

# SM AUTOMOTIVE

Our Ref : SMS1602C  
Your Ref : SKA7787G  
Date : 08<sup>th</sup> Nov 2022

1 Kaki Bukit Avenue 6  
Blk C #01-43 Autobay@KB  
Singapore 417883

**AXA Insurance Pte Ltd**  
Robinson Road  
P.O.Box 1094  
Singapore 902144

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SMS1602C & SKA7787G ALONG THOMSON LANE TOWARDS THOMSON ROAD ON 21.05.2022 @ 11:30HRS**

We are instructed by **BIZLINK RENT-A-CAR PTE LTD** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SMS1602C** was damaged by vehicle **SKA7787G** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:


1) Repair Costs (Inc 7% gst)	\$ 1,926.00
2) Loss of Use for 03 days ( <b>Rental Vehicle</b> )	\$ 450.00
3) LTA Search Fee	\$ 2.00
	<u>\$ 2,378.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) Warrant to Act
- 3) LTA Receipt

Please let us have your cheque for the sum **\$ 2,378.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



SM AUTOMOTIVE



# LETTER OF AUTHORISATION

## SM AUTOMOTIVE

Kaki Bukit Avenue 6  
Blk 1 #01-43  
Singapore 417883

Dear Sir,

Accident on

21.05.22 @ 1130 hrs

Involving Vehicles

SMS1602C x SKA7987G

Along

Thomson Lane towards Thomson Road

I/We, the registered owner/driver of vehicle registration no: \_\_\_\_\_  
have involved in the above accident.

SMS1602C

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, \_\_\_\_\_, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

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

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature

(Company's stamp if applicable)

Name:

Bizlink Rent-A-Car Pte Ltd

NRIC No.:

2004029112

Date:

30/05/2022

**WITHOUT PREJUDICE to:**

(a) Insurance Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

**AXA THIRD PARTY DIRECT SETTLEMENT**

Vehicle No:	SKA 7787G (Insd veh)	Model: HYUNDAI AD AVANTE 1.6 GLS (A)
	SMS 1602C(TP veh)	
Date of Accident/ Time:	21/05/2022	

Repair Estimate	: \$	15,937.78	
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)	: \$	2,070.00	
Payee Name : SM AUTOMOTIVE			
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:**

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
- 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: Sukij Chong  
Date: 09.12.2022



Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Yunli Khoo  
Date: 09.12.2022



Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 13/12/2022

# SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM\_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No: 53231488C GST Reg No : 53231488C

## TAX INVOICE

**AXA Insurance Pte Ltd**

8 Shenton Way,  
#B1-01,  
Singapore 068811

Client: BIZLINK RENT-A-CAR PTE LTD

Invoice No : SMPL2211-0197

Date : 8-Nov-22

Date of Accident : 21-May-22

Vehicle No. : SMS1602C

Model Type : HYUNDAI  
AVANTE

Descriptions			Amount
Lump Sum Repair Cost			1,800.00
GST 7%		:	126.00
Total		:	1,926.00

SIN DOLLARS: ONE THOUSAND NINE HUNDRED AND TWENTY SIX ONLY






INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SKA7787G

Date of Accident

23/05/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... AXA Insurance Pte Ltd

Period of Insurance ..... 10/04/2022 - 09/04/2023

Requested By ..... SUKYI CHONG (CHEW MOTOR ...

Requested Date ..... 23/05/2022 17:20

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**

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 22 November 2022 4:08 PM  
**To:** michael.john.bell@mac.com  
**Subject:** ACCIDENT INVOLVING SKA7787G(AXA) AND SMS1602C ALONG/AT THOMSON LANE AT THOMSON JUNCTION ON 21/05/2022

BELL MICHAEL JOHN

[By Email only]

Dear Sirs/ Mdm

**OUR REF : CC4/ASM22004908/Aea3 // S2M041YM**

**YOUR REF : SKA7787G**

**ACCIDENT INVOLVING SKA7787G(AXA) AND SMS1602C ALONG/AT THOMSON LANE AT THOMSON JUNCTION ON 21/05/2022**

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 SMS1602C 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 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.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@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)
- Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle
- 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 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 (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)