

## Asher Sng (LKKAuto)

**From:** Jenny Toh <jenny.toh@qbe.com>  
**Sent:** Thursday, 12 July 2018 4:20 PM  
**To:** Asher Sng (LKKAuto)  
**Cc:** Jenny Toh  
**Subject:** FW: [MANDATE REQUEST] RE: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018  
**Attachments:** LKK Resurvey Photo.pdf; LKK Survey Photo.pdf; LKK Adjustment.pdf; LKK Inspection.pdf; SBZ1803H LOD.PDF; LTA PARF COE Rebate Details.pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Our ref: VC011250

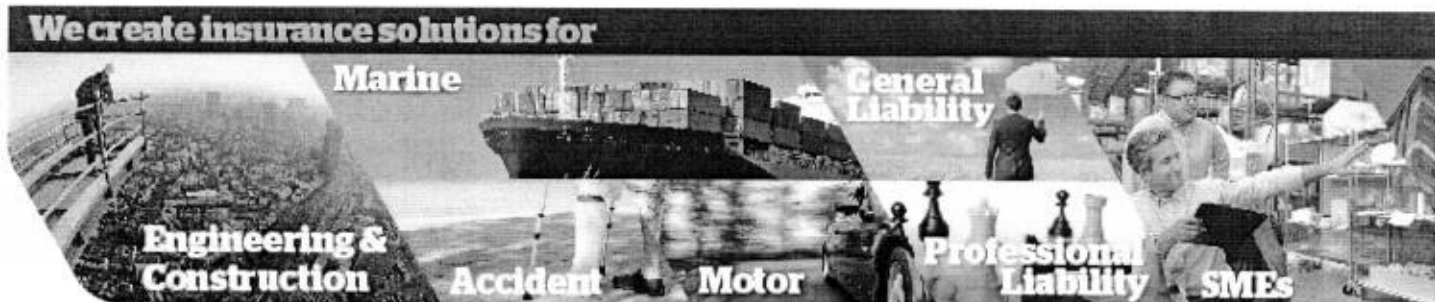
Hi Asher

Please proceed.

regards

Jenny Toh  
Senior Assistant, Claims  
QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd  
Phone: +65 6477 1225  
Email: [jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)  
Visit us on the web at [www.qbe.com.sg](http://www.qbe.com.sg)



**From:** Asher Sng (LKKAuto) [mailto:[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)]  
**Sent:** Tuesday, 10 July, 2018 11:25 AM  
**To:** Jenny Toh <jenny.toh@qbe.com>; Joyce Foo <joyce.foo@qbe.com>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Subject:** [MANDATE REQUEST] RE: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

Your ref : VC011250

Our ref : CC4/QBE18004342/Wea3s2

Dear Sirs,

- We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

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 " **RYDER AUTO PTE LTD**" at **\$15,402.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 42,207.12	\$ 14,200.00
2. Loss of Use (14days x \$180)	\$ 2,520.00	\$ 1,200.00 (12days x \$90)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 44,729.12	\$ 15,402.00

MARKET VALUE	: \$ 38,000
LTA REBATE	: \$ 20,781
NETT VALUE	: \$ 17,219

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)

**From:** Asher Sng (LKKAuto)

**Sent:** Monday, 11 June 2018 5:20 PM

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

**Cc:** Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

**Subject:** RE: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

WITHOUT PREJUDICE

Dear Jenny,

We refer to the above matter.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- LTA Rebate

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)

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

**Sent:** Friday, 9 March 2018 11:27 AM

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

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

**Subject:** RE: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

Our ref: VC011250

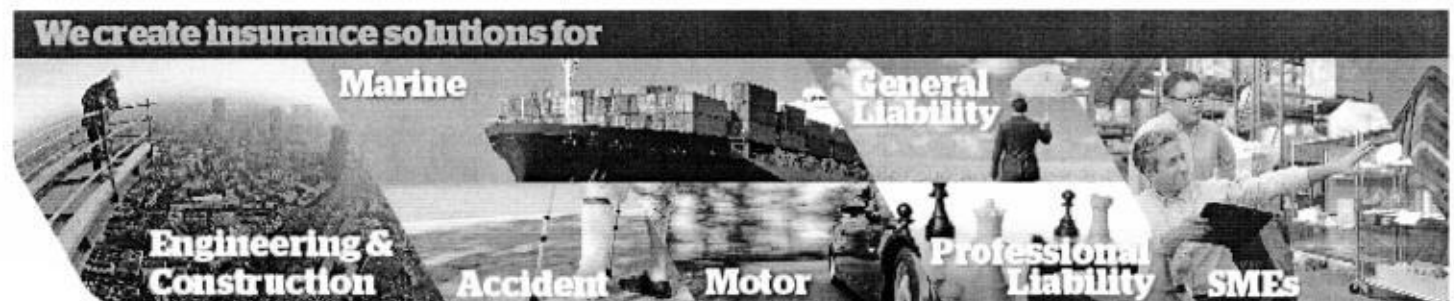
Dear Mei Kwan

Please find attached as per requested.

regards

Jenny Toh  
Senior Assistant, Claims  
QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd  
Phone: +65 6477 1225  
Email: [jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)  
Visit us on the web at [www.qbe.com.sg](http://www.qbe.com.sg)



**From:** Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]

**Sent:** Friday, 9 March, 2018 11:21 AM

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

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

**Subject:** RE: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

**Your ref:** V0009556

**LKK ref:** CC4/QBE18004342/Wea3

Dear Jenny,

We refer to the above matter.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

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

Please 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)

**From:** Admin-D (LKKAUTO)

**Sent:** Tuesday, 6 March, 2018 9:37 AM

**To:** 'Jenny Toh' <jenny.toh@qbe.com>; assignments <assignments@lkkauto.com>

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

**Subject:** RE: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,

**G.Nivitha** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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

**Sent:** Monday, 5 March 2018 4:32 PM

To: assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

Cc: Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

Subject: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

Our ref: V0009556

Dear Sir,

Kindly survey the TP claim :-

Insured : GBA7104J  
TP Vehicle :SBZ1803H  
Date of accident : 03/03/2018  
Contact : as below

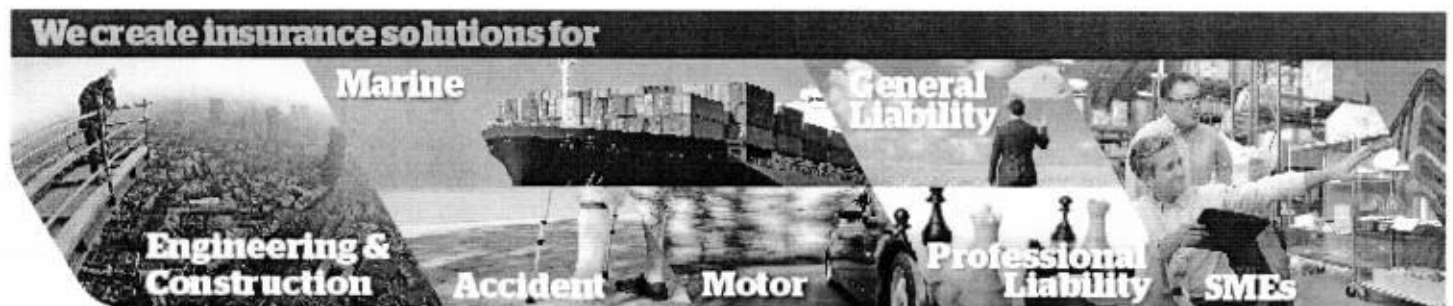
Kindly acknowledge receipt

regards

---

Jenny Toh  
Senior Assistant, Claims  
QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd  
Phone: +65 6477 1225  
Email: [jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)  
Visit us on the web at [www.qbe.com.sg](http://www.qbe.com.sg)



From: Ryder Auto workshop [<mailto:ryderautoworkshop@gmail.com>]

Sent: Monday, 5 March, 2018 3:38 PM

To: Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

Subject: Re: FW: Urgent: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

please appoint LKK

rgds

san choon



1 Kaki Bukit Ave 6, #01-56, Autobay @ Kaki Bukit, Singapore 417883  
Fax: 64815390



On Mon, Mar 5, 2018 at 2:22 PM, Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)> wrote:

Our ref : V0009556

Dear June

We refer to the above captioned matter.

We intent to conduct a full survey of the damage to your client's vehicle. We propose to use one of the motor surveyors named in the attached list:

COMPANY
Appraisal Associates Pte Ltd
Automobile Inspection Services
KM Auto Assessors Pte Ltd
LKK Auto Consultants Pte Ltd
Priority Services
Quantum Risk Management (S) Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors.

---

Jenny Toh  
Senior Assistant, Claims  
QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd  
Phone [+65 6477 1225](tel:+6564771225)

Email [jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)  
Visit us on the web at [www.qbe.com.sg](http://www.qbe.com.sg)



**From:** Ryder Auto workshop [mailto:[ryderautoworkshop@gmail.com](mailto:ryderautoworkshop@gmail.com)]

**Sent:** Monday, 5 March, 2018 10:58 AM

**To:** Syaheeda Nacah Binte Mohamed Othman <[syaheeda.othman@qbe.com](mailto:syaheeda.othman@qbe.com)>

**Subject:** Urgent: PRE-REPAIR INSPECTION: Your Vehicle GBA7104J; Our Vehicle: SBZ1803H Accident involving SBZ1803H & GBA7104J On 3 March 2018

Dear Syaheeda,

We refer to the above matter.

Kindly find attached pre-repair inspection notice for your necessary action.

Thank you.

Best regards

June





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# Ryder

Auto Pte Ltd

1 Kaki Bukit Ave 6, #01-56, Autobay @ Kaki Bukit, Singapore 417883

Email: [ryderautoworkshop@gmail.com](mailto:ryderautoworkshop@gmail.com)

Fax: 64815390

QBE Insurance (Singapore) Pte Ltd  
1 Raffles Quay #29-10,  
South Tower  
Singapore 048583

7 June 2018

Attn: Motor Claims Dept

## LETTER OF DEMAND

Our Ref : SBZ1803H Your Ref : V0009556

Dear Sir,

VEHICLE # SBZ1803H

ACCIDENT INVOLVING : SBZ1803H & GBA7104J ALONG PIE TOWARDS CHANGI AIRPORT  
BEFORE CTE EXIT ON 3 MARCH 2018

LUMP SUM REPAIR : S\$14,200.00

LOSS OF USE : S\$2,520.00

8 WORKING DAYS + 2 DAYS PRS + 4 WEEKENDS (10, 11, 17 & 18  
MAR 2018) X S\$180

LTA SEARCH : S\$2.00

TOTAL : S\$16,722.00

DOLLARS: SIXTEEN THOUSAND SEVEN HUNDRED & TWENTY-TWO  
ONLY.

Please pay within 2 weeks from the invoice date. We reserve the right to charge interest at 1.5% monthly for late payment.

For your prompt payment.

Thank you.

Yours faithfully,

Ryder Auto Pte Ltd

  
Chan San Choon

Director

Mobile 97924673

1 Kaki Bukit Ave 6, #01-56,  
Autobay @ Kaki Bukit,  
Singapore 417883  
Fax: 64815390

 **BOK SENG**  
(heavy vehicles, marine vessels)

 **Bluwel 2088**  
(motorbike, cars, light vehicles)

 **iW**  
Authorised Workshop  
Authorised Reporting Centre

**AL 8778 1999**  
24 hr accident call



Auto  
Consultants  
Pte Ltd

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

**Our Ref: CC4/QBE18004342/Wea3**

23 MAR 2018

**SINGAPORE HAULAGE SERVICES PTE.LTD**  
2 BUKIT BATOK STREET 23  
#03-04 BUKIT BATOK CONNECTION  
SINGAPORE 659554

Dear Sir/Madam,

**ACCIDENT INVOLVING GBA 7104J / SBZ 1803H / OTHERS ON 03/03/2018**

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.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal QBE Insurance (Singapore) Pte Ltd.

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)*

## LETTER OF AUTHORISATION

To: **Ryder Auto Pte Ltd**

Re: ACCIDENT ON 3/3/2018 INVOLVING SBZ1803H, GBA7104J, SGP1628R

ALONG / AT

PIE TOWARDS CHANGI AIRPORT BEFORE CTE EXIT

I/We YKP TRANSPORT (NRIC No. 53351571L)

of 2 BEDOK RESERVOIR VIEW #12-03 THE CLEARWATER S(479232)

1. The owner of motor vehicle no. SBZ1803H hereby authorise **Ryder Auto Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agree to assign the whole proceeds of my/our third party claim to **Ryder Auto Pte Ltd** including any claim for Loss of Use if a vehicle had been provided by **Ryder Auto Pte Ltd** during the period of repairs to my/our vehicle if applicable. My/our solicitors (to be appointed by **Ryder Auto Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Ryder Auto Pte Ltd** after deduction of their cost on a solicitor & client basis. I/We undertake to co-operate fully with **Ryder Auto Pte Ltd** and/or my/our solicitors and also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear repair costs, rental, legal costs and any other incidentals incurred.
2. If the 3<sup>rd</sup> party claim is unsuccessful or partly successful as the case may be, I/we hereby instruct and authorise **Ryder Auto Pte Ltd** to claim direct from my/our insurance company on my/our vehicle immediately without any delay.
3. If for any reason my/our insurer's are not willing to settle the repair costs either in part or in whole then I/ we undertake to pay **Ryder Auto Pte Ltd** the repair cost.
4. In alternative to serial number 2 and 3 above if the 3<sup>rd</sup> party claim fails or is only partly successful then I/we undertake to pay **Ryder Auto Pte Ltd** the difference in amount of the repair cost.
5. I/We authorise **Ryder Auto Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claim.
6. I/We also authorise **Ryder Auto Pte Ltd** to appoint such a firm of solicitors on my/our behalf as **Ryder Auto Pte Ltd** deem fit for the purpose of third party/own insurance claims.
7. I/We undertake to inform **Ryder Auto Pte Ltd** and/or the solicitors appointed by **Ryder Auto Pte Ltd** on my/our behalf in the event the third party's insurance company communicate with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or other or settlement from the third party's insurers without first communicating with you.
8. In the event that third party insurer issued the **Agreed Settlement Cheque** to me/us, I/We undertake to either give the said cheque to **Ryder Auto Pte Ltd**, or bank into my/our account and re-issue the cheque amount to **Ryder Auto Pte Ltd**.

**YKP TRANSPORT**  
Co Reg No: **53351571L**

DATED THIS \_\_\_\_\_ DAY OF 3/3/2018 20

Signature of Owner

(Company's stamp - if any)

Signature of Witness

Name of Witness

**Ryder Auto Pte Ltd**  
1 Kaki Bukit Ave 6, #01-56,  
Autobay @ Kaki Bukit,  
Singapore 417883  
Fax: 64815390

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : SBZ 1803H  
Our Reference : VC011250

I/We, **YKP TRANSPORT** do hereby acknowledge the sum of Singapore Dollars: **FIFTEEN THOUSAND FOUR HUNDRED AND TWO ONLY (S\$15,402.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**SINGAPORE HAULAGE SERVICES PTE.LTD**', over damage to my/our vehicle **SBZ 1803H** from an accident involving **GBA 7104J** at/along **PIE TOWARDS CHANGI AIRPORT BEFORE CTE EXIT**, which occurred on **03 MAR 2018** at about **12:00hours**.

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 '**SINGAPORE HAULAGE SERVICES 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) 24 of (month) July (year) 2018

Signature

Claimant's Name

FIN/NRIC No.

Address

**YKP TRANSPORT**  
Co Reg No: 83381871L

Company stamp if applicable

**Ryder Auto Pte Ltd**  
1 Kaki Bukit Ave 6, #01-56,  
Aurubay @ Kaki Bukit,  
Singapore 417883  
Fax: 84815390

Witness's Name

FIN/NRIC No.

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)

my execution of this Discharge Voucher is only  
for my claim for property damage and not prejudicial  
to any other claims arising from the same accident.

# Ryder

Auto Pte Ltd

1 Kaki Bukit Ave 6, #01-56, Autobay @ Kaki Bukit, Singapore 417883

Email: [ryderautoworkshop@gmail.com](mailto:ryderautoworkshop@gmail.com)

Fax: 64815390

QBE Insurance (Singapore) Pte Ltd  
1 Raffles Quay #29-10,  
South Tower  
Singapore 048583

7 June 2018

Attn: Motor Claims Dept

## INVOICE

Our Ref : SBZ1803H Your Ref : V0009556

Dear Sir,

VEHICLE # SBZ1803H

ACCIDENT INVOLVING : SBZ1803H & GBA7104J ALONG PIE TOWARDS CHANGI AIRPORT  
BEFORE CTE EXIT ON 3 MARCH 2018

LUMP SUM REPAIR : S\$14,200.00

DOLLARS: FOURTEEN THOUSAND & TWO HUNDRED ONLY.

Please pay within 2 weeks from the invoice date. We reserve the right to charge interest at 1.5% monthly for late payment.

For your prompt payment.

Thank you.

Yours faithfully,

Ryder Auto Pte Ltd

  
Chan San Choon

Director

Mobile 97924673

Ryder Auto Pte Ltd  
1 Kaki Bukit Ave 6, #01-56,  
Autobay @ Kaki Bukit,  
Singapore 417883  
Fax: 64815390



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-18-033288

Date of Request: 05/03/2018

Your Ref No: Online Purchase

Ryder Auto Pte Ltd  
1 Kaki Bukit Ave 6  
#01-56 Autobay@Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 05/03/2018

Enquiry By Chia Siew Fah

TP Vehicle No. GBA7104J

Accident Date 03/03/2018

SBZ1803H



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