

AUBURN AUTO PTE LTD

176 Sin Ming Drive #04-18 Sin Ming Autocare,
Singapore 575721
Tel : +65 8608 0808
Email: auburnauto.claim@gmail.com

Date: 20 March 2023

LETTER OF DEMAND

Attn: Motor Claims Department

ACCIDENT INVOLVING SKK6366S & SHD9046T 12 DECEMBER 2022 AT 05:15HRS

We are instructed by SKK6366S, to claim damages against you or your insured, the driver of motor vehicle no. SHD9046T in connection with a road traffic accident on 12 DEC 2022, at about 05:15 Hours at Penang road.

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

1. Costs of Repair	\$3450
2. Rental	\$480
3. Loss Of Use (Pre-Repair)	\$240
4. LTA Vehicle Insurance Search	\$7.49
5. Administration Charge	\$220
Total:	<hr/> \$4397.49

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LETTER OF AUTHORISATION

RE: ACCIDENTS INVOLVING VEHICLE SKK6366S & SHD9046T
ON 12 December 2022 AT
05:15 HRS

Dear Office In Charge,

Our Client, Healthy Wheelz Pte Ltd (NRIC: 202004744K)
has authorized us to repair, fix, maintain & receive payment for this
vehicle SKK6366S in aspect for this accident as mentioned
in the title.




(signature & company stamp required)

Client: **Healthy Wheelz Pte Ltd**
Name: **Lee Jia Yan**
Designation: **Director**
Contact: **90168383**



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:	SHD 9046T (Insd veh)	Model: TOYOTA NOAH (1797CC)
	SKK 6366S (TP veh)	
Date of Accident/ Time:	12/12/2022	

Repair Estimate	: \$	12,420.00	
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)	: \$	3,000.00	
Payee Name: AUBURN AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)			
A) Workshop:	For Non GIA Registered	Agreed Liability 80 (%)	
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:

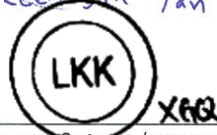
1. Please expressly reserve your client's rights if so required in this settlement document.
2. This settlement is on a without prejudice basis and should not construed as an admission of liability on HSBC Life and their client/tortfeasor in any manner whatsoever.
3. HSBC Life reserves their rights under 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: *Lee Xia Yan*
Date: 07/06/2023



Signature of Witness / Workshop stamp (if applicable)
Name of Witness: *Lim Suet Hi*
Date: 7/6/23

Signature of HSBC Life's surveyor & stamp /representative
Name of HSBC Life's surveyor /Representative:
Date: 19/06/2023

Internal

AUBURN AUTO PTE LTD

176 Sin Ming Drive #04-18 Sin Ming Autocare, Singapore 575721

Tel : +65 8608 0808

Email: auburnauto.claim@gmail.com

Vehicle No: SKK6366S

Model: Toyota Noah Hybrid

QTY	Description	Bill
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1	Repair, Fix & Respray	\$ 3,450.00
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\$ 3,450.00

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 6 April 2023 2:01 PM
To: claims@transcab.com.sg
Subject: ACCIDENT INVOLVING SHD9046T (HSBC) AND SKK6366S ALONG/AT PENANG ROAD IN FRONT 9 PENANG ROAD ON 12/12/2022

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM22012475/Gpa3
YOUR REF : VFX/P2413997 (SHD9046T)
ACCIDENT INVOLVING SHD9046T (HSBC) AND SKK6366S ALONG/AT PENANG ROAD IN FRONT 9 PENANG ROAD ON 12/12/2022

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 **SKK6366S** 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 "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 / 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.

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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