



02 July 2019

Our Reference : XB9737D  
Your Reference :

**AXA INSURANCE SINGAPORE PTE. LTD.**

8 SHENTON WAY  
#27-01 AXA TOWER  
Singapore 068811

Attn: MOTOR CLAIMS DEPT.

Dear Sir,

**Subject: Accident Involving XB9737D and GBC5496E on 30/08/2016 along AYE towards TUAS**

We refer to the above case.

We are instructed by our client to file claim for the damages against your insured.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of vehicle No. XB9737D.

We quantify our client's claim as follows:

1. Cost of Repair (\$4850.00 x 7% GST)	S\$	5189.50
2. Loss of Use (\$150 x 6 days)	S\$	900.00
3. Third party search Fee	S\$	2.00
<b>Total</b>	<b>S\$</b>	<b>6091.50</b>

We hereby append the following relevant documents for your perusal:

- I. Repair Bill Tax Invoice
- II. Surveyor COR confirmation and given 6 repair days.
- III. Third party search fee
- IV. SV
- V. LOA

Please let us know within the next 14 days from the receipt of this letter, whether you are prepared to accept all the above amount.

Best regards,

RAMESH  
Motor Claims  
**GOLDBELL Engineering Pte Ltd**  
Tel : 8157 8014



**GOLDBELL  
ENGINEERING**

Industrial Vehicles,  
20,000 Served. And Counting.

GOLDBELL ENGINEERING PTE LTD  
10 Tuas Avenue 18 Singapore 635894  
Tel: +65 6861 0007 Fax: +65 6861 3676 (Sales)  
Fax: +65 6863 0425 (Service) +65 6862 1347 (Parts)  
Website: www.goldbell.com.sg  
Co. Reg. No.: 19800963G

LETTER OF AUTHORITY

I/We, Sante Access System Pte Ltd owner of  
XB9737D (Vehicle no.) hereby authorize GOLDBELL ENGINEERING  
PTE LTD to act on my/our behalf with respect to my/our claim for repair costs and/or  
rental and/or loss of use for my vehicle no. XB9737D that was damage  
pursuant to the accident which occurred on 30/08/2016 at/along  
AYE Towards Tuas involving vehicle no.  
GBC5496E

I/We further authorize GOLDBELL ENGINEERING PTE LTD to have full discretion  
to settle my/our above mentioned claim in a manner that they deem fit and to sign  
any discharge voucher or receive any payment on my/our behalf further to the  
settlement of my/our claim with payment cheque/s being made in favour of  
GOLDBELL ENGINEERING PTE LTD.

I/We further acknowledge that any settlement that GOLDBELL ENGINEERING PTE  
LTD may reach on my/our behalf is in full and final settlement of my/our property  
damage claims against the owner/ driver/ motor insurer of the third party vehicle  
bearing registration number GBC5496E and is on a without prejudice /  
without admission of liability basis insofar as the driver /owner/ motor insurer of  
vehicle concerned.

Dated this 30 day of 08 (month) 2016 (year)

Signature of claimant  
(With Company Stamp if applicable)

  


Name of claimant

Sante Access System Pte Ltd

Company reg. / NRIC no.

1993063656





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	GBC 5496E (Insd veh)	Model: MITSUBISHI FV517JD2RDEB, 11.9 D (M)
	XB 9737D (TP veh)	
Date of Accident/ Time:	30/08/2016	

Repair Estimate	: \$	14,160.64	
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)	: \$	5,500.00	
Payee Name : Goldbell Engineering 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: Yes/ <del>no</del> BOLA Scenario No: <u>28</u>	
	BOLA Liability: <u>100</u> (%)	Assessed Liability (*): <u>100</u> (%)	
* 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: RAMESH

Date: 29 JAN 2021

Signature of Witness / Workshop stamp (if applicable)

Name of Witness: SOO LEANL KEAT

Date: 29 JAN 2021



MTH

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 01/02/2021





**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

### Third Party Insurer Enquiry

Our Ref No: GR-16-138788  
Date of Request: 16/11/2016

Your Ref No: Online Purchase

Goldbell Engineering Pte Ltd  
10, Tuas Avenue 18  
Singapore 638894

Dear Sir/Madam,

Enquiry Date 16/11/2016  
Enquiry By WILLIAM GO  
TP Vehicle No. GBC5496E  
Accident Date 30/08/2016

#### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBC5496E	AXA Insurance Singapore Pte Ltd	01/07/2016-30/06/2017	6338 7288

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.



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**TAX INVOICE**

Our Ref No: GR-16-138788

Date of Request: 16/11/2016

Your Ref No: Online Purchase

Goldbell Engineering Pte Ltd  
 10, Tuas Avenue 18  
 Singapore 638894

Dear Sir/Madam,

Enquiry Date 16/11/2016  
 Enquiry By WILLIAM GO  
 TP Vehicle No. GBC5496E  
 Accident Date 30/08/2016

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO  Cash  Cheque



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

25 NOV 2016

**GALMON (S) PTE LTD**  
50 TUAS AVENUE 1  
JURONG INDUSTRIAL ESTATE  
SINGAPORE 639527

Dear Sir/ Mdm

**OUR REF : CC4/AXA16021914/eb3**  
**YOUR REF : GBC 5496E**  
**ACCIDENT INVOLVING GBC 5496E AND XB 9737D ALONG AYE ON 30/08/2016**

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 Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s GOLDBELL ENGINEERING PTE LTD acting on behalf of the owner of XB 9737D against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties, where your vehicle was involved in a three (3) vehicle chain collision and was **the 3<sup>rd</sup> vehicle** and rear-ended the Third Party Vehicle XB 9737D which in turn had rear-ended the first vehicle SJG 6797P and we are of the opinion that we cannot be absolved from liability.

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 [ashersng@lkkauto.com](mailto:ashersng@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)
- Coloured photographs of accident scene (if any)
- 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



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

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 6256 3561 or email us at [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com).

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

Yours sincerely

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. AXA Insurance Singapore Pte Ltd (AXA)  
(Motor Claims Dept)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	16 Nov 2016 14:42	<b>Clm Veh Model Changed</b>	(201919) MITSUBISHI FV517JD2RDEB 11.9 D (M).	[I] Paras Gaikwad
2	16 Nov 2016 14:42	<b>Clm Created</b>	Reg No: XB9737D. Policy No: P1399428. Acct Date: 2016/08/30. Claim Type: TP. Insurer: AXA Insurance Singapore Pte Ltd (HQ). Workshop: Goldbell Engineering Pte Ltd (Tuas). Ins.Status => Incoming Claim	[I] Paras Gaikwad
3	16 Nov 2016 17:41	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[I] Ruth Chua
4	16 Nov 2016 17:41	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2016/11/25	[I] Ruth Chua
5	16 Nov 2016 17:41	<b>Adj Mandate Set</b>	Approved:8000.00.Reinsp:Adj decides.	[I] Ruth Chua
6	17 Nov 2016 08:49	<b>Assignment 1st Accessed</b>		[A] CATHERINE CHONG KAI LING
7	17 Nov 2016 08:52	<b>Label Added</b>	(469):VNI.	[A] CATHERINE CHONG KAI LING
8	17 Nov 2016 11:58	<b>Adj Adjuster Assigned</b>	[None] -> MOHD TAUFIKH	[A] Lau Shu Pei
9	09 Dec 2016 12:54	<b>Label Removed</b>	(469):VNI.	[A] Lau Shu Pei
10	09 Dec 2016 12:56	<b>Adj Im. Advice Submitted</b>	Next Rpt:Final Rpt.Due Date:2016/11/25	[A] Lau Shu Pei
11	31 Oct 2017 14:24	<b>Clm Registration Modified</b>	Rep:200248->204949.	[I] Ruth Chua
12	20 Nov 2017 17:14	<b>Adj Rpt Initiated</b>		[A] NUR SHAQILAH BTE ABDOL WAHAB
13	20 Nov 2017 17:14	<b>Clm Details Notified</b>		[A] NUR SHAQILAH BTE ABDOL WAHAB
14	23 Nov 2017 10:54	<b>Adjuster Tax Invoice Issued</b>	Submitted Tax Invoice: -> AC1713300.	[A] Asher Sng Rong Yi
15	23 Nov 2017 10:54	<b>Adj Rpt Submitted</b>	Amt:4600.00. Late Remarks:	[A] Asher Sng Rong Yi
16	23 Nov 2017 10:54	<b>Adj Invoice Submitted</b>		[A] Asher Sng Rong Yi
17	18 Feb 2019 15:26	<b>Clm Cancelled</b>	Closed without Offer	[I] Chan Kian Chuan
18	19 Aug 2020 14:09	<b>Clm Cancelled Reopened</b>		[I] Khor Saw Theng
19	19 Aug 2020 14:09	<b>Ins Send Back Adj Rpt</b>		[I] Khor Saw Theng
20	19 Aug 2020 14:09	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/08/21	[I] Merimen Administrator
21	19 Aug 2020 14:09	<b>Adj Mandate Set</b>	Maintained.	[I] Merimen Administrator
22	19 Aug 2020 14:19	<b>Adj Mandate Request</b>	Cur Req:5824.00:Liability: 100%(3vehicles chain collision whereby OID was last car)	[A] CHEW HSIAO TONG
23	19 Aug 2020 22:11	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/08/21	[I] Khor Saw Theng

AUDIT TRAIL				
No.	On	Audit	Remarks	By
24	19 Aug 2020 22:11	Adj Mandate Set	Approved:5000.00.	[I] Khor Saw Theng
25	25 Aug 2020 12:54	Adj Mandate Request	Cur.Req:5824.00:Hi,3rd party rejected our offer at g/s \$5,000.00(all-in) & proposed \$6,091.50(C ORw/GST:\$5,189.50 + LOU:\$900(6days) + Search Fee: \$2.00). For your further mandate pls.	[A] CHEW HSIAO TONG
26	04 Sep 2020 17:09	Adj Mandate Set	Maintained.	[I] Khor Saw Theng
27	16 Sep 2020 11:22	Adj Mandate Request	Cur.Req:5824.00:Hi, 3rd party would like to know the breakdown of offer at \$5,000.00. Kindly advise. Thanks.	[A] CHEW HSIAO TONG
28	18 Dec 2020 15:51	Adj Mandate Set	Approved:5500.00.	[I] Richard Ang

Date From  Date To  Audit Type

**ACTIVITY**

[22/11/2016 10:33] Asher Sng Rong Yi:  
 100% B;28  
 3 VEH C.C OID LAST  
 [22/11/2016 10:33] Asher Sng Rong Yi:  
 Called oid confirmed accident. Oid involving in 3veh c.c oid was the last veh. Inform tp claim agreed to settle and aware about ncd issue. Letter send to oi.  
 [17/11/2016 08:52] CATHERINE CHONG KAI LING:  
 Please be informed that vehicle currently not in the workshop, repairer will arrange.

**Merimen Billing for this case - Transaction History**

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
1326955	09 Dec 2016 12:56:20	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	XB9737D		10.70