

Letter Of Demand

Date : 10.11.2021

Ref No.: S1M03J8G

To : AXA INSURANCE PTE LTD
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

Thru : LKK AUTO CONSULTANTS PTE LTD

Attention: Motor-Claims Dept

Dear Officer-in-Charge

Case: Accident Involving vehicle SLZ 6206E & SDT 67E on 01.10.2021

With reference to above case.

Please find attached copies;

Invoice Reference APIV21-000302	S\$ 3,745.00
Loss of Rental (11 days x \$120.00)	S\$ 1,412.40 (with GST)
Authorization Letter	
Towing Fee	S\$
LTA Search Fee	S\$ 7.45
Total Cost	S\$ 5,164.85

Your Faithfully,

Juliana

E-mail: juliana@apautomotive.services





AP AUTOMOTIVE SERVICES PTE LTD
ROC / GST Reg No: 202022890H
BLOCK 9006 TAMPINES STREET 93
#01-202 SINGAPORE 528840
TEL: 6784 4465 / 6970 4786
FAX: 6787 4886 / 6970 4790

AUTHORISATION & INDEMNITY LETTER

I/We Ho Mui Chee NRIC No. / UEN
No. 82194145E (the third party claimant), having address at
296 Vishnu Ave 6 #10-89 S(760296) and the owner of
SL26206E (Vehicle) hereby to authorize **AP AUTOMOTIVE SERVICES PTE LTD** to repair the damage to my
vehicle in a reasonable time that was pursuant to the accident which occurred (date) 01-10-2021 along
East Coast Rd involving vehicle/s
SPT 67E.

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SL26206E hereby instruct & authorize **AP AUTOMOTIVE SERVICES PTE LTD** to commence repairs to the said vehicle.
- I/We confirm that you are hereby authorized to handle the repair the vehicle and/or to negotiate and settle my claims, relating to the above mentioned accident, which I/We may have, against other third party/parties, or insurers, and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
- You are hereby authorized to execute and/or sign any documents/discharge voucher / agreements regarding my/our claims/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claims.
- I/We confirm that an event of an unsuccessful claims, against the negligent party, and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurred by you, or to lodge an own damage claim (only for Comprehensive cover) to cover the expenses incurred.
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair cost, rental of substitute vehicles and any other incidentals related to the accident claims.

2/10/21

Owner Signature /Company Stamp/ Date

[Signature]

Witness Signature / Name / Date



Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SDT 67E (Insd veh)	Model: TOYOTA C-HR HYBRID 1.8G CVT
	SLZ 6206E (TP veh)	
Date of Accident/ Time:	01/10/2021	

Repair Estimate	: \$	19,289.50	
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)	: \$	3,400.00	
Payee Name : AP Automotive Services Pte Ltd			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability	80 (%)
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:			

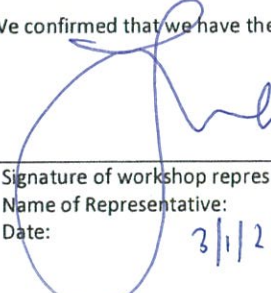
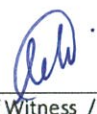
NOTE:

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/TORTFEASOR 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: Date: 3/1/2022		 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Zaleha Date: 3/1/2022
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 04/01/2022		



TAX INVOICE

AXA INSURANCE PTE LTD
Attention: MOTOR CLAIM DEPARTMENT
8 Shenton Way
#24-01 AXA Tower
SINGAPORE 068811
SINGAPORE

Invoice Date
10 Nov 2021

Invoice Number
APIV21-000302

Reference
SLZ6206E

GST Registration no.
202022890H

AP Automotive Services
Pte Ltd
Headquarter / Finance
Department
9006 Tampines Street 93,
#01-202 Tampines
Industrial Park A
(65) 6784 4465
<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
LUMP SUM REPAIR	1.00	3,500.00	3,500.00
		Subtotal	3,500.00
		TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	245.00
		TOTAL SGD	3,745.00

Due Date: 10 Feb 2022

This is a computer-generated document. No signature is required.

Payment Instructions:

Cheque: -

All cheques should be crossed and made payable to AP AUTOMOTIVE SERVICES PTE LTD.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER on the reverse side.

Corporate PayNow: -

Payments can also be made via PayNow. Corporate PayNow to UEN 202022890H for payment.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER under "Bill Reference Number" field before payment authorisation.

Thank you for the business! No receipt will be issued, unless requested.



TAX INVOICE

HO WEI CHEE
286 YISHUN AVE 6
#10-88
SINAGPORE 760286

Invoice Date
21 Oct 2021

Invoice Number
RV21-000323

Reference
SMA7937S

GST Registration no.
202022890H

AP Automotive Services
Pte Ltd
Headquarter / Finance
Department
9006 Tampines Street 93,
#01-202 Tampines
Industrial Park A
(65) 6784 4465
<http://www.apautosg.com>

Description	Quantity	Unit Price	Amount SGD
RENTAL CHARGES FOR SMA7973S 02.10.2021 - 13.10.2021 REPLACEMENT VEHICLE FOR SLZ6206E	11.00	120.00	1,320.00
Subtotal			1,320.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%			92.40
TOTAL SGD			1,412.40

Due Date: 21 Jan 2022

This is a computer-generated document. No signature is required.

Payment Instructions:

Cheque: -

All cheques should be crossed and made payable to AP AUTOMOTIVE SERVICES PTE LTD.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER on the reverse side.

Corporate PayNow: -

Payments can also be made via PayNow. Corporate PayNow to UEN 202022890H for payment.

Kindly indicate TAX INVOICE NO. and / or VEHICLE REGISTRATION NUMBER under "Bill Reference Number" field before payment authorisation.

Thank you for the business! No receipt will be issued, unless requested.

HIRER PARTICULARS

Name / Company : Ho Wai Chee
 Address : 286 Yishun Ave 6
#10-88 Singapore 760286

HP Number : 9424 2196

Rental Agreement

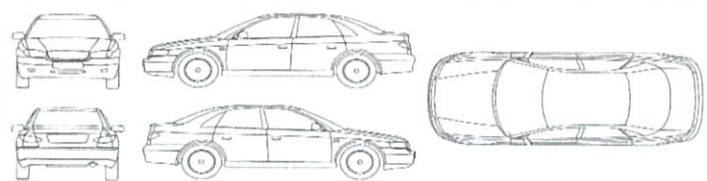
Agreement Date : 02-10-2021
 Rental Term : DAILY
 Rental Rate : 120/day
 Agreed Period :
 Estimated End Date : 31-10-2021
 Excess For Section 1 : \$ \$2,000
 Excess For Section 2 : \$ \$1,500
 Uob Account No. : 3663227600
 PayNow UEN No. : 202022890H

RENTAL VEHICLES/ACCESSORIES

REG ITEM ID	Reg. No.	Make	Model	Capacity
	<u>SMA 793 FC</u>	<u>Toyota</u>	<u>Yaris Hybrid</u>	<u>1-5X</u>

NAME	NRIC No./Fin No.	D.O.B.	Nationality	Contact No.	Address	Lic. Pass Date
	<u>S2184145E</u>	<u>31.01.62</u>	<u>S'porean</u>			<u>01-11-1983</u>

DELIVERY OF VEHICLE

Checked Out By			
DATE OUT	TIME OUT	MILEAGE OUT	
<u>02-10-2021</u>	<u>1230hrs</u>		
Petrol Out	: EMPTY 1/8 1/4 3/8 <u>1/2</u> 5/8 3/4 FULL		
Estimated Date Of Return			
			
Checked Out By			
Date in	Time In	Mileage In	
<u>13-10-2021</u>	<u>1715hrs</u>		
Petrol Out	: EMPTY 1/8 1/4 3/8 <u>1/2</u> 5/8 3/4 FULL		
Petrol Used	:		
(Note: Petrol level to be RETURNED as it was RENTED out)			
Return Note: Auto Renewal of rental agreement if non-return of vehicle by the estimated date.			
Computation Check By			

Mode Of Payment	
Internet Banking	
Cheque	

Rental Due	:	
Delivery Charge	:	
Excess Buy Down	:	
GST	:	
Total Due	:	
Total Paid	:	

Damage Recovery	:	
Others	:	
Deposit	:	
Amount Refund	:	

Remarks:	
Signature / Date	:

PURPOSE OF RENTAL :

THE ABOVE-MENTIONED NAME/COMPANY
 HEREBY AGREES & ACCEPTS AP AUTOMOTIVE
 SERVICES' TERMS AND CONDITION OF RENTAL

DRIVER SIGNATURE

SIGNATURE & CO'S STAMP

TERMS AND CONDITIONS OF RENTAL

1. AP AUTOMOTIVE SERVICES PTE LTD (AP) shall let and the HIRER shall take on hire on the Terms and Conditions stated herein of the use of AP rental vehicle (VEHICLE). The HIRER shall be bounded by the Terms and Conditions for the full period of rental stated in the RENTAL AGREEMENT (RA) or in the case of extension of rental period to be extended till the termination of contract occurred. The VEHICLE can only be operated or cause the VEHICLE to be operated within Singapore only.
2. The HIRER shall pay AP the full payment stated in the RA including Goods and Services Tax (GST) and an interest-free security deposit on or before the agreement date or upon collection of the VEHICLE. The interest-free deposit shall be refunded fully only if the VEHICLE is deemed fit upon the return of the VEHICLE after termination/maturity date.
3. The HIRER shall pay promptly all rental payments due without delay. The due date for payment of the first rental fee shall be the date of collection of VEHICLE and subsequent rental payment shall fall due on the same day of every calendar month. Payment shall be made payable to AP AUTOMOTIVE SERVICES PTE LTD. There shall not be any refund of rental payment if HIRER returns the VEHICLES prematurely from the agreed upon of rental. AP may at its discretion charge the HIRER an interest of (2%) per month on all overdue payment.
4. The agreement shall terminate if HIRER breaches any of HIRER obligations under the Terms and Conditions of rental. Should the termination of contract occurred, the HIRER shall pay AP all rental payments due and unpaid (including interest) at the date of termination. The interest-free security deposit will also be forfeited. The HIRER shall pay AP on demand; expenses for repossession or collection, attorney's fees including court fees incurred by AP in pursuing the claims against the HIRER.
5. AP reserves the right to revoke the possession of the VEHICLE from the HIRER to terminate the RA between HIRER and AP at any time for a rational reason when required to protect AP's interest and/or assets.
6. AP to provide VEHICLE to HIRER with good working condition including tool kit (e.g. spanner, jack) and spare tyre with no additional except those originally included with the VEHICLE. The HIRER agrees to return the VEHICLES in the same good working condition with all equipment intact and with no unauthorized repair (except ordinary wear and tear) to AP and on the date specified (or sooner, if demanded by AP) with the same fuel level as per commencement of rental. AP shall be responsible for reasonable wear & tear, maintenance and repair only, as per recommended by the manufacturer or appointed workshop.
7. AP shall also change bald or worn tyres when necessary. HIRER shall be responsible for punctured or cracked tyre(s) due to negligence and/or act of god. HIRER shall be responsible for basic maintenance like radiator water/oil level, suitable tyre pressure and similar. If the VEHICLE is returned in an unsatisfactory or accident damaged condition, all charged for repair, servicing and/or restoration works to its original condition will be imposed on the HIRER.
8. In the event of accidental total loss/theft to the VEHICLE caused by or due to negligence or forfeiture by government authorities for HIRER's illegal acts during the rental period and while in possession of the HIRER, the HIRER shall pay AP the full cost of obtaining a replacement vehicle as well as compensation to AP for the loss of the use of such VEHICLE. The "loss of use" shall be charges of rental fees as agreed by AP in pursuing the claims against the HIRER.
9. The insurance excess stated in condition 10 and 11 hereafter refer to the amount of money required for the HIRER to pay before any successful insurance claim could be made possible.
10. For passenger vehicles, HIRER (and authorised Driver/s) will be liable for the insurance excess of \$2000 Section I & \$1500 Section II (exclude GST). HIRER (and authorised Driver/s) must be at least 22 years old with more than 2 years driving experience.
11. For commercial vehicles, HIRER (and authorised Driver/s) will be liable for the insurance excess of \$2000 Section I & \$1500 Section II (exclude GST). HIRER (and authorised Driver/s) must be at least 22 years old with more than 2 years driving experience.
12. The HIRER (and authorised Driver/s) will immediately report any accident within 24 hours to AP and will also deliver to AP every summon, complaint or paper of any kind received by HIRER/DRIVER in any way relating to any accident involving the VEHICLE while rented under this B111RA.
13. The HIRER shall inform AP any changes of Driver/s and/or authorised person without delay. Failure to do so AP shall not be responsible: (a) for the incorrect furnishing of particulars for traffic offences; (b) declined coverage of motor insurance.
14. The HIRER (and authorised Driver/s) will not aid or encourage the filling of any claim by third party claimant or admit liability as a result of any accident and will fully cooperate fully with AP and its insurer in the investigation and defence of any claim or lawsuit. All repairs must be carried out by AP or its insurer's authorised workshop only. Coverage does not apply to: (a) injury or destruction of property owned by, rented to, in charge of or transported by the HIRER; (b) any liability of any nature whatsoever of a driver who is not an Authorised Driver; any accident which occurs while VEHICLE is violation of Condition 8; (c) any Authorised Driver who has been rejected insurance coverage by any insurance company in respect of HIRER's motor insurance arrangement with such company; (d) bodily injuries of commercial vehicle's driver/s.
15. The HIRER agrees with AP as follows: (a) To operate or cause the VEHICLE to be operated at all time during the terms hereof by qualified drivers having a valid and current licence, and adhere strictly to the insurance clauses. (b) NOT to make or permit to be made any repairs or alterations to the VEHICLE but shall promptly notify AP of all cases of breakdown or damage. (c) To pay for all fines and penalties in respect to the use of the VEHICLE that may be imposed by any authority in relation of traffic charges, illegal modifications. (d) To inform AP when VEHICLE is due for servicing and servicing shall only be done at AP's appointed workshop(s). (e) To constantly check and maintain VEHICLE engine oil and radiator water level and to inform AP immediately of any malfunction of the VEHICLE.

I/We Ho Wei Chee bearing the identity number of S2184145E have read and understood all clauses of the abovementioned terms and conditions of rental and agree to be bounded by them. I/We shall take full responsibility to handle the rental vehicle with care and avoid any involvement in law purposes.

Juan Ho

Signature of Hirer

(company's stamp if applicable)

Juan Ho

Signature of Driver

Date: _____



Signature of

AP Automotive Services Pte Ltd
Representative

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Oct 2021 / 09:32:01

Receipt Date/Time : 04 Oct 2021 / 09:32:01

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211004-000519

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SDT67E

As at 01 Oct 2021/17:00:00

Insurance Co: AXA INSURANCE PTE LTD

1	Insurance Enquiry - SDT67E Enquiry Fee 20211004093124224116	7.00	0.49	7.49
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Sub-Total	7.00	0.49	7.49
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Total Before Rounding	7.00	0.49	7.49
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Rounding Difference			0.04
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Total Amount Payable			7.45
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Paid By

20211004093130130	Direct Debit: eNETS Debit (Internet Banking)	7.45
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Total	7.45
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Cash Change	0.00
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Tendered Amount	7.45
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Excess Refundable Amount	0.00
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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.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 22 October 2021 10:25 AM
To: 'JESSICA.LAUTY@GMAIL.COM'; 'zeewee.quek@gmail.com'
Subject: Claim Notification - ACCIDENT INVOLVING SDT 67E (AXA) AND SLZ 6206E ALONG/AT E COAST RD TOWARDS KATONG ON 01/10/2021

22 Oct 2021

Ms Lau Tze Ying
Driver: Quek Zee Wee

[By Email only]

Dear Sirs/ Mdm

OUR REF : CC4/ASM21010338/ps3 // S1M03J8G

YOUR REF : SDT67E

ACCIDENT INVOLVING SDT 67E (AXA) AND SLZ 6206E ALONG/AT E COAST RD TOWARDS KATONG ON 01/10/2021

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 SLZ6206E against your motor insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by SLZ6206E. Your vehicle was coming out from a parking lot and collided with third party who was driving straight. Under Motor Accident Guide, vehicle moving out from a parked position should keep a proper lookout and give way to approaching traffic. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost. Please be assured that we will do our due diligence to mitigate the cost.

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 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 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.

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 | Fax: 6741 4108

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

S(408933)



<TP - Mandate IA> - S1M03J8G[ACCIDENT INVOLVING
SDT67E(OI) & SLZ6206E(TP) ON 01/10/2021]

Type

Information

Message

Hi Please try to close claim within \$3,400.00. Thank you Derick

Reply