



\*\*\* WRONG OI VEH + DOA

Your Ref : CCA/ASM18017663/T1ga3 (PC8811T)  
Our Ref : SC18/09/223/4ET-TPP (PC3100U)

3 August 2021

AXA INSURANCE SINGAPORE PTE LTD  
**Attn: Motor Claims Department**

**WITHOUT PREJUDICE**  
BY E-MAIL ONLY

Dear Sir / Mdm,

**ACCIDENT INVOLVING PC3100U & SLA6000M ON 13.04.2021**

We are instructed by the owner of GBE5952U to claim damages against your insured in connection with a road traffic accident involving our client's motor vehicle no. GBE5952U and motor vehicle no. SLA6000M driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligence and/or management of his motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our clients have been put to loss and expenses, particulars of which are as follows:

1. Costs of Repair (Incl. GST)	\$ 13,060.62	
2. Loss of Rental/Use	\$ 2,250.00	(\$450 x 5 days)
GIA Search Fee	\$ 2.00	
Total	<u>\$ 15,312.62</u>	

Please note that our **bus is under PRIVATE HIRE, NOT PRIVATE NON-HIRE**, thus, not listed in the NIMA Benchmark Rates, we need higher LOU to close.

Please note that you should send us an acknowledgement of receipt of this letter of demand by e-mail to [claims@scauto.com.sg](mailto:claims@scauto.com.sg) within seven (7) days of your receipt of this letter and revert with an offer not later than fourteen (14) days of this letter. If we do not hear from you, we will submit the claim via our solicitors.

Thank You.

Yours faithfully,

**SC Auto Industries (S) Pte Ltd**

51 Senoko Road, Singapore 758133

T 65 6758 2222 F 65 6257 6931

[scauto.com.sg](http://scauto.com.sg)

Singapore • Hong Kong • Myanmar

Co. Reg No: 1998001070

Global Standards, Local Support

## LETTER OF AUTHORISATION

Ref. No : SC18/09/223/43T-TP

To: SC Auto Industries (S) Pte Ltd  
No. 51 Senoko Road  
Singapore 758133

Dear Sir/Madam:

**REPAIR/CLAIM FOR DAMAGES ARISING FROM AN ACCIDENT ON 25-Sep-2018, 19:30:00  
AT/ALONG 43 KEPPEL RD, TAYLOR B FINE DESIGN COMPOUND  
INVOLVING VEHICLE NO(S).**

1. I/We **3S TRANSPORT SERVICES** (NRIC No./Company Registration No. **NRIC**) am/are the owner(s) of Vehicle No. **PC3100U** which was involved in an accident with Vehicle No(s). **PC8811T** on **25-Sep-2018, 19:30:00** at/along **43 KEPPEL RD, TAYLOR B FINE DESIGN COMPOUND**.

2. I/We have appointed the firm of solicitors M/S \_\_\_\_\_ of \_\_\_\_\_ to act on my/our behalf to recover damages arising out of the accident from the parties concerned.

3. I/We hereby authorise you to undertake the necessary repairs to bring the Vehicle back to pre accident condition and appoint you as my/our agent to liaise with my/our solicitors with respect to my/our claim for damages.

4. I/We hereby authorise you to claim "Third Party/Own Damaged (OD).

5. I/We have instructed our solicitors to obtain all instructions pertaining to the claim from your goodselves. I/We acknowledge that all instructions given to them by you will therefore be as good as if they were given by me/us.

6. I/We authorise you to appoint surveyors to inspect the Vehicle and to pay the Survey fee on my/our behalf prior to carrying out the repairs.

7. I/We entrust you to carry out the repairs diligently and leave it entirely to your discretion in accepting or rejecting any offer of settlement.

8. I/We have instructed our solicitors to release all monies recovered and received by them in connection with this claim after deducting their fees directly to you and to be made in the name of **SC Auto Industries (S) Pte Ltd**. I/We authorise you to deduct the sum(s) of money recovered for the costs of repair to meet your repair bill. Any sum(s) of money recovered for the loss of use will be returned to me/us after deducting the survey fees, your handling fees, administrative charges and any other expenses incurred on my/our behalf. We understand that all monies due to me/us shall only be released to me/us after we have signed the discharge vouchers. I/We hereby agree to sign the discharge vouchers promptly on notification.

9. I/We understand and appreciate that my/our claim may be unsuccessful or only partially successful. In such an event, I/We shall pay you the repair costs or any shortfall forthwith on receipt of your invoice. I/We shall also reimburse you for all other expenses incurred by you on my/our behalf including your administrative charges.

10. I/We shall on your request furnish you with all relevant documents and information promptly to enable you to process the claim expeditiously. I/We also agree to attend court and/or be a witness if necessary. You shall have the right to discharge yourselves as my/our agent should I/We fail to co-operate with you or furnish you with the relevant documents/information by giving me/us written notice to that effect. In such an event, I/We shall pay the repair costs forthwith on receipt of your invoice and reimburse you all other expenses incurred by you on my/our behalf including your administrative charges.

11. I/We reserve the right to terminate your appointment as our agent at any time before the claim is settled. In such an event, I/We shall pay the repair costs forthwith on receipt of your invoice and reimburse you all other expenses incurred by you on my/our behalf including your administrative charges.

12. I/We acknowledge your right to have a lien over all documents and money held by you until all monies owed by me/us to you (where applicable) has been fully settled.

13. I/We hereby agree to pay you the following handling fee:

- (a) 20% of the total amount claimed for loss of use (after deducting the legal and survey fees) where Court attendance is not required; or
- (b) 25% of the total amount claimed for loss of use (after deducting the legal and survey fees) where Court attendance is required.

14. I/We hereby request you to carry out the following additional repair jobs not resulting from the said accident:

Additional Repair Jobs :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Cost of Repair : S\$

\_\_\_\_\_

The balance amount due to me for the loss of use shall be used to pay the additional repair job.

I/We hereby agree to pay you the additional costs of repair on receipt of your invoice if the amount successfully claimed for the costs of repair and/or loss of use is insufficient to meet the additional costs of repair.

I have read and understand the terms and conditions of this Letter of Authorisation and it has also been explained to me in Mandarin.

Dated this 26 day of September, 2018

Yours Faithfully

Authorised signatory of owner

Name & NRIC No. :

*Neo Bin Chuan* S1584722A

Signature of Witness

Witness's Name & NRIC No. :



Authorised signatory of SC Auto Industries (S) Pte Ltd

Name & NRIC No. :

*Hamimah*



\* Delete where inapplicable



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	PC 8811T (Insd veh)	Model: ISUZU LT434P
	PC 3100U (TP veh)	
Date of Accident/ Time:	25/09/2018	

Repair Estimate	: \$	16,296.30	
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	: \$	6,960.00	(global sum)
Payee Name : SC AUTO INDUSTRIES (S) PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability	50 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: <del>Yes</del> 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:

- 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: hamimah  
 Date: 30/8/2021



MTT

Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date: 30/08/2021

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness:  
 Date: 30/08/2021







# SC AUTO INDUSTRIES (S) PTE LTD

51 Senoko Road, Singapore 758133

T 65 6758 2222 F 65 6257 6931

E sales@scauto.com.sg

scauto.com.sg

Co. Reg. No. 199800107D

M/S 3S TRANSPORT SERVICES  
Blk 647 Yishun St 61 #05-382  
SINGAPORE 760647  
Insured 3S TRANSPORT SERVICES  
Policy VFX/P1225206/00085

## Final Bill

GST Reg. No: 19-9800107D  
Date: 3/8/2021  
Our Case Ref. SC18/09/223/43T-TP  
Accident Date 25/9/2018

Damaged Vehicle No: PC3100U

S/no	Description	QTY	Price	Disc	Amount
<b><u>Replaced Parts</u></b>					
1	WORKART	1 PC	\$300.00	-	\$300.00
2	FRONT WINDSCREEN	1 PC	\$4,370.30	-	\$4,370.30
3	FRONT WINDSCREEN RUBBER	1 PC	\$262.30	-	\$262.30
4	SEALANT	8 PC	\$42.70	-	\$341.60
5	RHS WING MIRROR SET	1 PC	\$1,591.99	-	\$1,591.99
<b><u>Labour Charges</u></b>					
1	REPAIR LABOUR FOR FRONT AND RHS PORTION	1	\$2,560.00	-	\$2,560.00
2	SPRAY PAINTING FOR FRONT AND RHS PORTION	1	\$2,200.00	-	\$2,200.00
3	WIRING	1	\$80.00	-	\$80.00
4	LABOUR FOR FRONT WINDSCREEN	1	\$500.00	-	\$500.00
Sub Total					\$ 12,206.19
GST (7%)					\$ 854.43
Total Amount					\$ 13,060.62

  
Authorised Signature

## Third Party Insurer Enquiry

Our Ref No: GR-18-148612

Date of Request: 26/09/2018

Your Ref No: Online Purchase

SC Auto Industries (S) Pte Ltd  
51 Senoko Road  
#03-01  
Singapore 758133

Dear Sir/Madam,

Enquiry Date 26/09/2018  
Enquiry By Mohd Rusli Bin Mataris  
TP Vehicle No. PC8811T  
Accident Date 25/09/2018

### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
PC8811T	AXA Insurance Pte Ltd	26/12/2017-30/11/2018	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.

**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-18-148612  
Date of Request: 26/09/2018

Your Ref No: Online Purchase

SC Auto Industries (S) Pte Ltd  
51 Senoko Road  
#03-01  
Singapore 758133

Dear Sir/Madam,

Enquiry Date 26/09/2018  
Enquiry By Mohd Rusli Bin Mataris  
TP Vehicle No. PC8811T  
Accident Date 25/09/2018

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

## Cecilia Chong (LKK Auto)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 3 June 2021 4:34 PM  
**To:** 'jiovane@leisurefrontier.com.sg'  
**Cc:** Mei Kwan (LKKAuto)  
**Subject:** RE: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM18017663/T1ga3q2 \*\*\*  
ACCIDENT INVOLVING PC 8811T & PC 3100U ON 25/09/2018 \*\*\*

03 JUNE 2021

**LEISURE FRONTIER (S) PTE. LTD**  
**DRIVER: SUN XINGHUA**

Dear Sir/ Mdm

**OUR REF : CC4/ASM18017663/T1ga3q2**  
**YOUR REF : PC 8811T**  
**ACCIDENT INVOLVING PC 8811T AND PC 3100U ALONG/AT PSA TELOK BLANGAH ON 25/09/2018**

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 [SC AUTO INDUSTRIES \(S\) PTE LTD](#) acting on behalf of the owner of [PC 3100U](#) against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle encroaching into third party lane when turning. 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 also wish to advise that there is an excess of S\$3,500.00 attached with Third Party Claims.

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:

- Hiring Agreement
- 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 NRIC / Work Permit
- Authorisation letter / Employment Letter
- 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

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)

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

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)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*



« AGREE MANDATE IA> PC 3100U DOA: 25/09/2018 OIV: PC 8811T

Type

? Question

Message

hi, agree to your proposal to offer \$6,982.31. please proceed and update us again. thanks

Reply

## Cecilia Chong (LKK Auto)

---

**From:** Hamimah Jamaludin <hamimah.j@scauto.com.sg>  
**Sent:** Tuesday, 31 August 2021 9:44 AM  
**To:** Cecilia Chong (LKK Auto)  
**Cc:** Lee Mei Lin  
**Subject:** RE: Accident Involving PC3100U & PC8811T on 25.09.2018 || Your Ref: CCA/ASM18017663/T1ga3  
**Attachments:** DS PC3100U.pdf; LOA.pdf

### WITHOUT PREJUDICE

Dear Cecilia

We acknowledged receipt of your email dated 30.08.21

Attached endorsed DV and LOA for your necessary.

As for the payment, AXA already have our details.

Thank you

**Hamimah**

Customer Care Advisor

D +65 6571 9958

E [hamimah.j@scauto.com.sg](mailto:hamimah.j@scauto.com.sg)

**SC AUTO INDUSTRIES (S) PTE LTD**

51 Senoko Road Singapore 758133

T 6758 2222 F 6257 6931

[scauto.com.sg](http://scauto.com.sg)

Singapore • Hong Kong • Myanmar



**SC AUTO**

Global Standards, Local Support

---

**Disclaimer Clause:**

This email may contain PRIVILEGED and CONFIDENTIAL informations which is only intended for the use of the named addressee(s). Its contents do not constitute a commitment by SC Auto Industries (S) Pte Ltd except where provided for in a written agreement. Any unauthorised disclosure, use or dissemination, either whole or partial, is prohibited. If you have received this e-mail in error, please contact the sender immediately and permanently delete the original copy and any printout thereof.

---

**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Monday, 30 August, 2021 5:36 PM  
**To:** Hamimah Jamaludin <hamimah.j@scauto.com.sg>  
**Cc:** Lee Mei Lin <meilin.lee@scauto.com.sg>  
**Subject:** RE: Accident Involving PC3100U & PC8811T on 25.09.2018 || Your Ref: CCA/ASM18017663/T1ga3

WITHOUT PREJUDICE