

Hsiao Tong (LKKAuto)

From: shah@systematicaircon.com
Sent: Wednesday, 19 April 2023 2:36 PM
To: Hsiao Tong (LKKAuto)
Subject: RE: YP5610B
Attachments: COR (1).pdf; third Party discharge voucher - YP5610B (Culina SAPL).pdf; authorisation form- YP5610B Culina SAPL.pdf; LOU.pdf

COR \$5225.88
LOU \$1800.00

From: shah@systematicaircon.com <shah@systematicaircon.com>
Sent: Tuesday, 4 April, 2023 1:55 PM
To: 'kennethkong@lkkauto.com' <kennethkong@lkkauto.com>
Subject: RE: YP5610B

From: shah@systematicaircon.com <shah@systematicaircon.com>
Sent: Friday, 17 March, 2023 10:36 AM
To: 'kennethkong@lkkauto.com' <kennethkong@lkkauto.com>
Subject: RE: YP5610B

Dear sir ,

We would like to follow up if there is any updates?

Should you have any enquiries, please do not hesitate to contact us at 64847188 or via this mail.

Thank you.

Sha



Systematic Airconditioning Pte Ltd

29 Senoko Way, Singapore 758059

Tel No. : +(65) 6484 7188

Fax No. : +(65) 6484 1334

Email : shah@systematicaircon.com

Website : www.systematicaircon.com



From: shah@systematicaircon.com <shah@systematicaircon.com>
Sent: Wednesday, 22 February, 2023 12:01 PM
To: 'kennethkong@lkkauto.com' <kennethkong@lkkauto.com>
Subject: YP5610B

Date: 29/12/2022

SYSTEMATIC AIRCONDITIONING PTE LTD

Motor claim department

AXA INSURANCE (S) PTE LTD

Dear Sir,

RE : **Accident Involving YP5610B & XE2776X ON 25/10/2022**

I am the owner of vehicle YP5610B which was involved in the above accident with vehicle number XE2776X which (understand is insured with you.)

The accident was clearly caused by your insured's negligence. I am, therefore seeking compensation from you for my financial loss as itemized below:

Repair Cost	\$ 5,225.88
Loss of Rental	<u>\$ 1,800.00</u>
Total cost	<u>\$ 7,025.88</u>

I understand from my repairer, Systematic Airconditioning Pte Ltd, that you can pay my accrue losses due to the accident, directly, to my repairer, Systematic Airconditioning Pte Ltd.

In this connection, I hereby authorize you to pay my above losses to my repairer and I undertake to sign your Third-Party Discharge Voucher once my repairer receives payment from you.

Yours faithfully,

The image shows a handwritten signature in blue ink, which appears to be 'Shawin', written over a circular blue stamp. The stamp contains the text 'SYSTEMATIC AIRCONDITIONING PTE LTD' around the perimeter and a small star symbol at the bottom.



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:	XE 2776X (Insd veh)	Model: ISUZU NQR75UL5A (5193CC)
	YP 5610B (TP veh)	
Date of Accident/ Time:	25/10/2022	

Repair Estimate	: \$	11,212.53	
Final Repair Cost WITH GST	: \$	5,225.88	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	1,000.00	4 days at \$ 250 per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	6,225.88	

Payee Name: **Systematic Airconditioning 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:

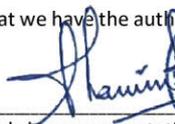
Note:

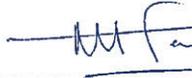
1. Please expressly reserve your client's rights if so required in this settlement document.
2. This settlement is on a without prejudice basis and should not construed as an admission of liability on HSBC Life and their client/tortfeasor in any manner whatsoever.
3. HSBC Life reserves their rights under 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 to act for and on their behalf in this accident


 Signature of workshop representative / Workshop stamp
 Name of Representative: Sha
 Date: 15/5/2023


 Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: Stella
 Date: 15/5/2023


 Signature of HSBC Life's surveyor & stamp / representative
 Name of HSBC Life's surveyor / Representative:
 Date: 16/05/2023

Systematic Airconditioning Pte Ltd

29 Senoko Way Singapore 758059

Tel : 64847188 Fax: 64841334

GST No. 199800703G

TAX INVOICE**2022/2221**To: **AXA Insurance Singapore Pte Ltd**

DATE:	29-Dec-22
D.O.A :	25-Oct-22
Your ref:	XE2776X

ISUZU 19FT - YP5610B

No.	Description	Qty	Unit Price	Amount
1	Supply four (4) pc. UV treated GRP Board for the exterior and interior of doors.	2	\$ 500.00	\$ 1,000.00
2	Supply two (2) pc. 100mm thickness extruded XPS Insulation foam with a min. density of 40kg/m3 between the exterior and interior.	1	\$ 720.00	\$ 720.00
3	Supply two (2) pc. 4ft height aluminium checker skirting for the interior of doors	1	\$ 480.00	\$ 480.00
4	Supply sealant tube	8	\$ 25.00	\$ 200.00
5	Supply two (2) no. stainless steel recess locks c/w keys	1	\$ 320.00	\$ 320.00
6	Supply eight (8) length. Door rubber gaskets	4	\$ 95.00	\$ 380.00
7	Supply three (3) no. Door rubber stopper	3	\$ 98.00	\$ 294.00
8	Supply one (1) set. stainless steel door holder	1	\$ 90.00	\$ 90.00
9	Supply and paint LOGO at doors	1	\$ 300.00	\$ 300.00
10	To supply labour to - remove, refix and to renew affected parts. - reverting, adjust and realignment doors			\$ 1,100.00

Sub Total \$ 4,884.00**7% gst \$ 341.88****Bal amount due \$ 5,225.88*****This is computer generated invoice no signature required***



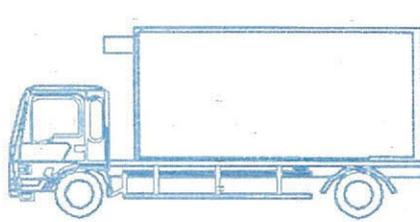
Astec Trucks & Equipment LLP
 Address: 1 Yishun Street 23, 06-21 YS-ONE Singapore 768441
 Email: astec@singnet.com.sg Tel: 96382511

Rental / Leasing Agreement

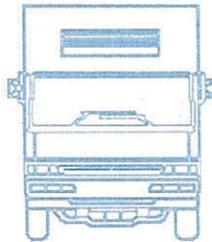
No **9959**

Hirer: <i>Culina</i>	Driver: <i>Ravi</i>
Address: <i>Bill Systematic</i>	License No: <i>S xxx 5447I</i>
Contact No:	Contact No:

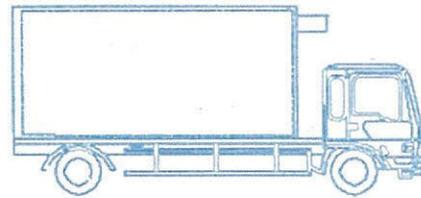
Daily: <i>\$ 450</i>	Weekly:	Monthly:		
Extra Charges:				
Deposit:				
Total Charges:			S\$	<i>1800.00</i>



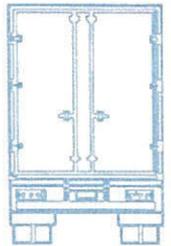
Left Side View



Front View



Right side view



Back View

Vehicle Reg No: <i>YQ 8921D</i>	Make & Model:
DATE LEASE: <i>12/12/2022</i> TIME: <i>3pm</i>	DATE RETURNED: <i>23/12/22</i> TIME: <i>10am</i>
Fuel Out:	Fuel In:
Mileage Out: <i>213 km</i>	Mileage In: <i>428 km</i>
Spare Tyres: <i>-</i>	Spare Tyres: <i>-</i>
Battery: <i>-</i>	Battery: <i>-</i>
Radio Set: <i>-</i>	Radio Set: <i>-</i>
Remarks: <i>Replacement for YP5610B</i>	Remarks: <i>-</i>
 Hirer's/Driver's Signature & Co. Stamp	 Hirer's/Driver's Signature & Co. Stamp
 Vehicle Advisor	 Vehicle Advisor



Astec Trucks & Equipment LLP

1 Yishun Street 23, #06-21 YS-ONE, Singapore 768441 • Tel: 9638 2511 • Email: astec@singnet.com.sg
Company Registration No: T08LL0959K

INVOICE

Bill to:

Systematic Airconditioning Pte Ltd
29 Senoko Way
Singapore 758059

Contact Person : Mr. Alphon
Tel. No. : (+65) 6484 7188
Fax No. : (+65) 6484 1334

Invoice #: **A202259**

Date : 23 December 2022

DO : No. 9959

Terms : C.O.D.

ITEM	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1	BEING RENTAL OF 19FT REFRIGERATED VEHICLE	4 day	450.00	1800.00



Total: S\$1800.00

AUTHORIZED SIGNATURE


ASTEC TRUCKS & EQUIPMENT LLP

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:	SYSTEMATIC AIRCONDITIONING PTE LTD
Contact Person:	SHA
Contact Number:	64847188
Email Address:	shah@systematicaircon.com
(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:	UNITED OVERSEAS BANK LTD
Bank Code:	7375
Bank Branch Code:	327
Bank Account Number:	927-344-568-0
Name of Account Holder:	SYSTEMATIC AIRCONDITIONING 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)

15/5/2023

Date

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 9 November 2022 4:50 PM
To: CALVINLIM@DYNA-LOG.COM.SG
Subject: ACCIDENT INVOLVING XE2776X(AXA) AND YP5601B ALONG/AT 209 WOODLANDS AVE 9 ON 25/10/2022
Attachments: AXA - OI LETTER OF AUTHORISATION_company.docx

DYNA-LOG SINGAPORE PTE LTD [By Email only]
DRIVER: GOH SENG HUAT

Dear Sirs/ Mdm

OUR REF : CC4/ASM22010805/Kpa3 // S2M04DIW
YOUR REF : XE2776X
ACCIDENT INVOLVING XE2776X(AXA) AND YP5601B ALONG/AT 209 WOODLANDS AVE 9 ON 25/10/2022

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 third-party claim(s) from YP5601B 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.

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 .**
- **Driver's Work Permit.**
- 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(Attached template)**
- 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.

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)