

TwinCar AUTOMOTIVE PTE LTD

Company Registration and GST No. 200714616M

2 Kaki Bukit Avenue 2 #01-17/#01-18 /Heavy Vehicle #01-08/Spray Painting #02-27

Kaki Bukit Autohub Singapore 417921

Tel: 67440510

Fax: 67410510

Email: sales@n51.com.sg

15 August 2022

Our Ref : CLM15396 / GBK3611K / DEC-25/2021

AXA INSURANCE PTE LTD

ROBINSON ROAD

P.O.BOX 1094

SINGAPORE 902144

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

RE: ACCIDENT INVOLVING GBK3611K & SMA5280R ON 23/12/2021

ALONG TPE TWDS SLE EXIT PUNGGOL WAY JUNC SENGKANG EAST RD

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SMA5280R** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	\$	2,033.00	(Include 7% GST)
Loss of rental	\$	642.00	(\$160.50 X 4 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
Towing Fee	\$	100.00	
LTA search fee	\$	7.45	
	S \$	<u>2,982.45</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM15396
- 2) Chiang Kang Enterprises Co (Pte) Ltd - Invoice No: 93879
- 3) Autobay Towing - GBK3611K (receipt attached)
- 4) LTA search
- 5) Letter of Authorisation
- 6) GIA report of GBK3611K

We look forward to your prompt reply.

Yours faithfully,



Twincar Automotive Pte Ltd

S.Y.NEO

Director

P.I.C - Melody Chin

Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: M/s Twincar Automotive Pte Ltd
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS:

GBK 3611K

&

SMA 5280R

ALONG TPE TMS SEE EXM PINGCOL WAY JUNG SENGKANG EAST RD ON

28/12/2021

I/We

WINNIE MAK SERVICES

NRIC/Passport No:

53414140D

of

BK 574 HOUGANG ST 51 #04-01 S15305741

the owner of vehicle no.

GBK 3611K

hereby authorise you to commence repair to the said vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we undertake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are

CHINA TAIPING

Policy No. DMCVSNW00056690100

Expiry Date:

16/06/2022

Date: 28/12/2021

Excess:

WINNIE MAK SERVICES

CO REG NO: B53414140D PAX: 01

Owner's Signature/Co's stamp (if applicable)

28/12/2021

Witness Signature/Name

[Signature]

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



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMA 5280R (Insd veh)	Model: NISSIAN NV200
	GBK 3611K (TP veh)	
Date of Accident/ Time:	23/12/2021 / 12:00	

Repair Estimate	: \$	4,986.44	
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	: \$	2,540.00	Global Sum (all in)
Payee Name : TWINCAR AUTOMOTIVE PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [x] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:		Agreed Liability <u>100</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:

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: 30/01/2022



Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 17/10/2022

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 17/10/2022

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

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921
Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
E-Mail : sales@n51.com.sg
Company Reg. No. : 200714616M
GST Registration No. : 200714616M

AXA INSURANCE PTE LTD
ROBINSON ROAD
P.O.BOX 1094
SINGAPORE 902144

TAX INVOICE

Date : 04/08/2022
Date in : 27/12/2021
Vehicle Num. : GBK3611K
Make/Model : NISSAN NV200 1.6 (A) PETROL-2019
Chassis/Eng# : JN1YAAM20Z0000522/HR16158295D
Accident Date : 23/12/2021
Claim No : CLM15396
Reference : DEC-25/2021
Policy No. : DMCVSNW00056692100

LUMPSUM REPAIR BILL
REF : CLM15396-TWINCAR DATED 28/12/2021
BY DIRECT

Amount S\$
1,900.00



E. & O.E.	Sub S\$:	1,900.00
	Add GST (7%) S\$:	133.00
	Total Amount S\$:	2,033.00

for TWINCAR AUTOMOTIVE PTE LTD



長江企業(私人)有限公司

Chiang Kang Enterprises Co. (Pte.) Ltd.



1995 - 2003

TAX INVOICE

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246 Fax: 6298 3864

RENTAL OF CARS, VANS, PICK-UPS & LORRIES

出租：汽車、廣告車、必甲與輕重型羅厘

GST Reg. No. 19-8304039-K

I/We

WINNIE MAK SERVICES

HIRER'S PARTICULARS

If Different From

of

BLK 574 HOUGANG ST 51

#04-01

S 530574

Tel: 9673 2483

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from CHIANG KANG ENTERPRISES CO. (PTE.) LTD. hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500/= to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000/= for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle. whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		GBL 5044 D		Rental Agreement 合同號碼 No. A 93879	
Section 1 Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄				租出日期及時間	
姓名 Name: MAK SAW LENG				Date & Time OUT 27/12/21 - 1055HRS	
地址 Address: AS ABOVE				交車日期及時間	
				Date & Time IN 31/12/21 - 1030HRS	
				Chargeable	Rates Amount
				4	天 Days @ \$ 8600/-
					星期 Weeks @ \$
					月 Month @ \$
居民證/護照號碼 I/C No./Passport No: S68705254				駕駛執照號碼 Driving Licence No: S 68705254	
居民證/護照種類 Type of I/C/Passport:				Pass 日期 Pass Date: 12/09/1990	
出生日期 Date of Birth: 08/08/1968				發出地 Place of Issue:	
三號保險底金 \$1500/=				一號保險底金 \$2000/=	
a) Third Party Only Policy Excess \$1500/=				b) Comprehensive Policy Excess \$2000/=	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:				送車/費 Delivery Fees	
備註與付款記錄 Remarks & Payment Records				總計 Total Charge 8642/-	
				按金 Security Deposit	
				總金額 Total Payable 8642/-	
				來銀 Amount Paid	
				收車費用 Collection Fees/Misc.	
				超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT				租費不包括汽油 Rates Do Not Include Fuel	
E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F				添油 Refuelling	
車牌號碼 Vehicle No: 1)				起 From:	
車牌號碼 Vehicle No: 2)				至 To:	
工具 Tools				加額費用 Total Additional Charges	
輪胎 Spare Tyre				裝飾品 Accessories	
車輛發出人 Vehicle Issued By:				車輛接收人 Vehicle Collected By:	
NOTE: 註				總計 Grand Total	
租車者或司機必須付所有停車及違反交通法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.					

租車者不准載沙或石灰 HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE

我/我們同意以上及後頁租車公司所列的條規與條件。 I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

WINNIE MAK SERVICES

CO REG NO : B53414140D PAX: 01

日期 Date:

27/12/2021

租車者簽名 Signature of Hirer:

李秀蓮

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 24 Dec 2021 / 11:37:56

Receipt Date/Time : 24 Dec 2021 / 11:37:56

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211224-001146

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 - SMA5280R

As at 23 Dec 2021/12:00:00

Insurance Co: AXA INSURANCE PTE LTD

1	Insurance Enquiry - SMA5280R Enquiry Fee 20211224113740264778	7.00	0.49	7.49
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Sub-Total	7.00	0.49	7.49
Total Before Rounding	7.00	0.49	7.49
Rounding Difference			-0.04
Total Amount Payable			7.45

Paid By			
6xbavf9c	Credit Card		7.45
Total			7.45
Cash Change			0.00
Tendered Amount			7.45
Excess Refundable Amount			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.

(TWINCAR)

AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Date: 24/02/21

Sold to: _____

GBK 3611 K

Item	Quantity	Description	Unit Price	Amount
		Auto Hub to Ubi <u>etc</u>		<u>\$100</u>
		Reporting Two Trips		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	<u>\$100</u>

Issued by: _____

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Saturday, 12 March 2022 14:02
To: JOEYCLOVESS@HOTMAIL.CO
Subject: ACCIDENT INVOLVING SMA 5280R AND GBK 3611K ALONG SENGKANG EAST ROAD JUNCTION ON 23/12/2021

12 MAR 2022

LOW CHER CHAI

Dear Sir/ Mdm

OUR REF : CC4/ASM21013182/Aes3

YOUR REF : SMA 5280R

ACCIDENT INVOLVING SMA 5280R AND GBK 3611K ALONG SENGKANG EAST ROAD JUNCTION ON 23/12/2021

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 claim from M/s TWINCAR AUTOMOTIVE PTE LTD acting on behalf of the owner of GBK 3611K against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had hit Third Party vehicle GBK 3611K. As such, liability is down against us.

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 7 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 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)
- 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 6256 3561 or email us at 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
Email: ashersng@lkkauto.com

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