

Bevan Lim (LKK Auto)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Monday, 11 June 2018 12:20 PM
To: Bevan Lim (LKK Auto)
Subject: FW: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

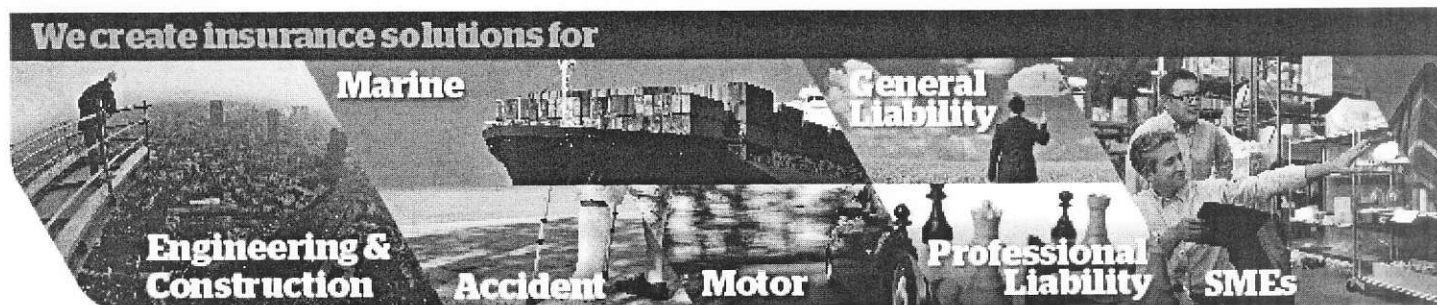
Importance: High

Hi Bevan

Please proceed

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: Bevan Lim (LKK Auto) [mailto:bevanlim@lkkauto.com]
Sent: Friday, 8 June, 2018 3:10 PM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018
Importance: High

Dear Jenny,

We refer to our email below.

Kindly let us have your approval for our necessary action.

Thank you.

Best Regards,
Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



AUTO
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: Bevan Lim (LKK Auto)

Sent: Tuesday, 5 June 2018 6:00 PM

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

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

YOUR REF – VC011169

LKK REF – CC6/QBE18002644/Amb3

=====

Dear Jenny,

There was a calculation error for the Loss of use.

The loss of use per day is \$80 dollar per day for 6 days. The total amount for Loss of use should be \$480.

The break down as follows:

| TP CLAIMED | | REVISED - TO OFFER |
|-----------------------------|---------------------|---------------------------|
| Cost of Repair (w/gst) | \$ 12,172.40 | \$ 2,650.00 |
| Loss of Use(\$80.00x6 days) | \$ 480.00 | \$ 480.00 (\$80 x 6 days) |
| TOTAL | \$ 12,652.40 | \$ 3,130.00 |

Kindly let us have your approval.

Thank you.

Best Regards,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



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From: Jenny Toh [<mailto:jenny.toh@qbe.com>]
Sent: Monday, 4 June 2018 12:11 PM
To: Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>
Cc: Jenny Toh <jenny.toh@qbe.com>
Subject: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

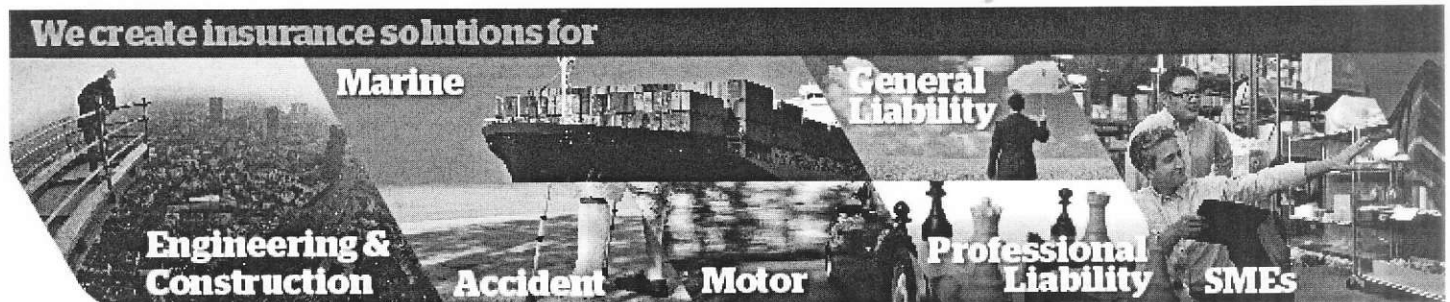
Our ref:VC011169

Dear Bevan

Please proceed.

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: Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]
Sent: Friday, 1 June, 2018 9:23 AM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>; Shu Pei (LKKAuto) <shupeil@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

YOUR REF – TBA
LKK REF – CC6/QBE18002644/Amb3

=====

Dear Jenny,

ACCIDENT INVOLVING VEHICLES SLB 5946K (OI) AND GZ 109B (TP) ON 07/02/2018

We refer to the above matter.

This is a clear cut case where Insured Driver was exiting minor road to the main road when collided to the TP vehicle.

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

Summary to offer to repairer **HO BENG TRADING** is as follows:

| TP CLAIMED | | REVISED - TO OFFER |
|-----------------------------|---------------------|---------------------------|
| Cost of Repair (w/gst) | \$ 12,172.40 | \$ 2,650.00 |
| Loss of Use(\$80.00x6 days) | \$ 360.00 | \$ 360.00 (\$80 x 6 days) |
| TOTAL | \$ 12,532.40 | \$ 3,010.00 |

Breakdown of days is as follows:

| | |
|---|--------------------|
| Our surveyor's recommended days to repair | 5 days + 1 weekend |
| To Offer | 6 days |

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

For your approval and/or further instructions please.

Thank you.

Best Regards,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



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Consultants
Pte Ltd

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

Sent: Tuesday, 13 March 2018 3:10 PM

To: Shu Pei (LKKAuto) <shupeil@lkkauto.com>; Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>

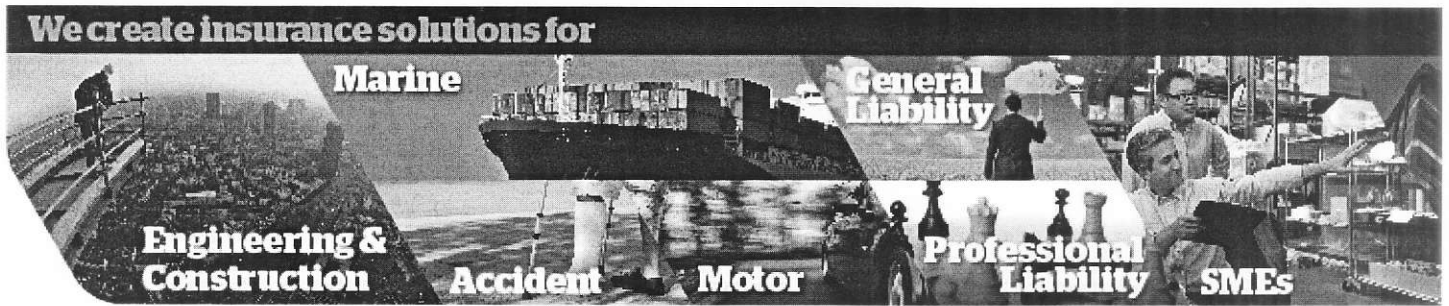
Subject: RE: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

Dear Shu Pei

Please find attached as per requested.

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: Shu Pei (LKKAuto) [mailto:shupeil@lkkauto.com]

Sent: Monday, 12 March, 2018 11:46 AM

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

Subject: RE: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

WITHOUT PREJUDICE

Dear Sir/Madam,

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,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

From: Shu Pei (LKKAuto)

Sent: Friday, 9 February 2018 10:44 AM

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

Cc: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving SLB5946K (OI : QBE - TBA) AND GZ109B (TP : LKK REF - CC6/QBE18002644/Ayb3) on 07.02.2018

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle GZ 109B at M/s Ho Beng Trading.

Enclosed for your perusal is:

- TP GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

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 Jas and she can be contacted at DID: 6841 2928.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

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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.

Bevan Lim (LKK Auto)

From: chan pick yuen <chris_chanbebe@hotmail.com>
Sent: Tuesday, 17 April 2018 11:42 PM
To: Bevan Lim (LKK Auto)
Subject: Re: GIA Report GZ 109B

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Bevan ,

1ST REMINDER

As request following :

1. RC \$2650 (AS AGREED)
2. LOU \$480 (\$80 -3000CC X 6 days - 5 days recommend + 1 day weekend)

@ 100% (exit from stop line)

Total \$ 3130/-.

Please let us have your offer soon . Thanks

Regards,
Chris Chan Pick Yuen
HO BENG TRADING
HP: 92712214

From: Shu Pei (LKKAuto) <shupeil@lkkauto.com>
Sent: Monday, April 9, 2018 8:55 AM
To: chan pick yuen
Cc: Admin A; Bevan Lim (LKK Auto)
Subject: RE: GIA Report GZ 109B

Dear Chris,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Please note that: -

| LKK ref | Officer in charge |
|----------------------|-------------------|
| CC6/QBE18002644/Amb3 | Bevan |

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeilkkauto.com | fax: 6741-4108

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

From: chan pick yuen [mailto:chris_chanbebe@hotmail.com]

Sent: Friday, 6 April 2018 6:14 PM

To: Admin A <admin-a@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: Fw: GIA Report GZ 109B

Dear Sir / Mdm ,

Enclosed is our GIA report , invoice , LOA .

As request following :

1. RC \$2650 (AS AGREED)
2. LOU \$480 (\$80 -3000CC X 6 days - 5 days recommend + 1 day weekend)

@ 100% (exit from stop line)

Total \$ 3130/-.

Please let us have your offer soon . Thanks

Regards,

Chris Chan Pick Yuen

HO BENG TRADING

HP: 92712214

Bevan Lim (LKK Auto)

From: Bevan Lim (LKK Auto)
Sent: Wednesday, 18 April 2018 8:25 AM
To: VANESSABEELUAN@GMAIL.COM
Cc: Vic (LKKAuto)
Subject: Your Ref: SLB 5946K Our Ref: CC6/QBE18002644/Amb3 ACCIDENT INVOLVING SLB 5946K AND GZ 109B ON 07/02/2018

Your Ref: SLB 5946K
Our Ref: CC6/QBE18002644/Amb3

18 APRIL 2018

POH BEE LUAN

Dear Sir/Madam,

ACCIDENT INVOLVING SLB 5946K AND GZ 109B ON 07/02/2018

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.

Best Regards,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



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LETTER OF AUTHORISATION

HO BENG TRADING
Blk 3020A #01-33
Ubi Road 1
Singapore 408714

Dear Sir,

Accident on 7/2/18 @ 1600 hrs

Involving Vehicle Nos GZ 109B & SLB5946K

Along Beside Junction & Shopping Mall

I/We, the registered owner /driver of vehicle registration no: GZ 109 B
have involved in the above accident.

I/We hereby authorize **M/S HO BENG TRADING** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitors to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.
Thank you.

Yours truly,

RAFFLES FLORIST

~~Authorised Signature~~

Owner's Signature
(Company's stamp if applicable)

Name: Tay Pei Xuan Johnson

NRIC No: S1600706D

Date: _____

WITHOUT PREJUDICE to:

(a) Insurance Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

DISCHARGE VOUCHER**Without Prejudice
Save As to Costs**

Your Reference : GZ 109B
Our Reference : VC011169

I/We, RAFFLES FLORIST do hereby acknowledge the sum of Singapore Dollars: Three thousand One Hundred Thirty Only (S\$3,130.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'POH BEE LUAN', over damage to my/our vehicle GZ 109B from an accident involving GZ 109B and SLB 5946K at/along BESIDE JUNCTION 8 SHOPPING MALL, which occurred on 07 FEBRUARY 2018 at about 1600 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 'POH BEE LUAN', 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) 29 of (month) June (year) 2018

Signature

Johnson Tay

Claimant's Name

S16007060

FIN/NRIC No.

RIKATIA, JLN Membina
#22-140

Address

Witness's Signature

Tan Chee Kuong

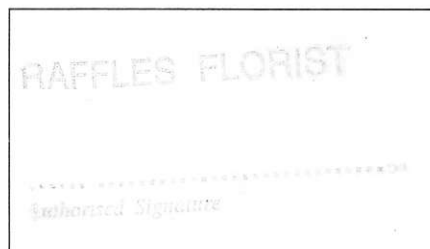
Witness's Name

S76883847

FIN/NRIC No.

3020A #01-33
UBI RD 1S408714

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

2017

HO BENG TRADING

Block 3020A Ubi Road 1 # 01-33 Singapore 408714

Tel : (65) 69664526 HP: 92712214 Fax: (65) 69664526

Email : chris_chanbebe@hotmail.com

INVOICE

RAFFLES FLORIST
Blk 3020A #01-33
Ubi Road 1
Singapore 408714

Date: 06th APRIL 18

Accident date: 07th FEBRUARY 2018
Final Bill For Vehicle No: GZ109B TOYOTA HIACE

| Descriptions | AMOUNT |
|---|------------|
| Lump Sum repair cost as recommended by LKK AUTO CONSULTANTS PTE LTD Surveyor : Mr Adrian Ling | \$2,650.00 |
| Total | \$2,650.00 |

S/DLRS: TWO THOUSANDS SIX HUNDRED FIFTY ONLY