

來發(明記)摩哆有限公司  
**LAI HUAT (MENG KEE) MOTOR PTE LTD**

ROC: 199407592C

Sector A, Blk 21 Sin Ming Industrial Estate, #01-56/58/60, Singapore 575679

Telephone: 6453 8110 Fascimile: 6459 6267

Your Ref: SGV 712E  
Our Ref: SGH 4431M - 2014/JL

30.12.2014

AXA Insurance (Singapore) Pte Ltd  
8 Shenton Way  
#27-01  
AXA Tower  
Singapore 068811  
Attention: Motor Claims

WITHOUT PREJUDICE

Dear Sir

**ACCIDENT INVOLVING VEHICLE NOS. SGH 4431M AND SGV 712E ON 29.07.2014 ALONG JOHOR  
CIQ (ENTRANCE OF OUTGOING JOHOR)**

We refer to the above matter wherein your insured's vehicle no. SGV 712E was involved in an accident with our client's vehicle no. SGH 4431M.

As the accident was caused by your insured's negligence, our client is now claiming for the following losses:

- Repair cost \$1,819.00 (include GST)
- Rental cost \$ 700.00 (7 days x \$100 per day)
- LTA search \$ 5.35
- Total: \$2,524.35**

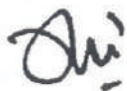
Relevant documents in support of our client's claim are enclosed for your kind attention.

Please do not hesitate to contact Jenny Lim at telephone 64533757 or email [jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg) should you need any additional information.

Meanwhile, we look forward to receiving your discharge voucher soon enough.

Thank you.

Yours faithfully



LAI HUAT (MENG KEE) MOTOR PTE LTD

enc

## LETTER OF AUTHORITY

To: Lai Huat (Meng Kee) Motor Pte Ltd  
Blk 21 #01-58  
Sin Ming Industrial Estate  
Singapore 575679

Dear Sirs

ACCIDENT INVOLVING VEHICLE NOS: SGH 4431M AND SGV 712F  
ON 29.07.2014 AT Johore CIQ Entrance of Outgoing  
Johore

This is to confirm that on 30.07.2014, I / We gave you instructions to repair my / our vehicle no. SGH 4431M which was damaged in the above accident.

In consideration of your agreement to repair my vehicle no. SGH 4431M, pay for my other expenses and to defer demanding for payment of the costs of repair which was damaged as a result of the above accident, I / We hereby authorise you and/or your solicitors as my / our representative to write, negotiate and settle the accident claim on my / our behalf against any part involved in the abovementioned accident.

I / We hereby undertake to co-operate with you and render you all the assistance (including having my / our vehicle re-inspected and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use to my / our vehicle. I / We further undertake to keep you informed at all times of any communication received from any party involved in the abovementioned accident.

I / We hereby confirm that by signing this Letter of Authority, I / We are not entitled in law to receive any payment. If a cheque is sent to me, I / We shall return the same to the sender as I am precluded in law from accepting any payment.

In the event of my / our claim against any party involved in the abovementioned accident being unsuccessful for any reason whatsoever, I / We shall bear the repair / excess cost payable to Lai Huat (Meng Kee) Motor Pte Ltd either by cash / cheque or claim against my / our insurance policy.

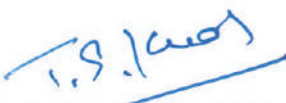
**I / We hereby authorise the payment of my / our claim to be made directly to my / our representative, Lai Huat (Meng Kee) Motor Pte Ltd accordingly.**

Yours faithfully

Signature:

Name:

NRIC No:

  
Kuah Teng Soon  
S1296434Z

## AUTHORIZATION TO ACT

I, Kuah Teng Soon ("the third party claimant")

of BIK 573 Pasir Ris Street 53 #11-30, Singapore 510573 (address),

owner of SGH 4431M (vehicle no.) hereby authorize

Lai Huat (Meng Kee) Motor Pte Ltd

("The workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my Vehicle No. SGH 4431 M that was damaged pursuant to the accident which occurred on 29.07.2014 (date) along

Johore C12 (entrance of outgoing Johore) (location)

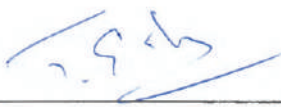
involving Vehicle No/s SGV 712E

("The accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 30 day of July (month) 20 14 (year)

  
Signed by "the third party claimant"

  
Signed by "the workshop"





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SGV 712E (Insd veh)	Model: Toyota Corolla (1598cc)
	SGH 4431M (TP veh)	
Date of Accident/ Time:	29/07/2014	

Repair Estimate	: \$	2,555.23	
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)	: \$	1,000.00	
Payee Name : LAI HUAT (MENG KEE) MOTOR PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: <del>Yes</del> / No BOLA Scenario No: <u>NIL</u>	
	BOLA Liability: <u>50</u> (%)	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: **Jenny Lim**  
Date: **13/10/2020**



Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: **14/10/2020**

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: **Deborah Lai**  
Date: **13/10/2020**

来發 ( 明 记 ) 摩 哆 有 限 公 司  
LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A, Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267  
RCB No: 199407592C

TAX INVOICE

EST No. ....: EST0007109  
Kuah Teng Soon

GST Reg No .....: M2-0128609-3  
Page .....: 1 of 1  
Number .....: INV0008084  
Your ref. ....: TP-SGV 712E AXA  
Job No. ....: 64752  
Our ref .....: 14.07.105  
Payment .....:  
Date .....: 30/12/2014

Attn .....

Vehicle No ....: SGH 4431M  
Vehicle Model : Toyota Altis  
Accident on ...: 29/7/2014

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
1.00		To supply and replace parts; labour charges for repairing, knocking, welding and to respray paint	1,700.00		1,700.00

Sub-Total 1,700.00  
GST 7.00% 119.00  
Total S\$ 1,819.00

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。除外，还有先进的 SAICO Deluxe 喷漆烘炉。  
"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

# CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

## OFFICIAL RECEIPT

M/s KUAH TENG SOON

No: 272289

BLK 573 PASIR RIS ST 53

#11-30 SINGAPORE 510573

Date: 06.08.2014

S/No.	Description	Amount
1	RENTAL FEES FOR SJU 3479D VRA 6688	\$ 700.00

SINGAPORE DOLLARS SEVEN HUNDRED ONLY

### PAYMENT MODE:

CASH -

CHEQUE -

  
Chin Hui Car Rental



# CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,  
SINGAPORE 575642. TEL: 6453 4680

REGN. NO.: 53090791K

## VEHICLE RENTAL AGREEMENT

NO: 6688

HIRER'S PARTICULAR		Vehicle No: <u>STU3479D</u>		Mileage Out: <u>73210</u>													
Hirer: <u>Kuan Teng Soon</u>		Make & Model: <u>TOYOTA AILU</u>		Auto / Manual Group: <u>Auto</u>													
NRIC / Passport No: <u>S12964342</u> Date of Birth: <u>10/09/1958</u>		OUT : Date <u>30/7/14</u>		OUT : Time <u>6.00pm</u>													
Address: <u>BLK 573 Pasir Ris St 53</u>		Replace Veh No: <u>SGH443IM</u>		Mileage Out: <u>73211</u>													
<u>#11-30 S(510573)</u>		OUT : Date		OUT : Time													
Driving Licence No: <u>S12964342</u> Pass Date: <u>17/02/1989</u>																	
Contact Number: _____																	
DRIVERS PARTICULARS (if different from Hirer)		CHARGES															
Appointed Driver: _____		Daily <u>7</u> @ \$ <u>100/-</u> per day <u>700.00</u>															
NRIC / Passport No: _____ Date of Birth: _____		Weekly @ \$ _____ per week															
Address: _____		Monthly @ \$ _____ per month															
Driving Licence No: _____ Pass Date: _____		Hours @ \$ _____ per hour															
Contact Number: _____		Others @ \$ _____															
		SUB-TOTAL \$ <u>700.00</u>															
<b>New Insurance Policy Terms &amp; Conditions as at 08-12-2010</b> <b>*. NOT PERMITTED TO DRIVE - Not Covered</b> Driver Age 22 years old and below Driver above Age 70 years old Driver less than 2 years Driving Experience <b>2. ADDITIONAL EXCESS - S\$3000.00</b> Driver Age 23 to 25 years old with 2 years driving experience Driver Age 65 to 70 years old with 2 years driving experience		PETROL LEVEL															
		<table border="1"> <tr> <td>Out</td> <td><u>E</u></td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table>				Out	<u>E</u>	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F
		Out	<u>E</u>	1/4	1/2	3/4	F										
		In	E	1/4	1/2	3/4	F										
TOTAL CHARGES \$ <u>700.00</u>																	
REMARKS		<b>IMPORTANT!</b> <b>FOR SINGAPORE USE ONLY</b>															
		Excess Liability: <u>S\$2500.00</u>															
		Malaysia Excess (With Prior Consent): _____															
		Hirer's Signature <u>[Signature]</u> Addition Driver's Signature _____															

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 given CHIN HUI CAR RENTAL in connection with this agreement is true.

### \* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

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 CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER / DRIVER
<u>06/08/14</u>	<u>12.05pm</u>	<u>73859</u>		<u>[Signature]</u>

Text size + -

**Enquire Vehicle Insurance Particulars**

Vehicle No.	Search Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SGV712E	29 Jul 2014 / 16:05:00	Successful	A12	AXA INSURANCE SINGAPORE PTE LTD

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# Thank you



Lai Mei Ling Deborah has successfully logged out.  
 Your last login date and time was 30 Jul 2014, 15:52:37.  
 To return to ONE.MOTORING, please click [here](#).  
 For security reasons, please **CLEAR YOUR CACHE** after each session.

## Session Transaction History

<u>S/No.</u>	<u>Asset Type</u>	<u>Asset ID</u>	<u>Asset Owner ID</u>	<u>Transaction Type</u>	<u>Transaction Amount(S\$)</u>	<u>Log Date/Time</u>
1	Vehicle	SGV712E -		18.32 Insurance Enquiry (GIRO Payment)	5.35	30 Jul 2014 / 15:53:22



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## Hsiao Tong

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**From:** Hsiao Tong  
**Sent:** Tuesday, 6 January, 2015 12:48 PM  
**To:** 'rahul rahul'  
**Subject:** RE: <Request for scene photos>ACCIDENT INVOLVING SGV 712E AND SGH 4431M ON 29/07/2014  
**Attachments:** TP scene photo.jpg

Dear Mr Kumaran,

Enclosed here with the scene photos provided by third party for your perusal.

We have reviewed the matter and based on the circumstances of accident, we are of the opinion that the case most likely would be settled at equal liability as both parties were cutting lane. Third party's front right tyre slightly turning right but our vehicle's position also not within the lane. As such, without further delay as Third Party may forward the case to the solicitors which will escalate the cost, we will be proceeding to negotiate and settle the third party claim if we do not receive your advice by 19/01/2015.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have any queries.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** rahul rahul [mailto:rahuldidu5@gmail.com]  
**Sent:** Saturday, 27 September, 2014 6:15 AM  
**To:** Hsiao Tong  
**Subject:** Re: <Request for scene photos>ACCIDENT INVOLVING SGV 712E AND SGH 4431M ON 29/07/2014

Attached per request. .pls take note of the tyres turning to right which caused the accident...Thank you .Hope to hear justice from [you.gd](http://you.gd) day

On 26 Sep 2014 08:10, "Hsiao Tong" <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Our Ref: CC6/AXA14014419/Gpb3

Dear Kumaran,

**ACCIDENT INVOLVING SGV 712E AND SGH 4431M ON 29/07/2014**

We refer to the above accident where we are acting for AXA Insurance Singapore Pte Ltd (AXA) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

As per our tele-conversation yesterday, please forward the accident scene photographs for our review.

Appreciate an early reply.

Best regards,

Chew Hsiao Tong

LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Park

(S) 408933

DID: 6742 3197

Fax: 6741 4108

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)