



**COMPLETE VMS PTE LTD** *The Premier One-Stop Vehicle Accident Claims Centre*  
176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, Singapore 575721  
Tel: 6455 0012 | Fax: 6554 0012 | Email: main@completevms.com.sg  
Web: www.completevms.com.sg | Social: www.fb.com/completevms

Your Ref: XD9347K  
Our Ref : TPDS17184 - SLN6794L

21st December 2017

By Postage

**QBE INSURANCE (INTERNATIONAL) LIMITED**

65 Chulia Street #36-01  
OCBC Centre (West Lob)  
Singapore 049513

Attention: Motor Claims Department

Dear Officer In Charge

**ACCIDENT INVOLVING VEHICLE: SLN6794L AND XD9347K ALONG SIMS WAY  
TOWARDS PIE (TUAS) ON 22/11/2017**

We are the authorized repair workshop for the owner of motor vehicle no. **SLN6794L**, which is involved in the captioned accident with your insured vehicle **XD9347K**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1	Cost of Repair as agreed with surveyor	S\$ 2,675.00	(inclusive GST)
2	8 Days Loss of USE @ \$120	S\$ 960.00	
3	LTA Search fee	S\$ 5.35	
		<u>S\$ 3,640.35</u>	

We enclosed herewith the following documents to support the claims:-

- Proforma Invoice
- SAS report
- LTA search fee

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours Faithfully

**Chiu Siong Lim**  
6455 0012  
For Complete VMS Pte Ltd

**Joy Irene (LKKAuto)**

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**From:** Joy Irene (LKKAuto)  
**Sent:** Thursday, 8 February 2018 2:24 PM  
**To:** 'honghill@singnet.com.sg'  
**Cc:** Vivian Lau (LKKAuto)  
**Subject:** ACCIDENT INVOLVING XD 9347K AND SLN 6794L ON 22/11/2017

**Our ref: CC4/QBE17022534/Kja3**

**HONG HILL PTE LTD**

Policy Holder

ATTENTION: Ms. Ko

Dear Sir/Madam,

**ACCIDENT INVOLVING XD 9347K AND SLN 6794L ON 22/11/2017**

We refer to the above accident where we are acting for QBE Insurance (International) Limited to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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To: Complete VMS Pte Ltd  
176, Sin Ming Drive,  
#03-14, Sin Ming Autocare Complex  
Singapore 575721

**LETTER OF AUTHORIZATION**

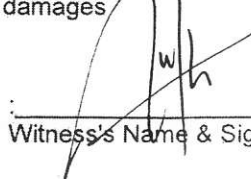
RE: ACCIDENT BETWEEN SLN 6794L / XD 9347K (Vehicle Numbers)  
ON 22/11/2017 (Date of Accident) AT Sims Way towards PIE (Tuar)

1. I/We, the owner of vehicle no. SLN 6794L hereby appoint you to act for me to repair and recover damages sustained to my vehicle in the above accident from the third party driver and / or his / her insurers.
2. In this respect, I/We have authorized you to repair, correspond, negotiate and settle on my behalf, all claims against the parties involved in the subject accident. All final financial awards in my favor pertaining to the subject accident claim are to be paid to Complete VMS Pte Ltd.
3. By way of this Letter of Authorization, I/We also further authorized you to sign all Discharge Vouchers and any other related documents in settlement of the subject accident claims. I/We hereby undertake to ratify and reaffirm such signing of Discharge Vouchers and/or documents from any third party insurers by us.
4. During the settlement process with the third party insurers / drivers, you may act fully on my behalf and all negotiations and correspondences given by you to the third party insurers / driver are as if given directly from me. With regards to the settlement of the above subject accident claim, I/We agree and undertake to ratify all correspondences and negotiations given by you to the third party insurers / driver and further agree and undertake to be bound by all acts performed or carded out by you
5. I/We understand that should the subject accident claims fail or not able to reach an amicably settlement with the third party insurers or driver, I/We will have to appointed a solicitors by way of signing a warrant to act in present of the appointed solicitor to further pursue the matter and to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable). I/We further agrees that should I/We fails or disagrees to appoint a solicitors at that stage, I/We shall be fully liable for all costs incurred to you until that point of time
6. I/We further confirm my/our understanding that I/We shall render my/our full co-operation pertaining to the settlement of the subject accident and method of repair adopted shall be in accordance to the standard practices of the industry and will be at the full discretion of you.
7. I/We hereby agree that upon settlement of the above subject accident claim, I/We are required to sign Discharge Voucher/s issued by the third party insurers. After which all settlement monies shall be used to settle all costs and fee incurred to carry out the above subject accident repairs and claims. This settlement monies shall constitute a full discharge of your payment obligation to us.
8. Any indemnity / discharge voucher signed by the workshop is without prejudice to my rights to claim for compensation for my personal injury (if any). Complete VMS Pte Ltd is only authorized to negotiate and finalized with Third Party for my property damages

Signature



Witness's Name & Signature



Name

TAN AH CHIN

Date

22/11/2017

Company Stamp (if applicable) :

Email:

tacwah46@gmail.com

# DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : TPDS17184-SLN6794L  
Our Reference : VC010932

I/We, **TAN AH CHIN** do hereby acknowledge the sum of Singapore Dollars: **Two Thousand Nine Hundred Eighty and Thirty Five Cents (S\$2,980.35)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, **HONG HILL PTE LTD**, over damage to my/our vehicle **SLN 6794L** from an accident involving **XD 9347K** at/along **SIMS AVE/WAY TOWARDS PIE/KPE**, which occurred on **22 NOVEMBER 2017** at about **1350-1405** hours.

Further, I/we hereby acknowledge and accept that the above said sum paid to me is 'strictly on a without admission of liability basis' and I/we hereby discharge and release the said QBE Insurance (Singapore) Pte Ltd and their Insured, **HONG HILL PTE LTD**, from all claims, demands or action of damages as a result of the said accident.

Also, I/we hereby agree to indemnify and keep indemnified the said QBE Insurance (Singapore) Pte Ltd against all and any claims whatsoever made or to be made by any person or persons on my/our behalf in respect of the said accident.

Dated this (day) 19 of (month) April (year) 2018



Signature

Tan Ah Chin

Claimant's Name

S0117723J

FIN/NRIC No.

97 Marine Parade #05-01

Singapore 449 273

Address



Witness's Signature

Gan Li Hui

Witness's Name

S8780056C

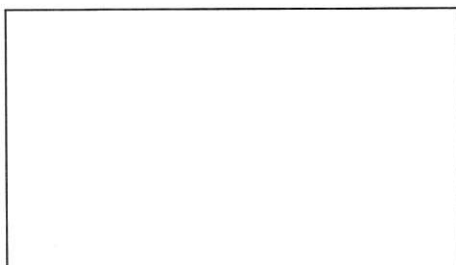
FIN/NRIC No.

176 Sin Ming Drive

# 03-14

S575721

Address



Company stamp if applicable

Please return to:  
General Claims Department  
QBE Insurance (Singapore) Pte Ltd  
1 Raffles Quay  
#29-10 South Tower  
Singapore 048583  
Fax: 6533 3270

# COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721

Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg

Business Reg. No. 200416180E GST Reg. No.: 200416180E



24 APR 2018

QBE INSURANCE (SINGAPORE) PTE LTD  
1 RAFFLES QUAY #29-10  
SOUTH TOWER, SINGAPORE 048583

Tax Invoice : VM013326

Invoice Date : 19/04/2018

Vehicle Num. : SLN6794L

Make/Model : TOYOTA COROLLA 1.6

Mileage(Km) :

PO/WO/RO# :

Ref./Remark : TPDS17184 / VC010932

S/N	Quantity	Particular	Unit Price	Amount S\$
		COST OF REPAIR AS AGREED AT		2,500.00

SingDollars : Two Thousand Six Hundred Seventy-Five Only

Total S\$ :	2,500.00
GST S\$ :	175.00
Amount Due S\$ :	2,675.00

Terms : 30 Days

COMPLETE VMS PTE LTD



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

Print Date/Time : 23 Nov 2017 / 13:40:15

Receipt Date/Time : 23 Nov 2017 / 13:40:15

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-171123-001027

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 - XD9347K As at 22 Nov 2017/00:00:01 Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - XD9347K Enquiry Fee 20171123133929277324	5.00	0.35	5.35
<b>Sub-Total</b>		5.00	0.35	5.35
<b>Total Before Rounding</b>		5.00	0.35	5.35
<b>Rounding Difference</b>				0.00
<b>Total Amount Payable</b>				5.35
Paid By				
	xxxxxxxxxxxx5909	Credit Card: Visa/MasterCard		5.35
<b>Total</b>				5.35
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				5.35
<b>Excess Refundable Amount</b>				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.

## Joy Irene (LKKAUTO)

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**From:** Joyce Foo <joyce.foo@qbe.com>  
**Sent:** Thursday, 22 March 2018 3:16 PM  
**To:** Mei Kwan (LKKAUTO); Joy Irene (LKKAUTO)  
**Cc:** Vivian Lau (LKKAUTO); Admin A; Syaheeda Nacah Binte Mohamed Othman  
**Subject:** RE: NOTICE OF ACCIDENT: SLN6794L Your ref: XD9347K - QBE REF: VC010932 \*\*\*  
LKK REF - CC4/QBE17022534/Kja3n2

Our Ref. VC010932

Dear Joy

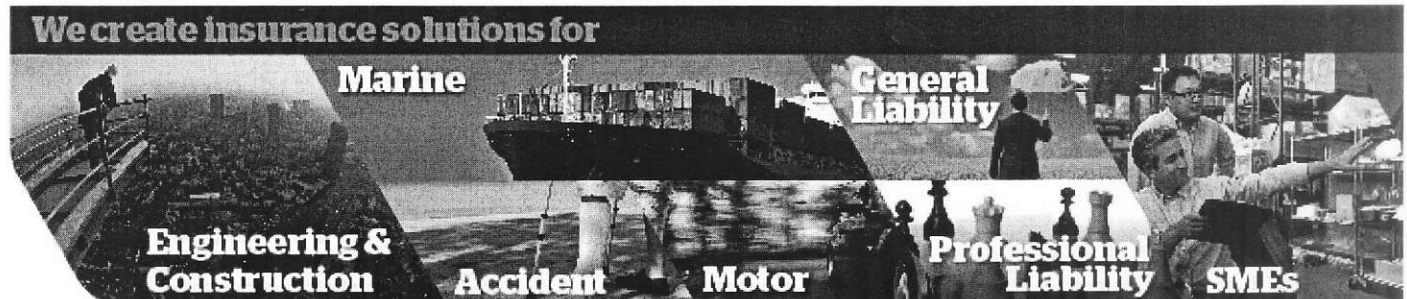
Please proceed to settle as advised.

Thank You & Best Regards

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Joyce Foo  
Senior Assistant - Claims  
QBE Asia Pacific – Singapore

QBE Insurance (Singapore) Pte Ltd  
Phone: +65 6477 1184  
Email: joyce.foo@qbe.com  
Visit us on the web at [www.qbe.com.sg](http://www.qbe.com.sg)



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**From:** Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]  
**Sent:** Thursday, 22 March, 2018 2:07 PM  
**To:** Joyce Foo <joyce.foo@qbe.com>; Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>  
**Cc:** Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>  
**Subject:** RE: NOTICE OF ACCIDENT: SLN6794L Your ref: XD9347K - QBE REF: VC010932 \*\*\* LKK REF - CC4/QBE17022534/Kja3n2

Hi Joyce,

Please refer to the attached email.

For your approval please.

Thank you.

Best Regards,

**Mei Kwan** | Admin

## Joy Irene (LKKAuto)

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**From:** Joy Irene (LKKAuto)  
**Sent:** Friday, 16 March 2018 12:01 PM  
**To:** 'syaheeda.othman@qbe.com'  
**Cc:** Admin A; Vivian Lau (LKKAuto)  
**Subject:** ACCIDENT INVOLVING INSURED XD 9347K AND CLAIMANT SLN 6794L ON 22.11.2017  
**Attachments:** SURVEY REPORT.pdf; LOD.pdf; LTA SEARCH.pdf; RE-SURVEY PHOTOS.pdf; SURVEY PHOTOS.pdf

Claim ref : **VC010932**

Dear Syaheeda,

This is a front-to-rear scenario where our insured vehicle hit third-party claimant from the rear. BOLA 27-100%. Liability is not in our favour.

We had notified OI where OI confirmed accident details, aware NCD issue and agreed to settle.

Summary to offer to repairer "**COMPLETE VMS PTE LTD**" is as follows:

	Claimed Amount	Revised Amount
Cost of Repair	\$5,351.09 (per estimate)	\$2,675.00 (w/GST)
Loss of use	\$ 960.00 (\$120 x 8 days)	\$ 480.00 (\$60 x 8days)
GIA/LTA Search Fee	\$ 5.35	\$ 5.35
<b>Total</b>	<b>\$ 6,316.44</b>	<b>\$ 3,160.35</b>

(\* 5 days recommendation for repair + pre-repair notice + weekend )

Please be informed that for loss of use, we will start to negotiate offer at \$50/day and will increase up to \$60/day to amicably settle the claim.

For your approval please.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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