

**AUTO MEGA MALL PTE.LTD.**

Co.Reg.No. 201424610Z

51 Ubi Avenue 1

#05-28 Paya Ubi Industrial Park

Singapore 408933

Tel : 9455 6064

Email : motorclaims@ammpl.com.sg

Your Ref : To be Advised

Our Ref : AMM2203-08-GBG8293H

09<sup>th</sup> January 2023

**AXA INSURANCE SINGAPORE PTE LTD**

**WITHOUT PREJUDICE**

8 Shenton Way

**BY HAND**

#27-01 AXA Tower

Singapore 068811

Attn : Motor Claims Department

Dear Sirs,

**LETTER OF DEMAND ACCIDENT INVOLVING MOTOR VEHICLE SLD5028A & GBG8293H AT/ALONG JALAN LEMPENG, SINGAPORE ON 21/03/2022 @ 12:00 HRS**

We are the appointed workshop for **WSA SOLUTIONS PTE LTD** the owner of motor vehicle **GBG8293H** which was involved in the above captioned accident with your insured vehicle **SLD5028A**.

The said accident was a result of and/or contributed to by the negligence of the driver of your/your insured vehicle and our client's vehicle had suffered damages.

The letter of AUTHORITY AND INDEMNITY is attached at the end of this LETTER OF DEMAND for your review.

**Please note that we are acting for the PROPERTY DAMAGE only.**

We hereby quantify our client's claims as follow:-

1. Cost of Repair (Agreed) - See Attached AMM Invoice No. INV000636-01	S\$ 2,400.00
2. Loss of Rental (12days @ \$120/day) - See Attached AMM Invoice No. INV000636-02	S\$ 1,440.00
3. Towing - See Attached AMM Invoice No. INV000636-03	S\$ 120.00
4. LTA Search - See Attached AMM Invoice No. INV000636-04	S\$ 7.45
<b>Total</b>	<b>S\$ 3,967.45</b>

Kindly make payment of **\$3,967.45** to **AUTO MEGA MALL PTE. LTD.** within 14 days via direct transfer to our **UOB Account No. 310-305-315-1** or Crossed cheque payable to **AUTO MEGA MALL PTE. LTD.**



**Please ensure the cheque is sent to 51 Ubi Ave 1 #05-28 Paya Ubi Industrial Park Singapore 408933.**

Regards,



**"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."**

**AUTO MEGA MALL PTE. LTD.**

Co.Reg.No. 201424610Z

51 Ubi Avenue 1

#05-28 Paya Ubi Industrial Park

Singapore 409833

Tel : 9455 6064

Email : motorclaims@ammpl.com.sg

## LETTER OF AUTHORITY & INDEMNITY

ACCIDENT ON 31.03.2022 1200 ALONG / AT JALAN LEMPENG  
INVOLVING VEHICLE NUMBERS SLD5028A & 4BG6293H

I, WSA SOLUTIONS PTE LTD NRIC No. 2XXXXX408N of 3007 UBI ROAD / #03-456 KAMPUNG UBI INDUSTRIAL ESTATE Singapore 408701

owner of vehicle number 4BG6293H ("my vehicle") hereby authorize AUTO MEGA MALL PTE LTD (Co.Reg.No.201424610Z) ("my repairer") to commence with repairs to my vehicle and to proceed with a claim to recover against the third party driver and/or his employer/or the vehicle owner and/or the insurers concerned, the cost of repairs, loss of use and/or rental expenses (where applicable) sustained by me as a result of the above accident ("my claim").

I agree and understand that I should make full disclosure of all relevant facts and evidence and hereby undertake to render full assistance and cooperation to my repairer and/or any solicitor appointed to take conduct of my claim.

In consideration of you repairing my/our motor vehicle at my/our request, I/we hereby authorize you to demand, claim, settle and receive whatever amount settled/payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my name, for the cost of repairs and loss of use etc. and to you appointing any solicitors to act for me in respect of the said accident/claim and all and any amount claimed, received and/or settled shall belong absolutely to you. I/We also hereby authorized you to sign all discharge vouchers/indemnity forms/letter of instructions and all necessary papers in connection with the above claim in my/our absence.

I/We agree to assign the whole proceeds of my/our third party claims to you and my/our solicitors to be appointed by you on my/our behalf shall accept this as my/our irrevocable authorization to pay the amount compensated direct to you after the deductions of their cost on solicitors & client basis. I/We undertake to co-operate fully with you and my/our solicitors appointed as on my behalf without claiming my/our expenses or time losses or incidental charges etc. to see the claim to a successful conclusion.

Signature :  

Name : WSA SOLUTIONS PTE LTD

NRIC : 2XXXXX408N

Witness

Signature : 

Name : LEE YOON SHIEN

NRIC : 5XXXXX386D





**HSBC Life (Singapore) Pte. Ltd.**  
10 Marina Boulevard,  
Marina Bay Financial Centre Tower 2 #48-01,  
Singapore 018983  
☎ +65 6880 4888  
🌐 www.hsbclife.com.sg  
✉ cc.gi@mail.life.hsbc.com.sg

**HSBC Life Third Party Direct Settlement**

Vehicle No:	SLD 5028A (Insd veh)	Model:
	GBG 8293H (TP veh)	NISSAN NV200 1.5 MT ABS AIRBAG
Date of Accident/ Time:	21/03/2022	

Repair Estimate	: \$	8,918.80	
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)	: \$	2,880.00	
Payee Name: AUTO MEGA MALL PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A) For Non GIA Registered	Agreed Liability 100 (%)		
Workshop:			
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 HSBC Life and their client/tortfeasor in any manner whatsoever.
3. HSBC Life 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 (HSBC Life 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: LEE YONG SHIAN  
Date: 20.04.2023

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: PHUA JUN REN  
Date: 20.04.2023

Signature of HSBC Life's surveyor & stamp / representative  
Name of HSBC Life's surveyor / Representative:  
Date: 26/04/2023

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

# AUTO MEGA MALL PTE LTD

Co.Reg No : 201424610Z

51 UBI AVE 1, #05-28 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933

## Tax Invoice

Bill to : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

Invoice No : IN000636-01  
Date : 9/1/2023  
Ref : AMM2203-08-GBG8293H

Owner Name : WSA SOLUTIONS PTE LTD	Veichle No : GBG8293H NISSAN NV200 1.5 MT ABS
Driver Name : NIXON NG HAN JI	Veh Model : AIRBAG 2WD 6DR E5 W/RC Chassis No : VSKYBAM20Z0148383

Qty	Description	Unit Price S\$	Amount S\$
1	Repair Cost	2,400.00	2,400.00
Subtotal SGD			2,400.00
Grand Total SGD			2,400.00

This is a computer generated tax invoice. No signature is required.

**Bank Details** : UOB Bank : 3103053151, Bank Code: 7375, Branch Code: 004

**PAYNOW** : UEN 201424610Z

For bank transfer and Paynow, Please indicate invoice number and notify us via email : [accounts@ammpl.com.sg](mailto:accounts@ammpl.com.sg)



Cheque should be made payable to " Auto Mega Mall Pte Ltd"

# AUTO MEGA MALL PTE LTD

Co.Reg No : 201424610Z

51 UBI AVE 1, #05-28 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933

## Tax Invoice

Bill to : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

Invoice No : IN000636-02  
Date : 9/1/2023  
Ref : AMM2203-08-GBG8293H

Owner Name : WSA SOLUTIONS PTE LTD	Veichle No : GBG8293H NISSAN NV200 1.5 MT ABS
Driver Name : NIXON NG HAN JI	Veh Model : AIRBAG 2WD 6DR E5 W/RC
	Chassis No : VSKYBAM20Z0148383

Qty	Description	Unit Price S\$	Amount S\$
12	Loss of Rental - Vehicle Rental Period : 23/03/22-04/04/22	120.00	1,440.00
Subtotal SGD			1,440.00
Grand Total SGD			1,440.00

This is a computer generated tax invoice. No signature is required.

Bank Details : UOB Bank : 3103053151, Bank Code: 7375, Branch Code: 004

PAYNOW : UEN 201424610Z

For bank transfer and Paynow, Please indicate invoice number and notify us via email : accounts@ammpl.com.sg

Cheque should be made payable to " Auto Mega Mall Pte Ltd"



# AMM LEASING PTE LTD

Co.Reg No : 199906187G

51 UBI AVE 1, #05-28 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933

## Tax Invoice

Bill to : WSA Solutions Pte Ltd

Invoice No : ALIN202228

Date : 4 Apr 2022

Ref : GY2331S

Qty	Description	Unit Price S\$	Amount S\$
12 Days	Car rental - GY2331S NISSAN URVAN Period: 23/03/2022 to 04/04/2022	120.00	1,440.00
Subtotal SGD			1,440.00
Grand Total SGD			1,440.00

This is a computer generated tax invoice. No signature is required.

**Bank Details** : UOB Bank : 2173098008, Bank Code: 7375, Branch Code: 068

**PAYNOW** : UEN 199906187G

For bank transfer and Paynow, Please indicate invoice number and notify us via email : [accounts@ammpl.com.sg](mailto:accounts@ammpl.com.sg)

Cheque should be made payable to " AMM Leasing Pte Ltd"





AUTO MEGA MALL PTE LTD UEN: 201424610Z

☒ AMM LEASING PTE LTD UEN: 199906187G  
☐ AUTO MEGA MALL PTE LTD UEN: 201424610Z

## RENTAL AGREEMENT

Date: 04.04.2022

### VEHICLE RECORD DETAILS

Make & Model: NISSAN URVAN Colour: —

Vehicle Reg No: Gy2331S

Chassis No: —

Vehicle Mileage(km): — Fuel Bal: 3 BAR.

Commencing Date: 23.03.2022 End Date: 04.04.2022

Rental / Day: \$ 170/- Rental / Week: \$ —

Deposit paid: \$ —

\*DEPOSITS WILL BE FOREFITED IF VEHICLE IS RETURNED BEFORE END DATE \*DEPOSITS CANNOT BE USED TO OFF SET OUTSTANDING RENTAL \*ACCIDENT EXCESS FEES WILL BE COLLECTED UPFRONT IN THE EVENT OF ANY ACCIDENT, REFUND WILL BE APPLICABLE IF HIRER IS DEEMED BY INSURANCE COMPANY AS NOT AT FAULT\*

### HIRER'S DETAILS

Name: WSA SOLUTIONS PTE LTD Nric: 2XXXXX408N Contact: —  
DOB: — Address: 3007 UBI ROAD 1 #03-456 KAMPONG UBI (S) 408701  
INDUSTRIAL ESTATE

### Next of Kin / Spouse (for emergency purpose)

Name: NIXON NG HAN JI Contact: —

Address: APT BLK 13 ST GEORGE'S ROAD #25-25B (S) 320013

### VEHICLE INSURANCE

Local Insurance Excess Fees WITH CDW OD Excess: \$ 2500 TP Excess: \$ 2500 (Before GST)

Malaysia Insurance Excess Fees CDW Not Applicable OD Excess: \$ 5,000 TP Excess: \$ 5,000 (Before GST)

Under Age Insurance Excess of \$5,000 (before GST) is applicable if the driver of the vehicle is below 27yrs old.

CDW APPLICABLE TO 1 CLAIM ONLY, FOLLOWING CLAIMS WILL BE (OD) \$2,500, (TP) \$2,500.

\*Engagement with the "HIRER" as per above detail ONLY. Failure to comply the above or hirer is caught / proven to subletting to other drivers, our company reserves all rights to forfeit the Deposits, and all loss / damages incurred by the Hirer's failure to comply or negligence. Contract will be Terminated and vehicle will be repossessed.



HIRER'S - Signature

"HIRER" hereby agree, and understood all the terms & conditions of both sides of this agreement and signifies acceptance upon signing of agreement.

### Additional Notes & Charges

-This Vehicle can be driven not further than state of JOHOR. CDW Not Applicable Out of Singapore.

-Towing to be borne by Renter if Vehicle is outside Singapore / crosses Singapore Customs

Below are Charges to be imposed if:

1. Loss Key: \$500.00
2. Towing of vehicle due to default payment: \$380.00
3. Admin charges on top of Fine for payment of Fines on behalf of renter: \$50.00 per transaction
4. Late Rental Payment fees \$20/day
5. Late Vehicle Maintenance fee: \$5/KM

HIRER must file a report within 24HRS of any Accidents including Private Settlements. Our Vehicle can only be TOWED to our Authorized Workshop For Repairs. FAILURE to do so we will claim all expenses incurred to repair the vehicle & will Reupdate all CLAIMS / LEGAL CLAIMS to the HIRER.



AUTO MEGA MALL P/L - Signature,



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Mar 2022 / 16:25:19

Receipt Date/Time : 21 Mar 2022 / 16:25:19

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220321-003268

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SLD5028A				
As at 21 Mar 2022/12:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLD5028A			
	Enquiry Fee	7.00	0.49	7.49
	20220321162426054878			
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				
	426588XXXXXX1626	eNETS 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.



# AUTO MEGA MALL PTE LTD

Co.Reg No : 201424610Z

51 UBI AVE 1, #05-28 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933

## Tax Invoice

Bill to : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

Invoice No : IN000636-03  
Date : 9/1/2023  
Ref : AMM2203-08-GBG8293H

Owner Name : WSA SOLUTIONS PTE LTD

Veichle No : GBG8293H

NISSAN NV200 1.5 MT ABS

Driver Name : NIXON NG HAN JI

Veh Model : AIRBAG 2WD 6DR E5 W/RC

Chassis No : VSKYBAM20Z0148383

Qty	Description	Unit Price S\$	Amount S\$
1	Towing - Along Jalan Lempeng	120.00	120.00
Subtotal SGD			120.00
Grand Total SGD			120.00

This is a computer generated tax invoice. No signature is required.

Bank Details : UOB Bank : 3103053151, Bank Code: 7375, Branch Code: 004

PAYNOW : UEN 201424610Z

For bank transfer and Paynow, Please indicate invoice number and notify us via email : [accounts@ammpl.com.sg](mailto:accounts@ammpl.com.sg)

Cheque should be made payable to " Auto Mega Mall Pte Ltd"





### Paynow Authorisation Form

This form must be completed and returned to HSBC Life (Singapore) 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:

HSBC Life (Singapore) 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 :	Auto Mega Mall Pte Ltd
Contact Person :	Wei Lee
Contact Number :	92288878
Email Address :	accounts@ammpl-com.sg
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	

Payee's Paynow Details (Please tick <u>only 1 option</u> & provide the Paynow Details)	
Payee's name as per bank account :	Auto Mega Mall Pte Ltd
<input type="checkbox"/> Mobile :	
<input type="checkbox"/> NRIC :	
<input checked="" type="checkbox"/> UEN :	201424610Z

I/We hereby authorise HSBC Life (Singapore) Pte. Ltd. to credit the payment due to me/us to the bank account linked to above Paynow account, and undertake to return to HSBC Life immediately upon demand any sum which shall not be so credited into such Paynow account. I/We agree that HSBC Life shall be fully absolved of any liability to pay me/us such insurance payout once such amounts are credited into the bank account linked to above Paynow 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 PayNow details, 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 HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") and its 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 HSBC 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 HSBC Life and its 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 HSBC Life (as the case may be), and for the purposes set out in the Data Use Statement which can be found at [www.hsbclife.com.sg](http://www.hsbclife.com.sg). ("Purposes").

Authorised Signature & Company Stamp (as per bank records)

Date (DD/MM/YYYY)

<STANDARD LETTER> OUR REF: CC4/ASM22002682/ga3 \*\*\* ACCIDENT INVOLVING SLD 5028A & GBG 8293H ON 21/03/2022 \*\*\*

Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Wed 6/4/2022 4:34 PM

To: alicialohyenchin@gmail.com <alicialohyenchin@gmail.com>

6 APRIL 2022

**Lim Wee Teck**  
**DRIVER: Loh Yen Chin**

**BY EMAIL ONLY**

Dear Sir/ Mdm

**OUR REF : CC4/ASM22002682/ga3**

**YOUR REF : SLD 5028A**

**ACCIDENT INVOLVING SLD 5028A & GBG 8293H ALONG/AT Near 22 Jln Lempeng ON 21/03/2022**

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 **AUTO MEGA MALL PTE LTD** acting on behalf of the owner of **GBG 8293H** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. 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 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:

- 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 Work Permit
- Employment Letter from your company
- Authorisation letter & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- 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](tel:67494274) 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)

**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**

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: [\[mailto:CeciliaChong@lkkauto.com\]](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.*