



MY CAR CONSULTANT PTE LTD

Address: 60 Jalan Lam Huat, Carros Centre #05-21 S(737869)

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

23rd June 2022

Our reference: SMS7470B

Your reference: SLG8022E

AXA Insurance Pte Ltd

8 Shenton Way #24-01

Singapore 068811

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : LUMENS AUTO PTE LTD

Address : 22 SIN MING LANE #01-74/75 MIDVIEW CITY S573969

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **26/04/2022** along involving our client's vehicle registration number **SMS7470B** and vehicle registrations number **SLG8022E** driven by you/your insured's driver at the material time.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$1,819.00
Loss of Use (\$150 X 03 DAYS)	:	\$450.00
LTA Search	:	\$2.00
GIA Search	:	\$29.00
Total	:	\$2,300.00



MY CAR CONSULTANT PTE LTD (Co Reg No. 201605878Z)

60 JLN LAM HUAT #05-21 CARROS CENTRE, SINGAPORE 737869

Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop My Car Consultant Pte Ltd, 60 Jln Lam Huat #05-21 Carros Centre, Singapore 737869

I/We, Lumens Auto Pte Ltd of NRIC/Passport number/ROC number: 201426461K, Owner of vehicle no. SM57470B hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. 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 compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize 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/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize 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.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 26 (day) of 04 (month) 2021 (year)



Owner's signature (Company stamp if applicable)

Name: Lumens Auto Pte Ltd

NRIC No: 201426461K



All Settlement Amount Are Without Prejudice to our driver's Injury Claim

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:	SLG 8022E (Insd veh)	Model:
	SMS 7470B (TP veh)	TOYOTA NOAH HYBRID 7-SEATER
Date of Accident/ Time:	26/04/2022	1797cc

Repair Estimate	: \$	9,961.06	
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)	: \$	2,060.00	
Payee Name: My Car Consultant Pte Ltd			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A) Workshop:	For Non GIA Registered	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 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:
 Date: 03/03/2023



Signature of Witness / Workshop stamp (if applicable)
 Name of Witness:
 Date: 03/03/2023

Signature of HSBC Life's surveyor & stamp /representative
 Name of HSBC Life's surveyor /Representative:
 Date: 06/03/2023



TAX INVOICE

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01 AXA Tower
SINGAPORE 068811

Invoice Date
12 Jul 2022

Invoice Number
MCC2022-3558

Reference
SMS7470B

201605878Z
201605878Z

My Car Consultant Pte. Ltd.
60 Jalan Lam Huat 05-21
Carros Center
737869
SINGAPORE

Description	Quantity	Unit Price	Tax	Amount SGD
COSTS OF REPAIRS	1.00	1,700.00	7%	1,700.00
Subtotal				1,700.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%				119.00
TOTAL SGD				1,819.00

Due Date: 12 Jul 2022

GST REG NO. - 201605878Z
DBS CURRENT A/C - 018-904614-2
PAYNOW UEN - 201605878Z
CHEQUE PAYABLE TO - MY CAR CONSULTANT PTE LTD
INTEREST OF 1.5% PER MONTH WILL BE CHARGEABLE FOR OVERDUE PAYMENTS.

PAYMENT ADVICE

To: My Car Consultant Pte. Ltd.
60 Jalan Lam Huat 05-21
Carros Center
737869
SINGAPORE

Customer AXA INSURANCE PTE LTD
Invoice Number MCC2022-3558
Amount Due **1,819.00**
Due Date 12 Jul 2022

Amount Enclosed

Enter the amount you are paying above

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SLG8022E

Date of Accident

26/04/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance AXA Insurance Pte Ltd

Period of Insurance 05/08/2021 - 31/08/2022

Requested By Tan Hui Qin (MY CAR CONSULT...)

Requested Date 29/04/2022 16:09

Payment details

Request Amount: **\$S\$1.87**GST Amount: **\$S\$0.13**Total Amount Due (GST Inclusive): **\$S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



GIRO Credit 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's has to complete all fields of this form and return to:

HSBC Life (Singapore) Pte. Ltd.
Robinson Road Post Office
P.O. Box 1094
Singapore 902144

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant:	MY CAR CONSULTANT PTE LTD
Contact Person:	CHEE HUI YING SYLVIA
Contact Number:	83300060
Email Address:	ADMIN@MYCAR.SG
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	
Particulars of Policyholder/Claimant's Bank Account	
Name of Bank:	DBS BANK
Bank Code:	7171
Bank Branch Code:	018
Bank Account Number:	018-904614-2
Name of Account Holder:	CHEE HUI YING SYLVIA

I/We hereby authorise HSBC Life (Singapore) Pte. Ltd. to credit the payment due to me/us to the above bank account, and undertake to return to HSBC Life immediately upon demand any sum which shall not be so credited into such bank 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 above bank account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing to you. In the event of a change of bank account, I/we shall inform you in writing 30 days in advance before such 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.hsbcilife.com.sg ("Purposes").

14/02/2023

Authorised Signature & Company Stamp (as in bank records)

Date

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Thursday, 21 July 2022 12:20
To: LIOWJAMES@YAHOO.COM.SG
Subject: ACCIDENT INVOLVING SLG 8022E AND SMS 7470B ALONG 17 VICTORIA PARKS RD ON 26/04/2022
Attachments: TP VIDEO_.mp4; Video Screenshot.png

24 March 2022

LIOW HOCK KENG

Dear Sir/ Mdm

OUR REF : CC4/ASM22004121/Uea3

YOUR REF : SLG 8022E

ACCIDENT INVOLVING SLG 8022E AND SMS 7470B ALONG 17 VICTORIA PARKS RD ON 26/04/2022

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 M/s MY CAR CONSULTANT PTE LTD acting on behalf of the owner of SMS 7470B against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had hit Third Party stationary vehicle SMS 7470B. 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 Sng

Case Handler

DID: 6841 6051

Email: ashersng@lkkauto.com

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