

Joy Irene (LKKAuto)

From: Joyce Foo <joyce.foo@qbe.com>
Sent: Thursday, 1 March 2018 10:28 AM
To: Joy Irene (LKKAuto); Syaheeda Nacah Binte Mohamed Othman
Cc: Vivian Lau (LKKAuto); Admin A
Subject: RE: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X - OUR REF. VC011003

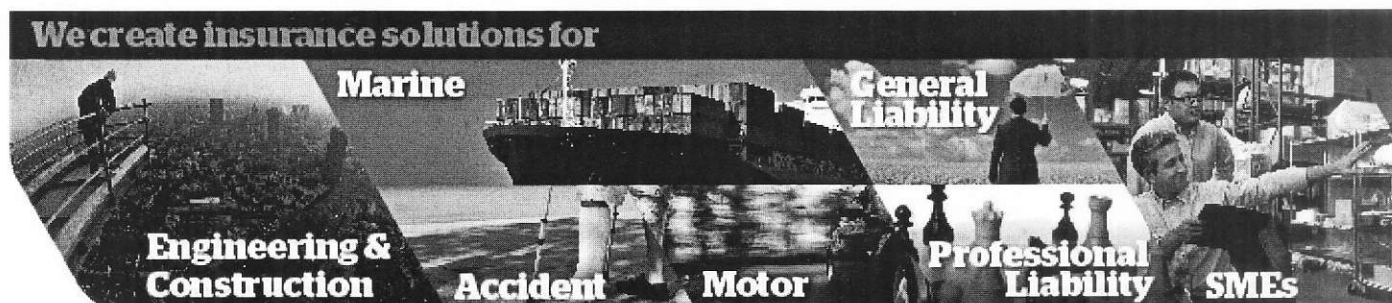
Hi Joy

Please proceed as per recommended.

Thank You & Best Regards

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



From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]
Sent: Thursday, 22 February, 2018 10:31 AM
To: Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>
Cc: Joyce Foo <joyce.foo@qbe.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X - OUR REF. VC011003

Claim ref : VC011003

Dear Syaheeda,

This is a reversing scenario where our insured vehicle was the one initiated the reverse. 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 "CYCLE & CARRIAGE " is as follows:

	Claimed Amount	Revised Amount
Cost of Repair	\$10,210.00 (per estimate)	\$7,524.45 (w/GST)
Loss of use (4 DAYS) *	\$ 320.00 (\$80/day)	\$ 240.00 (\$60/day)
GIA/LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 10,532.00	\$ 7,766.45

(* 4 days recommendation for repair)

For your approval please.

Thank you.

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

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From: Joyce Foo [mailto:joyce.foo@qbe.com]
Sent: Tuesday, 2 January 2018 9:24 AM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X - OUR REF. VC011003

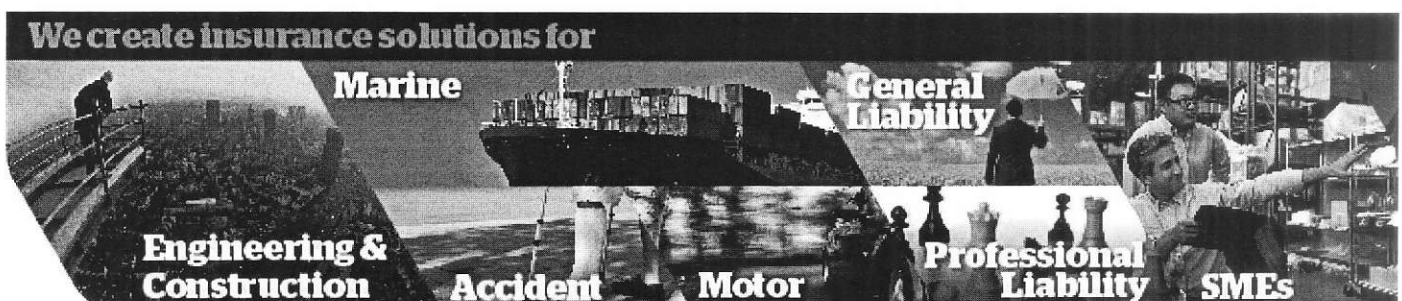
Hi Shirley

Attached Insured GIA report for your retention.

Thank You & Best Regards

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



From: Syaheeda Nacah Binte Mohamed Othman
Sent: Tuesday, 2 January, 2018 8:56 AM
To: Joyce Foo <joyce.foo@qbe.com>
Cc: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; joyirene@lkkauto.com; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: FW: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X

Dear Joyce,

Please assist.

Thanks.

Syaheeda Othman

Senior Executive, Claims
QBE Asia Pacific – Singapore

QBE Insurance (Singapore) Pte Ltd
DID: +6477 1130 Fax : +6533 3270
Email: syaheeda.othman@qbe.com
Visit us on the web at www.qbe.com.sg

From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Friday, 29 December, 2017 11:40 AM
To: Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>
Cc: Jenny Toh <jenny.toh@qbe.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X

Your ref: V0011816
LKK ref : CC4/QBE17024161/Uja3

WITHOUT PREJUDICE

Dear Jenny / Syaheeda,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shirley Hiew (LKK Auto)
Sent: Friday, 22 December, 2017 5:33 PM
To: 'Syaheeda Nacah Binte Mohamed Othman' <syaheeda.othman@qbe.com>
Cc: Jenny Toh <jenny.toh@qbe.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X

Your ref: V0011816

LKK ref: CC4/QBE17024161/Uja3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a third party direct settlement case.

Enclosed revert of vehicle: SLE 2746A

Date of survey: 20/12/2017

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Joy and she can be contacted at DID: 6749 5792.

To check availability of the case handler , you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Tuesday, 19 December, 2017 3:47 PM

To: 'Jenny Toh' <jenny.toh@qbe.com>; assignments <assignments@lkkauto.com>

Cc: 'Syaheeda Nacah Binte Mohamed Othman' <syaheeda.othman@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jenny Toh [<mailto:jenny.toh@qbe.com>]

Sent: Tuesday, 19 December, 2017 3:35 PM

To: assignments

Cc: Jenny Toh; Syaheeda Nacah Binte Mohamed Othman

Subject: FW: Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X

Our ref: V0011816

Dear Madam

Kindly survey the TP claim:-

Insured : GV8001X

TP Vehicle: SLE2746A

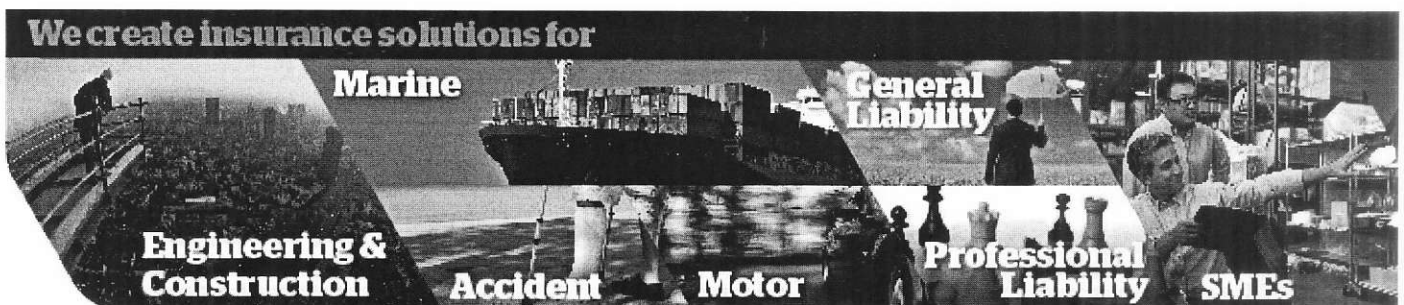
Date of accident : 15/12/2017

Contact : as below

Kindly acknowledge receipt

Jenny Toh
Senior Assistant, Claims
QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd
Phone: +65 6477 1225
Email: jenny.toh@qbe.com
Visit us on the web at www.qbe.com.sg



From: Mars Ler [<mailto:mars.ler@ccfulco.com.sg>]

Sent: Tuesday, 19 December, 2017 9:53 AM

To: Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>; Jenny Toh <jenny.toh@qbe.com>

Cc: Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>

Subject: Re:Accident On 15/12/2017 Involving Our Insured SLE2746A And Your Insured GV8001X

Dear Motor Claims,

Our client is looking to make a claim against your insurer for property damage caused to her vehicle.

Please confirm if your insurance company is prepared to engage in a direct settlement for property damage only.

This settlement excludes out client's right to recover further loss arising from rental of alternative / replacement vehicle.

As our client requires the use of a vehicle during this period that her vehicle is in our workshop, our client has will rented a vehicle and will be looking towards your company to make good her loss/rental cost.

Please confirm that you understand that any direct settlement reached for the cost of repairs to our client's vehicle does not prejudice her rights to recover any other damages he has suffered.

Please arrange for survey , vehicle already in workshop (330 Ubi Road 3 Singapore 408650) .

Thank You,

Best regards

Mars Ler
B & P Service Advisor
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3 Singapore 408650
D/D 65949163 H/P 91792566

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IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.

IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.



Our Ref : SLE2746A
Your Ref : GV8001X

January 31, 2018

QBE INSURANCE (INTERNATIONAL) LTD
1 RAFFLES QUAY #29-10
SOUTH TOWER
SINGAPORE 048583
Attention: Motor Claims

Dear Sir/Madam,

**Repair Services Rendered to Vehicle Reg. No.SLE2746A – Accident on 15/12/2017
Along SERANGOON NORTH AVE 1 CARPARK.**

We are pleased to enclose our invoice number 77358144 dated 27/01/2018 amounting as follows:

Cost of Repair	S\$ 7524.45
Loss of Use 04dayxS\$80.00/DAY	S\$ 320.00
LTA Search Fee	S\$ 2.00
Grand Total	<u>S\$ 7846.45</u>

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein. Failing to, the above-mentioned agreed settlement and acceptance is considered void and nil and we will proceed to forward this case to our solicitors to proceed accordingly without further notices to you. To avoid unnecessary legal fees, kindly let us have your payment as stipulated above

Thank you.

Yours sincerely



Cycle & Carriage –Fulco Motor Dealer Pte Ltd
Eunos Service Centre

Encs.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC4/QBE17024161/Uja3

BY FAX 6762 7277

08 JANUARY 2018

FANCO FAN MARKETING PTE LTD

Policy Holder

ATTENTION: MR. QUEK

Dear Sir,

ACCIDENT INVOLVING GV 8001X AND SLE 2746A ON 15/12/2017

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.

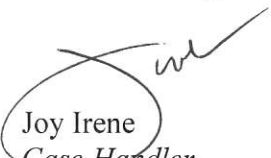
Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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.

Yours faithfully,



Joy Irene

Case Handler

DID: 6749 5792

FAX: 6741 4108

Email: joyirene@lkkauto.com

c.c. *QBE Insurance (International) Limited*
(Motor Claims Dept)

LETTER OF AUTHORITY

ACCIDENT INVOLVING SLE2746A AND GV8001X ON 15/12/2017
Own Vehicle's Number Other Vehicle's Number Date Of Accident

Along SERANGOON NORTH AVE 1 CARPARK
Accident Location

BY THE LETTER OF AUTHORITY, I/We SEAH CHO HENG
Name of Policy Holder & NRIC/Passport/Fin #

Of BLK 122 SERANGOON NORTH AVENUE 1 #02-181 SINGAPORE 550122
Address of Policy Holder

Owner of Vehicle Registration Number SLE2746A hereby authorize **Cycle & Carriage-Fulco Motor**
Own Vehicle Number

Dealer Pte Ltd. to act for me with respect to my claim for repair cost and Car Rental and/or Loss of Use ("claim")

for my vehicle SLE2746A that was damaged.
Own Vehicle Number

I further Authorized **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** To settle my above mentioned claim in a manner that they deem fit and **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** Is further Authorize to Signed on my behalf & receive payment further to settlement cheque/s of my claim with payment being made in favour of **Cycle & Carriage-Fulco Motor Dealer Pte Ltd** I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the vehicle/s is concerned.

Dated this 18 Day of DECEMBER (Month) 2017 (Year)



SEAH CHO HENG

Signed By Claimant/Policy Holder



Signed by " The Workshop"

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SLE 2746A
Our Reference : VC011003

I/We, **CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **Seven Thousand Seven Hundred Sixty Six and Forty Five Cents Only (S\$7,766.45)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, **FANCO FAN MARKETING PTE LTD**, over damage to my/our vehicle **SLE 2746A** from an accident involving **GV 8001X** at/along **SERANGOON NORTH AVE 1, BLK 149 CAR PARK**, which occurred on **15 DECEMBER 2017** at about **1800** 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 **FANCO FAN MARKETING 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) 08 of (month) March (year) 2018

Signature

Seah Cho Heng

Claimant's Name

S 1721119F

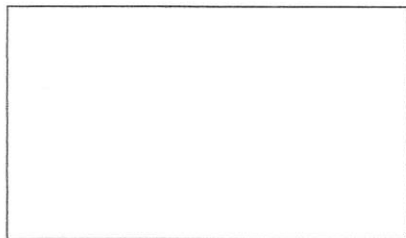
FIN/NRIC No.

BLK 122 Serangoon North

Ave 1 #02-181

Singapore 550122

Address



Company stamp if applicable

Witness's Signature

Ler Yeong Chong

Witness's Name

FIN/NRIC No.

330 Ubi Road 3

Singapore 408650

Address



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



CYCLE & CARRIAGE

CYCLE & CARRIAGE·FULCO MOTOR DEALER PTE LTD
EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

**TAX INVOICE**

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
QBE Insurance (Singapore) Pte Ltd 1 Raffles Quay #29-10 South Tower Singapore 048583 Contact No 64771154	Cust No/Name	/Mr Seah Cho Heng
	Reg No/Reg Date	SLE2746A / 15/07/2016
	Date In/Mileage	16/12/2017/ 16249
	Chassis/Package	JMYSRCY1AGU005672 /1F
	Engine No	4A92CJ5369
	Make/Model	MIT/CY1AE21
	Colour/Trim	U01 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No			
F0000056	Credit	27/01/2018/ 08:25	DS	218 / MarsLer	49172	77358144			
Description of Goods / Services					Qty	Unit Price	Disc%	Amount	
S	MIPNT88088								60.00
	TO CHECK LIGHTING & WIRING SYSTEM ON FRONT ACCIDENT AFFECTED AREAS								
S	MIPNT88088								180.00
	TO CONDUCT COMPUTERIZE WHEEL ALIGNMENT								
S	MIPNT88088								1200.00
	TO REPLACE FRONT BUMPER,LHF FENDER,BONNET,ETC STRAIGHTEN,REFORM,ALIGN ON LH SIDE ACCIDENT AFFECTED AREAS								
S	MIPNT88088								100.00
	TO APPLY SEALANT KIT ON NEW PANEL								
S	MIPNT98088								1260.00
	SPRAY PAINTING ON LH SIDE ACCIDENT AFFECTED AREAS								
M	SUNDRY								130.00
	TOWING FEE								
M	SUNDRY								180.00
	YOKOHAMA TYRE 205/60R16								
X	CON								-36.00
	Contribution Of 20% On Tyre								
M	SUNDRY							10.00	14.40
	JJ6400F549 LH BRACKET, FR BUMPER SIDE								
M	SUNDRY							10.00	13.50
	JJ5220D799 LH PROTECTOR FR FENDER								
M	SUNDRY							10.00	117.00
	JJ5370B837 FRT LH SPLASH SHIELD								
X	JJ6400H438	FACE, FR BUMPER	1.00	1030.00	10.00			927.00	
X	JJ5220G041	FENDER,FR LH	1.00	614.00	10.00			552.60	
X	JJ5220C649	LH BRACKET,FR FENDER	1.00	15.00	10.00			13.50	
X	JJMR328954	CLIP,SPLASH SHIELD	10.00	3.00	10.00			27.00	
X	JJMB253964	CLIP,BUMPER	10.00	3.00	10.00			27.00	
X	JJ8301C341	HEADLAMP ASSY,LH	1.00	838.00	10.00			754.20	
X	JJ4250D611	WHEEL DISC	1.00	1680.00	10.00			1512.00	
Z	NOTES								F.O.C.
	ACCIDENT ON 15/12/2017 ALONG NORTH AVE 1 CARPARK								

Any dispute to the invoice must be made within 3 days.
Cheques should be crossed and made payable to CYCLE & CARRIAGE·FULCO MOTOR DEALER PTE LTD - (SERVICE)
This is a computer generated document, no signature is required.

CYCLE & CARRIAGE

CYCLE & CARRIAGE·FULCO MOTOR DEALER PTE LTD
EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857



TAX INVOICE

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
QBE Insurance (Singapore) Pte Ltd 1 Raffles Quay #29-10 South Tower Singapore 048583 Contact No 64771154	Cust No/Name	/Mr Seah Cho Heng
	Reg No/Reg Date	SLE2746A / 15/07/2016
	Date In/Mileage	16/12/2017/ 16249
	Chassis/Package	JMYSRCY1AGU005672 /1F
	Engine No	4A92CJ5369
	Make/Model	MIT/CY1AE21
	Colour/Trim	U01 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
F0000056	Credit	27/01/2018/ 08:25	DS	218 / MarsLer	49172	77358144

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
OWNER CLAIMING THIRD PARTY LOSS OF USE 4DAYS x S\$80.00 = S\$320.00 TP : GV8001X TP INS : QBE				

Parts	3,813.30		Nett	7,032.20
Labour	36.00	7% GST on	7032.20	492.25
Standard Menu	0.00			
Specialist Job	2,800.00		Total Payable	7,524.45
Others(Lub,etc)	-36.00		Paid	0.00
Sundry	454.90		Total Due	7,524.45
Total(w/o GST)	7,068.20		Balance B/FWD	0.00
			Total Payable or C/FWD	7,524.45

Any dispute to the invoice must be made within 3 days.
Cheques should be crossed and made payable to CYCLE & CARRIAGE FULCO MOTOR DEALER PTE LTD - (SERVICE)
This is a computer generated document, no signature is required.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-17-190426

Date of Request: 18/12/2017

Your Ref No: Online Purchase

Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3
Singapore 408650

Dear Sir/Madam,

Enquiry Date 18/12/2017

Enquiry By Mars Ler

TP Vehicle No. GV8001X

Accident Date 15/12/2017

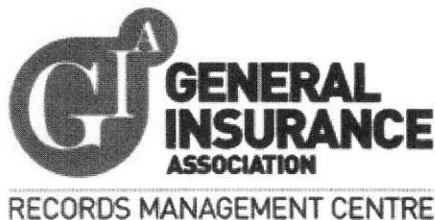
Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GV8001X	QBE Insurance (Singapore) Pte Ltd	15/11/2017-14/11/2018	62246633

Thank You.

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.

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**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-17-190426

Date of Request: 18/12/2017

Your Ref No: Online Purchase

Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 Ubi Road 3
Singapore 408650

Dear Sir/Madam,

Enquiry Date 18/12/2017

Enquiry By Mars Ler

TP Vehicle No. GV8001X

Accident Date 15/12/2017

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque