

To: **AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Attn: **Motor Claims Department**

Date: 11<sup>th</sup> September 2020

Dear Sir/Madam,

Claimant: **3N Chartered Services**

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 27/08/2020 at along Rangoon Road involving our client's vehicle registration number SMD 4099 P and vehicle registration number SLR 2296 M driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$5,000.00
2) Loss of Rental (SGD\$120.00 x 12Days)	\$1,440.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$29.00

**Total :** **\$6,476.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Satisfaction Voucher endorsed by Claimant
- LTA Search Fee Receipt
- Purchase of GIA Report Receipts

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

***Elin Cai***

**Zoom Autowerks Pte Ltd**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



## ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

### LETTER OF AUTHORIZATION

Accident on 27/08/2020 @ 15:50 along Rangoon Road  
Involving vehicles SMD4099P and SLR 2296M

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SMD4099P at my request, I/We, 3N chartered services ("the claimant") of \_\_\_\_\_ (address) bearing NRIC No 53384233J the owner of motor vehicle no SMD4099P, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**:

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 27 day of 08 (month) 20 20 (year)



Signed by "the claimant"

Name: 3N chartered services

NRIC No: 53384233J



Signed by Zoom Autowerks Pte Ltd

Name: ETIUCAN





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLR 2296M (Insd veh)	Model: TOYOTA NOAH HYBRID 7-SEATER 1.8X CVT
	SMD 4099P (TP veh)	
Date of Accident/ Time:	27/08/2020	

Repair Estimate	: \$	11,670.55	
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)	: \$	5,750.00	

Payee Name : Zoom Autowerks Pte Ltd

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/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:  
Date: 14/05/2021

  
Signature of Witness / Workshop stamp (if applicable)  
Name of Witness:  
Date: 14/05/2021

  
Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 14/05/2021

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

**INVOICE**

To: **AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Invoice No. : ZI0000588  
Date : 13/5/2021  
VRN : SMD 4099 P  
Make & Model : Toyota Noah  
DOA : 27/8/2020  
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			5,000.00
2	Loss of Use			750.00

<b>TOTAL :</b>	<b>\$5,750.00</b>
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I agree to the price as listed above and confirm that goods are received in good condition.

\_\_\_\_\_  
(Customer's Signature )



\_\_\_\_\_  
(by Zoom Autowerks Pte Ltd)



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

Print Date/Time : 28 Aug 2020 / 06:34:55

Receipt Date/Time : 28 Aug 2020 / 06:34:55

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200828-000081

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLR2296M As at 27 Aug 2020/15:53:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLR2296M Enquiry Fee 20200828063156205901	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLK3533J As at 27 Aug 2020/01:10:00 Insurance Co: TOKIO MARINE INSURANCE SINGAPORE LTD				
2	Insurance Enquiry - SLK3533J Enquiry Fee 20200828063156496230	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
526471XXXXXX0962		eNETS Credit Card		14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
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.



**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-20-104700

Date of Request: 03/09/2020

Your Ref No: PURCHASE BY EMAIL

ZOOM AUTOWERKS PTE LTD  
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339  
SINGAPORE 470130

Dear Sir/Madam,

Your Vehicle No: SMD4099P

Date of Accident: 27/08/2020

Place of Accident: RANGOON RD

Involving Vehicle No: SLR2296M

DESCRIPTION	AMOUNT (S\$)
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.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque





**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
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ZOOM AUTOWERKS PTE LTD  
130 BEDOK RESERVOIR ROAD, EUNOS SPRING, #08-1339  
SINGAPORE 470130

Dear Sir/Madam,

Date of Accident: 27/08/2020

Vehicle No: SMD4099P

Place of Accident: RANGOON ROAD

Involving Vehicle No: SLR2296M

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\$)
SLR2296M	RANGOON ROAD	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.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 4 September 2020 5:05 PM  
**To:** TANABALSHANTHI@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SLR 2296M(AXA) AND SMD 4099P ALONG/AT RANGOON ROAD ON 27/08/2020

04 Sept 2020

Ms T Tanabakiyam

*[By Email only]*

Dear Sirs/ Mdm

**OUR REF : CC4/ASM20009159/Upa3 // S0M02SWR**

**YOUR REF : SLR2296M**

**ACCIDENT INVOLVING SLR 2296M(AXA) AND SMD 4099P ALONG/AT RANGOON ROAD ON 27/08/2020**

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 ZOOM AUTOWERKS PTE LTD acting on behalf of the owner of SMD4099P 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 favour. Under Motor Accident Guide, your vehicle should not overtake from the right at a road junction by travelling against the flow of traffic. Third party driver's attention is focused on oncoming traffic before making right turn. 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)