

Zaini (LKK Auto)

From: Joyce Foo <joyce.foo@qbe.com>
Sent: Wednesday, 21 March 2018 10:28 AM
To: Zaini (LKK Auto)
Cc: Hsiao Tong (LKKAuto); Admin A
Subject: FW: <Seek Mandate> Direct Settlement - Accident Involving SCU1145M (OI : QBE - VC011191) AND SHD4082X (TP : LKK REF - CC3/QBE18003010/K1ka3) on 12/02/2018
Attachments: LOD.PDF; LKK Inspection.pdf; LKK Adjustments.pdf; LKK Resurvey Photos.pdf; LKK Survey Photos.pdf
Follow Up Flag: Follow up
Flag Status: Completed

Our Ref. VC011191

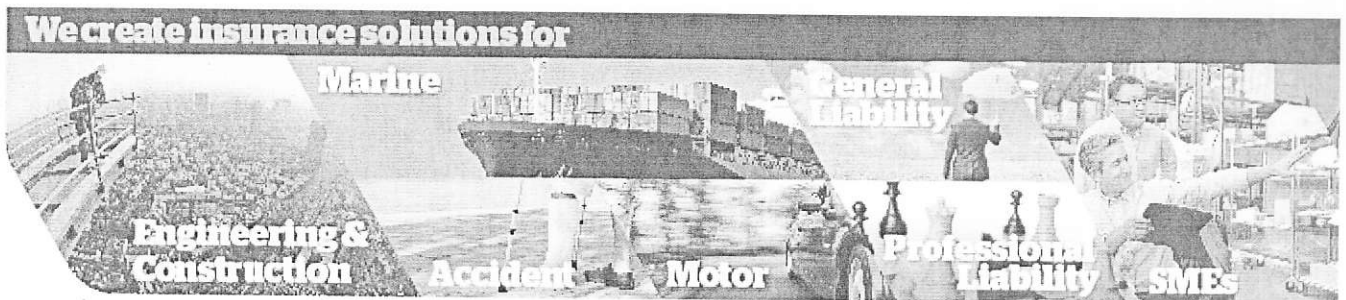
Dear Zaini

Please proceed as 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: Zaini (LKK Auto) [mailto:Zaini@lkkauto.com]
Sent: Tuesday, 20 March, 2018 2:50 PM
To: Joyce Foo <joyce.foo@qbe.com>; Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: <Seek Mandate> Direct Settlement - Accident Involving SCU1145M (OI : QBE - VC011191) AND SHD4082X (TP : LKK REF - CC3/QBE18003010/K1ka3) on 12/02/2018

WITHOUT PREJUDICE

Your ref : VC011191

Our ref : CC3/QBE18003010/K1ka3n2

Dear Joyce,

ACCIDENT INVOLVING SCU 1145M & SHD 4082X ON 12/02/2018

We refer to the above matter.

This is head to rear collision. As such, liability is down against our insured.

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 Third Party repairer "**COMFORTDELGRO ENGINEERING PTE LTD**" at \$3,114.99(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 4,917.52	\$ 2,514.50
2. Loss of Rental (4days x \$98.25)	\$ 393.00	\$ 393.00 (4days x \$98.25)
3. Loss of Income (4days x \$80.00)	\$ 320.00	\$ 200.00 (4days x \$50.00)
4. LTA/GIA search fee	\$ 7.49	\$ 7.49
Total	\$ 5,638.01	<u>\$ 3,114.99</u>

***03 days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Joyce Foo [mailto:joyce.foo@qbe.com]

Sent: Tuesday, 20 February 2018 4:16 PM

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

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SCU1145M (OI : QBE - TBA) AND SHD4082X (TP : LKK REF - CC3/QBE18003010/K1ka3) on 12/02/2018

Our Ref. VC011191

Hi

Attached OI GIA report for your retention.

Thank You & Best Regards

Our Ref : T 0218/ SHD4082X /WT(st)

Date : 02-Mar-18

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199506048W

QBE INSURANCE (INT'L) LTD
1 Raffles Quay #29-10
South Tower
Singapore 048583

WITHOUT PREJUDICE

Attn : Motor Claims Department

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHD4082X YOUR INSURED SCU1145M
AND OTHER ON 12.02.18

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHD4082X** which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : **SCU1145M** we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$	2,514.50
2	4 days Loss of Rental @ \$ 98.25 per day	\$	393.00
3	Survey Report Fees (Surveyed by M/s LKK)	\$	-
4	LTA Search Fees	\$	7.49
5	GIA / Police Report Fees	\$	-
6	Towing / Medical / Transportation Fees	\$	-
Sub Total :		\$	2,914.99

HIRER'S CLAIM

7	4 days Loss of Income @ \$ 80.00 per days	\$	320.00
Total Claims :		\$	3,234.99

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

- a) Original repair bill and photocopied photographs 9 pcs.
b) LTA search slip/s of : SCU1145M
c) GIA / Police report/s of : SHD4082X
d) Letter of authority from owner / hirer / operator

() Witness statement/s () Towing/Medical bill/receipts () Certificate of Insurance
(X) Photocopies of Accident Scene (x) Downtime/Mileage record (x) Rental Rate letter

Kindly look into the matter and let us hear from you on the settlement of the said 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 taxi driver.

Yours faithfully

William Tan

Deputy Manager

CDGE Claims Department

Tel: 6214 8737 Fax: 6214 18 Email : williamtan@cdge.com.sg

A member of

COMFORTDELGRO





Auto
Consultants
Pte Ltd

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

Our Ref: CC3/QBE18003010/K1ka3

28 FEBRUARY 2018

TEO LAY HONG
BLOCK 484 PASIR RIS DRIVE 4
#08-379
SINGAPORE 510484

Dear Sir/Madam,

ACCIDENT INVOLVING SCU 1145M AND SHD 4082X ON 12.02.2018

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 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,


Zaini

Case Handler

DID: 6841 2132

FAX: 6741 4108

Email: Zaini@lkkauto.com

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

LETTER OF AUTHORISATION

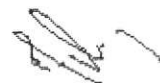
(NAF / PAF)

**ACCIDENT INVOLVING SONATA SHD4082X , SCU1145M
ALONG PIE(TUAS) PAYA LEBAR EXIT****ON 12-Feb-18 13:40****I / We PANG POR KHIN (Hirer) NRIC No.: S1124470Z****and/or (Relief) NRIC No.:****Taxi Number SHD4082X****hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):**

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date 12-Feb-2018**Name of Hirer PANG POR KHIN
Hirer NRIC S1124470Z**

Signature :

**Address 303C ANCHORVALE LINK #08-120
543303****Contact No. 93690382**

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SHD4082X
Our Reference : VC011191

I/We, COMFORT TRANSPORTATION PTE LTD do hereby acknowledge the sum of Singapore Dollars: Three Thousand One Hundred Ten Only (S\$3,110.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'TEO LAY HONG', over damage to my/our vehicle SHD4082X from an accident involving SCU 1145M at/along PIE TOWARDS PAYA LEBAR, which occurred on 12 February 2018 at about 1330hours.

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 'TEO LAY HONG', 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) 22nd of (month) March (year) 2018

Signature 

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
Claimant's Name 59 LOYANG DRIVE
SINGAPORE 508969

FIN/NRIC No. _____

Witness's Signature 

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
Witness's Name 59 LOYANG DRIVE
SINGAPORE 508969

FIN/NRIC No. _____

"The contents of this document apply to vehicle damages only
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"

Address



Company stamp if applicable

Please forward your cheque made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

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)

TAX INVOICE

8010056

QBE INSURANCE (INT'L) LTD

29-10 1 RAFFLES QUAY SOUTH TOWER
SINGAPORE 048583

CONTACT NO: 62246633

VEHICLE NO
SHD4082X

MAKE
HYUNDAI

MODEL
SONATA

DATE OF REG
02.02.2012

CHASSIS CODE
KMHE141VMCA821273

INV. NO/DATE
91359243 27.02.2018

JOB NO.
305116313

ODOMETER READING

JOB TYPE

Description : 3P 12.02.2018

Invoice for Lump Sum Repair

Total lump sum Repair Amt.	2,350.00
Add GST @ 7.000 %	164.50
Total Invoice amount	2,514.50

Issued by : KATHERINETAN 27.02.2018 14:58:55
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

- 1) WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
- 2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- 3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- 4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT; IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CT18020413

Date: 27 February 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 12/02/2018 @ 13:40 hrs
ALONG PIE(TUAS) PAYA LEBAR EXIT
INVOLVING SCU1145M

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHD4082X** (the "Taxi"). The Taxi was hired to **PANG POR KHIN IC NO S1124470Z** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$98.25** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte 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
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

4082X

MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING			HOURS OPERATED (TIME)	
	FROM	TO			206	731	3.11	FROM	TO
255	7.00	7.45	11.2	dy	206	731	3.11	7.45	18.50
307	7.15	7.50	12.2	dy	206	900	139	7.15	15.00
272	7.15	20.30	12/2	Accident			1455	1455	—
269	7.45	20.00	15/2	repair		14	1300	—	1300
336	7.50	20.50							
215	7.15	19.45							
225	7.15	7.40							
208	7.15	19.30							
275	7.15	19.10							
639	7.20	20.20							
315	7.45	20.00							

SPD 4082X

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SCU1145M	12 Feb 2018 / 13:40:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

[Previous](#)[OK](#)

SND 4082X