



Letter of Demand

Our Ref : LSA252TJS

Date : 16/10/2019

QBE INSURANCE

Attn : Motor Claim Department

Subject : Accident involving vehicle SJU3622G/PC4033Z(TP) on 14/02/2018
Along SLIP ROAD TO JALAN BAHAR

Dear Sir/Mdm,

We would like to append our losses as follow-

	<u>Amount(\$)</u>
1) Repair cost	\$2,000.00
2) Loss of Use(\$100x4 days)	\$400.00
3) Miscellaneous (LTA search fee)	\$7.45
Total	\$2,407.45

ENCLOSED: Copies of repair cost invoices & letter of authority for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you.

Regards,

TOH KHAR KIAN

Hp : 83987469

Fax : 67744885

Email : tohkk_90@hotmail.com

Li Sheng Automobile Trading
Blk K, Pandan Loop
#01-18
Singapore 128236



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/QBE18003072/R1kb3

07 MARCH 2018

ZICOM PRIVATE LIMITED
29 TUAS AVENUE 3
SINGAPORE 639420
ATTN: HR / MANAGEMENT

Dear Sir/Madam,

ACCIDENT INVOLVING PC 4033Z AND SJU 3622G ON 14.02.2018

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)

LS LI SHENG Automobile Trading

Block k, Pandan Loop #01-18 Singapore 128236

RCB Reg. No: 52887845W

HP: 91474552; Tel: 67746110; Fax: 67744885


LETTER OF UNDERTAKING & AUTHORITY

I/We Cheong Kar Yin NRIC No/Reg No 56910741 I
of (address) 511 Jurong West St 52 #11-76 S(640511)
the registered owner (or his/her/their agent) of motor vehicle registration no
SJ4 36229 hereby authorize M/S Li Sheng Automobile Trading ("Repairer") to
commence repairs to my/our motor vehicle of the said accident on 14/2/18
Involving motor vehicle(s) PC 4033 E
along Slip Road to Jalan Bahar.

1. I/We agree to let the Repairer to claim on behalf of my/our goodself for the damages against the insured vehicle of the Third Party(s) insurance company(s).

Or, I/We agree to let the Repairer to claim from my/our insurance company (given the option of claiming against my insurance company should Third Party claim be unsuccessful). And I/we will pay the Excess as stipulated in the insurance policy.
2. I/We irrevocably authorize Mr Toh Chin Huat (S7371516D) of the Repairer to sign all discharge voucher/Indemnity forms/legal documents and all necessary documents in connection with and arising out of the above claim. Upon full discharge of liability, the cheque is to be made payable to my Repairer (Li Sheng Automobile Trading).
3. I/We agree that should my/our claim for damages against the Third Party or from my/our insurance company be unsuccessful, I/we undertake to pay to the Repairer the sum of monies as stated in the claim to the insurance company.

And, I/We shall reimburse the Repairer on the difference should the claim fails or non-full liability. (Difference of amount as stated in the claim and insurance offer to settlement).
4. My/Our vehicle is repaired by the Repairer on my/our free will without any inducement threat and/or promise.
5. In the event that the Repairer is compelled to enforce this undertaking, I/We agree that I/We shall pay for the legal cost incurred by the Repairer on a solicitor and client full indemnity basis.

x 

Signature/Co Stamp

Name: Cheong Kar Yin

NRIC: 56910741 I

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : LSA252TJS
Our Reference : VC011197

I/We, CHEONG KAR YIN do hereby acknowledge the sum of Singapore Dollars: Two Thousand Two Hundred Forty Seven and Cents Forty Five Only (S\$2,247.45) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'ZICOM PRIVATE LIMITED', over damage to my/our vehicle SJU 3622G from an accident involving PC 4033Z and SJU 3622G at/along JALAN BAHAR, which occurred on 14 FEBRUARY 2018 at about 0710 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 'ZICOM PRIVATE LIMITED', 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) 31 of (month) December (year) 2019

Signature

Cheong Kar Yin

Claimant's Name

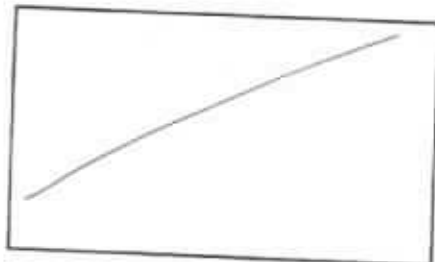
S6910741I

FIN/NRIC No.

511 Jurong West Pk 52

#11-76 S (040511)

Address



Company stamp if applicable

Witness's Signature

TOH KHAR KIAN

Witness's Name

G2314218Q

FIN/NRIC No.

18 Pandan Loop

#01-18 Singapore

128236

Address

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

* 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.*

LS 立昇汽車服務
LI SHENG Automobile Trading

15413

18 Pandan Loop Singapore 128236 (Blk K)

RCB Reg. No: 52887845W

H/P: 9147 4552 Tel: 6774 6110 Fax: 6774 4885

Mr/Ms GBE Insurance (Singapore) Pte Ltd Date: 2/3/2018

Vehicle No.: SJD-3622-G Model: Hyundai Avante

Contact No.: - Date In: 26/2/2018 Date Out: 23/2/2018

[illegible]

Issued By: _____

Received By: _____

**** Thank You for partonizing****

專修各種汽車，噴漆，打嗎呷，燒焊，保險等汽車服務
Specialist of Motor Vehicles Repair & Services, Spray Painting, Panel Beating, Welding,
Accident Insurance Claims & Others



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 14 Feb 2018 / 11:36:38

Receipt Date/Time : 14 Feb 2018 / 11:36:38

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180214-000690

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - PC4033Z As at 14 Feb 2018/07:05:00 Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD			
1	Insurance Enquiry - PC4033Z Enquiry Fee 20180214113550865079	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx6429 Credit Card: Visa/MasterCard			7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Vic (LKKAUTO)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Thursday, 17 October, 2019 9:13 AM
To: Vic (LKKAUTO)
Cc: claims-singapore
Subject: [VC011197] <SEEK MANDATE> RE: Direct Settlement - Accident Involving PC4033Z (OI : QBE - VC011197) AND SJU3622G (TP : LKK REF -CC6/QBE18003072/R1hb3) on 14/02/2018 [VC011197]
Attachments: LKK INSPECTION REPORT.pdf; LKK ADJUSTMENT REPORT.pdf; LKK INSPECTION PHOTOS.pdf; LKK REINSPECTION PHOTOS.pdf; TP LOD.pdf; LETTER TO OI.pdf

Our ref: VC011197

Hi Vic

Kindly proceed with the settlement.

regards

Jenny Toh

Senior Assistant

Claims / Asia

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

+65 6224 6633 | +65 6477 1225

[Website](#) [LinkedIn](#) [Twitter](#)



From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Sent: Wednesday, 16 October 2019 2:51 PM
To: Joyce Foo <joyce.foo@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: <SEEK MANDATE> RE: Direct Settlement - Accident Involving PC4033Z (OI : QBE - VC011197) AND SJU3622G (TP : LKK REF -CC6/QBE18003072/R1hb3) on 14/02/2018 [VC011197]

YOUR REF – VC011197

LKK REF – CC6/QBE18003072/R1hb3

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Dear Joyce,

ACCIDENT INVOLVING VEHICLES PC 4033Z (OI) AND SJU 3622G (TP) ON 14/02/2018

We refer to the above matter.

It was reported that Insured vehicle had collided to the TP vehicle.

We had spoken to the Insured Driver and was informed of the TP claim and NCD issues. A letter was sent out to the Insured company to notify of the TP claim, liability and NCD issues. No feedback from Insured till date.

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

Summary to offer to repairer **LI SHENG AUTOMOBILE TRADING** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 3,753.36	\$ 2,000.00
Loss of Use (\$100 x 4 days)	\$ 400.00	\$ 240.00 (\$60 x4 days)
LTA Search Fee	\$ 7.45	\$ 7.45
TOTAL	\$ 4,160.81	\$ 2,247.45

Breakdown of days is as follows:

Our surveyor's recommended days to repair	4 days
TOTAL	4 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,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

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From: Vic (LKKAuto)

Sent: Thursday, 22 August, 2019 11:54 AM

To: Joyce Foo

Cc: Admin A; Vic (LKKAuto); Janice Goh Siew Geok

Subject: RE: Direct Settlement - Accident Involving PC4033Z (OI : QBE - VC011197) AND SJU3622G (TP : LKK REF - CC6/QBE18003072/R1hb3) on 14/02/2018 [VC011197]

Dear Joyce,

We refer to your below email.

Please be informed that we are currently pending for TP LOD.

Thank you.