

SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com

LETTER OF DEMAND

2 1 JAN 2021

Accident involving my vehicle numberSN			
FBP 1837 M on 26/10/2020	at14:20		HOURS at/along
Junction of Mandai Ave / Yishun			
We refer to the above matter. Attached pleas find copies of the following	for your kind per	usal:	
Vehicle Repair Cost / Excess		\$	2200.00
Rental for 3 days x \$ 180.00/day		\$	540,00
Loss of Use for days x \$/d	ay	\$	_
LTA Search Fee / 3 rd Party GIA Report		\$	7.45
Others		\$	_
Yours faithfully, Nichelle	Total:	\$	2747.45
Michelle			
HP: 9856 4815			



SmartOne Auto Pte. Ltd. Co. Reg No: 201939368E 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875 Tel: 6341 6789 Fax: 6341 6778

Email: smartoneauto@gmail.com

Authorisation To Act

I, Ang Wee Lin Charles ("the third party claimant") of
27 Yishun Street 51 # 05-16 Singapore 768088
(address), owner of SmD 6698 \(\) (vehicle no.) hereby authorise Smart One Auto 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 noSMD 6698 \footnote{100}that was
damaged pursuant to the accident which occurred on 26/10/2020 (date)
at/along Junction of Mandai Ave / Yishun Ave I
(location) involving vehicle no/s FBP 1837M ("the accident").
I further hereby authorise the workshop to settle my above mentioned claim in a manner that they deem it fit and the workshop is further authorised to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop. I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience. I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.
Dated this 30 day of 10 (month) 20 20 (year)
Signed by "the third party claimant" Signed by "the workshop"



SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875

Tel: 6341 6789 Fax: 6341 6778 Email: smartoneauto@gmail.com

Letter of Authorisation & Indemnity

Accident	involving motor vehicles no	SMD66984	and FB	P 1837M on	26/10/2020
at/along	Junction of Ma				
1.	I/We, the Owner of SmartUne Auto behalf to inspect my/our moto	Pte. Ltd.	("the worksh	op") to appoint an ind	ependent surveyor on my/ou
	the report of the independent you the sum of \$ be	surveyor. Pending the	outcome of my/	our claim against the t	
2.	You are further authorised to a made and instructions are give his insurers including if necessary	appoint solicitors on my n by me/us with respe	y/our behalf and to to the conduct	to instruct the solicitor of my/our claim agains	t the third party driver and/o
3.	You have my/our full authorise the third party and/or his insur	ation/approval/consen	t hereby to instri		
4.	My/Our solicitors shall also acc	ept this as my/our irre	vocable authority		ion monies from my/our third
5.	party claim directly to you afte Upon resolving my/our claim, professional costs and disburs balance of the settlement sum	you are also hereby sements incurred in t	authorised to ag hereby acting for	ree with my/our solid me/us and to receiv	
6.	I/We undertake and agree to hereby consent and authorise	fully co-operate with you to instruct my/ou	you and my/our r solicitors to cor	solicitors to recover n	
7.	steps to recover the claim from I/we also hereby instruct and			the claim monies rec	eived from the third party al
8.	outstanding balances that are s In the event that I/we am/ar				
0.	instructions on the accident ma	atter, to sign court doc	uments and to at		
9.	I/we shall render my/our full co In the event that my/our claim my/our claim procedure include	against the third part	y and/or his insu		
10.	settlement is not honoured or less than the amount claimed hill and survey fees and any ot costs and disbursements there I/we shall keep you informed pay or receive any monies due	by you for whatever rea her expenses reasonal by incurred on my/out of any correspondence	asons, I/we agree oly incurred and to behalf or to pay	and undertake to pay o also indemnify you i you the difference in a	the full amount of your repain respect of my/our solicitor's mount, as the case may be.
	Date	d this da	y of	20	
Signature	e of vehicle owner			M	
Name : _	Ang Wee Lin Cha	arles		Witnessed by	
IC/UEN N	o:S7814D31C			Michal	12
(Compan	y stamp, if applicable)				
Address :	27 Yishun Street	51			
# 05	-16 Singapore 7680	88			
_ //	9151 5154				



"My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims"

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBP 1837M	(Insd veh)	ICIA ENIO 4.7 DOT
	SMD 6698Y	(TP veh)	Model: KIA ENS 1.7 DCT
Date of Accident/ Time:	26/10/2020 14:20		DIESEL 5DR FWD

irchail ca	timate	: \$	5,155.72			
Final Rep	air Cost	:\$	2,200.00			
Loss of U	se	: \$			days at \$	per day
Rental (if	any)	:\$	360.00		3 days at \$ 12	O per day
LTA / GIA	Search Fee	:\$	7.45			
Others:		:\$				
		: \$				
Final Set	tlement Sum	:\$	2.567.45			
is inira i	arty Workshop GIA Register	ear	[] YES [V]	NO (Kindly indica	te below)	
A)	For Non GIA Register	ed Work	shop:	Agreed Liability 10	0 (%)	
	For Non GIA Register				O(%) No BOLA Scenario No:	
		orkshop	:		No BOLA Scenario No:	_
A) B)	For GIA Registered W BOLA Liability:	orkshop (%)	ı	BOLA Applicable: Yes/	No BOLA Scenario No:	-

NOTE:

- 1. 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.
- 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.

REG.NO. 201939368E

Signature of workshop representative / workshop stame

Name of Representative: Fe Jing Ji

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: Church Cer Jif
Date: 07/1-/2

Signature of AXA's surveyor/representative:

Date: 03/02/2021

AXA Insurance Pte Ltd (Company Reg. No.: 199903512M) 8 Shenton Way #24-01 AXA Tower Singapore 068811 AXA Customer Centre #01-21/22

Telephone: +65 6880 4888 - axa.com.sg

TAX INVOICE

SmartOne Auto Pte. Ltd.

Co. Reg No: 201939368E 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778 Email: smartoneauto@gmail.com



Date	Invoice Number	Vehicle Number
21/01/2021	SOA202101-00021	SMD6698Y

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

Description	Ar	mount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding	\$	2,200.00
to supply of spare parts, labour and spray painting charges		
Total	\$	2,200.00

Cross cheques and pay: SMARTONE AUTO PTE. LTD.
Please indicate the invoice number on the reverse side.

SmartOne Auto Pte. Ltd.

AUTO Generated - Signature Not Required

Rapid Rental Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09 Premier@Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

ROC No.: 201627936K

TAX INVOICE

Invoice No. : DR2011-0326

Date : 29.11.20 Vehicle No. : **SKB3573C**

Vehile Model: : HYUNDAI 145

To: ANG WEE LIN CHARLES 27 YISHUN STREET 51

#05-16

SINAGPORE 768088

DESCRIPTION	NO. OF DAYS	RATE	Al	JOUNT
RENTAL FROM 25/11/2020 - 28/11/2020 YOUR REF: SMD6698Y	3	180.00	\$	540.00
		TOTAL:	\$	540.00

Payment by cheque should be crossed and made payable to 'Rapid Rental Pte.Ltd.'

This is computer generated document. No signature is required.

RAPID RENTAL PTE. LTD.

8 KAKI BUKIT AVENUE 4 #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

ROC:201627936K

ROC:201627936K	VRA NO: DR 2	011-0326
	VEHICLE RENTAL AGREEMENT	
HIRER'S PARTICULARS	Hirer's Own Vehicle No: Sm D6698 >	
Name (as in I/C): Ang Wee Lin Charles	Loan Vehicle No: 5KB 3573C	
NRIC/Passport No: <u>97814031C</u> Date of Birth: 21	05/1978 Make & Model: Hynnoli; 145	
Address: 27 Yishun Street 51 Age:	CHARGES \$	cts
	3 day @\$ \80 Per day 540	
Name & Address of Employer:	Weekly day @\$ Per week	
	Monthly day @\$ Per month	
Occupation: Driving Exp:		
Driving License No:Passed Date:		
D/L Type: Local/Int'l/Others:	Delivery/Collection Svc	
Tel: (H/P)(O)		
DRIVER'S PARTICULARS	SUB-TOTAL 540	_
Name (as in I/C):		
NRIC/Passport No: Date of Birth:	Petrol Level OUT E 1/4 1/2 3/4 F	
Address:Age:	& E 1/4 1/2 3/4 F	
s(Surcharge IN	
Occupation: Driving Exp:	TOTAL 540	_
Driving License No:Passed Date:		
D/L Type: Local/Int'l/Others:		
Tel: (H/P)(O)		
EXCESS: Section (1) \$2,500.00		AUMP
Section (2) \$2,500.00		
		0
	INDICATE:	AIII
	A Acrident	

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge 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 voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.

IMPORTANT

Hirer's Signature:

1. The Hirer and the authorized driver must be over $\underline{25}$ years of age and under 65 years of ages 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 Authorized Driver.

Additional Hirer's Signature:

- 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on lop of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.
- 3. 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.
- 4. Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- 5. Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in additional to appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- 6. 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 its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages,

- losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on 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 pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.
- 8. 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.
- 9. The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.
- 10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. 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.
- 11. The hirer and/or 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.
- 12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.
- 13. I understand and agreed to personal data collection statement stated on the Term and

Date / Time OUT	Mileage	Check By	Remark	do
25/11/2020 9235 am	714577			Hirer's/Driver Signature
Date / Time IN	Mileage	Check By	Remark	1
28/11/2020 9: 20am	214875			Hirer's/Driver Signature

Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 30 Oct 2020 / 09:22:33

Receipt Date/Time: 30 Oct 2020 / 09:22:33

Tax Invoice/Receipt

Receipt No.: ITNET-00000-201030-000485

Previous Receipt No.:

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
		7.49
7.55	0,43	7.43
Total 7.00	0.49	7.49
Before Rounding 7.00	0.49	7.49
ding Difference		0.04
Amount Payable		7.45
Зу		
71XXXXXX1707 eNETS Credit Ca	ard	7.45
		7.45
Change		0.00
red Amount		7.45
s Refundable Amount		0.00
1	Total 7.00 Total 7.00 Before Rounding 7.00 Iding Difference Amount Payable By	Total 7.00 0.49 Total 7.00 0.49 Before Rounding 7.00 0.49 Iding Difference Amount Payable By 71XXXXXX1707 eNETS Credit Card Change ered Amount

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.

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)

Sent: Thursday, 21 January 2021 4:14 PM

To: aliaanorman@gmail.com

Subject: ACCIDENT INVOLVING FBP 1837M & SMD 6698Y ALONG SEMBAWANG ROAD ON

26/10/2020

21 JANUARY 2021

NUR ALIAA BINTE MOHAMMED NORMAN

Dear Sir/ Madam,

OUR REF: CC4/ASM20011841/Aba3

YOUR REF: FBP 1837M

ACCIDENT INVOLVING FBP 1837M & SMD 6698Y ALONG SEMBAWANG ROAD ON 26/10/2020

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 SMARTONE AUTO PTE LTD acting on behalf of the owner of SMD 6698Y against your motor insurance policy.

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. You 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 <u>jasperchua@lkkauto.com</u> within 7 days from the date of this letter <u>if not provided at our reporting centre</u>. 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
- 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 as at 6841 2928 or jasperchua@lkkauto.com . Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Jasper Chua (LKK Auto)

From: SmartOne Auto <smartoneauto@gmail.com>

Sent: Tuesday, 2 February 2021 5:47 PM

To: Jasper Chua (LKK Auto)

Cc: Admin A

Subject: Re: Accident involving SMD6698Y and FBP1837M on 26.10.2020 (Your Ref:

CC4/ASM20011841/ba3)

Dear Jasper,

Kindly note the signature of the Policyholder on GIA report and the signature on the Letter of Authorisation is signed by the same person / our client, Ang Wee Lin Charles and he is the owner and driver of vehicle SMD6698Y as well.

Thank You

Yours faithfully, Michelle Hp: 9856 4815

SmartOne Auto Pte. Ltd. 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

On Tue, Feb 2, 2021 at 5:32 PM SmartOne Auto < <u>smartoneauto@gmail.com</u>> wrote: Dear Jasper,

We refer to your email dated 02/02/2021.

Please find enclosed the necessary documents for your kind attention.

Thank You

Yours faithfully, Michelle Hp: 9856 4815

SmartOne Auto Pte. Ltd. 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

On Tue, Feb 2, 2021 at 3:22 PM Jasper Chua (LKK Auto) < asperchua@lkkauto.com wrote:

LKK AUTO CONSULTANTS PTE LTD (TP) ▼

Menu



Re:<TP - MANDATE IA> - Claim no [ACCIDENT INVOLVING (OI) & (TP) ON XXXXX]

Туре

Question

Message

Please proceed.

Reply

LKK AUTO CONSULTANTS PTE LTD (TP) ▼

Menu



<TP - MANDATE IA> - Claim no [ACCIDENT INVOLVING (OI) & (TP) ON XXXXX]

Type

Question

Message

Liability: 100%. Insured driver vehicle slight to the left and cause collision. PIR down on Insured driver. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate at \$2,567.45(ALL IN). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Jasper Chua - 02/02/2021

Reply