



## MY CAR CONSULTANT PTE LTD

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

Email: Admin@mycar.sg

(Company Registration No: 2016058782)

26<sup>th</sup> October 2022

Our reference: SMN2081A

Your reference: SHD585M

**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 **27/06/2022** along involving our client's vehicle registration number **SMN2081A** and vehicle registrations number **SHD585M** 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	:	\$642.00
Loss of Use (\$150 X 04 DAYS)	:	\$600.00
LTA Search	:	\$7.49
GIA Search	:	\$31.00
Total	:	\$1280.49



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: 201426961K, Owner of vehicle no. SMN2081A 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.

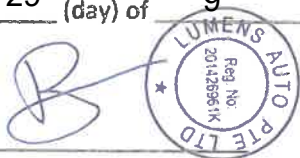
I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

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 29 (day) of 9 (month) 2022 (year)



Owner's signature (Company stamp if applicable)

Name: Lumens Auto Pte Ltd

NRIC No: 201426961K



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](http://www.hsbclife.com.sg)  
[cc.gi@mail.life.hsbc.com.sg](mailto:cc.gi@mail.life.hsbc.com.sg)

**HSBC Life Third Party Direct Settlement**

Vehicle No:	SHD 585M (Insd veh)	Model:
	SMN 2081A (TP veh)	HONDA FIT HYBRID 1.5 AUTO
Date of Accident/ Time:	27/06/2022	

Repair Estimate	: \$	4,342.74	
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)	: \$	450.00	
Payee Name: My Car Consultant Pte Ltd			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A) For Non GIA Registered Workshop:	Agreed Liability <u>50</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: 22/05/2023

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness:  
Date: 22/05/2023

Signature of HSBC Life's surveyor & stamp /representative  
Name of HSBC Life's surveyor /Representative:  
Date: 22/05/2023



# TAX INVOICE

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

**Invoice Date**  
31 Oct 2022

**Invoice Number**  
MCC2022-4397

**Reference**  
SMN2081A

**201605878Z**  
201605878Z

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

Description	Quantity	Unit Price	Tax	Amount SGD
COST OF REPAIR	1.00	600.00	7%	600.00
			Subtotal	600.00
			TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%	42.00
			<b>TOTAL SGD</b>	<b>642.00</b>

## Due Date: 31 Oct 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** MCC2022-4397

**Amount Due** **642.00**  
**Due Date** 31 Oct 2022

**Amount Enclosed**

Enter the amount you are paying above



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

Print Date/Time : 28 Sep 2022 / 14:16:08

Receipt Date/Time : 28 Sep 2022 / 14:16:08

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220928-002146

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SME8054L

As at 19 Jul 2022/12:25:00

Insurance Co: ALLIANZ INSURANCE SINGAPORE PTE. LTD.

1	Insurance Enquiry - SME8054L Enquiry Fee 20220928141321936581	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Result of Insurance Enquiry - SHD585M

As at 27 Sep 2022/12:05:00

Insurance Co: AXA INSURANCE PTE LTD

2	Insurance Enquiry - SHD585M Enquiry Fee 20220928141322037983	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Result of Insurance Enquiry - GBA8828Y

As at 23 Sep 2022/14:30:00

Insurance Co: TOKIO MARINE INSURANCE SINGAPORE LTD

3	Insurance Enquiry - GBA8828Y Enquiry Fee 20220928141322150922	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Result of Insurance Enquiry - YN2869C

As at 27 Sep 2022/12:05:00

Insurance Co: INCOME INSURANCE LIMITED

4	Insurance Enquiry - YN2869C Enquiry Fee 20220928141322272684	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Result of Insurance Enquiry - SML5144T

As at 26 Sep 2022/16:00:00

Insurance Co: INCOME INSURANCE LIMITED

5	Insurance Enquiry - SML5144T Enquiry Fee 20220928141322444474	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

Total Before Rounding 35.00 2.45 37.45

Rounding Difference 0.00

Total Amount Payable 37.45

Paid By		
409636XXXXXX7897	eNETS Credit Card	37.45
Total		37.45
Cash Change		0.00
Tendered Amount		37.45
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, Suntec City Tower Two #42-01B  
Singapore 038989

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

GST Registration: M400017735

## TAX INVOICE

Date of Request: 29/09/2022

**Your Ref No: SMN2081A**

Dear Sir/Madam,

Date of Accident: 27/06/2022 00:00 (SGT)

Vehicle No: SMN2081A

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
<b>SHD585M</b>	Singapore	(31.00 )	1	(28.97 )
GST Amount				(2.03 )
Total Amount Due (GST Inclusive)				(31.00 )

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

**ACCIDENT INVOLVING SHD585M(HSBC) AND SMN2081A ALONG/AT SERANGOON ROAD NEAR TEKKA CENTRE ON 27/06/2022**

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

Fri 7/4/2023 11:12 AM

To: claims@transcab.com.sg <claims@transcab.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Transcab Taxi

Singapore

Dear Sir,

**OUR REF : CC4/ASM22009603/Kea3**

**YOUR REF : VFX/P2413997 (SHD585M)**

**ACCIDENT INVOLVING SHD585M(HSBC) AND SMN2081A ALONG/AT SERANGOON ROAD NEAR TEKKA CENTRE ON 27/06/2022**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, HSBC LIFE (SINGAPORE) PTE LTD to deal with the third-party claim against your policy.

We have received a claim from **SMN2081A** against your motor insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third-party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third-party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "HSBC LIFE (SINGAPORE) PTE LTD". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 HSBC and acknowledged by HSBC.

Your full co-operation in the handling of the claim is required and kindly submit the following 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 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 HSBC immediately. You may email it to [cst@mail.life.hsbc.com.sg](mailto:cst@mail.life.hsbc.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our Customer Care Centre.

This letter should not be regarded as a waiver by HSBC 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), HSBC 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)