

## Asher Sng (LKKAUTO)

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**From:** Joyce Foo <joyce.foo@qbe.com>  
**Sent:** Wednesday, 28 February 2018 1:54 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Vic (LKKAUTO)  
**Subject:** RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving XB1881Y (OI : QBE - VC1116 ) AND SHB8791S (TP : LKK REF - CC3/QBE18001279/K1ea3) on 19/01/2018 [VC011116]

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Your ref : VC011116  
Our ref : CC3/QBE18001279/K1ea3

Dear Asher

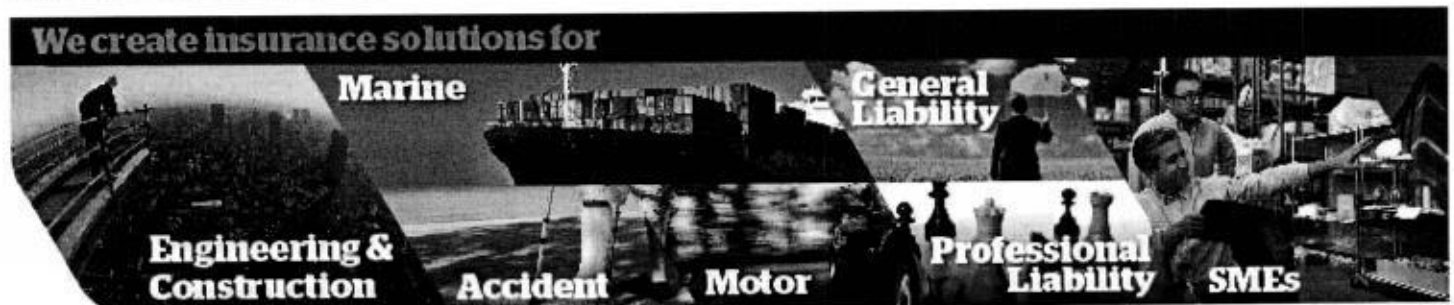
Please proceed to settle as recommended.

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:** Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]  
**Sent:** Wednesday, 28 February, 2018 12:19 PM  
**To:** Joyce Foo <joyce.foo@qbe.com>  
**Cc:** Vic (LKKAUTO) <vicalpeh@lkkauto.com>  
**Subject:** [MANDATE REQUEST] RE: Direct Settlement - Accident Involving XB1881Y (OI : QBE - VC1116 ) AND SHB8791S (TP : LKK REF - CC3/QBE18001279/K1ea3) on 19/01/2018 [VC011116]

Your ref : VC011116

Our ref : CC3/QBE18001279/K1ea3

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured change lane and hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " **PREMIER AUTOMOTIVE SERVICES PTE LTD** " at **\$3,833.70 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 6,302.84	\$ 3,210.00
2. Loss of Rental (5days x \$84.34)	\$ 421.70	\$ 421.70 (5days x \$84.34)
3. Loss of Income (5days x \$100)	\$ 500.00	\$ 200.00 (5days x \$40)
4. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 7,226.54	\$ 3,833.70

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@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](mailto:joyce.foo@qbe.com)]

**Sent:** Tuesday, 6 February 2018 11:26 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving XB1881Y (OI : QBE - VC1116 ) AND SHB8791S (TP : LKK REF - CC3/QBE18001279/K1ea3) on 19/01/2018 [VC011116]

Our Ref. VC011116

Hi Mei Kwan

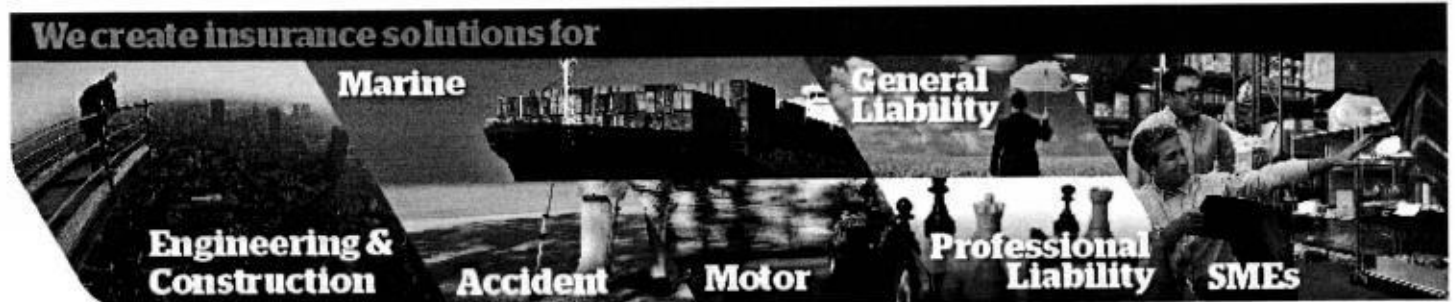
Attached OI GIA's report for your retention.

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](mailto: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:** Tuesday, 6 February, 2018 10:15 AM  
**To:** Joyce Foo <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>  
**Cc:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving XB1881Y (OI : QBE - VC1116 ) AND SHB8791S (TP : LKK REF - CC3/QBE18001279/K1ea3) on 19/01/2018

Dear Joyce,

We refer to the above matter.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Friday, 2 February, 2018 3:19 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Joyce Foo <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>  
**Cc:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving XB1881Y (OI : QBE - VC1116 ) AND SHB8791S (TP : LKK REF - CC3/QBE18001279/K1ea3) on 19/01/2018

**WITHOUT PREJUDICE**

Dear Joyce,

We refer to our tele-conversation.

This is a TP direct settlement case.

We had inspected TP vehicle SHB 8791S at M/s Premier Automotive Services Pte Ltd – Changi.

Enclosed for your perusal is:

- TP GIA report
- Photographs of TP vehicle in its damaged condition
- Estimated cost of repair
- Preliminary Advice
- Third party video footage.

**Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Mei Kwan (LKKAuto)

**Sent:** Tuesday, 23 January 2018 9:52 AM

**To:** Joyce Foo <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>

**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving XB1881Y (OI : QBE - TBA) AND SHB8791S (TP : LKK REF - CC3/QBE18001279/K1ea3) on 19/01/2018

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHB 8791S at M/s Premier Automotive Services Pte Ltd – Changi.

Enclosed for your perusal is:

- TP GIA report
- Photographs of TP vehicle in its damaged condition
- Estimated cost of repair
- Preliminary Advice

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

Kindly take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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## **PREMIER AUTOMOTIVE SERVICES PTE LTD**

23 CHANGI SOUTH AVE 2 #01-02

SINGAPORE 486443

TEL:65446671 FAX:62141511

CO. REG:200707743D GST REG:200707743D

Our Ref: SHB8791S/GS

**WITHOUT PREJUDICE**

2<sup>nd</sup> February 2018

**(By Email Only)**

**Attn: The Motor Claims Department**

QBE Insurance (Singapore) Pte Ltd

1 Raffles Quay

#29-10 South Tower

Singapore 048583

Dear Sir/Madam

### **ACCIDENT INVOLVING SHB8791S & XB1881Y ALONG PIE TOWARDS CHANGI ON 19.01.18**

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: SHB8791S, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: XB1881Y at the material time of the accident with the driver of our client's vehicle, Mr Leong Yeow Keong

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: XB1881Y, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repair	\$ 3210.00 (Incl. GST)
(2) Loss of Rental - 5Days @\$84.34per day	\$ 421.70
(3) Loss of Income - 5Days @\$100.00per day	\$ 500.00
(4) GIA Search fee	\$ 2.00
	<b><u>\$ 4133.70</u></b>

A copy of each of the following supporting documents is enclosed:

- (1) Final Repair Bill, GIA report & sketch plan of SHB8791S
- (2) Driver's I/C and Driving Licence
- (3) Vehicle Registration card, Certificate of Insurance
- (4) Check In/Out Voucher, GIA search
- (5) Scene video

## **PREMIER AUTOMOTIVE SERVICES PTE LTD**

23 CHANGI SOUTH AVE 2 #01-02

SINGAPORE 486443

TEL:65446671 FAX:62141511


CO. REG:200707743D GST REG:200707743D

Our Ref: SHB8791S/GS

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,



Claims Department – Gary Shi

Email: [gary.shi@premiertaxi.com](mailto:gary.shi@premiertaxi.com)

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Premier Taxis Pte Ltd

## Asher Sng (LKKAUTO)

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 8 February 2018 2:20 PM  
**To:** 'kenneth@woonfong.com'  
**Subject:** ACCIDENT INVOLVING XB 1881Y AND SHB 8791S ON 19/01/2018



Auto  
Consultants  
Pte Ltd

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51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108  
**Our Ref: CC3/QBE18001279/K1ea3**

08 FEB 2018

**WOON FONG TRANSPORT PTE. LTD.**

Dear Sir/Madam,

### **ACCIDENT INVOLVING XB 1881Y AND SHB 8791S ON 19/01/2018**

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 10 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,

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. *QBE Insurance (Singapore) Pte Ltd*





*(Motor Claims Dept)*

## AUTHORIZATION TO ACT

I, PREMIER TAXIS PTE LTD (the third party claimant") of 23 CHANGI SOUTH AVENUE 2 #03-02 SINGAPORE 486443 (address), owner of SHB 8791S (vehicle no.) hereby authorize PREMIER AUTOMOTIVE SERVICES PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no SHB 8791S that was damaged pursuant to the accident which occurred on 19/01/2018 (date) along PIE TOWARDS CHANGI (location) involving vehicle no/s XB 1881Y ("the accident").



I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 8 (day) of March (month) 20 18 (year)


Signed by "the third party claimant"  
(with chop if applicable)

Signed by "the workshop"  
(with chop)

This Settlement excludes any  
bodily injuries arising out of the  
above said accident and pertains  
to property damage only

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference: SHB8791S/GS  
Our Reference: VC011116

I/We, **PREMIER TAXIS PTE LTD** do hereby acknowledge the sum of Singapore Dollars: THREE THOUSAND EIGHT HUNDRED THIRTY THREE AND CENTS SEVENTY ONLY (S\$3,833.70) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'WOON FONG TRANSPORT PTE LTD', over damage to my/our vehicle SHB 8791S from an accident involving XB 1881Y at/along PIE TOWARDS CHANGI, which occurred on 19 JAN 2018 at about 12:50hours.

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 'WOON FONG TRANSPORT 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

PREMIER TAXIS P/L

Claimant's Name

200304975H

FIN/NRIC No.

23 Changi South Ave 2

#03-02 S'PORE 486443

Address



Company stamp if applicable

Witness's Signature

Gany Shi

Witness's Name

S8611868H

FIN/NRIC No.

73 CHANGI SOUTH AVE 2

#03-02 S'PORE 486443

Address

Please return to:  
General Claims Department  
QBE Insurance (Singapore) Pte Ltd  
1 Raffles Quay  
#29-10 South Tower  
Singapore 048583  
(By Fax: 6534 5356)



**PREMIER AUTOMOTIVE SERVICES PTE LTD**  
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)  
TEL: 65436676 / 65436689 FAX: 62141511  
CO. REG NO.: 200707743D GST. REG. NO.: 200707743D

PREMIER TAXIS PTE LTD  
23 CHANGI SOUTH AVENUE 2 #03-02  
SINGAPORE 486443

**TAX INVOICE**

DATE 2-Feb-2018  
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8791 S			\$ 3,000.00
TOTAL LUMP SUM REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 3,000.00
GST @ 7%				\$ 210.00
GRAND TOTAL				\$ 3,210.00



for Premier Automotive Services Pte Ltd

**(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)**



26 January 2018

To Whom It May Concern

Dear Sir/Madam

**CERTIFICATION LETTER**

This letter serves to inform that Ng Cheng Chwee of NRIC Number S1556086Z is a registered driver of SHB8791S. Ng Cheng Chwee is paying daily rental rate of \$84.34 (Inclusive of GST).

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

A handwritten signature in black ink, appearing to read "Chin Bee Lian".

Chin Bee Lian (Ms)  
Assistant Vice President  
Taxis Administration

Prepared By: SY

PREMIER TAXIS PTE LTD  
23 Changi South Avenue 2  
#03-02  
Singapore 486443  
Telephone: +65 6214 8880 Fax: +65 6214 0330  
[www.premiertaxi.com](http://www.premiertaxi.com)  
Co. Reg. No. 20030497511

**CHECK IN / OUT VOUCHER**

DRIVER'S NAME <u>LEONG YEN KONG</u>	
NRIC <u>S 13625225</u>	HANDPHONE <u>91426302</u>
TAXI REGN NO. <u>S H B 87915</u>	MAKE / MODEL <u>KO2</u>
DATE IN <u>19-01-18</u> TIME IN <u>11:00</u>	DATE OUT <u>23-01-18</u> TIME OUT <u>16:55</u>
KILOMETRES IN <u>338338</u> FUEL IN <u>E 1/4 1/2 3/4 F</u>	KILOMETRES OUT <u>          </u> FUEL OUT <u>          </u>

TAXI METER DOWNLOADED

YES

NO

DATE / TIME TOWED IN TO WORKSHOP

D D M M Y Y H H M M

DATE / TIME CALL TO DRIVER FOR VEHICLE COLLECTION

D D M M Y Y H H M M

I ACKNOWLEDGE AND CONFIRM THAT I HAVE EXAMINED THE ABOVE SAID VEHICLE AND THAT THE SAME IS IN GOOD CONDITION AND TO MY SATISFACTION IN EVERY RESPECT TOGETHER WITH THE ACCESSORIES / ITEMS LIST ABOVE. THIS VOUCHER IS USED IN CONJUNCTION WITH THE TERM RENTAL AGREEMENT.

**CHECK IN**
**CHECK OUT**

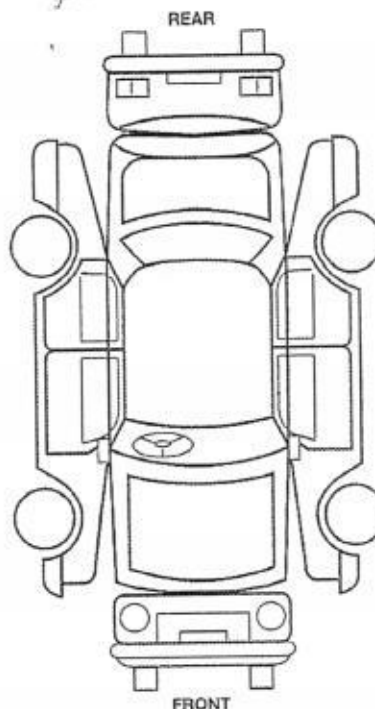
LEONG YEN KONG  
DRIVER'S NAME  
19-01-18  
DRIVER'S SIGNATURE / DATE / TIME

LEONG YEN KONG  
DRIVER'S NAME  
23-01-18  
16.50hr  
DRIVER'S SIGNATURE / DATE / TIME

CHECKED IN BY  
(PREMIER'S AUTHORISED WORKSHOP)

CHECKED OUT BY  
(PREMIER'S AUTHORISED WORKSHOP)

INDICATE AREA OF DAMAGE HERE:



BODY MARKINGS

1 - Light Dent  
2 - Serious Dent  
3 - Light Scratch  
4 - Serious Scratch

5 - Damaged  
6 - Chip  
7 - Crack  
8 - Peeling

SERVICE / REPAIRS DONE	DRIVER'S REMARKS
<input type="checkbox"/> SERVICING <input type="checkbox"/> OTHERS: <input type="checkbox"/> T / BELT <input type="checkbox"/> AIRCON SYSTEM <input type="checkbox"/> ACCIDENT: DATE / TIME of ACCIDENT: <input type="checkbox"/> TURBO <u>19-01-18</u> H H M M <input type="checkbox"/> BRAKE SYSTEM <u>TP/W</u> <input type="checkbox"/> CLUTCH SYSTEM <input type="checkbox"/> BULB <input type="checkbox"/> UNDER CARRIAGE <input type="checkbox"/> CPF <input type="checkbox"/> BATTERY	



**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-18-010436  
Date of Request: 19/01/2018

Your Ref No: Online Purchase

Premier Automotive Services Pte Ltd  
23 Changi South Ave 2  
#01-02  
Singapore 486443

Dear Sir/Madam,

Enquiry Date: 19/01/2018  
Enquiry By: GOH WEE DEK  
Vehicle No.: XB1881Y  
Accident Date: 19/01/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XB1881Y	QBE Insurance (Singapore) Pte Ltd	25/08/2017-24/08/2018	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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RECORDS MANAGEMENT CENTRE

**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-18-010436  
Date of Request: 19/01/2018

Your Ref No: Online Purchase

Premier Automotive Services Pte Ltd  
23 Changi South Ave 2  
#01-02  
Singapore 486443

Dear Sir/Madam,

Enquiry Date: 19/01/2018  
Enquiry By: GOH WEE DEK  
Vehicle No.: XB1881Y  
Accident Date: 19/01/2018

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