

# N-51 AUTOMOTIVE PTE LTD

**Company & GST Registration No. 200616038C**

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

Kaki Bukit Autohub Singapore 417921

Tel: 68420051

Fax: 67410510

Email: sales@n51.com.sg

26 September 2022

Our Ref : CLM17154 / SKW2953K / APR-19/2022

**AXA INSURANCE PTE LTD**

ROBINSON ROAD

P.O.BOX 1094

SINGAPORE 902144

**ATTN: MOTOR CLAIMS DEPARTMENT**

Dear Sir @ Madam,

**RE: ACCIDENT INVOLVING SKW2953K & SLP3675G ON 14/04/2022**  
**ALONG UBI AVE 1 INFRONT UNIT 61**

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SLP3675G** 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	\$	6,099.00	(Include 7% GST)
Loss of rental	\$	1,440.00	(\$120 X 12 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>7,846.45</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM17154
- 2) Twincar Rental - Invoice No: 13-3627 , Vha No: 73493
- 3) Autobay Towing - SKW2953K (receipt attached)
- 4) LTA search fee
- 5) Letter of Authorisation
- 6) GIA report of SKW2953K

We look forward to your prompt reply.

Yours faithfully,



**N-51 AUTOMOTIVE PTE LTD**

S.Y.NEO

Director



*bizSAFE*

P.I.C - Melody Chin

Reply to :huixin@n51.com.sg

# LETTER OF AUTHORISATION

To: **M/s N-51 Automotive Pte Ltd**  
**Singapore**

RE: ACCIDENT INVOLVING VEHICLE NOS:

ALONG

UBI AVE 1 INFRT UNIT 61

&

ON

SLP 3675 G

14/04/2022

I/We

of

the owner of vehicle no.

TAN GUEK ING

NRIC/Passport No:

BLE 202 BION LAM DRIVE #14-27 S(640202)

S 1257A06J

SWN 2953K

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 underake 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

Policy No.

ERGO  
DMPG 21006641

Expiry Date:

16/07/2022

Date:

14/04/2022

Excess:

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

Witness Signature/Name

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:	SLP 3675G (Insd veh)	Model: TOYOTA VIOS J AUTO - 1497cc
	SKW 2953K (TP veh)	
Date of Accident/ Time:	14/04/2022	

Repair Estimate	: \$	14,043.17	
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)	: \$	7,100.00	
Payee Name : N-51 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/TORTEFASOR 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: 13/01/2023

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date: 13/01/2023

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 16/01/2023

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.



# N-51 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. : 200616038C  
GST Registration No. : 200616038C

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

## TAX INVOICE

Date : 20/09/2022  
Date in : 14/04/2022  
Vehicle Num. : SKW2953K  
Make/Model : TOYOTA VIOS J AUTO-2009  
Chassis/Eng# : MR053HY9305122376/1NZX939366  
Accident Date : 14/04/2022  
Claim No : CLM17154  
Reference : APR-19/2022  
Policy No. : DMPG21006641 (16/07/2022)

LUMPSUM REPAIR BILL  
REF : CLM17154-N51 DATED 18/04/2022  
BY DIRECT

Amount S\$  
5,700.00

E. & O.E.	Sub S\$ :	5,700.00
	Add GST ( 7% ) S\$ :	399.00
	Total Amount S\$ :	6,099.00



for N-51 AUTOMOTIVE PTE LTD



# TWINCAR RENTAL

Business Registration Number : 53092815M

Blk 2 Kaki Bukit Avenue 2 #01-18 Kaki Bukit Autohub, Singapore 417921

Tel: 68420051 Fax : 67410510 email: sales@n51.com.sg

Invoice To :

TAN GUEK ING  
BLK 202 BOON LAY DRIVE  
#14-27  
SINGAPORE 640202

## INVOICE

Invoice No. 13-3627

Date 25/04/2022

		Hirer's Car No.	VHA No.	Terms
		SKW2953K	73493	CASH
No. of Day	Description	Per Day	Amount (S\$)	
12	Car Rental from the period of 14/04/2022 to 25/04/2022. Vehicle no. SKT6872A  Singapore Dollars One Thousand Four Hundred and Forty Only	120.00	1,440.00	
		<b>Total</b>	<b>\$1,440.00</b>	

TWINCAR RENTAL



Authorised Signature





# TWINCAR RENTAL

Kaki Bukit Autohub @ 2 Kaki Bukit Ave. 2 #01-18  
Singapore 417921 Tel: 6744 0510 / 6842 0051

VHA No: 73493

ROC NO. 53092815M

## VEHICLE RENTAL AGREEMENT

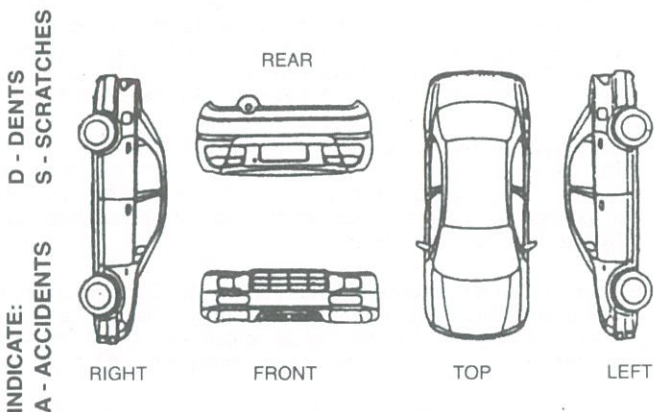
### HIRER'S PARTICULAR

Name: (as in I/C) TAN GUEK ING  
NRIC/PASSPORT No: S 1257706J  
Address (Res): BLK 302 BOON LAY DRIVE  
#14-27 S(640202)  
Name & Address of Employer: \_\_\_\_\_  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Driving Licence No: \_\_\_\_\_ D/L Type: Local / International  
Pass Date: \_\_\_\_\_ Date of Birth: 28/10/1957  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP 88338001

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) ENG UEI SIAM, GARY  
NRIC/PASSPORT No: S 8232632D  
Address (Res): BLK 440B CLEMENTI AVE 3  
#35-22 S(1224901)  
Driving Licence No: S8232632D D/L Type: Local / International  
Pass Date: 15/06/2001 Date of Birth: 09/10/1982  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

### VEHICLE CHECKLIST



### ACCESSORIES CHECK

☐ Ashtray ☐ Cig Lighter ☐ S/Tyre  
☐ STD Tools ☐ Jack ☐ Hub Caps  
☐ Radio / Cass ☐ CD ☐ Cartridges

Vehicle No: SKT 6872 A. Replace Veh No: \_\_\_\_\_  
Mileage Out: \_\_\_\_\_ Mileage Out: \_\_\_\_\_  
Make & Model: TOYOTA ALTIS Auto / Manual Group: \_\_\_\_\_  
OUT: Date 14/04/22 Time: 1115 hrs  
HIRE/PERIOD EXPIRY \_\_\_\_\_  
NON-WAIVER EXCESS : \$ \_\_\_\_\_

### CHARGES

Daily	@ \$	<u>120</u>	per day	<u>12</u>	<u>1440</u> <u>00</u>
Weekly	@ \$		per week		
Monthly	@ \$		per month		
Hours	@ \$		per hour		
Others	@ \$				
CDW	@ \$		per day/month		
PAI	@ \$		per day/month		
Delivery Service					
SUB-TOTAL \$					

### PETROL LEVEL

Out	E	1/4	1/2	3/4	F	
In	E	1/4	1/2	3/4	F	

### EXTENSION

Collection Service \_\_\_\_\_  
Misc. \_\_\_\_\_  
TOTAL CHARGE \$ 144 00

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

Hirer's Signature \_\_\_\_\_

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

I have read and agree to the terms & condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts 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 TWINCAR RENTAL in connection with this Agreement is true.

### \* IMPORTANT

- ONLY PERSONS ABOVE 23 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 PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY TWINCAR RENTAL.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO TWINCAR RENTAL 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 OF HIRER/DRIVER
<u>05/04/2022</u>	<u>17:28 HRS</u>				



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 14 Apr 2022 / 11:45:13

Receipt Date/Time : 14 Apr 2022 / 11:45:13

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220414-001364

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 - SLP3675G				
As at 14 Apr 2022/09:11:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLP3675G			
	Enquiry Fee	7.00	0.49	7.49
	20220414114457604002			
	<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				
	77ax16p6		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.

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

(N-51)

SKW 2953 K

No. \_\_\_\_\_

Date: 14/4/22

Sold to: \_\_\_\_\_

Item	Quantity	Description	Unit Price	Amount
		Auto Hub to Deflane		\$100
		Reporting Two Trips		
		E. & O. E.	Sub Total :	
			GST Tax :	
			Total :	\$100

Issued by: \_\_\_\_\_

**CROWN**



**ACCIDENT INVOLVING SLP3675G(AXA) AND SKW2953K ALONG/AT UBI AVE 1 ON 14/04/2022**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sat 22/10/2022 8:58 PM

To: kun\_long@live.com <kun\_long@live.com>

**CHUA KUN LONG** [By Email only]

Dear Sirs/ Mdm

**OUR REF : CC4/ASM22003504/Aga3 // S2M03YKL**

**YOUR REF : SLP3675G**

**ACCIDENT INVOLVING SLP3675G(AXA) AND SKW2953K ALONG/AT UBI AVE 1 ON 14/04/2022**

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 third-party claim(s) from SKW2953K against your motor insurance policy.

Based on all the available information on hand, we are of the view that liability is not in your favour. 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.

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).

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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