Joy Irene (LKKAuto)

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

Sent: Thursday, 20 September 2018 9:38 AM

To: Joy Irene (LKKAuto); 'QBE claims'

Cc: Admin A

Subject: RE: Direct Settlement - Accident Involving EH111L (OI : QBE - TBA) AND SHD371M

(TP: LKK REF - CC3/QBE18008282/Kja3) on 03/05/2018 - [VC011448]

Hi

Please proceed to settle as advised.

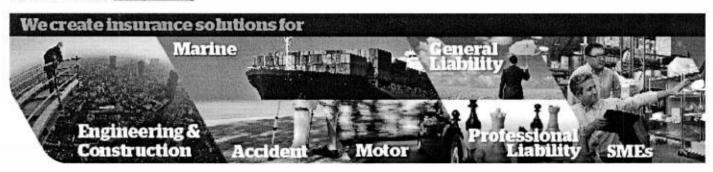
Thank You & Best Regards

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: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]

Sent: Wednesday, 12 September, 2018 11:34 AM

To: Joyce Foo <joyce.foo@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving EH111L (OI: QBE - TBA) AND SHD371M (TP: LKK REF -

CC3/QBE18008282/Kja3) on 03/05/2018 - [VC011448]

Ref. VC011448

Dear Joyce,

This is a scenario where our insured was turning into the main road whilst TP was moving straight ahead. BOLA 9-100% .Liability is not in our favour.

Summary to offer to repairer "TRANS-CAB AUTO SERVICES PTE LTD" is as follows:

	Claimed Amount	Revised Amount	
Cost of Repair	\$35,723.59 (per estimate)	\$ 8,952.72 (w/GST)	

Total	\$ 36,821.12	\$ 10,050.35
GIA/LTA Search Fee	\$ 7.45	\$ 7.45
Loss of Income	\$ 350.00 (\$50 x 7 days)	\$ 350.00 (\$50 x 7 days)
Loss of Rental	\$ 740.18 (\$105.74 x 7 days)	\$ 740.18 (\$105.74 x 7 days)

For your approval please.

Thank you.

Best Regards, Joy Irene | Case Handler LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com| Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Monday, 7 May 2018 4:04 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Asher Sng (LKKAuto) <Asher Sng@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene

(LKKAuto) <Joylrene@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving EH111L (OI: QBE - TBA) AND SHD371M (TP: LKK REF -

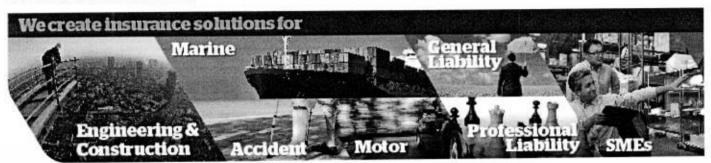
CC3/QBE18008282/Kja3) on 03/05/2018 - [VC011448]

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: Monday, 7 May, 2018 4:02 PM

To: 'Mei Kwan (LKKAuto)' < Meikwan@lkkauto.com >

Cc: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Joy Irene

(LKKAuto) < Joylrene@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Direct Settlement - Accident Involving EH111L (OI : QBE - TBA) AND SHD371M (TP : LKK REF -

CC3/QBE18008282/Kja3) on 03/05/2018 - [VC011448]

Our Ref. VC011448

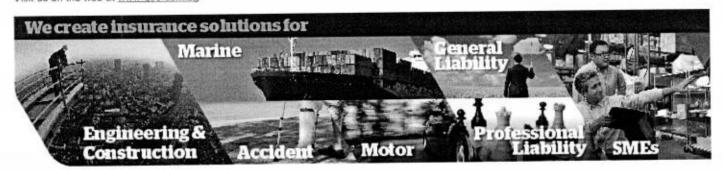
Hi

Attached Ol's report for your attention.

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: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Monday, 7 May, 2018 3:48 PM To: Joyce Foo < joyce.foo@qbe.com>

Cc: Asher Sng (LKKAuto) < AsherSng@lkkauto.com; Hsiao Tong (LKKAuto) < chewht@lkkauto.com; Joy Irene

(LKKAuto) < <u>Joylrene@lkkauto.com</u>>; Admin A < <u>admin-a@lkkauto.com</u>>

Subject: Direct Settlement - Accident Involving EH111L (OI: QBE - TBA) AND SHD371M (TP: LKK REF -

CC3/QBE18008282/Kja3) on 03/05/2018

WITHOUT PREJUDICE

Dear Joyce,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHD371M at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP's GIA report
- · Estimated cost of repair
- Preliminary advice

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 Joy and she can be contacted at DID: 6841 2409.

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 | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref

: AAD1805-017

Your Ref

: EH111L

Date

: 12.July 2018

QBE INSURANCE INT'L LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SHD0371M AND EH111L ON 03/05/18 07:08 AM ALONG BISHAN STREET 22

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below:-

1.	Cost of Repair (inclusive of 7% GST)	\$ 8,952.72
2.	Loss of Rental for days @ \$ per day	\$ 740.18
3.	Loss of Income for days @ \$ per day	\$ 350.00
4.	LTA Search Fee	\$ 7.45
5.	Survey Fee	\$ 0.00
	Total	\$ 10,050.35

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Tel No.: 6603 1250 (DID)

Note: Please email any further correspondence to claims@transcab.com.sg (6603 1259)



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

Our Ref: CC3/QBE18008282/Kja3

23rd May 2018

CHOO TZE ANN 18 Westlake Avenue, Singapore 574226.

Attn: Ms Zou Yin Jue

Dear Sir/Madam.

ROAD TRAFFIC ACCIDENT INVOLVING EH 111L AND SHD 371M ALONG BISHAN STREET 22 ON 03.05.2018

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,

Poh Kin, Chong Case Handler DID: 6841 2132

FAX: 6741 4108

Email: pohkin@lkkauto.com

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

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHD0371M and EH111L along BISHAN STREET 22 on 03/05/18 07:08 AM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 12 (day) of July 2018

Yours Faithfully

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

DISCHARGE VOUCHER

Without Prejudice Save As to Costs

Your Reference Our Reference

Company stamp if applicable

AAD1805-017 VC011448

I/We, TRANS-CAB SERVICES PTE LTD do hereby acknowledge the sum of Singapore Dollars: Ten Thousand Fifty and Cents Thirty Five Only (\$\$10,050.35) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'CHOO TZE ANN', over damage to my/our vehicle SHD 371M from an accident involving EH 111L and SHD 371M at/along BISHAN ST 22, which occurred on 03 MAY 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 CHOO TZE ANN', 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) 4	of (month) _	007 (year) 2018.
(5 (628) peebe		4 ·
Signature		Witness's Signature
Claimant's Nameran Jasmillos 87405636I	-	Witness's Name Ng Wal Yin G2815702P
TRANS-CAB AUTO SERVICE No. 2 And Mo Kie St Singapore 5691 Tel: 6287 8566 Fax: 6	11	TRANS-CAB AUTO SERVICES PTE LTD No. 2 Ang Mo Kio Street 63 Singapore 569111 Tel: 6287 6666 Fax: 6287 7764
Address	_	Address
\$3 9999 L829 55		Please return to: General Claims Department QBE Insurance (Singapore) Pte Ltd 1 Raffles Quay #29-10 South Tower Singapore 048583 Fax: 6533 3270

Trans-Cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

Co. Reg. No.: 201019626G GST Reg. No.: 201019626G

Tax Invoice / Debit Note

QBE INSURANCE (SINGAPORE) PTE LTD

60 Anson Road

#11-01

079914 Singapore

ATTENTION:

INVOICE NO.

: INV1807-025

: 12. July 2018

REFERENCE NO : AAD1805-017

TERMS

DUE DATE

: 12. July 2018

PAGE : 1

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHD0371M;DOA 03.5.18(LUMP SUM-18)	1	8,952.72	8,952.72

Total SGD Excl. GST:

8,367.03

7% GST:

585.69

**** EIGHT THOUSAND NINE HUNDRED FIFTY TWO AND SEVENTY TWO SGD

Total SGD Incl. GST:

8,952.72

ONLY ****

¹⁾ All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"

²⁾ Please quote our Invoice Number during payment.

We reserve the right to charge interest @ 1.5% per month on overdue invoice.

⁴⁾ Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

Trans-Cab Services Pte Ltd No. 2 Ang Mo Kio Street 63 Tel No.: 6287 6666 Fax No. 6281 1400 Co./GST Reg. No. 200303878K 12 July, 2018 To Whom It May Concern Dear Sir / Madam, Accident on 03/05/18 07:08 AM at BISHAN STREET 22 We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHD0371M. The taxi was hired to LEE CHOON HUAT a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$105.74 per day (inclusive of GST). Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident. Please liaise with us directly for any settlement of claims in respect of the said accident. 3. Yours faithfully, Jasmine Tan

General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

05-03-2018

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.		
Accident No.	AAD1805-017		Accident Date	0 3 -0 5- 2018
3/5/2018 09:27	10/5/2018 17:40	SHD0371M		

Yours Faithfully,

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager



Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
EH111L	03 May 2018 / 07:08:00	QBE INSURANCE (SINGAPORE) PTE LTD