

LKK:  
IDAC:

CC3 QBE 1800 9899, Kwa3/1

P.C. CASE OWNER:

AME

ASSIGNMENT  
30/5/18

DOI:

Date / Time: 30/5/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.: SKM 461D

Name of Insured: KGL SA P/L

Insured Tel No.:

Excess Sec II : SS

Is driver the owner? (YES / NO)

If NO, Driver Name / Age: SON JI HO

Driver Tel No.: 97829127

SH 7282P

Claim No.:

VCO11529

Policy No.:

P. V0009530-MVA-2013

Make / Model:

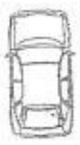
V. Jetta

Place of Accident:

Minda Blvd to Sheeres Ave

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No



INSRS:  
WSP: 0706 6943  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/Time	STAGE	DATE / PIC
12/6	Non-Reporting ltr (1st): Non-Reporting ltr (2nd): Non-Reporting ltr (Final): Notification ltr (if non-pickup): Call Of: After call ltr to OI:	
12/6/18	Documentation Check Lst: Handler Typist	
12/7/18	Need to get video from TP.	
12/7/18	Receive CCU from TP.	
12/7/18	Send video to OZ	
13/8/18	Send video to OZ's witness statement to QBE.	
13/8/18	email from QBE reject TP claim (TP was not following turn of law).	
13/8/18	email to workshop reject claim	

PRELIMINARY ADVICE Date/Time: Sent By: Confirm by:

FINALIZATION Date/Time: Confirm with: Confirm by: Repair Cost: \$ ( days) Reduction: %

FINAL SETTLEMENT Date/Time: Confirm with: Final Liability: % (Agreed / Assessed) BOLA S/N No. : M1610

Repair Cost: \$ Loss of Rental (LOR): \$ ( days) Loss of Use (LOU): \$ (\$ x days) Loss of Income (LOI): \$ (\$ x days)

LOR only [ ] LOU only [ ] LOR + LOU [ ] LOR + LOI [ ] (Pick only one)

GIA/LTA Search: \$ Medical: \$ Disbursement: \$ Legal Cost: \$ Total: \$ Global Sum \$:

FINAL PAYMENT Date/Time: Confirm with: Name 1: Name 2: Name 3:

Payee 1: \$ Payee 2: (Strike if N.A.) \$ Payee 3: (Strike if N.A.) \$

14/8/18  
reject  
\$300.00





**LKK Auto Consultants Pte Ltd**  
 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933  
 TEL: 6256 3561 FAX: 6256 4315  
 Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
QBE INSURANCE (SINGAPORE) PTE LTD		Ref : CC3/QBE18009899/K1wa3	
1 RAFFLES QUAY #29-10 SOUTH TOWERSINGAPORE 048583		Date : 31-05-2018	
		Code : QBE	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SKM 461D	Veh. Inspected	SH 7282P
Policy No.	8-V0009530-MVA-R003	Coverage (\$)	0.00
Claim No.	VC011529	Excess (\$)	0.00
Assign From		Assign Date	31/05/2018
2. Vehicle Particulars & Condition			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
4. Description of Damages			
5. General Information			
Accident Date	27/05/2018	Inspection Date	30/05/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

### Workshops

59 Loyang Drive Singapore 508969  
383 Sin Ming Drive Singapore 575717  
45 Pandan Road Singapore 609286  
322 Upper Road Singapore 500199

24 Senoko Loop Singapore 758156  
7 Sungai Kadut Way Singapore 728791  
6 Defu Avenue 1 Singapore 539537

Date/Time: 30.05.2018 13:22

Page : 1

A member of COMFORTDELGRO

Team: ARC Repair TP(CLSO)1

JOB CARD Sales Order: 3828008

JC NO305166207

CUSTOMER  /MS COMFORT TRANSPORTATION PTE LTD CUSTOMER NO 7010045 ADDRESS 383 SIN MING DRIVE Singapore SINGAPORE 575717 65508755 (O) (R) (P)	REGN NO: SH 7282P	MILEAGE
	MAKE: HYUNDAI	FUEL E.....1/2.....F
	MODEL I-40	DATE/TIME IN 30.05.2018 11:50
	YR OF MANU 31.12.2014	TARGET DATE
	CHASSIS CODE KMHLB41UMEU061542	COMPLETION DATE/TIME:

COUNT CARD NO.

JOB DESCRIPTION

Accident Date: 27.05.2018  
NATURE: 3P 27.05.18/C

**QBE**

3/NO                      LABOR CODE                      DESCRIPTION

CHECKED & PASSED OUT BY: \_\_\_\_\_

\_\_\_\_\_  
SERVICE ADVISOR

\_\_\_\_\_  
CUSTOMER'S SIGNATURE

wedgement Slip

No.: SH 7282P                      FZ QBE LKK

\_\_\_\_\_  
of Service Advisor                      Signature/Date

returned to Service Reception upon collection

Exit Pass

Vehicle No.: SH 7282P

\_\_\_\_\_  
Name of Service Advisor                      Date

To be kept by Security Guard

## COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd  
59 Loyang Drive Singapore 508969  
Fax: 6546 8156

Our Job Ref No : 305166207  
Date : 31.05.2018

**FINALIZATION FORM**

To : LKK  
Attn : KALVIN

Fax :

Vehicle Reg No. : SH 7282P Date of Accident : 27.05.2018

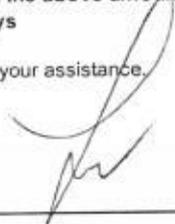
The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: QBE --- SKM 461D
2. The finalized amount shall be:
 

(a) Spare Parts after List discount	<u>\$0.00</u>
(b) Labour Charges	<u>\$0.00</u>
<b>Total for Part-By-Part Repair Cost</b>	<u>\$0.00</u>
(c.) Lumpsum Repair (if applicable)	
Total for Lumpsum repair cost after Less: <u>20%</u>	<u>\$2,250.00</u>
<b>Final Lumpsum Repair cost</b>	<u>\$2,250.00</u>

3. Estimated normal period for repairs: 2 working days.
4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days
5. Thank you for your assistance.

We confirm the estimates and finalized amount

Signature :   
Name : FAUZY BIN MOKHTAR  
Tel : 62148319  
Fax : 65468156

Signature :   
Name : Calvin  
Date : 1/5/18

**For Official Use Only**

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid		N		
3. Survey Fees				
4. LTA Search Fee	7.49			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

\_\_\_\_\_

## Mei Kwan (LKKAuto)

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**From:** Joyce Foo <joyce.foo@qbe.com>  
**Sent:** Wednesday, 6 June, 2018 8:13 AM  
**To:** Mei Kwan (LKKAuto)  
**Cc:** Vivian Lau (LKKAuto); Thin Thin (LKKAuto); Admin A  
**Subject:** FW: Direct Settlement - Accident Involving SKM461D (OI : QBE - TBA) and SH7282P (TP : LKK REF - CC3/QBE18009899/K1wa3) on 27/05/2018

**Attachments:** Preliminary Advice.pdf; TP ESTIMATE - MARKED.pdf; TP GIA REPORT.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; SKM4461D.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**Categories:** HMK

Our Ref. VC011529

Dear Mei Kwan

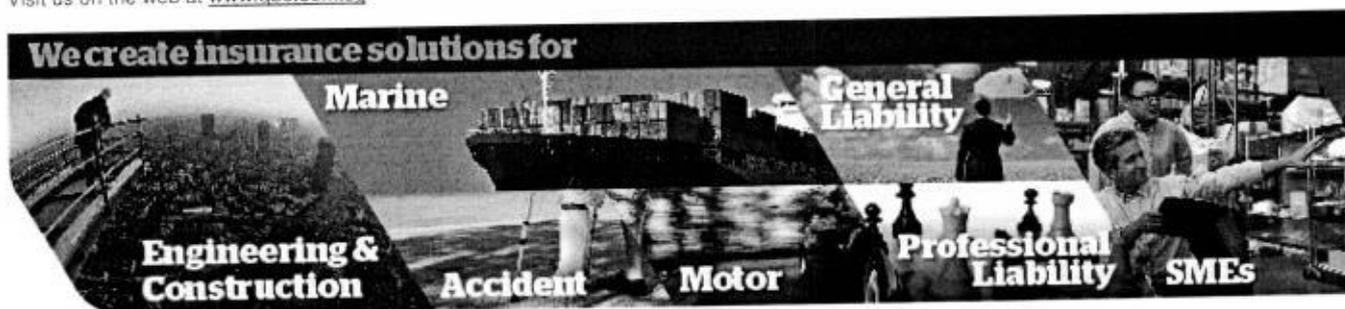
Attached OI report for your retention. Please note that both drivers have conflict versions.

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](http://www.qbe.com.sg)



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**From:** Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]  
**Sent:** Tuesday, 5 June, 2018 6:19 PM  
**To:** Joyce Foo <joyce.foo@qbe.com>  
**Cc:** Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** Direct Settlement - Accident Involving SKM461D (OI : QBE - TBA) and SH7282P (TP : LKK REF - CC3/QBE18009899/K1wa3) on 27/05/2018

**WITHOUT PREJUDICE**



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC3/QBE18009899/K1wa3

13 June 2018

**K&L SINGAPORE**

7 Airline Rd  
#02-14  
Cargo Agents Building E  
Singapore 819834

Dear Sir/Madam,

**ACCIDENT INVOLVING SKM 461D & SH 7282P ON 27/05/2018**

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 26/06/2018, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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,

Vivian Lau  
Case Handler  
DID: 6841 8625  
FAX: 6741 4108  
EMAIL: Vivianlau@lkkauto.com  
c.c. *QBE Insurance (Singapore) Pte Ltd*  
(Motor Claims Dept)

Date: 26 June 2018

To:

LKK Auto Consultant Pte Ltd

Block 51 Ubi Avenue 1

#02-25 Paya Ubi Industrial Park

Ms. Vivian Lau

RE: Statement of Incident on 27/05/2018

On 27<sup>th</sup> May 2018 around 5.15 pm, I was travelling along Marina Boulevard and made a left turn from the 2<sup>nd</sup> lane on to Sheares Avenue. During the turn, I noticed 2 vehicles in the junction which appear to have been in an accident. The accident was in line with the 2<sup>nd</sup> lane from the left of Marina Boulevard which is a left turn only lane.

The black car (SKM461D) was facing about 45 degrees to the left which I assume was turning left as there are 3 left turning lanes from Marina Boulevard to Sheares Ave. The taxi had impacted the left rear portion of SKM461D. The taxi's angle was almost parallel to Marina Boulevard.

The reason why I knew the black car belonged to Jimmy was because when I was making the turn to Sheares Avenue, I did it slowly due to the accident and I saw Jimmy coming out of the black vehicle and walking towards the stationary taxi.



Name: Che Kyung Hoon

FIN: F1010504T

Contact: 8787 0433

Our Ref : T 0518/ SH 7282P /WT(st)

Date : 05-Jun-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 SH 7282P YOUR INSURED SKM 461D**  
**AND OTHER \_\_\_\_\_ ON 27.05.18**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SH 7282P 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 : SKM 461D we are submitting these claims for your consideration on behalf of the claimants.

**TAXI OWNER'S CLAIM**

1	Cost of Repair	\$	2,407.50
2	<u>2</u> days Loss of Rental @ \$ <u>115.00</u> per day	\$	230.00
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	\$	-
<b>Sub Total :</b>		\$	<u>2,644.99</u>

**HIRER'S CLAIM**

7	<u>2</u> days Loss of Income @ \$ <u>80.00</u> per days	\$	160.00
<b>Total Claims :</b>		\$	<u>2,804.99</u>

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

- a) Original repair bill and photocopied of photographs 4 pcs.
- b) LTA search slip/s of : SKM 461D
- c) GIA / Police report/s of : SH 7282P
- 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

**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

**Defu**  
6 Defu Avenue 1  
Singapore 539537

**Yishun**  
501 Yishun Industrial Park A  
Singapore 768732

### TAX INVOICE

8010056

QBE INSURANCE (INT'L) LTD

29-10 1 RAFFLES QUAY SOUTH TOWER  
SINGAPORE 048583

CONTACT NO: 62246633

Description : 3P 27.05.18

VEHICLE NO  
SH 7282P

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
31.12.2014

CHASSIS CODE  
KMHI.R41UMKU061542

INV. NO/DATE  
91375720 01.06.2018

JOB NO.  
305166207

ODOMETER READING

JOB TYPE

### Invoice for Lump Sum Repair

Total Lump Sum Repair Amt		2,250.00
Add GST @ 7.000 %		157.50
<b>Total Invoice amount</b>		<b>2,407.50</b>

Issued by : KATHERINETAN 01.06.2018 11:20:15  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARDS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT CUSTOMERS' 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

Please kindly note that no receipt shall be issued unless requested.

**CUSTOMER'S COPY**

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CT18050829

Date: 01 June 2018



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 27/05/2018 @ 17:10 hrs  
ALONG MARINA BOULEVARD TWD X JUNCTION OF  
SHEARES AVE.  
INVOLVING SKM461D

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 **SH7282P** (the "Taxi"). The Taxi was hired to **TEO CHENG HOCK IC NO S0574276E** a registered hirer-operator of **Comfort Transportation 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 **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.



## LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING  
ALONG

i 40 SH7282P , SKM461D

ON 27-May-18 17:10

MARINA BOULEVARD TWD X JUNCTION OF SHEARES AVE.

I / We

TEO CHENG HOCK

(Hirer) NRIC No.: S0574276E

and/or

YAP WEI HOONG

(Relief) NRIC No.: S7311656B

Taxi Number

SH7282P

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

28-May-2018

Name of Hirer

TEO CHENG HOCK

Hirer NRIC

S0574276E

Signature :



Address

29 ROSEWOOD DRIVE #07-25  
737921

Contact No.

97339781

Name of Relief

YAP WEI HOONG

Relief NRIC

S7311656B

Signature :



Address

353 WOODLANDS AVENUE 1 07-757  
730353

Contact No.

96565655

### Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SKM461D	27 May 2018 / 17:10:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

Previous      OK

SH 7282P

**Vivian Lau (LKKAuto)**

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**From:** Vivian Lau (LKKAuto)  
**Sent:** Monday, 13 August, 2018 3:36 PM  
**To:** 'William Tan Thoo Seng'; 'Catherine Koh Mui Gek'  
**Cc:** Thin Thin (LKKAuto)  
**Subject:** RE: Your Ref: T0518/ SH 7282P /WT(st),Our Ref: CC3/QBE18009899/K1wa3,Accident involving Vehicle SH 7282P & SKM 561D ON 27/05/2018  
**Attachments:** Sketch Plan .pdf

WITHOUT PREJUDICE

Your Ref: T0518/ SH 7282P /WT(st)  
Our Ref: CC3/QBE18009899/K1wa3

Dear Sir/Madam,

**Accident involving Vehicle SH 7282P & SKM 561D ON 27/05/2018**

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Your client was not following the turning line

We attached herewith our insured's accident report for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

*Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.*

*In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

**From:** Catherine Koh Mui Gek [mailto:[catherinekoh@cdge.com.sg](mailto:catherinekoh@cdge.com.sg)]

**Sent:** Thursday, 5 July, 2018 12:26 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Subject:** Re: Your Ref: T0518/ SH 7282P /WT(st),Our Ref: CC3/QBE18009899/K1wa3,Accident involving Vehicle SH 7282P & SKM 561D ON 27/05/2018

Dear Vivian

Attached as requested. Both vehicles were turning left, BOLA S30 applies. Kindly revert with offer soonest.

Thank you.

Best Regards  
Catherine Koh  
Claims Department | ComfortDelgro Engineering Pte Ltd  
Off : 62148733 | Fax : 62141843

From: "Vivian Lau (LKKAuto)" <vivianlau@lkkauto.com>  
To: "Catherine Koh Mui Gek" <catherinekoh@cdge.com.sg>  
Cc: "Thin Thin (LKKAuto)" <thinthin@lkkauto.com>  
Date: 28/06/2018 11:34 AM  
Subject: Your Ref: T0518/ SH 7282P /WT(st),Our Ref: CC3/QBE18009899/K1wa3,Accident involving Vehicle SH 7282P & SKM 561D ON 27/05/2018

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WITHOUT PREJUDICE

Your Ref: T0518/ SH 7282P /WT(st)  
Our Ref: CC3/QBE18009899/K1wa3

Dear Sir/Madam,

**Accident involving Vehicle SH 7282P & SKM 561D ON 27/05/2018**

We refer to the above matter

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence to substantiate either's parties version. Enclosed herewith a copy of our insured's accident report for your perusal.

Our insured driver reported that he was making a turn, suddenly your client travel straight.

Meanwhile, we would like to request the CCTV footage as stated in your client's accident report in order to seek further instruction from our principal.

Kindly take note that the case handler in-charge is Vivian and she can be contacted at her DID 6841 8625.

*Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.*

*In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.*

Thank you  
Best Regards,  
**Vivian Lau** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

[attachment "Sketch Plan .pdf" deleted by Catherine Koh Mui Gek/cdge/delgronotes]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

## Vivian Lau (LKKAuto)

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**From:** Joyce Foo <joyce.foo@qbe.com>  
**Sent:** Monday, 13 August, 2018 3:23 PM  
**To:** Vivian Lau (LKKAuto)  
**Cc:** Thin Thin (LKKAuto); Admin A  
**Subject:** FW: Direct Settlement - Accident Involving SKM461D (OI : QBE - TBA) and SH7282P (TP : LKK REF - CC3/QBE18009899/K1wa3) on 27/05/2018  
**Attachments:** OID's witness statement.pdf; SH 7282P.mov

Our Ref. VC011529

Hi Vivian

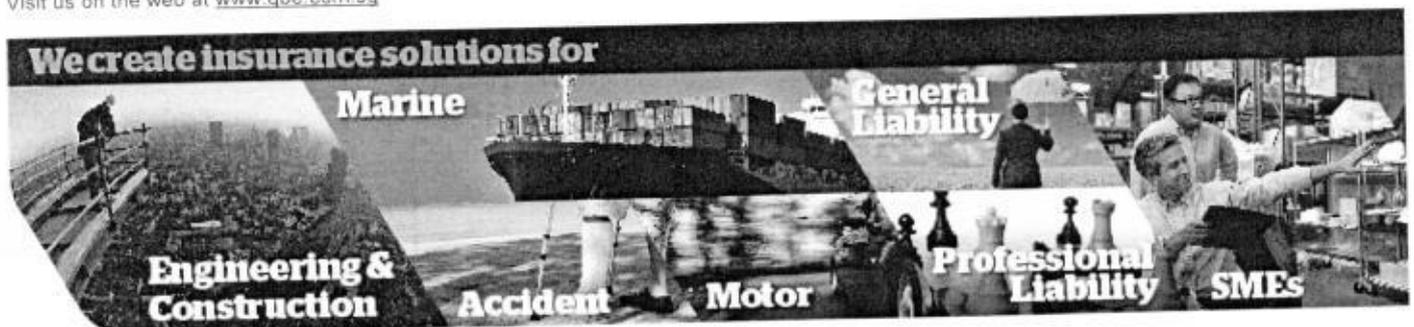
Since our insured insisted that TP was not following the turning line, please reject TP's claim.

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  
Visit us on the web at [www.qbe.com.sg](http://www.qbe.com.sg)



**From:** Vivian Lau (LKKAuto) [mailto:vivianlau@lkkauto.com]  
**Sent:** Monday, 13 August, 2018 12:39 PM  
**To:** Joyce Foo <joyce.foo@qbe.com>  
**Cc:** Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Direct Settlement - Accident Involving SKM461D (OI : QBE - TBA) and SH7282P (TP : LKK REF - CC3/QBE18009899/K1wa3) on 27/05/2018

Dear Joyce,

We refer to the above matter,

Enclosed is TP video and OID's witness statement from your perusal.

Based on the circumstances of both parties and available information in hand, both vehicles should exercise caution when turning right in the same direction.

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

**Sent:** Tuesday, 5 June, 2018 6:19 PM

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

**Cc:** Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

**Subject:** Direct Settlement - Accident Involving SKM461D (OI : QBE - TBA) and SH7282P (TP : LKK REF - CC3/QBE18009899/K1wa3) on 27/05/2018

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SH 7282P at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- TP GIA report
- Towing service form

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 Vivian and she can be contacted at DID: 6841 8625.

***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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# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

QBE INSURANCE (SINGAPORE) PTE LTD

Ref : CC3/QBE18009899/K1wa3q2

1 RAFFLES QUAY #29-10 SOUTH  
TOWERSINGAPORE 048583

Date : 20-08-2018



Code : QBE

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKM 461D	Veh. Inspected	SH 7282P
Policy No.	8-V0009530-MVA-R003	Coverage (\$)	0.00
Claim No.	VC011529	Excess (\$)	0.00
Assign From		Assign Date	30/05/2018

## 2. Vehicle Particulars & Condition

Make & Model	HYUNDAI I40	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2014
Chassis No.	KMHLB41UMEU061542	Colour	BLUE
Odometer	488844	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

## 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	205/60 R16	WEST LAKE	7 mm
L/H Front Tyre	205/60 R16	WEST LAKE	7 mm
R/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
L/H Rear Tyre	205/60 R16	WEST LAKE	7 mm

## 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION.  
DAMAGES SEE DETAILS.

## 5. General Information

Accident Date	27/05/2018	Inspection Date	30/05/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

## 5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.  
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

## 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **2 Working Days**



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Page No.: 1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SH 7282P

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER COVER	DEFORMED	562.30	562.30
1	FRONT BUMPER SPONGE	SERVICEABLE	142.20	-
1	FRONT BUMPER REINFORCEMENT	SERVICEABLE	526.10	-
1	FRONT BUMPER GRILLE (RH)	CUT	40.30	40.30
1	FRONT BUMPER BRACKET TOP (RH)	SERVICEABLE	22.40	-
1	FRONT BUMPER SIDE BRACKET	SERVICEABLE	14.30	-
1	HEADLAMP SUPPORT PANEL ASSY	SERVICEABLE	1,067.50	-
1	HRADLAMP (RH)	GRAZED	1,388.00	1,388.00
1	FRONT FENDER (RH)	DENTED	619.00	619.00
1	FRONT FENDER SHIELD (RH)	SERVICEABLE	169.80	-
1	FRONT FENDER RETAINER	SERVICEABLE	9.20	-
	LESS 20% DISCOUNT		-912.22	-
	LESS 25% DISCOUNT		-	-652.40
			3,648.88	1,957.20
<b>SPECIAL NETT ITEMS</b>				
1	FRT FENDER ADVERTISEMENT LOGO(RH) (SN)	NECESSARY	100.00	100.00
			100.00	100.00
<b>LABOUR</b>				
	PANEL BEATING .		850.00	400.00
	SPRAY PAINTING CHARGE .		600.00	400.00
	WIRING CHARGE.		50.00	20.00
	TUFF KOTE.		50.00	20.00
	REMOVE/REFIX AIRCON & REFILL GAS.	NOT NECESSARY	150.00	-
			-	-
			-	-
			-	-
			1,700.00	840.00
<b>GRAND TOTAL</b>			<b>5,448.88</b>	<b>2,897.20</b>

Report Ref No. CC3/QBE18009899/K1wa3q2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			Page No.:2 of 2 <b>2,250.00</b>
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Report Ref No. CC3/QBE18009899/K1wa3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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