

Kerry Tan
Xin Hua Workshop Pte Ltd
Tel : 8399 6267
email : xinhuaworkshop@gmail.com

XIN HUA WORKSHOP PTE LTD
REG: 201838521G



LETTER OF AUTHORITY & INDEMNITY

In the matter of an accident involving motor vehicles SMX 8554 K & SBW 1888 D
on 12/9/2022 at along junction of Central Boulevard & Bayfront Ave

I/We, Miaw Seong Yao (NRIC) S 8572316 B of 30 Jalan Bahagia
15-372 S320030

am/are the registered owner of vehicle no. SMX 8554 K at the material time of accident.

I/We hereby authorize XIN HUA WORKSHOP PTE LTD to proceed with the repairs to the damages caused to my/our vehicle in the above accident in accordance with the recommendations and advice of the licensed motor adjuster appointed by the insurers or by us on my/our behalf.

I/We further authorize you to appoint solicitors to demand, claim and if necessary, to use my/our name to commence legal proceedings for the above purpose.

I/We further agreed to fully co-operate and to undertake without hesitation and reservation all assistance that you or my/our solicitors may require from me/us for the purpose of making the claim, including attending all meetings and court hearings in connection with my/our claim.

I/We hereby declare that I/we will always remain and be liable to you for the cost of repairs to my/our said vehicle and other incidental expenses. In the event that my/our claims are unsuccessful or partially successful or are dismissed due to any wilful misrepresentation or withholding of material facts as well as failure to execute the discharge vouchers on request, I/we hereby undertake to reimburse you the full repair costs or any portion of the same that cannot be recovered including loss of use, surveyor fees, legal fee and disbursements if necessary.

I/We irrevocably authorise XIN HUA WORKSHOP PTE LTD of the repairers to sign all discharge voucher/ indemnity forms and all necessary documents in connection with and arising out of the above claim.

A handwritten signature in blue ink, appearing to read 'Miaw Seong Yao', is written over a horizontal line.

13/09/2022

Owner Signature / Company Stamp / Date



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:	SBW 1888D (Insd veh)	Model:
	SMX 8554K (TP veh)	TOYOTA ESQUIRE HYBRID - 1797cc
Date of Accident/ Time:	12/09/2022	

Repair Estimate	: \$	33,324.59	
Final Repair Cost	w/GST : \$	7,344.00	
Loss of Use	: \$	560.00	7 days at \$ 80 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	7,911.45	

Payee Name: XIN HUA WORKSHOP 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:

- 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 HSBC Life and their client/tortfeasor in any manner whatsoever.
- 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: Tan Koke Yam
Date: 10/14/2023

Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Kerry Tan Hui Long
Date: 10/14/2023

Signature of HSBC Life's surveyor & stamp / representative
Name of HSBC Life's surveyor / Representative:
Date: 13/04/2023

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"

Internal

Xin Hua Workshop Pte Ltd

23 Kaki Bukit Ave 4
 #04-01 (South Wing)
 Singapore 415933
 xinhuaworkshop@gmail.com
 GST Registration No. : 201838521G
 Company Registration No. 201838521G

Tax Invoice

BILL TO
 HSBC Life (Singapore) Pte Ltd
 Robinson Road P.O. Box 1094,
 Singapore 902144

INVOICE XHW-INV-230119
DATE 10/04/2023
TERMS Due on receipt
DUE DATE 10/04/2023

DESCRIPTION	AMOUNT
SMX 8554 K - Toyota Esquire Date of Accident: 12/9/2022 Lump Sum Repair for Third Party Claim	6,800.00
<hr/>	
All cheque payments should be crossed and made payable to "XIN HUA WORKSHOP PTE LTD" Please indicate the invoice no. on the reverse side	SUBTOTAL 6,800.00
	GST TOTAL 544.00
	TOTAL 7,344.00
<hr/>	
	BALANCE DUE S\$7,344.00

GST SUMMARY

	RATE	GST	NET
	GST @ 8%	544.00	6,800.00

Transfer the amount to the business account below.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 12 Sep 2022 / 18:49:03
Receipt Date/Time : 12 Sep 2022 / 18:49:03

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220912-003911

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 - SBW1888D				
As at 12 Sep 2022/12:45:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SBW1888D Enquiry Fee 20220912184752899864	7.00	0.49	7.49
	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				
	421808XXXXXX8786	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.



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 :	Xin Hua Workshop Pte Ltd
Contact Person :	Vincent Tan
Contact Number :	8339 3510
Email Address :	xinhuaworkshop@gmail.com
(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 :	
<input type="checkbox"/> Mobile :	
<input type="checkbox"/> NRIC :	
<input checked="" type="checkbox"/> UEN :	201838521 G

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. ("Purposes").



Authorised Signature & Company Stamp (as per bank records)



10 / 4 / 2023

Date (DD/MM/YYYY)

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 20 September 2022 11:16 AM
To: GARYCHERCC@YAHOO.COM.SG
Subject: Claim Notification - ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022

20 Sept 2022

GOH CHAI SENG [By Email only]
Driver: CHER CHEE CHUANG

Dear Sirs/ Mdm

OUR REF : CC4/ASM22009001/Apa3// S2M04AVP
YOUR REF : SBW1888D
ACCIDENT INVOLVING SBW1888D(AXA) AND SMX8554K ALONG/AT CENTRAL BOULEVARD ON 12/09/2022

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 SMX8554K against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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 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 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.

Please quote the claim reference when you contact us that we can assist you more effectively.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

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