

## Vic (LKKAUTO)

**From:** Joyce Foo <joyce.foo@qbe.com>  
**Sent:** Monday, 26 March, 2018 11:30 AM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; Asher Sng (LKKAUTO)  
**Subject:** RE: <SEEK MANDATE> RE: ACCIDENT INVOLVING SHB4588P AND SLG9627D ON 11/01/2018 - ARRANGE SURVEYOR \*\*\*LKK REF:CC4/QBE18001047/T1hb3

Our Ref. VC011083

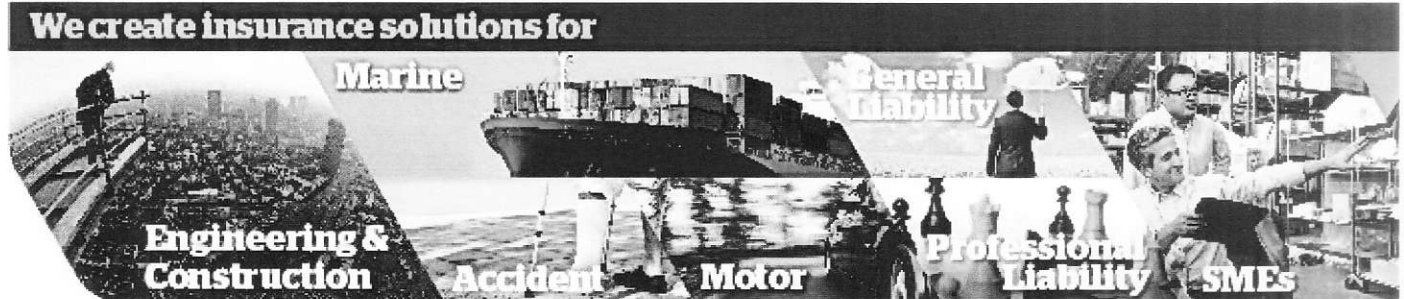
Dear Vic

Please proceed to settle as advised.

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](http://www.qbe.com.sg)



**From:** Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]  
**Sent:** Monday, 26 March, 2018 10:36 AM  
**To:** Joyce Foo <joyce.foo@qbe.com>; Jenny Toh <jenny.toh@qbe.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>  
**Subject:** <SEEK MANDATE> RE: ACCIDENT INVOLVING SHB4588P AND SLG9627D ON 11/01/2018 - ARRANGE SURVEYOR \*\*\*LKK REF:CC4/QBE18001047/T1hb3

**YOUR REF – VC011083**

**LKK REF – CC4/QBE18001047/T1hb3**

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Dear Joyce/Jenny,

**ACCIDENT INVOLVING VEHICLES SLG 9627D (OI) AND SHB 4588P (TP) ON 11/01/2018**

We refer to the above matter.

This is a clear cut case where Insured Driver had rear-ended TP vehicle.

We had spoken to the Insured's Mr Loh, where he confirmed accident details and rear-ended TP vehicle. We had informed him of the TP claim and NCD issues.

In view of the above, we are of the view that liability is not to our Insured's favour.

Summary to offer to repairer **DING AUTOMOTIVE PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 3,058.38	\$ 695.50
Loss of Rental (\$116.82 x 3 days)	\$ 350.46	\$ 350.46
Loss of Income (\$80 x 3 days)	\$ 240.00	\$ 150.00 (\$50 x 3 days)
GIA Search Fee	\$ 2.00	\$ 2.00
<b>TOTAL</b>	<b>\$ 3,650.84</b>	<b>\$ 1,197.96</b>

Breakdown of days is as follows:

Our surveyor's recommended days to repair	2 days
Downtime	1 day
<b>TOTAL</b>	<b>3 days</b>

Relevant supporting claim documents are attached herewith for your perusal and reference.

For your approval and/or further instructions please.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



LKK  
Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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**From:** Shu Pei (LKKAuto)

**Sent:** Thursday, 18 January, 2018 6:24 PM

**To:** Joyce Foo

**Cc:** Admin A; Vic (LKKAuto); Asher Sng (LKKAuto)

**Subject:** RE: ACCIDENT INVOLVING SHB4588P AND SLG9627D ON 11/01/2018 - ARRANGE SURVEYOR \*\*\*LKK  
REF:CC4/QBE18001047/T1hb3

## Vic (LKKAUTO)

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**From:** Accounts Ding Auto <accounts@dingauto.sg>  
**Sent:** Monday, 19 February, 2018 11:19 AM  
**To:** Vic (LKKAUTO)  
**Cc:** Kenneth Ding; Kelly Ding; DAMtaxi; Sales Ding Auto; Admin Ding Auto; Ding Ding Auto  
**Subject:** (REF : CC4/QBE18001047/T1hb3) BILLING FOR SHB4588P TP CLAIMS AGAINST SLG9627D ON 11/1/2018  
**Attachments:** SHB4588P.pdf

Dear Vic,

Ref : CC4/QBE18001047/T1hb3

Please see attached supporting document to claims against your insured .

We have completed the repair, driver has collected the vehicle and your surveyor has finalize the repair at \$650 - total 2 days repair job.

We would like to claim for our insured as per following :

Total Number of days : 3  
Repair Cost : \$650 + 7% = \$695.50  
Loss of Rental : \$116.82 x 3 = \$350.46  
Loss of Income : \$80 x 3 = \$240  
LTA Search Fee : \$1.87 + 7% = \$2

Kindly revert back with our offer so that we can issue our LOD & invoice and close the case as soon as possible.

Thank you so much.

Yours Sincerely,  
Fang XinYi Michelle  
HP Contact : 87483145  
Office Contact : 92394128  
Ding Automotive Pte Ltd



Auto  
Consultants  
Pte Ltd

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

**Our Ref: CC6/QBE18001047/T1hb3**

18 JANUARY 2018

**LOH POH HENG**  
BLK 807 WOODLANDS ST 81  
#02-201  
SINGAPORE 730807

Dear Sir/Madam,

**ACCIDENT INVOLVING SLG 9627D AND SHB 4588P ON 11.01.2018**

We refer to the above accident where we are acting for QBE Insurance (Singapore) Pte Ltd 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,

Siti  
Case Handler  
DID: 6256 3561  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. *QBE Insurance (Singapore) Pte Ltd*  
*(Motor Claims Dept)*

# LETTER OF AUTHORITY

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**ACCIDENT**

INVOLVING SHB4588P & SLG9627D ON 11/01/18 1300

I, NEO KIM SAH NRIC NO S1486TR3G of  
citycab pte ltd owner/ hirer of the Vehicle Registration  
No. SHB4588P hereby authorize **Ding Automotive Pte  
Ltd** to submit, correspond, negotiate and settle my claim for  
cost of repair and uninsured losses arising from the above  
accident.

I further authorize that agreed settlement sum for cost of  
repair, loss of income and rental, survey report fee, third  
party vehicle insurance particulars enquiry fee etc. Be made  
in favour of the **Ding Auto motive Pte Ltd** and that the said  
payment be forwarded to them as full and final discharge of  
my claim.

SIGNED BY:



DATE:

11/01/18

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : SHB 4588P  
Our Reference : VC011083

I/We, CITYCAB PTE LTD do hereby acknowledge the sum of Singapore Dollars: One Thousand One Hundred Ninety Seven and Cents Ninety Six Only (S\$1,197.96) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'LOH POH HENG', over damage to my/our vehicle SHB 4588P from an accident involving SLG 9627D and SHB 4588P at/along KALLANG AVENUE, which occurred on 11 JANUARY 2018 at about 1255hours.

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 'LOH POH HENG', 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) 27 of (month) March (year) 2018

  
Signature

Claimant's Name

FIN/NRIC No.

Address

  
Witness's Signature

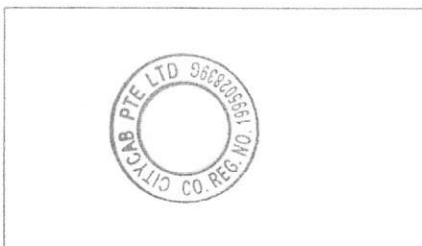
Michelle Fang  
Witness's Name

S9017497E  
FIN/NRIC No.

B1K-10 #01-20

Sin Ming Industrial Est.

Sec.C Singapore 575645  
Address



Company stamp if applicable

Please return to:  
General Claims Department  
QBE Insurance (Singapore) Pte Ltd  
60 Anson Road  
#11-01 Mapletree Anson  
Singapore 079914  
Fax: 6534 5356

**DING AUTOMOTIVE PTE LTD**

Business Reg. No : 201619222G  
BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645  
Tel: 6452 1208 Fax: 6452 0614

**TAX INVOICE****QBE Insurance (Singapore) Pte Ltd**

1 Raffles Quay, #29-10 South Tower  
Singapore 048583

ATTN :

TEL :

FAX :

INVOICE : I-000274  
DATE : 27/03/2018  
GST REG NO : 201619222G  
TERMS : C.O.D.  
PO NO : SLG9627D  
OUR REF : SHB4588P  
PAGE : 1 of 1

ITEM NO.	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
1.	Repair Cost - SHB4588P REF : CC4/QBE18001047/T1hb3	1	650.00	650.00
2.	LTA Search Fee	1	1.87	1.87
3.	Loss of Rental (w/o GST)	1	350.46	350.46
4.	Loss of Income (w/o GST)	1	150.00	150.00
<b>REMARKS :</b> REPAIR COST FOR SHB4588P TP CLAIM AGAINST SLG9627D		<b>SUB TOTAL</b>	:	1,152.33
		<b>GST</b>	:	45.63
		<b>TOTAL SGD</b>	:	<b>1,197.96</b>
		<b>DEPOSIT</b>	:	
		<b>O/S BALANCE</b>	:	

FOR DING AUTOMOTIVE PTE LTD

Authorised Signature



Customer Signature

I have inspected and hereby confirmed that  
the job done and the amount due herein  
are entire to my satisfaction

Our Ref: CC18010309



Date: 19 January 2018

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	11/01/2018 @ 13:00 hrs
ALONG	ALONG KALLANG AVE APERIA BUILDING
INVOLVING	SLG9627D

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB4588P** (the "Taxi"). The Taxi was hired to **WONG CHOON HWA IC NO S16049991** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$ ~~110~~ **112** per day (inclusive of GST).

Please be advised that the Taxi was insured with **First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay  
Executive, Fleet Safety

This is a computer generated letter. 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-18-006104  
Date of Request: 11/01/2018

Your Ref No: Online Purchase

Ding Auto Pte Ltd  
Blk 10, #01-20  
Sin Ming Industrial Estate Sector C  
Singapore 575645

Dear Sir/Madam,

Enquiry Date 11/01/2018  
Enquiry By You Jing Feng  
TP Vehicle No. SLG9627D  
Accident Date 11/01/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLG9627D	QBE Insurance (Singapore) Pte Ltd	19/10/2017-18/10/2018	62246633

Thank You.

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RECORDS MANAGEMENT CENTRE

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**TAX INVOICE**

Our Ref No: GR-18-006104  
Date of Request: 11/01/2018

Your Ref No: Online Purchase

Ding Auto Pte Ltd  
Blk 10, #01-20  
Sin Ming Industrial Estate Sector C  
Singapore 575645

Dear Sir/Madam,

Enquiry Date 11/01/2018  
Enquiry By You Jing Feng  
P Vehicle No. SLG9627D  
Accident Date 11/01/2018

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