



JL PERFECT AUTOWORK PTE LTD  
Co. & GST Reg. No.: 202136905K  
8 Kaki Bukit Avenue 4  
Premier @ Kaki Bukit  
#08-09, Singapore 415875  
Tel: +65 6341 6789 | Fax: +65 6341 6778  
Email: jlperfectautowork@gmail.com

Our Ref.: SJS6298A  
Your Ref.: GBJ1676S

Date: 08.08.2022

ATTN: Motor Claims Department  
INS: AXA INSURANCE PTE LTD

Dear Sir/Madam,

Accident Involving: SJS6298A & GBJ1676S  
Date of Accident: 01.04.2022 @ 18:55 HRS  
Location: Open Space Carpark Between BLK 940 and 941 Tampines Avenue 5

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:	<u>\$ 8,700.00</u>
Loss of Rental:	
(16 Days x \$180.00/Day):	<u>\$ 2,880.00</u>
LTA Search:	<u>\$ 7.45</u>
3rd Party Report:	<u>\$ 31.00</u>
Grand Total:	<u>\$ 11,618.45</u>

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

For any further queries, please kindly contact Irene @ 8297 9787, or email to [jlperfectautowork@gmail.com](mailto:jlperfectautowork@gmail.com)

Thank You,

Irene





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Co. Reg No: 202136905K  
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#08-09 Premier @ Kaki Bukit  
Singapore 415875  
Tel: 6341 6789 Fax: 6341 6778  
Email: jlperfectautowork@gmail.com

## Authorisation To Act

I, Loke Yue Loy ("the third party claimant") of  
BLK 143 Tampines Street 12 #08-404 Singapore 520143  
(address), owner of SJS6298A (vehicle no.)  
hereby authorise JL Perfect Autowork 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. SJS6298A that was  
damaged pursuant to the accident which occurred on 01/04/2022 (date)  
at/along Open Space Carpark Between BLK 940 and 941 Tampines Avenue 5  
(location) involving vehicle no/s GBJ1676S ("the accident").

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

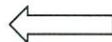
I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.

Dated this 02 day of 04 (month) 20 22 (year)

  
\_\_\_\_\_

Signed by "the third party claimant"



  
\_\_\_\_\_

Signed by "the workshop"





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

**HSBC Life Third Party Direct Settlement**

Vehicle No:	GBJ 1676S (Insd veh)	Model:  TOYOTA ESTIMA 2.4X A
	SJS 6298A (TP veh)	
Date of Accident/ Time:	01/04/2022	

Repair Estimate	: \$	22,439.50	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
<b>Final Settlement Sum (GLOBAL SUM)</b>	<b>: \$</b>	<b>9,650.00</b>	

Payee Name: JL PERFECT AUTOWORK 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:

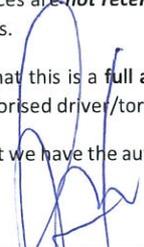
**Note:**

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:   
 Name of Representative:   
 Date: 27/4/2023

Signature of Witness / Workshop stamp (if applicable)   
 Name of Witness: Yaw Waz Hong  
 Date: 27/4/2023

Signature of HSBC Life's surveyor & stamp /representative   
 Name of HSBC Life's surveyor /Representative:  
 Date: 02/05/2023

**"My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims"**

# TAX INVOICE

JL PERFECT AUTOWORK PTE LTD

Co. Reg No: 202136905K

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: jlperfectautowork@gmail.com



Date	Invoice Number	Vehicle Number
08.08.2022	JLP202208-00112	SJS6298A

## AXA INSURANCE PTE LTD

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE 068811

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 8,700.00
Total	\$ 8,700.00

Cross cheques and pay: JL PERFECT AUTOWORK PTE LTD

Please indicate the invoice number on the reverse side.

JL PERFECT AUTOWORK PTE LTD

AUTO Generated - Signature Not Required

# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874  
 Tel Nos.: +65 6970 9119 / 6789 5155  
 Co. Reg'n No.: 201609732N  
 GST Reg'n No.: 201609732N

Tax Invoice #: E2204197  
 Date: 22-04-22

Bill To:

Ship To:

1

JL Perfect Autowork Pte Ltd  
 For the account of:  
 Loke Yue Loy  
 S2548532G  
 APT Blk 143 Tampines Street 12  
 #08-404

JL Perfect Autowork Pte Ltd  
 For the account of:  
 Loke Yue Loy  
 S2548532G  
 APT Blk 143 Tampines Street 12  
 #08-404

Description	Amount	Job No.
Vehicle Rental for Period 02.04.2022 to 18.04.2022 (Billing for days 16 X \$180.00/per day) (Vehicle No.: SJS6298A)	\$2,880.00	SLN500H SR

Your Order #: 19821

COMMENT	CODE	RATE	Terms: Net 30th after	GST:	
	SR	7%	GST SALE AMOUNT	Total Inv Amt:	\$188.41
			\$188.41	\$2,691.59	\$2,880.00
				Amount Applied:	\$0.00
				Balance Due:	\$2,880.00



# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: 19821

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

JL Perfect

**HIRER'S PARTICULAR**

Name: (as in I/C) Loke Yue Loy

Email: \_\_\_\_\_

NRIC/PASSPORT No: S2548532G

Date of Birth: 25/2/1957

Address (Res): APT B1K 143 Tampines Street 12  
#08-404 S(520143)

Driving Licence No: S2548532G D/L Type:  Local / International

Issue Date: \_\_\_\_\_

Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_

Company Name: \_\_\_\_\_

Company UEN: \_\_\_\_\_

Company Address: \_\_\_\_\_

**ADDITIONAL DRIVER'S PARTICULARS**

Name: (as in I/C) Loke Hui San (Lu Xiaoshan)

NRIC/PASSPORT No: S8432531G

Date of Birth: 8/10/1984

Address (Res): APT B1K 934 Tampines Street 91  
#15-351 S(520934)

Driving Licence No: S8432531G D/L Type:  Local / International

Issue Date: 13 Oct 2005

Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_

**VEHICLE CHECK LIST**

INDICATE: D - DENTS, S - SCRATCHES, A - ACCIDENTS

RIGHT FRONT TOP LEFT

BACK

Vehicle No: SLN500H Replace Veh No: SJS6298A

Mileage out: 99820 km

Make & Model: Toyota wish  Auto / Manual

OUT : Date 02/04/2022 Time: 12:15 pm

**HIRE PERIOD**

OWN DAMAGE CLAIM	Excess S\$	<u>2000</u>
THIRD PARTY CLAIM	Excess S\$	<u>1500</u>

**CHARGES**

Daily	<u>16</u> @\$ <u>180.00</u>	per day	<u>2,880</u>	<u>00</u>
Weekly	@\$	per week		
Monthly	@\$	per month		
Others	@\$			
Delivery Service				
GST				
<b>SUB-TOTAL \$</b>				

**PETROL LEVEL**

Out	E	1/4	1/2	<input checked="" type="radio"/> 3/4	F
In	E	1/4	1/2	3/4	F

**EXTENSION**

Misc. \_\_\_\_\_

GST Incl 7%

**TOTAL CHARGES** 2,880 00

Rented out by: \_\_\_\_\_

Hirer's Signature

Addition Driver's Signature \_\_\_\_\_

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

- \* IMPORTANT**
- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
  - ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
  - THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
  - IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
  - VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE
<u>18/4/22</u>	<u>8pm</u>				

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 02 Apr 2022 / 11:55:38

Receipt Date/Time : 02 Apr 2022 / 11:55:38

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220402-000923

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - GBJ1676S As at 01 Apr 2022/18:55:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - GBJ1676S Enquiry Fee 20220402115431989919	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	421808XXXXXX9928		eNETS Credit Card	7.45
<b>Total</b>				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.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard #42-01b, Singapore 038989

Email: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Reg No: M400017735

UEN: S66SS0020G

**TAX INVOICE**

JL Perfect Autowork Pte Ltd - Loke  
Yue Loy

Invoice Number  
GR-2022-001217

Invoice Issue Date  
05 Apr 2022

Invoice Due Date  
12 Apr 2022

Total Amount (S\$) 28.97  
Total GST 7.00% (S\$) 2.03  
Total Amount Incl. of GST (S\$) 31.00

Particulars	Reference	Amount (S\$)	GST 7.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Loke Yue Loy	04/04/2022 01/04/2022,SJS6298A,GBJ16/65	28.97	2.03	31.00
		Total Amount (S\$)		28.97
		Total GST 7.00% (S\$)		2.03
		Total Amount Incl. of GST (S\$)		<u>31.00</u>

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

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 13 October 2022 12:18 PM  
**To:** KERFHPL@GMAIL.COM  
**Subject:** RE: <STANDARD LETTER> ACCIDENT INVOLVING GBJ 1676S & SJS 6298A ON 01/04/2022

Dear Mr Ker,

As spoken earlier, we understand you are the director of the company.

Please let us have the following documents for our necessary action: -

- Copy of ACRA letter to show that the driver Mr Ker Hoe Keng is the director of company.
- Copy of Driver's driving license.

Appreciate an early reply.

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) |

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

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 10 June 2022 12:16 PM  
**To:** 'KERFHPL@GMAIL.COM' <[KERFHPL@GMAIL.COM](mailto:KERFHPL@GMAIL.COM)>  
**Subject:** RE: <STANDARD LETTER> ACCIDENT INVOLVING GBJ 1676S & SJS 6298A ON 01/04/2022

Hi Sir/Mdm,

We refer to our email dd 03/06/2022.

Kindly let us have a copy of the Authorisation Letter and Driver's driving license in the soonest.

Thanks

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: [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.*

---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Friday, 3 June 2022 11:50 am

**To:** [KERFHPL@GMAIL.COM](mailto:KERFHPL@GMAIL.COM)

**Subject:** <STANDARD LETTER> ACCIDENT INVOLVING GBJ 1676S & SJS 6298A ON 01/04/2022

**Importance:** High

03 JUNE 2022

**KER FOOD HOLDINGS PTE LTD**

**DRIVER: KER HOE KENG**

Dear Sir/ Mdm

**OUR REF : CC4/ASM22003076/Apa3**

**YOUR REF : GBJ 1676S**

**ACCIDENT INVOLVING GBJ 1676S & SJS 6298A ALONG/AT TAMPINES CARPARK BETWEEN BLK 940 & BLK 941 ON 01/04/2022**

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 **JL PERFECT AUTOWORK PTE LTD** acting on behalf of the owner of **SJS 6298A** 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.

**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

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