



**WITHOUT PREJUDICE**

Our Ref: GBK 6780K

Your Ref: YP 102J : S1M0342M

26<sup>th</sup> March 2021

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

Dear Jasper,

**Accident Involving:** GBK 6780K and YP 102J

**Date of Accident:** 26 February 2021

**Location of Accident:** Near Aft Bradell Road, along CTE towards PIE near ERP 35/(Bradell Exit 10)

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

Cost of Repair Inc. GST	\$	7,222.50	\$6750 COR + \$472.50 GST 7%
TOTAL LOR/U DAYS		15 DAYS	2 Days PRS (27/28 Feb, 1 Mar) + 12 Repair Days Agreed + 1 Sunday
Add Loss of Rental	\$	1,284.00	10 Days - Inv#A42757
Add Loss of Use	\$	400.00	5 Days
Total	\$	8,906.50	
Add LTA Search Fee	\$	7.45	
<b>GRAND TOTAL</b>	<b>\$</b>	<b>8,913.95</b>	

Kindly pay the Grand Total Amount of **\$8,913.95** 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: teamautooffice@gmail.com

Thank you.

  
TEAM AUTO PRO PTE. LTD.  
TEAM AUTO PRO  
Reg No: 201811621K  
Regards  
Adel (Ms)

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.: GBK 6780 K  
and YP 102 J and .....  
and ..... and .....  
@ Along CTE towards PIE near ERP 35/USadell Exit 10)  
dated 26/02/2021

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: 01/03/2021



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	YP 102J	(Insd veh)	Model: NISSAN NV200 1.6DX AUTO
	GBK 6780K	(TP veh)	
Date of Accident/ Time:	26/02/2021 14:30		

Repair Estimate	: \$	19,772.22	
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	: \$	8,080.00	(GLOBAL SUM)
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/ 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: *Phoebe Ling*  
Date: 8/6/21



LTK

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: *David Seow*  
Date: 08/06/2021

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 08/06/2021

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



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# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
C/O TEAM AUTOPRO PTE LTD NATURELAND SINGAPORE PTE LTD 8 EU TONG SEN STREET #24-84 THE CENTRAL SINGAPORE 059818

DATE	INVOICE NO.
12/3/2021	A 42757

	VHA NO.	DUE DATE	VEH NO.
	A 42757	12/3/2021	GZ 2031 C
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 27 FEBRUARY 2021 TO 09 MARCH 2021 (TOYOTA HIACE) YOUR REF: GBK 6780 K	10	120.00	1,200.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG	Subtotal	\$1,200.00	
	GST @ 7%	\$84.00	
All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	<b>TOTAL</b>	<b>\$1,284.00</b>	



## VEHICLE HIRING AGREEMENT

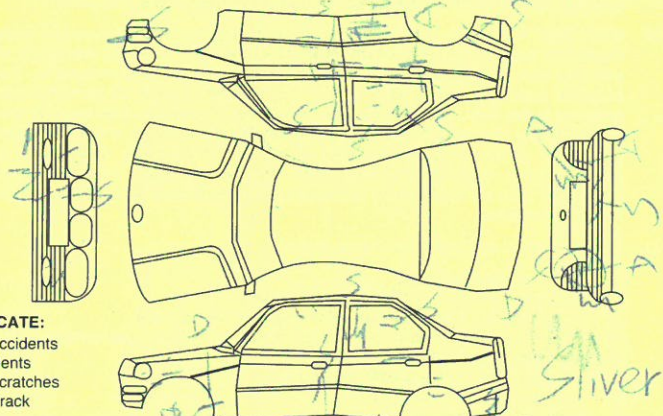
### HIRER'S PARTICULARS

Name (as in I/C) *Naturaland Singapore Pte Ltd*  
 NRIC/Passport No: *[REDACTED]* Date of Birth: *[REDACTED]*  
 Address: *8 Eu Tong Sen St #24-24*  
*The Central S059818* Age: *059818*  
 S( )  
 Name & Address of Employer  
 Occupation  
 Driving Exp:  
 Driving Licence No: *[REDACTED]* Passed Date:  
 D/L Type: Local/Int'l/Others:

### DRIVER'S PARTICULARS

Name (as in I/C) *Chondru Subramanian*  
 NRIC/Passport No: *[REDACTED]* Date of Birth: *22/6/1984*  
 Address: Age:  
 S( )  
 Occupation  
 Driving Exp: Yrs  
 Driving Licence No: *[REDACTED]* Passed / Expiry Date:  
 D/L Type: Local/Int'l/Others: Contact No: *[REDACTED]*

Hirer's Own Vehicle No: <i>6738 6780 K</i>		Replace Veh No:	
Loan Vehicle No: <i>6738 2031 C</i>		VR No:	
Make & Model: <i>T-HIACE</i>		Auto/Manual Group:	
CHARGES : \$ cts			
Daily <i>10</i> day @ \$ <i>120</i>	Per day	<i>\$1200</i>	
Weekly/Monthly week @ \$	Per week/Monthly		
Others			
CDW/PAI @ \$	Per day/Monthly		
Delivery/Collection Svc			
GST <i>7%</i> <i>\$84</i>			
OR No:		(A) SUB-TOTAL <i>\$1284</i>	
Petrol Level & Surcharge	OUT	E	1/4 1/2 3/4 F
	IN		
First _____ km FREE per day		GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	



INDICATE:  
 A - Accidents  
 D - Dents  
 S - Scratches  
 X - Crack

NON WAIVER EXCESS (Subject to GST): *\$2500/- section 1*  
*\$2500/- section 2*

### 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 it's 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 marketing 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
<i>27/2/21</i>	<i>1.10 pm</i>	<i>462768</i>	<i>Nik</i>	

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
<i>9/3/21</i>	<i>1230pm</i>	<i>464634</i>	<i>Nik</i>	<i>9/3/21 @ 1400</i>

Hirer's/Driver Signature

Hirer's/Driver Signature



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 Feb 2021 / 12:58:03

Receipt Date/Time : 27 Feb 2021 / 12:57:22

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-210227-001386

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 - YP102J				
As at 26 Feb 2021/14:30:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - YP102J Enquiry Fee 20210227125624161712	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.

## Jasper Chua (LKK Auto)

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**From:** Jasper Chua (LKK Auto)  
**Sent:** April 27, 2021 4:20 PM  
**To:** yeolianheng@hotmail.com  
**Subject:** ACCIDENT INVOLVING YP 102J & GBK 6780K ALONG CTE TOWARDS PIE NEAR ERP 35/(BRADDELL EXIT 10) ON 26/02/2021

27 APRIL 2021

**YEO LIAN HENG TRADING CO**  
**Attn to : GUO XUECHEN (driver)**

**Dear Sir/ Madam,**

**OUR REF : CC4/ASM21002726/Bbs3**  
**YOUR REF : YP 102J**

**ACCIDENT INVOLVING YP 102J & GBK 6780K ALONG CTE TOWARDS PIE NEAR ERP 35/(BRADDELL EXIT 10) ON 26/02/2021**

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 TEAM AUTOPRO PTE LTD acting on behalf of the owner of **GBK 6780K** 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. 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 [jasperchua@lkkauto.com](mailto:jasperchua@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
- 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 as at 6841 2928 or [jasperchua@lkkauto.com](mailto: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](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

 <TP - MANDATE IA> - S1M0342M [ACCIDENT INVOLVING YP 102J (OI) & GBK 6780K (TP) ON 26/02/2021]

Type

 Question

Message

Liability: 100%. BOLA 27. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate at \$8,513.95(ALL IN). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Jasper Chua – 28/05/2021

Reply





Re:<TP - MANDATE IA> - S1M0342M [ACCIDENT INVOLVING YP  
102J (OI) & GBK 6780K (TP) ON 26/02/2021]

Type

Question

Message

Dear Jasper, LOU/LOR benchmark for van is \$60-\$100. Please offer LOR \$85.60/day up 10 days. COR \$7222.50 (incl. GST), LTA \$7.45 Total 8085.95 Thanks

Reply