



# CROWN ASIA BUS BUILDER PTE LTD

44 SUNGEI KADUT AVE, SINGAPORE 729667

Tel : +65 6966 0666

Email : [claims@crownasia.com.sg](mailto:claims@crownasia.com.sg)

Company Reg No: 201023449R

17 August 2021

Our Ref: PZ955T

## **Motor Claims Department**

AXA INSURANCE PTE LTD  
8 SHENTON WAY  
#24-01  
AXA TOWER  
SINGAPORE 068811

Dear Sirs,

**TRAFFIC ACCIDENT ON 14/01/2019 INVOLVING PZ955T AND SLA1874R ALONG/AT VICTORIA STREET.**

We act for RUI FENG CHARTERED PTE LTD, The owner of motor vehicle No.PZ955T, Which was involved in the above accident.

Our client has suffered loss and damage as a result of your insured's negligence in the driving of motor of motor vehicle No. SLA1874R.

We quantify our client's claim as follows:-

1. Cost of repairs (inclusive GST)	\$ 1,621.05
2. Loss of use for 02 days @\$250.00	\$ 500.00
3. LTA search fee	\$ 7.45
	<u>\$ 2,128.50</u>

A copy of each of the following supporting documents as required by the Protocol Directions is enclosed.

Kindly let us have your payment of **\$ 2,128.50** in our workshop's name within the next 14 days.

Please do not hesitate to contact Mr Andy Ooi @ 83315664 or email [claims@crownasia.com.sg](mailto:claims@crownasia.com.sg) should you have any queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Yours faithfully,

Encl.



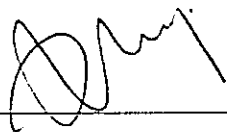
## **AUTHORISATION TO ACT**

I/We, **RUI FENG CHARTERED PTE. LTD.** ("the third party claimant") of \_\_\_\_\_ (address), owner of **PZ 955T** (vehicle no.) hereby authorize **CROWN ASIA BUS BUILDER 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 no. **PZ 955T** that was damaged pursuant to the accident which occurred on **14/01/2019** (date) along **VICTORIA STREET** (location) involving vehicle no/s **SLA 1874R** ("the accident").

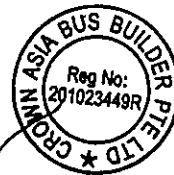
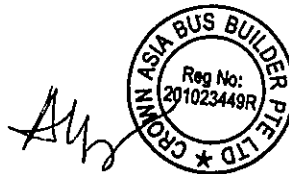
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 28 (day) of Jan (month) 2021 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLA 1874R (Insd veh)	Model: TOYOTA HIACE COMMUTER GL 3.0
	PZ 955T (TP veh)	
Date of Accident/ Time:	14/01/2019	

Repair Estimate	: \$	1,621.05	
Final Repair Cost w/GST	: \$	354.44	
Loss of Use	: \$	100.00	2 days at \$100.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	461.89	
Payee Name : Crown Asia Bus Builder Pte Ltd			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:		Agreed Liability <u>50</u> (%)
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:			



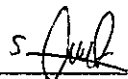

#### NOTE:

- 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: <u>MR. ALAN</u> Date: <u>10/08/2022</u>	  Signature of witness / Workshop stamp (if applicable) Name of Witness: <u>SHARVIA</u> Date: <u>10/08/2022</u>
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: <u>10/08/2022</u>	

**CROWN ASIA BUS BUILDER PTE. LTD.** (UEN:201023449R)

44 Sungei Kadut Avenue Singapore 729667  
Tel: (65) 6966 0666 Email: accounts@crownasia.com.sg  
GST ID No : 201023449R

**TAX INVOICE****No. : I-22080003**

AXA INSURANCE PTE LTD

Your Ref. :

8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

Our D/O No. :

Terms : C.O.D.

Date : 05/08/2022

TEL : 6880 4955

FAX : 6880 4838

Page : 1 of 1

Item	Tax Code	Description	Qty	UOM	U/ Price	Disc.	Total
					S\$		S\$
1.	SR	FINAL REPAIR COST	1.00		331.25		331.25
2.	SR	LOSS OF USE	1.00		100.00		100.00
3.	SR	LTA/GIA SEARCH FEE	1.00		7.45		7.45

Traffic accident on 14/01/2019 between  
PZ955T and SLA1874R along Victoria Street

VEHICLE NO: PZ955T  
DATE OF ACCIDENT : 14/01/2019

SINGAPORE DOLLAR FOUR HUNDRED SIXTY NINE AND CENTS FORTY  
ONE ONLY

**Sub Total (Excluding GST) 438.70****GST payable @ 7% on 438.70 30.71****Total (Inclusive of GST) 469.41****Notes :**

- All cheques should be crossed and made payable to CROWN ASIA BUS BUILDER PTE. LTD.
- Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.

**GST Summary**


SR @ 7%

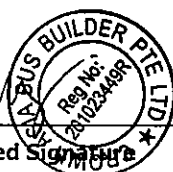
**Amount(S\$)**

438.70

**Tax(S\$)**

30.71

  
Authorised Signature



## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 25 January 2022 2:18 PM  
**To:** bdalam18@yahoo.com  
**Subject:** RE: ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019  
**Attachments:** LETTER OF AUTHORISATION\_owner.docx

Dear Mr Shah Alam,

Thank you for picking up my call.

As spoken, Kindly let us have a copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(see attached template)

Thank you.

*"Wishing You Happiness & Prosperity Chinese New Year 2022"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 17 December 2021 9:13 AM  
**To:** BDALAM188@GMAIL.COM; bdalam18@yahoo.com  
**Subject:** RE: ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019

**URGENT**

Dear Sirs,

We would like to follow up on our mail dated 15/09/2021.

Kindly let us have a copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(see attached template)

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 5 October 2021 11:29 AM

**To:** [BDALAM188@GMAIL.COM](mailto:BDALAM188@GMAIL.COM); [bdalam18@yahoo.com](mailto:bdalam18@yahoo.com)

**Subject:** Re: ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019

Dear Sirs,

We would like to follow up on our mail dated 15/09/2021.

Kindly let us have a copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(see attached template)

Thank you.

***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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 15 September 2021 12:32 pm

**To:** [BDALAM188@GMAIL.COM](mailto:BDALAM188@GMAIL.COM) <[BDALAM188@GMAIL.COM](mailto:BDALAM188@GMAIL.COM)>; [bdalam18@yahoo.com](mailto:bdalam18@yahoo.com) <[bdalam18@yahoo.com](mailto:bdalam18@yahoo.com)>

**Subject:** ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019

15 Sept 2021

**Mr Shah Alam**

*[By Email only]*

Driver: Mst Ruma Akter

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19001898/R1pa3// S9M01AKY**

**YOUR REF : SLA 1874R**

**ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019**

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 PZ955T against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 [chewht@lkkauto.com](mailto:chewht@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 to confirm that the driver is allowed to drive the vehicle.(see attached template)**
- 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 us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)





### GIRO CREDIT 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:

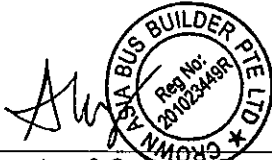
AXA Insurance Pte Ltd  
Robinson Road P.O. Box 1094  
Singapore 902144

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant:	Crown Asia Bus Builder Pte Ltd
Contact Person:	SHAGILA
Contact Number:	8858 9995
Email Address:	claims@crownasia.com.sg
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	
Particulars of Policyholder/Claimant's Bank Account	
Name of Bank:	DBS BANK
Bank Code:	7171
Bank Branch Code:	072
Bank Account Number:	072-637531-5
Name of Account Holder:	Crown Asia Bus Builder Pte Ltd

I/We hereby authorise AXA Insurance Pte Ltd to credit the payment due to me/us to the above bank account, and undertake to return to AXA Insurance Pte Ltd immediately upon demand any sum which shall not be so credited into such bank 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 above bank 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 bank account, 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)

10/08/2021  
Date (DD/MM/YYYY)

AXA Insurance Pte Ltd (Company Reg. No.: 199903512M)  
Robinson Road P.O. Box 1094, Singapore 902144  
Customer Centre : 9 North Buona Vista Drive #18-01/06 The Metropolis Tower 1, Singapore 138588  
Telephone: +65 6880 4888 – axa.com.sg

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 25 January 2022 2:18 PM  
**To:** bdalam18@yahoo.com  
**Subject:** RE: ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019  
**Attachments:** LETTER OF AUTHORISATION\_owner.docx

Dear Mr Shah Alam,

Thank you for picking up my call.

As spoken, Kindly let us have a copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(see attached template)

Thank you.

*"Wishing You Happiness & Prosperity Chinese New Year 2022"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 17 December 2021 9:13 AM  
**To:** BDALAM188@GMAIL.COM; bdalam18@yahoo.com  
**Subject:** RE: ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019

**URGENT**

Dear Sirs,

We would like to follow up on our mail dated 15/09/2021.

Kindly let us have a copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(see attached template)

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 5 October 2021 11:29 AM

**To:** [BDALAM188@GMAIL.COM](mailto:BDALAM188@GMAIL.COM); [bdalam18@yahoo.com](mailto:bdalam18@yahoo.com)

**Subject:** Re: ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019

Dear Sirs,

We would like to follow up on our mail dated 15/09/2021.

Kindly let us have a copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(see attached template)

Thank you.

***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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 15 September 2021 12:32 pm

**To:** [BDALAM188@GMAIL.COM](mailto:BDALAM188@GMAIL.COM) <[BDALAM188@GMAIL.COM](mailto:BDALAM188@GMAIL.COM)>; [bdalam18@yahoo.com](mailto:bdalam18@yahoo.com) <[bdalam18@yahoo.com](mailto:bdalam18@yahoo.com)>

**Subject:** ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019

15 Sept 2021

**Mr Shah Alam**

[By Email only]

Driver: Mst Ruma Akter

Dear Sirs/ Mdm

**OUR REF : CC4/ASM19001898/R1pa3// S9M01AKY**

**YOUR REF : SLA 1874R**

**ACCIDENT INVOLVING SLA 1874R(AXA) AND PZ 955T ALONG/AT HILL STREET ON 14/01/2019**

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 PZ955T against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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 [chewht@lkkauto.com](mailto:chewht@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 to confirm that the driver is allowed to drive the vehicle.(see attached template)**
- 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 us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)