

AKA AUTO PTE LTD
SYNERGY@KB
25 KAKI BUKIT ROAD 4
#05-36, #05-37

Date: 22 Dec 2022

Our Ref: SLE1311C -24/10/22
To AXA Insurance claims department
8 Shenton Way, #24-01 AXA Tower
Singapore 068811

Dear Sir/Mdm,

Accident involving our vehicle **SLE1311C** and your insured vehicle no **SHC5781K** had taken place at/along Junction of North Bridge Road and Bras Basah Road on 24 Oct 2022 at 8.55pm.

We are the representative for AKA Group Pte Ltd, whose vehicle registration number **SLE1311C** was damaged in the above accident.

We are instructed to claim for damages against your insured in connection with the above-captioned road traffic accident driven by your insured.

We are instructed that the accident was caused by your insured's negligence and/or management of motor vehicle registration **SHC5781K**. As a result of the accident, our client's vehicle was damaged and our client had been put to loss and expense, particulars of which are as follow:-

Cost of repair	\$1850
Rental cost for 4 days	\$360
LTA search fee	\$7.45
Total	<u>\$2,217.45</u>

Enclosed are the supporting documents for your perusal: -

GIA Report
LTA search
Repair bill

Kindly let us have your payment of **\$2,217.45** in our workshop's name within the next 14 days.

Please do not hesitate to contact Fyn at 98000930 or email akaautopte@gmail.com should you have any queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Your faithfully,

Fyn

LETTER OF AUTHORISATION

Accident happened on 24/10/22 ("date") involving SEBIC and
SHC 5781K along Junction of North Bridge Rd and
Bras Basah Rd

In consideration of **AKA AUTO PTE LTD** repairing my/our registered motor vehicle number
SEBIC at my/our request.

I/We AKA Group Pte Ltd ("claimant")

Bearing NRIC/FIN no 20500552 the owner of the registered motor vehicle no
SEBIC, hereby authorize **AKA AUTO PTE LTD** to demand claims, settle and
receive all compensation monies whichever is due to me/us for the above said accident.

I/We AKA Group Pte Ltd ("claimant")

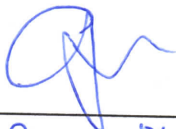
Further authorize **AKA AUTO PTE LTD** to give an absolute discharge on my/our behalf to sign
any Discharge Voucher(s) and any other document(s) or incidentals to conduct and disposal
of my/our claims in my/our absence.

I/We AKA Group Pte Ltd ("claimant")

Truly understands and agrees to co-operate fully with workshop and solicitors and will
attend all court hearings that are necessary to prosecute the claims and to ensure that claim
is successful.

In the event that my/our claim is unsuccessful, I/We AKA Group Pte Ltd
("claimant") shall undertake to pay the full amount of the cost of repair, survey fee, solicitor
fee and other cost and disbursements to **AKA AUTO PTE LTD**.

Yours truly

Signature: 

Name: AKA Group Pte Ltd

Nric/Fin no: 20500552

Date: 3/2/23





HSBC Life (Singapore) Pte. Ltd.
10 Marina Boulevard,
Marina Bay Financial Centre Tower 2 #48-01,
Singapore 018983
☎ +65 6880 4888
📧 www.hsbc.life.com.sg
cc.gi@mail.life.hsbc.com.sg

HSBC Life Third Party Direct Settlement

Vehicle No:	SHC 5781K (Insd veh)	Model:
	SLE 1311C (TP veh)	TOYOTA COROLLA ALTIS 1.6 CVT
Date of Accident/ Time:	24/10/2022	

Repair Estimate	: \$	5,533.37	
Final Repair Cost	: \$	1,850.00	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	360.00	4 days at \$ 90 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	2,217.45	
Payee Name: AKA AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A) For Non GIA Registered Workshop:	Agreed Liability 100 (%)		
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 Ching
Date: 15/2/23



Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Aveline Lim Tian An
Date: 15/2/23

Signature of HSBC Life's surveyor & stamp / representative
Name of HSBC Life's surveyor / Representative:
Date: 16/02/2023

Internal



AKA AUTO PTE LTD
25 KAKI BUKIT ROAD 4,
#05-36, #05-37
SYNERGY @ KB
S417800
H: 81880754
ROC: 201700008R

INVOICE

Inv 2899-22
Date: 21-Dec-22

SLE1311C

Description	Rate	Amount
Total Repair Cost		\$1,850.00
TOTAL		\$1,850.00



AKA CAR LEASING PTE. LTD.
1 Commonwealth Lane,
One Commonwealth #02-05
5149544
E: aka.rental@hotmail.sg
W: akacarrental.sg.com.sg
T: 800000000

EMERGENCY BREAKDOWN/SALES:

8188 0754 / 9800 0933 / 82727271

1. The use of this vehicle during the period from the date of taking over until the return of the vehicle to AKA Car Leasing Pte Ltd (hereinafter referred to as "AKA") will be under the full responsibility of the Hirer.

2. The above vehicle is rented to the Hirer for use only within Singapore for Singapore roads. The Hirer understands that the Third Party Insurance for the vehicle covers only Singapore roads and any use outside of Singapore roads is strictly prohibited. Breach of contract will be imposed.

3. The vehicle is hired for the exclusive use of the abovenamed Hirer. Only the abovenamed Hirer is authorised to use the vehicle at all times. The owner reserves the right to impose the breach of contract compensation against the unauthorized driver.

4. In the event of an accident, the Hirer will render his/her full cooperation to AKA, its servant and/or agents to process any claim or for whatsoever issues that may arise. This will include attending AKA's office, making necessary accident/police reports, rendering all information and assistance required, etc.

5. In the event of an accident or damage to the vehicle, the Hirer is to inform AKA immediately and comply with AKA's instructions. No repair are to be done without AKA's approval. If the Hirer sends the vehicle to any workshop for repairs, he/she is liable to compensate AKA S\$3000.00 and any other losses that may be incurred.

6. The hirer is liable to AKA for the costs of repairs, loss of use of the vehicle and/or any other losses AKA may suffer if the vehicle is involved in an accident or damaged, whether due to the fault of the Hirer or otherwise.

7. In an event of an accident, the Hirer shall not admit or compound any claims partially or in full. The hirer is to secure the names, NRIC, address, contact number of all witnesses as well as the registration number of all vehicles involved in the accident. Photos shall be taken before the vehicle is driven away from the accident scene. The Hirer shall not abandon the vehicle in any circumstance. If so Hirer will be fully liable for any damages, loss, compensation, medical, government properties, death and personal injuries claims.

8. The Hirer understands that the vehicle is only covered by third party risks insurance, i.e any losses suffered by third parties. In the event of an accident and the third party insurance policy is invoke, excess of S\$5,000.00 is due and payable by the Hirer to AKA.

9. Pursuant to the above, the Hirer understands that there is no comprehensive insurance policy and as such is liable for all damages to the vehicle, i.e., cost of repairs, loss of use and other losses AKA may suffer, which will be assessed by AKA and accepted by the Hirer.

10. The Hirer have been explained and understand that hirer is obligate to compensate AKA a \$3,000.00 if accident is due to hirer negligence as a insurance premium compensation Hirer have been explained and understand before renting AKA vehicle and no dispute will be made against any incident/accident.

11. The Hirer have been told and agreed that a minimum SGD\$5000.00/- will be payable upfront in any case of any occurred accident immediately. The driver is also liable/ entitled to pay / receive any difference after a confirmation of settlement of any accident occurred.

12. If hirer did not pay up for the damage cost or the accident excess mentioned at Clause 8. , a \$2000 adminstration fee will be impose for debt collecting actions.

13. The Hirer will be liable for any fines or any liability owed to the authorities, including the Traffic Police, LTA, URA or any other government agencies. The Hirer has a duty to disclose if they have caused or incurred any fines or liability to such organisations immediately upon such occurrence.

Agreed & acknowledged the above stated by:
Recipient of the vehicle (Hirer)

14. The Hirer is also liable for any incidental damage to the vehicle (whether due to an accident or otherwise). This will include damage to the vehicle accessories, windscreen, glass panels, etc. The Hirer is fully liable for the repairs of such damage, including the loss of use or any other losses, as assessed by AKA, their servants and/or agents, whether the cause of the damages is the Hirer's fault or otherwise.

15. The Hirer must return the vehicle at the same fuel level as when he/she collected the vehicle, otherwise the Hirer will be liable to pay the difference in fuel plus a S\$50.00 administration fee.

16. At any point of time if the vehicle breaks down due to flat battery, tyre puncture, empty petrol tank, loss of keys, keys locked in the vehicle or any breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$50.00 shall be payable by the Hirer to AKA. The nominal fee shall increased to S\$100.00 - between 8pm-8am and all day for weekends. The nominal fee is over and above the cost of repair or costs to rectify such damage or breakdown or incident. Punctured and damaged tyres that cannot be used will be charged accordingly from S\$90-S\$250 per tyre. Wind screen and windows damaged are not covered under insurance.

17. The maintenance of the vehicle will be borne by the owner. If there is any problem due to wear and tear or vehicle breakdown, the driver is to report to the owner immediately and see for advise/ permission before proceeding to fix the issue.

18. The Hirer is required to return the vehicle and key/key tag the same condition as collected. Any loss or damage of key tag will be charged at \$10.

19. Vehicle are handed over clean and it should be returned clean, (interior and exterior) if vehicle is returned dirty a nominal charge of S\$20/- shall be imposed on the Hirer.

20. No smoking, Durians and Transportation of Pets are allowed. Hirer is responsible for a compensation of S\$100.

21. A grace period of 15 minutes will be given. There will be a compensation \$10 apply for every subsequent 15 minutes delay.

22. NO Speeding, Reckless Driving, Racing, drink driving or any illegal activities shall be carried out during the use of this vehicle. The owner reserve the right to repossess the vehicle with a compensation of S\$3000/- damages to the company.

23. Hirer must keep note of vehicle engine temperature, any overheating due to Hirer's negligence, repair and any miscellaneous cost shall be borned by the Hirer. If there is any problem due to wear and tear or vehicle breakdown, the Hirer is to report to AKA immediately and wait for advice from AKA.

24. No refund of rental fee if hirer decide to return the vehicle earlier than the rental date.

25. The Hirer have been told not to remove Private Hire Decal (if any). Breach of contract will be imposed and LTA fees will be revert back to Hirer accordingly.

26. In the breach of any term and conditions of this agreement, AKA reserves the right to possession of the vehicle at anytime from the Hirer without prejudice to any other rights of AKA. The hirer will be liable for the costs of repossession. AKA shall not be liable in any manner whatsoever to any person for any goods articles or items whether belonging to the Hirer or otherwise which are in or alleged to be in the vehicle at the time of possession. Until such time as the Hirer pays to AKA all monies payable by the Hirer under the terms of this agreement, AKA shall be entitled to retain possession of any of the said goods articles or items and if the Hirer fails to pay all monies within 2 weeks from the date AKA informs the Hirer of the amount, AKA shall be entitled without incurring any liability whatsoever to sell any or all of the said article goods and items and utilize the proceeds from such sale towards payment of the said monies payable from the Hirer to AKA.

27. AKA Car Rental accepts no responsibility for any damage to or loss of goods left inside the rental vehicle.

28. Should there be any breaches to any of the above clauses, the owner reserves the right to repossess the vehicle without any refund with a compensation of S\$2000/- damages will be imposed.

Signature: Adisurya

Nric: S9379445A

I have read and fully understand the content of this agreement. I will not dispute to the claims made against me for any incident / accident occurring during the stated period and thus this agreement.



AKA CAR LEASING PTE. LTD.
1 Commonwealth Lane,
One Commonwealth #02-05
S149544
E aka.carrental@hotmail.sg
W akacarrental.sg.com.sg
v 2018120531e

EMERGENCY BREAKDOWN/SALES:
8188 0754 / 9800 0933 / 82727271

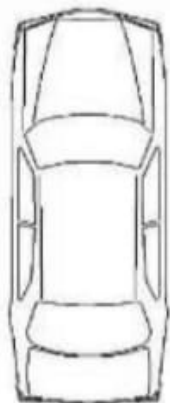
UNDERTAKING FORM

Name of Hirer:	ADISURYA NATAPRAWIRA	Contact:	(h)	92208920
NRIC:	S9379445A		(m)	98772505 <
Address:	BLK 213 BEDOK SOUTH AVENUE 1 #04-04			
Email Address:	ANATAPRAWIRA@LIVE.COM			
Additional driver:		Contact:	(h)	
NRIC:			(m)	
Address:				

I hereby declare that I will take over this stated vehicle for the stated period and shall strictly abide to the terms and conditions as listed below:-

Vehicle Registration No.	Model	Colour	From	Time	Till	Time
SMF4797Y	LANCER EX	BLUE	25/10/2022		29/10/2022	6PM

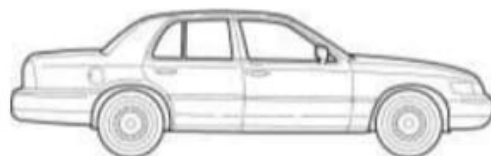
TOP



REAR



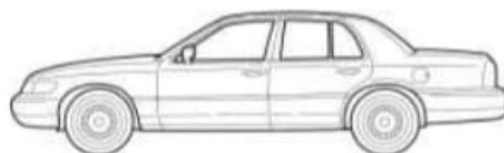
RIGHT SIDE



FRONT



LEFT SIDE



D: DENT C: CRACK S: SCRATCHES G: GAP P: PAINT

WINDSCREEN NO DAMAGES

COLLECTION OF VEHICLE			RETURN OF VEHICLE		
OUT DATE	TIME AM/PM	PETROL LEVEL	IN DATE	TIME AM/PM	PETROL LEVEL
25/10/2022	1220PM		29/10/2022	6pm	
CHECK OUT BY:	RYAN		CHECK IN BY:		

GPS:	CLEAN CAR: YES / NO	P-PLATE : YES / NO	REFUNDABLE DEPOSIT:	OTHERS:
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REMARKS:

STRICTLY FOR LOCAL USAGE (SINGAPORE USE ONLY)

TRANSFERRED \$0
BALANCE \$0

Agreed & acknowledged the above stated by: Recipient
of the vehicle (Hirer)

Adisurya

Signature: _____

Nric: S9379445A

I have read and fully understand the content of this agreement. I will not dispute to the claims made against me for any incident /
accident occurring during the stated period and thus this agreement.



AKA CAR LEASING PTE. LTD.
1 Commonwealth Lane,
One Commonwealth #02-05
S149544
E aka.carrental@hotmail.sg
W akacarrentalsg.com.sg
r 201818653e

INVOICE

Invoice: AKA00114-22
Date: 22-Nov-22

TO:

Description	Rate	Amount
Rental Mit Lancer EX 25/10/2022 - 29/10/2022		\$360.00
TOTAL		\$360.00

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

Print Date/Time : 25 Oct 2022 / 13:22:24

Receipt Date/Time : 25 Oct 2022 / 13:22:15

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221025-002036

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 - SHC5781K As at 24 Oct 2022/20:55:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHC5781K			
	Enquiry Fee	7.00	0.49	7.49
	20221025132051902767			
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				
	558860XXXXXX5625	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.

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:	AKA Group Pte Ltd
Contact Person:	Rachel
Contact Number:	81880754
Email Address:	aka.casualty@hotmail.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:	OCBC
Bank Code:	712
Bank Branch Code:	601
Bank Account Number:	712251625001
Name of Account Holder:	AKA AUTO Pte Ltd

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.hsbclife.com.sg ("Purposes").



Authorised Signature & Company Stamp (as in bank records)

Date

15/2/23

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 9 November 2022 2:36 PM
To: claims@transcab.com.sg
Subject: CLAIM NOTIFICATION - ACCIDENT INVOLVING SHC5781K(AXA) AND SLE1311C ALONG/AT JUNCTION OF NORTH BRIDGE ROAD TURNING LEFT INTO BRASS BASAH ROAD ON 24/10/2022

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM22010663/Apa3 // S2M04DFE
YOUR REF : VFX/P2413997 (SHC5781K)
ACCIDENT INVOLVING SHC5781K(AXA) AND SLE1311C ALONG/AT JUNCTION OF NORTH BRIDGE ROAD TURNING LEFT INTO BRASS BASAH ROAD ON 24/10/2022

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 SLE1311C against your motor insurance policy.

Based on all the available information on hand, 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.

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 "AXA Insurance 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 AXA and acknowledged by AXA.

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 AXA immediately. You may email it to cst@axa.com.sg / chewht@lkkauto.com or deliver it by hand to our 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), 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 6742 3197 or email us at 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 |

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

S(408933)