

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 21 May 2018 8:10 AM  
**To:** 'Joyce Foo'  
**Cc:** Admin A; Poh Kin (LKKAuto); 'claims-singapore@qbe.com'  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving GBC265M (OI : QBE - TBA) AND SHA9233K (TP : LKK REF - CC3/QBE18005029/K1pa3) on 13.03.2018 [VC011278]

Dear Joyce,

We refer to the above matter.

Case has been settled at a global sum of **\$570.00(all-in)** with Third Party repairer.

We are pending for signed DV from third party and will proceed to close file once DV received.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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:** Monday, 14 May 2018 8:57 AM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>  
**Cc:** [claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)  
**Subject:** FW: <Seek Mandate> Direct Settlement - Accident Involving GBC265M (OI : QBE - TBA) AND SHA9233K (TP : LKK REF - CC3/QBE18005029/K1pa3) on 13.03.2018 [VC011278]

Our Ref. VC011278

Hi

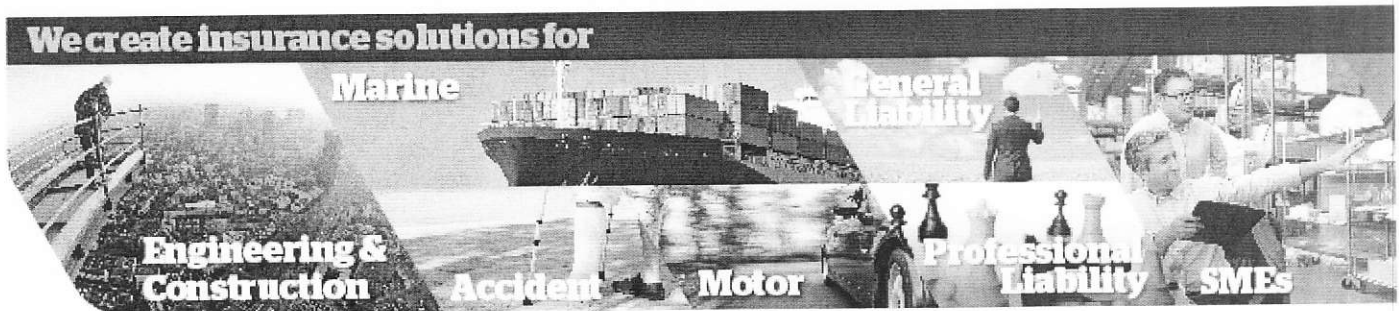
We refer to the above.

Please proceed to settle as advised.

Thank You & Best Regards

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Joyce Foo  
Senior Assistant - Claims  
QBE Asia Pacific - Singapore



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

**Sent:** Saturday, 12 May, 2018 8:14 AM

**To:** Joyce Foo <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>

**Subject:** <Seek Mandate> Direct Settlement - Accident Involving GBC265M (OI : QBE - TBA) AND SHA9233K (TP : LKK REF - CC3/QBE18005029/K1pa3) on 13.03.2018

Your ref : **VC010768**

Our ref : CC3/QBE17009867/K1pa3q2

Dear Sirs/Madam,

**ACCIDENT INVOLVING YN 2583B(OI) & SHD 8523P(TP) ON 18/05/2017**

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the 2<sup>nd</sup> 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 Third Party repairer "**ComfortDelgro Engineering Pte Ltd**" at **\$575.99(all-in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 2,494.79	\$ 321.00
2. Loss of Rental (2days x \$115.00)	\$ 230.00	\$ 172.50 (1.5days x \$115.00)
3. Loss of Income (2days x \$80.00)	\$ 160.00	\$ 75.00 (1.5days x \$50.00)
4. LTA/GIA search fee	\$ 7.49	\$ 7.49
Total	\$ 2,892.28	<b>\$ 575.99</b>

\*\*02days recommendation for repair.

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](mailto: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:** Monday, 19 March 2018 10:44 AM

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

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

**Subject:** RE: Direct Settlement - Accident Involving GBC265M (OI : QBE - TBA) AND SHA9233K (TP : LKK REF - CC3/QBE18005029/K1pa3) on 13.03.2018

Our Ref. VC011278

Dear Mei Kwan

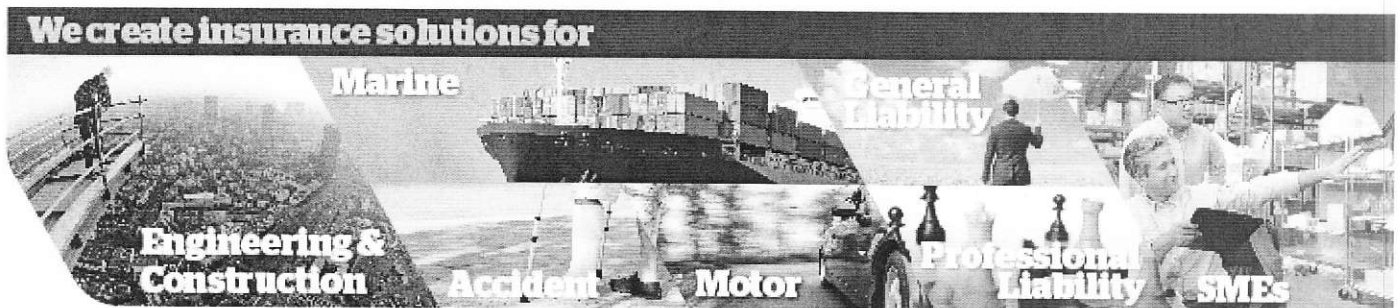
Attached OI Insured's report for your retention.

Thank You & Best Regards

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Joyce Foo  
Senior Assistant - Claims  
QBE Asia Pacific – Singapore

QBE Insurance (Singapore) Pte Ltd  
Phone: +65 6477 1184  
Email: [joyce.foo@qbe.com](mailto:joyce.foo@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, 16 March, 2018 5:54 PM

**To:** Joyce Foo <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>

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

**Subject:** Direct Settlement - Accident Involving GBC265M (OI : QBE - TBA) AND SHA9233K (TP : LKK REF - CC3/QBE18005029/K1pa3) on 13.03.2018

**WITHOUT PREJUDICE**

Dear Joyce,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHA 9233K at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

- TP's GIA report
- 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,

**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)

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Our Ref : CC18030431/ SHA9233K /WT(st)

Date : 03-Apr-18

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

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

## Workshops

**Braddell**  
205 Braddell Road  
Singapore 579701

**Loyang**  
59 Loyang Drive  
Singapore 508969

**Sin 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

Attn : Motor Claims Department **WITHOUT PREJUDICE**

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHA9233K YOUR INSURED**  
**GBC 265M AND OTHEI SLW2857 ON 13.03.18**

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor Vehicle No : SHA9233K 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 GBC 265M we are submitting these claims for your consideration on behalf of the claimants.

### TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 321.00
2	<u>2</u> days Loss of Rental @ <u>\$ 115.00</u> per day	\$ 230.00
3	Survey Report Fees ( <b>Surveyed by M/s LKK</b> )	\$ -
4	LTA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation Fees	\$ -
Sub Total :		\$ 558.49

### HIRER'S CLAIM

7	<u>2</u> days Loss of Income @ <u>\$ 80.00</u> per days	\$ 160.00
Total Claims :		\$ 718.49

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 : GBC 265M  
c) GIA / Police report/s of : SHA9233K  
d) Letter of authority from owner / hirer / operator  
( ) Witness statement/s ( ) Towing/Medical bill/receipts ( ) Certificate of Insurance  
( X ) Photocopy/s 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 1841 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/QBE18005029/K1pa3

04 APRIL 2018

**AMOS INDUSTRIES PTE LTD**  
2 YISHUN INDUSTRIAL STREET 1  
#07-18 NORTH POINT BIZHUB  
SINGAPORE 768159  
ATTN: THE MANAGEMENT

Dear Sir/Madam,

**ACCIDENT INVOLVING GBC 265M / SHA 9233K / OTHERS ON 13/03/2018**

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 (International) Limited.

Please call us if you have further queries.

Yours faithfully,

Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

## LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING** i 40 SHA9233K , GBC265M , SLW2857T **ON 13-Mar-18 18:00**  
**ALONG** CTE TWDS SLE NEAR BRADDELL RD EXIT

I / We **HARUN AL RASHEED** (Hirer) NRIC No.: **S1570428D**

and/or **YEO ENG KUANG** (Relief) NRIC No.: **S0169138D**

Taxi Number **SHA9233K**

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-Mar-2018**

Name of Hirer **HARUN AL RASHEED**  
Hirer NRIC **S1570428D**

Signature :



Address **27 MARTABAN ROAD**  
**328651**

Contact No. **94310716**

Name of Relief **YEO ENG KUANG**  
Relief NRIC **S0169138D**

Signature :



Address **102 JALAN RAJAH #04-25**  
**321102**

Contact No. **90032304**

# DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : CC18030431/ SHA9233K/ WT(st)  
Our Reference : VC011278

I/We, **CityCab Pte Ltd** do hereby acknowledge the sum of Singapore Dollars: **Five Hundred Seventy only (\$570.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**Amos Industries Pte Ltd**, over damage to my/our vehicle **SHA9233K** from an accident involving **SHA9233K** and **GBC265M** at/along **CTW towards SLE near Braddell Road exit**, which occurred on **13 March 2018** at about **18:00hrs**.

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 '**Amos Industries 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) 31 of (month) May (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.

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

Address

Address

"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"

Please return to:  
General Claims Department  
QBE Insurance (Singapore) Pte Ltd  
1 Raffles Quay  
#29-10 South Tower  
Singapore 048583  
(By Fax: 6534 5356)

Company stamp if applicable



GST REG. NO. M2-8921817-3

## TAX INVOICE

COMPANY REG. NO.: 199506048W  
Page: 1

8010056

QBE INSURANCE (INT'L) LTD

29-10 1 RAFFLES QUAY SOUTH TOWER  
SINGAPORE SG 048583

CONTACT NO: 62246633

VEHICLE NO  
SHA9233K

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
17.09.2015

CHASSIS CODE  
KMHLB41UMGU077379

INV. NO/DATE  
91364668 28.03.2018

JOB NO.  
305125361

ODOMETER READING

DATE/TIME IN  
15.03.2018 12:15

Description : 3P 13.03.2018

S/No	Part No.	Qty	Unit Price	%Disc	Net
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PART REQUISITION

SUB-TOTAL : 0.00

JOB NATURE

0001	L		PANEL BEATING	100.00	100.00
0002	23-502		SPRAYPAINT ON AFFECTED AREA	200.00	200.00
				SUB-TOTAL :	300.00

Items total 300.00

Add GST @ 7.000 % 21.00

Invoice amount 321.00

- 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 GIVE NOTICE 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.
8010056	91364668	321.00	

GST REG. NO. M2-8921817-3

## TAX INVOICE

COMPANY REG. NO.: 199506048W  
Page: 2

8010056

QBE INSURANCE (INT'L) LTD

29-10 1 RAFFLES QUAY SOUTH TOWER  
SINGAPORE SG 048583

CONTACT NO: 62246633

VEHICLE NO  
SHA9233K

INV. NO/DATE  
91364668 28.03.2018

MAKE  
HYUNDAI

JOB NO.  
305125361

MODEL  
I-40

ODOMETER READING

DATE OF REG  
17.09.2015

DATE/TIME IN  
15.03.2018 12:15

CHASSIS CODE  
KMHLB41UMGU077379

Issued by : KATHERINE TAN 28.03.2018 10:02:56  
Repair type : CFSO/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.
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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.
8010056	91364668	321.00	

Our Ref: CC18030431



Date: 28 March 2018

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      13/03/2018    @   18:00 hrs  
ALONG                              CTE TWDS SLE NEAR BRADDELL RD EXIT  
INVOLVING                      GBC265M, SLW2857T

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHA9233K** (the "Taxi"). The Taxi was hired to **HARUN AL RASHEED IC NO S1570428D** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$115.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance 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.

AGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		FROM	TO
3032	183	2185	0717
3238	206	0720	1825
3406	168	0745	1845
3469			
3628	159	0900	1830
3822	194	0800	1850
4000	178	0740	1850
4147	147	2130	0245
4284	137	0705	1830
4402	110	2000	0016
4590	188	0800	1900

DATE	NAME OF DRIVER	MILEAGE READING				MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
							FROM	TO
09.03.2018	VEOE K	2	4	4	8	228	0730	1855
09.03.2018	Harun	2	4	4	9	151	0130	07
10.03.2018	VEOE K	2	4	5	2	233	0745	193
12.03.2018	VEOE K	2	4	5	3	157	0722	190
13.03.2018	VEOE K	2	4	5	5	182	0735	183
13.03.2018	Harun	2	4	5	5	23		
14.03.2018	VEOE K	2	4	5	7	164	0728	18
15.03.2018	VEOE K	2	4	5	8	92	0740	122
15.03.18	Harun					SWA 9233k	1215	-
16.03.18	Harun					161	-	161

**Enquire Vehicle Insurer**

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
GBC265M	13 Mar 2018 / 18:00:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

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

Sua 92331c