

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you – in the form of payment cheque made in favor to **Team AutoPro Pte Ltd.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



\_\_\_\_\_  
Claimant Signature & Co's Stamp (if applicable)

Date: 24/07/2020



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKS 5661D (Insd veh)	Model: HONDA FIT 1.5 RS M
	SJF 749Z (TP veh)	
Date of Accident/ Time:	24/07/2020	

Repair Estimate	: \$	12,495.59	
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)	: \$	5,000.00	

Payee Name : **Team Autopro Pte Ltd**  
 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:

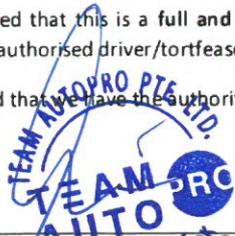
- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY 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: 28/11/21  
 Date: 15/11/21




Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: ng wei kang  
 Date: 15/01/2021



Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date: 30/11/2021

"My execution of this Discharge Voucher is solely for my claim for Property Damage & nonjudicial to any other claims arising from the same accident."



160 Sin Ming Drive #02-12  
 Sin Ming AutoCity  
 Singapore 575722

Tel: 6258 1955 Fax: 6 258 1956  
 teamautoffice@gmail.com / teamautopl@gmail.com  
 UEN: 201811621K / GST Number: 201811621K

# THIS IS YOUR INVOICE

*Kindly remit payment to our office address stated. If you have any query pertaining to this invoice, please feel free to contact us.*

<b>INVOICE DATE:</b>	07-Oct-21
<b>INVOICE NOS:</b>	TAP749Z-20/2284
<b>Your Reference:</b>	SJF 749Z
<b>Date Of Accident:</b>	24-07-20

**Billed To:** AXA Insurance Pte Ltd  
**On Behalf Of:** Goh Hui Ling (Wu Huiling)  
**Invoice Type:** 3rd Party PD Claim

**INVOICE TOTAL IN SGD**  
**\$ 4,547.50**

DESCRIPTION	AMOUNT (\$)
Lump Sum Amount Payable for Supply of Spare Parts & Labour Pertaining to Accident Repair of: <u>SJF 749Z</u>	\$ 4,250.00
	Add 7% GST \$ 297.50
	<b>GRAND TOTAL DUE \$ 4,547.50</b>

**COMMENTS**

1. Total payment due in 30 days.
2. All Cheques must be made payable to **TEAM AUTOPRO PTE LTD.**
3. Please include our invoice number at the back of your cheque.

For Team AutoPro Pte Ltd  
  
**Signature & Stamp**

**PAYMENT DETAILS**

# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
C/O TEAM AUTOPRO PTE LTD GOH HUI LING 712 TAMPINES STREET 71 #12-150 SINGAPORE 520712

DATE	INVOICE NO.
17-Aug-2020	A 41827

VHA NO.	DUE DATE	VEH NO.
A 41827	17-Aug-2020	SLR 395 Z

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 03 AUGUST 2020 TO 07 AUGUST 2020 (VEZEL) YOUR REF: SJF 749 Z	4	120.00	480.00
<b>GST @ 7%</b>			\$33.60
<b>TOTAL</b>			\$513.60

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

## VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS	
Name (as in I/C)	GOH HUI LING
NRIC/Passport No:	[REDACTED]
Date of Birth:	13-05-1982
Address:	712 Tampines Street #112-150 S206712
Age:	S( )
Name & Address of Employer	
Occupation	Driving Exp:
Driving Licence No:	Passed Date:
D/L Type: Local/Int'l/Others:	

DRIVER'S PARTICULARS	
Name (as in I/C)	GOH SHIH YAO
NRIC/Passport No:	[REDACTED]
Date of Birth:	
Address:	231 Simca Street #110-132 S320231
Age:	S( )
Occupation	Driving Exp: Yrs
Driving Licence No:	Passed / Expiry Date:
D/L Type: Local/Int'l/Others:	Contact No:

Hirer's Own Vehicle No:	SJF 749Z	Replace Veh No:	
Loan Vehicle No:	SLR395Z	VR No:	
Make & Model:	Vaux	Auto/Manual Group:	
CHARGES		\$	cts
Daily	4 day @ \$ 120	Per day	\$480 ✓
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
		GST 7%	\$33 60
OR No:	(A) SUB-TOTAL		\$513 60
Petrol Level & Surcharge	OUT	E	1/4
	IN		1/2
			3/4
			F
First _____ km	FREE per day	GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	



NON WAIVER EXCESS (Subject to GST): \$ 2000

### ACCESSORIES CHECK

- Data Cards  
  Camera Systems  
  Hub Cap  
  Radio / CD Cartridge  
 Jack  
  Tyre Opener  
  Petrol Cap  
  Spare Tyre

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

Additional Driver's Signature : \_\_\_\_\_

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
3/5/2011	1PM	64557		

Hirer's/Driver Signature \_\_\_\_\_

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
1/5/2011	6:00pm	64784		

Hirer's/Driver Signature \_\_\_\_\_



**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

## TAX INVOICE

Our Ref No: GR-20-087563  
Date of Request: 28/07/2020

Your Ref No: PURCHASE BY EMAIL

TEAM AUTOPRO PTE LTD (SIN MING)  
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY  
SINGAPORE 575722

Dear Sir/Madam,

Your Vehicle No: SJF749Z  
Date of Accident: 24/07/2020  
Place of Accident: PASIR RIS DR 1  
Involving Vehicle No: SKS5661D

DESCRIPTION	AMOUNT (\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

---

For GIARMC Official use:

Date:

GIRO  Cash  Cheque

## TAX INVOICE

Our Ref No: GR-20-087564

Date of Request: 28/07/2020

Your Ref No:

PURCHASE BY EMAIL

TEAM AUTOPRO PTE LTD (SIN MING)  
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY  
SINGAPORE 575722

Dear Sir/Madam,

Date of Accident: 24/07/2020

Vehicle No: SJF749Z

Place of Accident: PASIR RIS DRIVE 1 ESSO PETROL STATION

Involving Vehicle No: SKS5661D

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SKS5661D	PASIR RIS DRIVE 1 ESSO PETROL STATION	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

---

For GIARMC Official use:

Date:

GIRO  Cash  Cheque

## ACCIDENT INVOLVING SKS 5661D(AXA) AND SJF 749Z ALONG/AT PASIR RIS DRIVE 1 AT ESSO STATION ON 24/07/2020

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

Wed 4/11/2020 2:28 PM

To: HORICHARD.YL@GMAIL.COM <HORICHARD.YL@GMAIL.COM>

 17 attachments (5 MB)

SJF749Z vs SKS5661D\_TP VIDEO.mp4; P1.jpg; P2.jpg; P3.jpg; P4.jpg; P5.jpg; P6.jpg; P7.jpg; P8.jpg; P9.jpg; P10.jpg; P11.jpg; P12.jpg; P13.jpg; P14.jpg; P15.jpg; P16.jpg;

**Mr Ho Yew Lin**

*[By Email only]*

Dear Sirs/ Mdm

**OUR REF : CC4/ASM20007991/Bpa3 // S0M02R7W**

**YOUR REF : SKS5661D**

**ACCIDENT INVOLVING SKS 5661D(AXA) AND SJF 749Z ALONG/AT PASIR RIS DRIVE 1 AT ESSO STATION 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 TEAM AUTOPRO PTE LTD acting on behalf of the owner of SJF 749Z 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 SJF749Z. Kindly refer to the attached video from SJF749Z for your easy reference. The video shows that your vehicle reversed and hit onto third party parked vehicle. The impact is considered great as it caused third party vehicle to move backward. We have tried to negotiate at best with third party repairer and the adjusted repair cost is Lump Sum \$4,250.00 with 7 repair days. We attached here with the damage photos for your easy reference.

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](mailto: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](mailto: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](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** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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