



**WITHOUT PREJUDICE**

Our Ref: SLF 1303X

Your Ref: SMU 7620A

REVISED: 13<sup>th</sup> January 2021

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

Dear Cecilia,

**Accident Involving:** SLF 1303X and SMU 7620A  
**Date of Accident:** 27 November 2020  
**Location of Accident:** PIE towards Changi before Thomson Exit

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

Cost of Repair as agreed	\$ 6,527.00	\$6100.00 COR + 427.00 GST 7%
Add Loss of Rental	\$ 1,027.20	8 Days - Inv#A42359
Add Loss of Use	\$ 400.00	5 Days
		** LOU/R timeline: Pls refer to LOD dated 24-12-2020
Total	\$ 7,954.20	
Add LTA Search Fee	\$ 7.45	
<b>GRAND TOTAL</b>	<b>\$ 7,961.65</b>	

Kindly pay the Grand Total Amount of **\$7,961.65** 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

Thank you.



Regards,  
Adel (Ms)

**Team AutoPro Pte Ltd** Co Reg No: 201811621K

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

Tel: 6258-1955 Fax: 6258-1956 Email: teamautoffice@gmail.com / teamautopl@gmail.com

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.: SLF 1303 X  
and SMU 7620 A and SMP 1714 D  
and ..... and .....  
@ PIE TOWARDS CHANGI B4 THOMSON EXIT  
dated 27/11/2020

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: 27/11/2020



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	SMU 7620A (Insd veh)	Model: HONDA MOBILIO
	SLF 1303X (TP veh)	
Date of Accident/ Time:	27/11/2020	

Repair Estimate	: \$	23,382.07	
Final Repair Cost	: \$	6,527.00	W/GST
Loss of Use	: \$		days at \$ per day
Rental (if any) W/GST	: \$	856.00	8 days at \$107.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	7,390.45	

Payee Name : TEAM AUTOPRO PTE LTD

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability: 100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ <del>No</del> BOLA Scenario No: 28
	BOLA Liability: (%)	Assessed Liability (*): 100 (%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks:


#### NOTE:

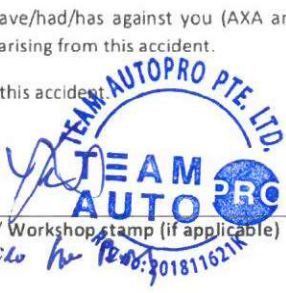
- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY 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: *Adrian Tan*  
 Date: *8/3/21*  
  
 LKK

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: *Kilo he*  
 Date: *8/3/21*  


Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor / Representative:  
 Date: **08/03/2021**

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

Page 1 of 1



# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
C/O TEAM AUTOPRO PTE LTD YONG WEI MENG BLK 508B YISHUN AVENUE 4 #09-72 SINGAPORE 762508

DATE	INVOICE NO.
09-Dec-2020	A 42359

	VHA NO.	DUE DATE	VEH NO.
	A 42359	08-Dec-2020	SMJ 1810 R
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 28 NOVEMBER 2020 TO 06 DECEMBER 2020 (HYUNDAI ELANTRA) YOUR REF: SLF 1303 X	8	120.00	960.00
<b>GST @ 7%</b>			\$67.20
<b>TOTAL</b>			\$1,027.20

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

SLF1303X Workshop: tanmyro

### HIRER'S PARTICULARS

Name (as in I/C) YONGH WEI MENG  
NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]  
Address: 898B Yishun Ave 4 Age: 76  
#109-72 S( 762308 )  
Name & Address of Employer KAREN WONG LI KEE  
505 Choa Chu Kang Street 51  
Occupation [REDACTED] Driving Exp: #02-181  
Driving Licence No: [REDACTED] Passed Date: [REDACTED]  
D/L Type: Local/Int'l/Others: [REDACTED]

### DRIVER'S PARTICULARS

Name (as in I/C) YONGH WEI MENG  
NRIC/Passport No: [REDACTED] Date of Birth: 12/5/1988  
Address: [REDACTED] Age: [REDACTED]  
Occupation [REDACTED] Driving Exp: [REDACTED] Yrs [REDACTED]  
Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]  
D/L Type: Local/Int'l/Others: [REDACTED] Contact No: [REDACTED]

Hirer's Own Vehicle No:		Replace Veh No: <u>SMJ 18102</u>	
Loan Vehicle No: <u>SLA 2243C</u>		VR No: <u>9575</u>	
Make & Model: <u>H. elantra</u>		Auto/Manual Group: <u>[REDACTED]</u>	
CHARGES : \$ cts			
Daily <u>8</u> day @ \$ <u>120</u>	Per day	<u>\$960</u>	<u>1</u>
Weekly/Monthly week @ \$	Per week/Monthly		
Others			
CDW/PAI @ \$	Per day/Monthly		
Delivery/Collection Svc			
GST <u>7%</u>		<u>\$67</u>	<u>20</u>
OR No:		(A) SUB-TOTAL	<u>\$1027</u>
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 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 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
<u>28/11/20</u>	<u>1030am</u>	<u>81060</u>	<u>Ngxbl</u>	

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
<u>6/12/20</u>	<u>9am</u>			

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 : 27 Nov 2020 / 19:22:30

Receipt Date/Time : 27 Nov 2020 / 19:22:30

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-201127-003948

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 - SMU7620A As at 27 Nov 2020/17:25:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SMU7620A Enquiry Fee 20201127192152516288	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	426569XXXXXX8855	eNETS Credit Card		7.45
<b>Total</b>				7.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				7.45
<b>Excess Refundable Amount</b>				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.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 24 February 2021 1:45 PM  
**To:** leekarwai@hotmail.com  
**Subject:** <STANDARD LETTER> OUR REF: CC4/ASM20013132/Bgs3 \*\*\* ACCIDENT INVOLVING SMU 7620A / SLF 1303X / OTHERS ON 27/11/2020 \*\*\* NO ACTION REQUIRED

24 FEBRUARY 2021

**LEE KAR WAI**

Dear Sir/ Mdm

**OUR REF : CC4/ASM20013132/Bgs3**  
**YOUR REF : SMU 7620A**  
**ACCIDENT INVOLVING SMU 7620A / SLF 1303X / OTHERS ALONG/AT TOWARDS CHANGI AIRPORT ON 27/11/2020**

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 claim from **TEAM AUTOPRO PTE LTD** acting on behalf of the owner of **SLF 1303X** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We 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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 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)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- Coloured photographs of damage to all vehicles involved (If any)
- 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 AXA's prior knowledge and consent.

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), AXA 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 6749 4274 or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Cc     AXA Insurance Pte Ltd  
         (Motor Claims Dept)

**"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."**

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108*

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



*Save the Earth. Print only when necessary.*



## Pls proceed DS with below revised quantum

Type

🔗 Question

Message

COR: \$6527,00 (as proposed); LOR: \$856.00 (\$107/day for 8 days, subject to proper rental documents); LTA: \$7.45. Total: \$7390.45

Reply



### PAYNOW AUTHORISATION FORM

This form must be completed and returned to AXA Insurance Pte Ltd. Payment will be credited directly into the policyholder/claimant's designated bank account stated below. The Policyholder/claimant has to complete **all fields** of this form and return to:

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

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant :	TEAM AUTO-PRO PTE LTD
Contact Person :	Lee Wai K.K
Contact Number :	9269 9999
Email Address :	TEAMAUTOFFICE@AXAHL.COM
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	

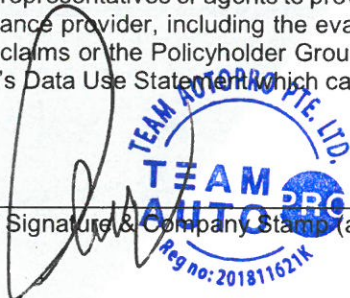
Payee's Paynow Details (Please tick <u>only 1 option</u> & provide the Paynow Details)	
Payee's name as per bank account :	
<input type="checkbox"/> Mobile :	
<input type="checkbox"/> NRIC :	
<input checked="" type="checkbox"/> UEN :	201811621K

I/We hereby authorise AXA Insurance Pte Ltd to credit the payment due to me/us to the bank account linked to above Paynow account, and undertake to return to AXA Insurance Pte Ltd immediately upon demand any sum which shall not be so credited into such Paynow account. I/We agree that AXA Insurance Pte Ltd shall be fully absolved of any liability to pay me/us such insurance payout once such amounts are credited into the bank account linked to above Paynow account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing delivered to you. In the event of a change of PayNow details, I/we shall inform you in writing 30 days in advance before the change.

In connection with my/our and/or the claimant's claims, I/We give consent for AXA Insurance Pte Ltd ("AXA") and their respective representatives or agents to collect, use, store, transfer and/or disclose the information (including that provided by sources other than myself) concerning me/us and/or the claimant, to or with all such persons (including any member of the AXA Group or any third party service provider, and whether within or outside of Singapore and the Policyholder when claiming under a Group Policy) for the purpose of enabling AXA and their respective representatives or agents to provide me/us and/or the claimant (where applicable) with services required of an insurance provider, including the evaluating, processing, administering and/or managing my/our and/or the claimant's claims or the Policyholder Group Policy(ies) with AXA (as the case may be), and for the purposes set out in AXA's Data Use Statement which can be found at <http://www.axa.com.sg> ("Purposes").

Authorised Signature & Company Stamp (as per bank records)



08/03/2021  
Date (DD/MM/YYYY)