



# NPH AUTO SERVICE

Block 9005 Tampines Street 93 #01-246/254 Singapore 528839 Tel: 67840663 (8 Lines) Fax: 67840692  
GST Reg No: MX-0869103-NO Business Reg No: 394773/00D  
E-mail: nphauto@pacific.net.sg



Our Ref : TP0028/08/20

1<sup>st</sup> September 2020

Motor Claim Department  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811

Dear Sirs

Ref : ACCIDENT ON : 18/08/2020  
INVOLVING VEHICLE : SLR7329U AND SDM9119S  
ALONG CONDO CARPARK OF 299 BEDOK SOUTH AVE 3

We refer to the above matter and our car no : SLR7329U has now been repaired and as the accident was caused by the negligence of your insured's driver, we are claiming from you the loss incurred as follows:

Cost of repair	\$3,103.00
Rental	749.00
GIA Fee	2.00
Total	<u>\$3,854.00</u>

We enclose copies of the following document support of the claims:

- 1 E-filing report
- 2 Search fee
- 3 Final Repair Bill
- 4 Wellcome Rental Invoice

Could you please look into this matter and let us hear from you whether you admit liability to settle our claim within 14 days of this letter.

Yours faithfully

## **AUTHORIZATION TO ACT**

I, Patrick Lau Wai Kit ("the third party claimant")  
of \_\_\_\_\_ (address),

owner of SLR 7329U (vehicle no.) hereby authorize

NPH AUTO SERVICE

("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. SLR 7329U that was damaged pursuant to the  
accident which occurred on 18/8/20 (date) along Condo  
Carpark of 299 Bedok South Ave 3 (location)


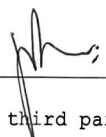
involving Vehicle No/s SDM 9119S



("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 20 day of 08 (month) 20 (year)

  
  
\_\_\_\_\_  
Signed by "the third party claimant"

  
  
\_\_\_\_\_  
Signed by "the workshop"





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDM 9119S (Insd veh)	Model: HONDA VEZEL 1.5X CVT
	SLR 7329U (TP veh)	
Date of Accident/ Time:	18/08/2020	

Repair Estimate	: \$	5,309.04	
Final Repair Cost w/GST	: \$	3,103.00	
Loss of Use	: \$		days at \$ per day
Rental (if any) w/GST	: \$	428.00	4 days at \$ 100 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	3,533.00	
Payee Name : NPH Auto Service			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
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:			

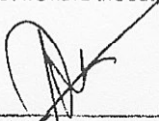



#### NOTE:

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/TORTEASOR 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>Kenny Foo</u> Date: <u>20/1/21</u>  CKS	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Boi</u> Date: <u>20/1/2021</u> 
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: <u>01/02/2021</u>	



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E-mail: nphauto@pacific.net.sg



Our Ref : TP0028/08/20

LAU WAI KIT PATRICK  
BLK 298 BEDOK SOUTH AVE 3  
#04-13  
SINGAPORE 489298

TAX INVOICE NO. : 06652  
Date of  
Accident Date : 18/08/2020  
Policy Number :  
Model : HONDA VEZEL  
Veh Reg No : SLR7329U  
Date : 01/09/2020

## LABOUR CHARGES

DEAR SIR

THIS IS TO CERTIFY THAT WE HEREBY AGREED TO  
REPAIR THE ABOVE VEHICLE AT:

LUM SUM

**\$2,900.00**

**Nett Total Before GST**

**\$2,900.00**


Add GST @ 7%

**\$203.00**

**Nett Total After GST**

**\$3,103.00**

(Three Thousand and One Hundred Three Only)

  
**NPH AUTO SERVICE**  
**(MANAGER)**



# wellcome motor agencies

68 Kaki Bukit Avenue 6 #02-02 ARK @ KB Singapore 417896  
Tel: 6344-4012 Fax: 6345-3140 Email: admin@wellcome.com.sg  
Website: www.wellcome.com.sg  
CO. REG. NO: 39853800W / GST REG. NO: M9-0001228-R

Mr Patrick Lau Wai Kit (S2223221E)  
c/o NPH Auto Service  
Block 9005 Tampines Street 93  
#01-246  
Singapore 528839

## TAX INVOICE

NO: 08-30411

DATE: 26/08/2020

REF	DESCRIPTION	UNIT PRICE	AMOUNT
RA NO: 31727	Being rental charges for One Unit Toyota Wish 1.8 (A) No: SLX 8163S for period: 19/08/20 to 24/08/20	5 Days x \$140	S\$ 700.00

SUB TOTAL SGD S\$ 700.00

ADD 7% GST S\$ 49.00

GRAND TOTAL SGD S\$ 749.00

WELLCOME MOTOR AGENCIES

E.&O.E.

Customer Copy

All cheque payment should be made  
within 7 days to WELLCOME  
MOTOR AGENCIES

Authorised Signature

Thank You  
For Renting





# wellcome motor agencies

68 Kaki Bukit Avenue 6 #02-02 ARK @ KB Singapore 417896

Tel: (65) 6344-4012 Fax: (65) 6345-3140

Email: admin@wellcome.com.sg Website: www.wellcome.com.sg

RA No: 31727

CO. REG. NO: 39853800W

GST REG. NO: M9-0001228-R

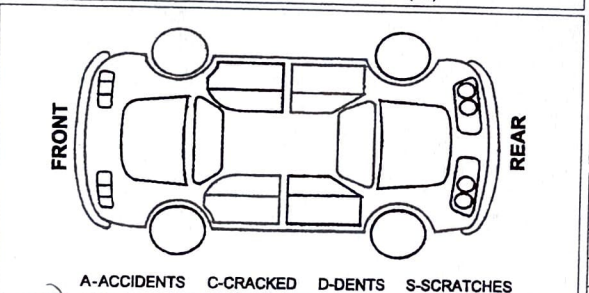
DATE: 19/8/20

## VEHICLE RENTAL AGREEMENT

**HIRER'S PARTICULARS**  
Name: Patrick Lau Wai Kit  
Address: 291 Bedok St Ave 3  
#04-13 (S) 469298  
Name & Address of Employer:

IC/PP No: DL No: S2223221  
Date of Birth: Date of Issue/Expiry:  
Nationality: PL of Issue:  
Occupation: Driving Exp:  
Tel No: (O) (R) (HP)

**DRIVER'S PARTICULARS**  
Name:  
Address:  
IC/PP No: DL No:  
Date of Birth: Date of Issue/Expiry:  
Nationality: PL of Issue:  
Occupation: Driving Exp:  
Tel No: (O) (R) (HP)



A-Accidents C-Cracked D-Dents S-Scratches  
HIRER'S SIGNATURE & STAMP DRIVER'S SIGNATURE

**VEHICLE'S PARTICULARS**  
VEHICLE NO: SLX 8163S REPL. VEH. NO:  
MAKE/MODEL: Toyota WISH  
MILEAGE OUT: MILEAGE OUT  
DATE OUT: 19/8/20 DATE OUT  
TIME OUT: 2/45 TIME OUT  
HIRE/PERIOD EXPIRY:

**Rental Charges**  
Daily 5 @ \$ 140 per day 700  
Weekly @ \$ per week  
Monthly @ \$ per month  
Hours @ \$ per hour  
Others @ \$  
CDW @ \$ per day/week/month  
PAI @ \$ per day/week/month

**DELIVERY SERVICE**  
SUB-TOTAL \$  
PETROL/DIESEL LEVEL  
OUT IN E 1/4 1/2 3/4 F

Extension of Rental  
Repairs/Damages  
Collection Service  
MISC  
GST @ 7% 49  
TOTAL CHARGES \$ 749

**SECURITY DEPOSIT**  
ADVANCE RENTAL PAID  
BY: CASH NETS CHEQUE BILL CARD  
CHEQUE/CARD NO:  
EXPIRY DATE  
AMOUNT DUE REFUND  
REFUND RECEIVED \$ BY RECEIVER

I/We have read and agree to the terms and conditions on both sides of this agreement. If I/We have presented a cheque/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/our signature above will be considered to have been made on the cheque/credit card voucher. All information I/We have given WELLCOME MOTOR AGENCIES in connection with this agreement are true and accurate.

- IMPORTANT**
- Only persons above 23 and below 70 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
  - Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company WELLCOME MOTOR AGENCIES.
  - Use of the vehicle for illegal purpose (for instance: In connection with theft, drug peddling or trafficking, smuggling is strictly prohibited).
  - Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
  - The hirer shall be liable for excess charges for any late return of the rate shown per hour or per day, inclusive of CDW and/or PAI where applicable.
  - In case of accident, the hirer shall report to owner immediately, if there is bodily injuries a police report must be made within 24 hours.
  - No refund will be given for early return of vehicle.
  - The hirer is responsible for the first S\$ 2000/- excess to the THIRD PARTY DAMAGE OR INJURY claims and/or also the first S\$ excess to the FIRST PARTY DAMAGE (I.E) WELLCOME MOTOR AGENCIES, upon payment of CDW for each and every accident/damage.

**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 deemed to be the day and time the vehicle is returned to WELLCOME MOTOR AGENCIES and the same shall be accepted as conclusive evidence of the same and shall not challenged or questioned on any account whatsoever.

Date In	Time In	Mileage In	Checked By	Remarks
24/8/20	10:40			

Signature of HIRER / DRIVER

## Third Party Insurer Enquiry

Our Ref No: GR-20-097288

Date of Request: 19/08/2020

Your Ref No: Online Purchase

NPH Auto Service  
Blk 9005 Tampines Steet 93  
#01-246/254  
Singapore 528839

Dear Sir/Madam,

Enquiry Date 19/08/2020  
Enquiry By Mark Ng Yong Xiang  
TP Vehicle No. SDM9119S  
Accident Date 18/08/2020

### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SDM9119S	AXA Insurance Pte Ltd	29/03/2020-28/03/2021	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.

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 12 October 2020 4:12 PM  
**To:** 'C.YGOH9119@GMAIL.COM'  
**Subject:** ACCIDENT INVOLVING SDM 9119S(AXA) AND SLR 7329U ALONG/AT BLK 299 BEDOK SOUTH AVE 3 CARPARK ON 18/08/2020

12 Oct 2020

Mr Goh Ching Yeang

*[By Email only]*

Dear Sirs/ Mdm

**OUR REF : CC4/ASM20008754/Upa3 // SOM02SFT**

**YOUR REF : SDM9119S**

**ACCIDENT INVOLVING SDM 9119S(AXA) AND SLR 7329U ALONG/AT BLK 299 BEDOK SOUTH AVE 3 CARPARK ON 18/08/2020**

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 NPH AUTO SERVICE acting on behalf of the owner of SLR7329U against your motor insurance policy.

Based on both parties report and all the available information on hand, we are of the view that liability is not in your driver's favour as you reversed and collided onto third party parked vehicle. Therefore, 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.

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.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)