

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 15 December 2018 10:58 AM
To: 'Joyce Foo'
Cc: Admin A
Subject: RE: Direct Settlement - Accident Involving XD6467S (OI : QBE - VC011435) AND SGP6918X (TP : LKK REF - CC6/QBE18008007/Umb3) on 02.05.2018

Dear Sirs/Madam,

We refer to the above matter.

Case has been settled at **\$13,468.00(all-in)** with Third Party repairer. The breakdown is as follows: -

1. Cost of Repair (w/GST)	\$12,626.00
2. Loss of Rental (7days x \$120.00)	\$ 840.00
3. LTA/ GIA Search Fee	\$ 2.00
TOTAL	<u>\$13,468.00</u>

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 | fax: 6741-4108

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

From: Joyce Foo <joyce.foo@qbe.com>
Sent: Tuesday, 4 December 2018 2:53 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving XD6467S (OI : QBE - VC011435) AND SGP6918X (TP : LKK REF - CC6/QBE18008007/Umb3) on 02.05.2018

Your ref : **VC011435**

Our ref : CC6/QBE18008007/Umb3s2

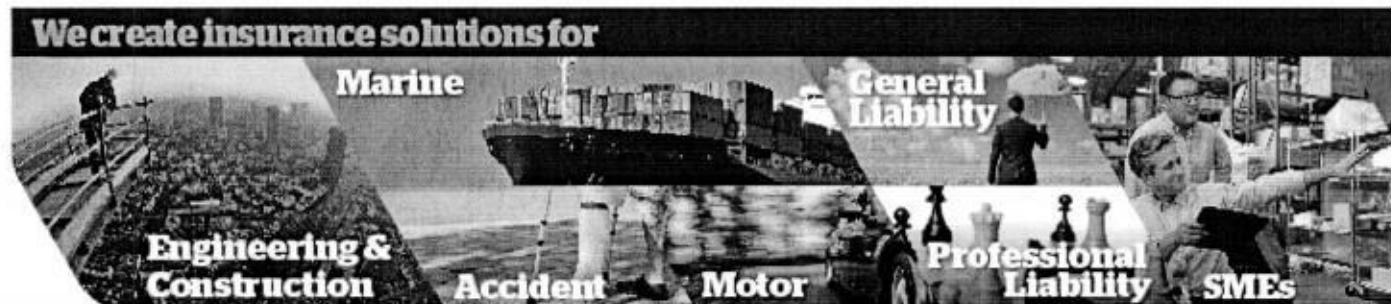
Dear Sirs/Madam,

Please proceed to settle as advised.

Thanks & 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) <chewht@lkkauto.com>

Sent: Saturday, 1 December 2018 12:31 PM

To: Joyce Foo <joyce.foo@qbe.com>

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

Subject: RE: Direct Settlement - Accident Involving XD6467S (OI : QBE - VC011435) AND SGP6918X (TP : LKK REF - CC6/QBE18008007/Umb3) on 02.05.2018

Your ref : **VC011435**

Our ref : CC6/QBE18008007/Umb3s2

Dear Sirs/Madam,

We refer to the above matter.

This is a head-to-rear collision. Liability is not in our insured driver's favour.

We seek your approval to offer Third Party repairer "**Fastech Auto Pte Ltd**" at **\$13,608.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 30,456.80	\$ 12,626.00
2. Loss of Rental (7days x \$180.00)	\$ 1,260.00	\$ 980.00 (7days x \$140.00)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 31,718.80	<u>\$ 13,608.00</u>

**12days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

For your approval/instruction 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, 18 October 2018 11:33 AM

To: 'Joyce Foo' <joyce.foo@qbe.com>

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

Subject: RE: Direct Settlement - Accident Involving XD6467S (OI : QBE - VC011435) AND SGP6918X (TP : LKK REF - CC6/QBE18008007/Umb3) on 02.05.2018

Dear Sirs/ Mdm,

We refer to the above matter.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

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: Monday, 7 May 2018 8:57 AM

To: Shu Pei (LKKAuto) <shupe@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving XD6467S (OI : QBE - TBA) AND SGP6918X (TP : LKK REF - CC6/QBE18008007/Umb3) on 02.05.2018

Our Ref. VC011435

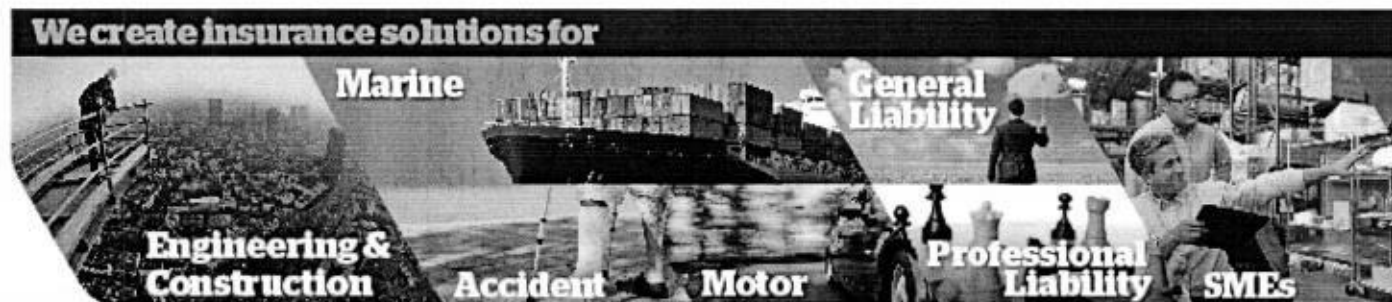
Hi

Attached OI report for your retention.

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: Shu Pei (LKKAuto) [<mailto:shupeai@lkkauto.com>]
Sent: Thursday, 3 May, 2018 6:45 PM
To: Joyce Foo <joyce.foo@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>
Subject: Direct Settlement - Accident Involving XD6467S (OI : QBE - TBA) AND SGP6918X (TP : LKK REF - CC6/QBE18008007/Umb3) on 02.05.2018

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SGP 6918X at M/s Fastech Auto Pte Ltd.

Enclosed for your perusal is:

- TP GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

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 Bevan and he can be contacted at DID: 6749 4274.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

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FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67465405 / 67465376 Fax No: 67458520

Tax Reg No: 200006262D

Date : 16.05.2018

QBE Insurance Singapore Pte Ltd

1 Raffles Quay #29-10

South Tower

Singapore 048583

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SGP 6918X / XD 6467S ON 02.05.2018

We are the authorized repair workshop for the owner of motor vehicle no: **SGP 6918X**, which was involved in the captioned accident with your insured vehicle no: **XD 6467S**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$ 12,626.00
2) Loss of Rental (7 days X S\$180)	\$ 1,260.00
3) GIA Search Fee	\$ 2.00
	<u>\$ 13,888.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|--------------------------|------------------------------------|
| a) Final Repair Invoice | b) Car Rental Invoice / Agreement |
| c) GIA Search Result | d) Letter of Authorisation, etc... |
| e) GIA Report | f) I/C & Driving Licence |
| g) Insurance Certificate | h) Vehicle Registration Log Card |

Kindly look into the matter and let us hear from you on the settlement of our customer's 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 owner/claimant.

Thank you.

Yours faithfully,



Jason Tang (jason@fastechauto.com.sg)

For Fastech Auto Pte Ltd

Bevan Lim (LKK Auto)

From: Bevan Lim (LKK Auto)
Sent: Monday, 7 May 2018 12:22 PM
To: 'Katie Chai'
Cc: Vic (LKKAuto); Admin A
Subject: Your Ref: XD 6467S Our Ref: CC6/QBE18008007/Umb3 ACCIDENT INVOLVING XD 6467S AND SGP 6918X ON 02/05/2018



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

Your Ref: XD 6467S
Our Ref: CC6/QBE18008007/Umb3

07 MAY 2018

KOH KOCK LEONG ENTERPRISE PTE LTD
24/26 TUAS AVENUE 2
SINGAPORE 639455

Dear Sir/Madam,

ACCIDENT INVOLVING XD 6467S AND SGP 6918X ON 02/05/2018

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 7 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,

Best Regards,
Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

DATE : 02.05.2018

TO : ABE Insurance (Singapore) Pte Ltd

RE : ACCIDENT INVOLVING VEHICLE NO. SGP 6918X / XD 6467S

ALONG AYE Tuds Tuas

ON 02.05.2018

I/We, Dai Chaowei

of (NRIC No./ROC No.) S 272379014

of Blk 221 Ang Mo Kio Avenue 1 # 11-759 (S) 560221

owner of vehicle no. SGP 6918X in consideration of M/s FASTECH AUTO

PTE LTD repairing my/our vehicle SGP 6918X at my/our instruction and hereby

authorise M/s FASTECH AUTO PTE LTD to demand claim settlement whatever amount settled/payable by the Insurance Company and/or third party or to commence legal proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use, etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and all claimed and/or settled shall belong to them absolutely.

I/We further agree and undertake to indemnify them against the above-mentioned claim cost which may arisen therewith.

Signature of Owner : Dai Chaowei

Name of Owner : DAI CHAOWEI

DISCHARGE VOUCHER

*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

**Without Prejudice
Save As to Costs**

Your Reference : SGP6918X
Our Reference : VC011435

I/We, **Dai ChaoWei** do hereby acknowledge the sum of Singapore Dollars: **Thirteen Thousand Four Hundred Sixty Eight only (S\$13,468.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**Koh Kock Leong Enterprise Pte Ltd**', over damage to my/our vehicle **SGP6918X** from an accident involving **SGP6918X** and **XD6467S** at/along **AYE towards Tuas**, which occurred on **02 May 2018** at about **10:30hrs**.

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 '**Koh Kock Leong Enterprise 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) 03 of (month) Jan (year) 2019.

Dai ChaoWei
Signature

Dai ChaoWei
Claimant's Name

S2723790H
FIN/NRIC No.

Address

Company stamp if applicable

Tang Jun Zhang
Witness's Signature

Tang Jun Zhang
Witness's Name

S8704986H
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)

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

QBE Insurance Singapore Pte Ltd

1 Raffles Quay #29-10

South Tower

Singapore 048583

Attn : Motor Claim Department

Tax Invoice : 20276

Date : 16.05.2018

Vehicle No : SGP 6918X

Make/Model : TOYOTA WISH

Chassis/Eng# :

Accident Date : 02.05.2018

Claim No :

Reference : 0518 -20276

Policy No :

Amount

To proceed on lump sum repair

S\$

11800.00

E. & O. E.

Total : S\$

11800.00

GST @ 7% : S\$

826.00

Amount Due : S\$

12626.00


for FASTECH AUTO PTE LTD

All Invoices are subjected to GST

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: DAI CHAOWEI

Invoice : DCR-2018-05-03

Date : 09.05.2018

Agreement No : 20546

Payment Term : LOD

DESCRIPTION

AMOUNT

Rental charges for vehicle : SJS 2873R (0518-20276) \$ 1,260.00

Rental Period from 02.05.2018 to 09.05.2018 .

E. & O. E.

Total \$ 1,260.00

LINA PANG

for Dynamic Car Rental

Dynamic Car Rental

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928467K

RENTAL TERMS AND CONDITIONS

No. 20546

Name <u>Bai ChaoWei</u>			REG. No. <u>SS2873R</u>		MAKE MODEL:								
ADDRESS					DIESEL		PETROL		E	1/4	1/2	3/4	F
			KM IN		DATE & TIME IN <u>09.05.2018 @ 11am</u>								
			KM OUT		DATE & TIME OUT <u>02.05.2018 @ 12pm</u>								
			KM DRIVEN		TIME USED								
NAMED DRIVER													
DRIVING LICENCE NO. <u>S2423790H</u>			DATE OF EXPIRY		PLACE OF ISSUE		HOURS		@SS				
PASSPORT NO.			DATE OF ISSUE		PLACE OF ISSUE		7 DAYS		@SS 180		# 1260/-		
ADD NAMED DRIVER													
DRIVING LICENCE NO.			DATE OF EXPIRY		PLACE OF ISSUE		MONTHS		@SS				
PASSPORT NO.			DATE OF ISSUE		PLACE OF ISSUE		BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		SUB-TOTAL		# 1260/-		
IMPORTANT NOTES: This vehicle is licensed to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No Service on Public Holiday and Sunday.													
EXCESS: *Sec I - Used in S'pore Only :SGD2000 *Sec II - Used in S'pore Only :SGD2000 *Sec I - Used Outside S'pore Only :SGD4000 *Sec II - Used Outside S'pore Only :SGD4000 W/Screen Excess In S'pore :SGD100 W/Screen Excess Outside S'pore :SGD200													
ADDITIONAL CONDITIONS: * Geographical areas: Singapore & West Malaysia. * Driver must be: a) 18 years old and above; b) holding a valid relevant class of driving license. * Additional Own Damage Excess of \$51,000 is applicable for any named/unnamed drivers who: a) age 22 to 23 years old; b) age 66 to 70 years old; c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license. * Additional All Claims excess of \$52,000 is applicable for any named/unnamed drivers who: a) is 18 years old to 21 years old and/or b) is 71 years old and above and/or c) with driving experience of less than 1 year on the relevant classes of driving license. * Upon returning the replacement vehicle, you must ensure that all expensive and important items to be removed away from this replacement vehicle. We'll not be responsible for any reporting of such losses. * Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earning while damage vehicle is under repair.													
Hirer is responsible for Additional \$4,000.00 Excess to the THIRD PARTY DAMAGE / INJURY claims.													
I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF.													
SIGNED BY THE PARTIES HERETO ON THE _____ DAY OF _____													
X _____ DYNAMIC CAR RENTAL													
X <u>in Dai</u> RENTER'S/DRIVER'S SIGNATURE													

**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

Third Party Insurer Enquiry

Our Ref No: GR-18-065723

Date of Request: 02/05/2018

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 02/05/2018
Enquiry By Jason Tang Jun Zhong
TP Vehicle No. XD6467S
Accident Date 02/05/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XD6467S	QBE Insurance (Singapore) Pte Ltd	24/10/2017-23/10/2018	62246633

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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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-18-065723

Date of Request: 02/05/2018

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 02/05/2018
Enquiry By Jason Tang Jun Zhong
TP Vehicle No. XD6467S
Accident Date 02/05/2018

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:

☒ [X] GIRO ☐ [] Cash ☐ [] Cheque