

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 3 August 2018 3:37 PM
To: 'Joyce Foo'; claims-singapore@qbe.com
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018 [VC011200]

Hi Joyce,

We refer to the above matter.

Case has been settled at g/s **\$3,500.00(all-in)** with Third Party repairer.

We will proceed to close file and submit all the relevant documents to your good office(via email) soonest.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Joyce Foo <joyce.foo@qbe.com>
Sent: Thursday, 19 July 2018 1:32 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; claims-singapore@qbe.com
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018 [VC011200]

Our Ref. VC011200

Hi Hsiao Tong

We refer to the above.

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



From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Thursday, 19 July, 2018 12:48 PM

To: Joyce Foo <joyce.foo@qbe.com>; claims-singapore@qbe.com

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

Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018 [VC011200]

Your ref : **VC011200**

Our ref : CC3/QBE18003137/K1pa3n2

Dear Sirs/Madam,

ACCIDENT INVOLVING XD 6437D(OI) & SHA 3693E(TP) ON 14/02/2018

We refer to the above matter.

We seek your approval to offer Third Party repairer " **COMFORTDELGRO ENGINEERING PTE LTD**" at **\$3,513.51(all-in).**

The summary is as follows: -

	Claimed Amount		Revised Amount
1. Cost of Repair (w/GST)	\$ 8,216.74		\$ 5,724.50
2. Loss of Rental (7days x \$164.59)	\$ 1,152.13		\$ 987.54 (6days x \$164.59).
3. Loss of Income (7days x \$80.00)	\$ 560.00		\$ 300.00 (6days x \$50.00)
			\$ 7,012.04
		@ 50%	\$ 3,506.02
3. LTA/GIA search fee	\$ 7.49		\$ 7.49
Total	\$ 9,936.36		<u>\$ 3,513.51</u>

**03days recommendation for repair + 1Inspection + 2PH(CNY) = 6days.

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 28 June 2018 5:04 PM

To: Joyce Foo <joyce.foo@qbe.com>; claims-singapore@qbe.com

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

Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018 [VC011200]

Hi Joyce,

We are preparing report in order to seek mandate from your good office.

We will expedite the matter.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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

Sent: Thursday, 28 June 2018 4:50 PM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; claims-singapore@qbe.com

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

Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018 [VC011200]

Hi

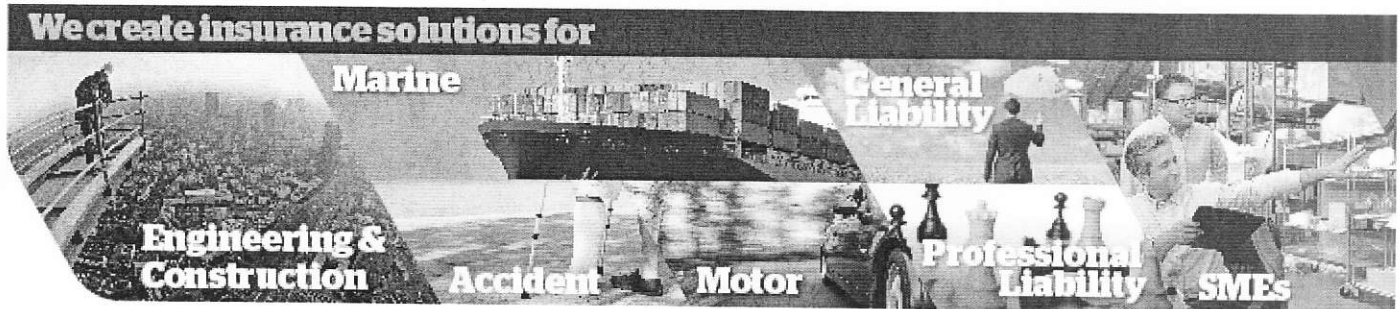
We refer to the above.

Please advise status of the claim.

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: Joyce Foo

Sent: Wednesday, 21 February, 2018 9:04 AM

To: 'Shirley Hiew (LKK Auto)' <ShirleyHiew@lkkauto.com>; 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>

Cc: 'Zaini (LKK Auto)' <Zaini@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018

Our Ref. VC011200

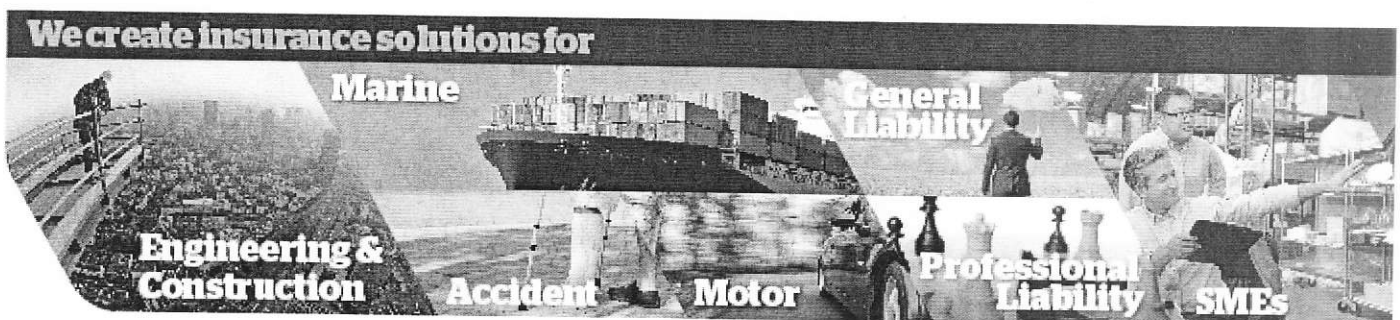
Hi

Attached OI GIA report for your retention. Please request for video footage from third party.

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: Joyce Foo

Sent: Tuesday, 20 February, 2018 9:47 AM

To: 'Shirley Hiew (LKK Auto)' <ShirleyHiew@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018

Our Policy No. V0008804

Dear Shirley

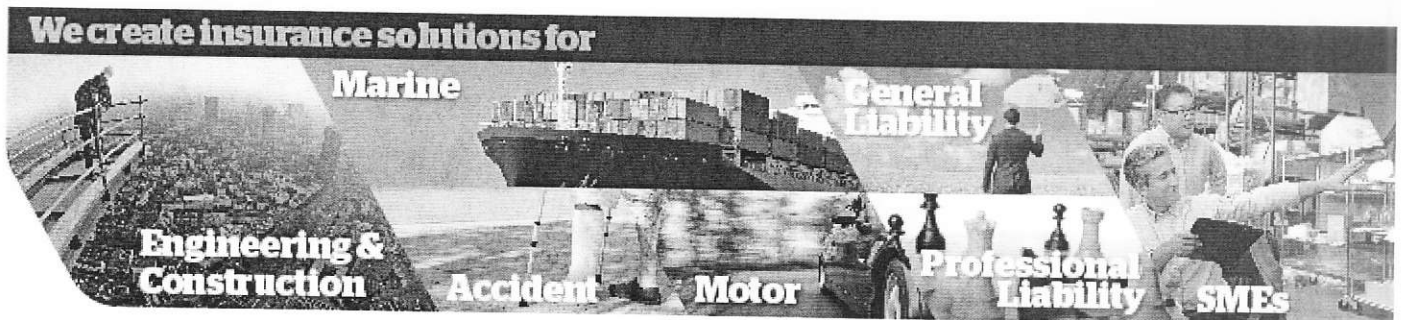
We refer to the above.

Regret to note that our Insured has yet to report. We will send them a chaser.

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: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Tuesday, 20 February, 2018 9:23 AM

To: Joyce Foo <joyce.foo@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving XD6437D (OI : QBE - TBA) AND SHA3693E (TP : LKK REF - CC3/QBE18003137/K1ps3) on 14/02/2018

WITHOUT PREJUDICE

Dear Joyce,

We refer to the above matter.

We have inspected TP vehicle SHA 3693E at M/s ComfortDelGro Engineering Pte Ltd - Loyang.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

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 Hsiao Tong and she can be contacted at DID: 6742 3197.

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

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

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

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

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Our Ref : T 0218/ SHA3693E /WT(st)

Date : 12-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 SHA3693E YOUR INSURED XD 6437D
AND OTHER _____ ON 14.02.18

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SHA3693E 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 : XD 6437D we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$	5,724.50
2	<u>7</u> days Loss of Rental @ \$ <u>164.59</u> per day	\$	1,152.13
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 :		\$	6,884.12

HIRER'S CLAIM

7	<u>7</u> days Loss of Income @ \$ <u>80.00</u> per days	\$	560.00
Total Claims :		\$	7,444.12

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

- a) Original repair bill and photocopied photographs _____ 4 pcs.
b) LTA search slip/s of : XD 6437D
c) GIA / Police report/s of : SHA3693E
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

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sig Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
501 Yishun Industrial Park A
Singapore 768732





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/QBE18003137/K1pa3

11 JUNE 2018

TG GLOBAL RESOURCES PTE LTD

200 JALAN SULTAN
#03-08 TEXTILE CENTRE
SINGAPORE 199018
ATTN: THE MANAGEMENT

Dear Sir/Madam,

ACCIDENT INVOLVING XD 6437D & SHA 3693E 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 all available information at hand for the accident, we are of the view that the case would be settled at equal liability as both parties were changing lane. Under Motor Accident Guide, both vehicles should exercise caution when changing lanes. Therefore, we will 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,

Chew Hsiao Tong (Ms)
Case Handler
DID: 6742 3197
FAX: 6741 4108
Email: chewht@lkkauto.com

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

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING MERCEDES E220 SHA3693E , XD 6437D ON 14-Feb-18 13:20
ALONG PUNGGOL ROAD (PUNGGOL FLYOVER) X SLIP RD OF TPE.**

I / We **IDRIS BIN YUSOF** (Hirer) NRIC No.: **S1581116A**

and/or (Relief) NRIC No.:

Taxi Number **SHA3693E**

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 **14-Feb-2018**

Name of Hirer **IDRIS BIN YUSOF**
Hirer NRIC **S1581116A**

Signature :



Address **371 TAMPINES STREET 34 #08-12
520371**

Contact No. **92727933**

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs


Your Reference : T 0218/ SH3693E/ WT (st)
Our Reference : VC011200

I/We, **Comfort Transportation Pte Ltd** do hereby acknowledge the sum of Singapore Dollars: **Three Thousand Five Hundred only (S\$3,500.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**TG Global Resources Pte Ltd**', over damage to my/our vehicle **SHA3693E** from an accident involving **SHA3693E** and **XD6437D** at/along **Punggol Road (Punggol Flyover) X Slip Road of TPE**, which occurred on **14 Feb 2018** at about **13:20hrs**.

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 '**TG Global Resources 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.

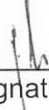
Dated this (day) 19 of (month) July (year) 2018

Signature 

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

FIN/NRIC No. _____

Address _____

Witness's Signature 

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

FIN/NRIC No. _____

Address _____

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

"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"

Company stamp if applicable

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

Description : 3P 14.02.18

VEHICLE NO
SHA3693E

MAKE
MERCEDES BENZ

MODEL
E220CDI (E5)

DATE OF REG
04.07.2013

CHASSIS CODE
WDD2120022A757684

INV. NO/DATE
91359687 28.02.2018

JOB NO.
305116889

ODIOMETER READING

JOB TYPE

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	5,350.00
Add GST @ 7.000 %	374.50
Total Invoice amount	5,724.50

Issued by : KATHERINETAN 28.02.2018 15:09:18
Repair Type : CLSO/57/57
Payment Type/Term : /Credit 30 days

- 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.
- CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY ADVISE THE COMPANY IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- 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.
- 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: CT18020497

Date: 27 February 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 14/02/2018 @ 13:20 hrs
ALONG PUNGGOL ROAD (PUNGGOL FLYOVER) X SLIP RD
 OF TPE.
INVOLVING XD 6437D

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 **SHA3693E** (the "Taxi"). The Taxi was hired to **IDRIS BIN YUSOF IC NO S1581116A** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$164.59** 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.



MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING		MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
	FROM	TO			FROM	TO			
2 (33+3.6)	0153	2335	14/2	Accident			31	1400	—
8 (20+2+2.2)	0808	2124	20/2	repair	Ly		Out	—	1400
9 (38+4.13)	0750	2234							
32 (31+4.2)	0735	2250							
5 ()	0837	3247							
6 ()	10/2 2308	12/2 1800							
4 (36+3.9)	1816	2209							
17 (33+3.6)	0855	2401							
00 ()	0750	1300							
—	14/1 1400	1300							

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
XD6437D	14 Feb 2018 / 13:20:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

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

SUA 3693E

Thank you



Goh Cheng Chuan Andrew Cornelius has successfully logged out.

Your last login date and time was 14 Feb 2018, 15:23:44.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

<u>S/No.</u>	<u>Asset Type</u>	<u>Asset ID</u>	<u>Asset Owner ID</u>	<u>Transaction Type</u>	<u>Transaction Amount(\$\$)</u>	<u>Log Date/Time</u>
1	Vehicle	SKR7311G	-	18.32 Insurance Enquiry (GIRO Payment)	7.49	14 Feb 2018 / 15:24:46
2	Vehicle	XD6437D	-	18.32 Insurance Enquiry (GIRO Payment)	7.49	14 Feb 2018 / 15:24:10