



GOLDBELL ENGINEERING

Industrial Vehicles.
20,000 Served. And Counting.

GOLDBELL ENGINEERING PTE LTD

10 Tuas Avenue 18 Singapore 638894
Tel: +65 6861 0007 Fax: +65 6861 3676 (Sales)
Fax: +65 6863 0425 (Service) +65 6862 1347 (Parts)
Website: www.goldbell.com.sg
Co. Reg. No.: 198003963G

03 December 2018

Our Reference : 670572

Your Reference : VC011895

QBE Insurance (Singapore) Pte Ltd

1 Raffles Quay #29-10 South Tower
Singapore 048583

Attn: Motor Claims Department

Dear Officer-in-Charge,

Subject: RTA Accident Involving YP2473A (AXA) and GZ5270J (QBE) on 24 September 2018 along Geylang Road, in front of Engku Aman Road

We refer to the above case.

We are instructed by our client to file claim for the damages against your insured.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of vehicle no. GZ5270J.

We quantify our client's claim as follows:

1. Cost of Repair (\$11,263.99 x 7% GST)	\$	12,052.47
2. Loss of Rental (\$215 x 12 days x 7% GST)	\$	2,760.60
3. Third Party Insurer Enquiry Fee	\$	2.00
Total	\$	14,815.07

We hereby append the following relevant documents for your perusal:

- I. Repair Bill Tax Invoice
- II. Vehicle Rental Agreement and Invoice
- III. Third Party Insurer Enquiry Tax Invoice

Please let us know within the next 14 days from the receipt of this letter, whether you are prepared to accept all the above amount.

Best regards,

Melody Teoh

Customer Service Advisor, Motor Claims

Goldbell Engineering Pte Ltd (Ang Mo Kio Branch)

Tel : 6484 3683

Hp : 9736 1300

Fax : 6612 7495

Email : MelodyTeohML@Goldbell.com.sg



Certificate No: AJA(S)01/Q1243 Certificate No: AJA01/3054

ACCIDENT INVOLVING GZ 5270J AND YP 2473A ON 24/09/2018

Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Mon 7/22/2019 2:24 PM

To: HLCT@HINLEE.COM.SG <HLCT@HINLEE.COM.SG>

Our Ref: CC4/QBE18017760/Geb3

22 JULY 2019

HIN LEE CONTRACTOR TRADING PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING GZ 5270J AND YP 2473A ON 24/09/2018

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 10 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,

Asher

Case Handler

DID: 6841 6051

FAX: 6741 4108

Email: ashersng@lkkauto.com

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



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LETTER OF AUTHORITY

I/We, KAY PTE LTD, owner of YP2473A (Vehicle no.) hereby authorize GOLDBELL ENGINEERING PTE LTD to act on my/our behalf with respect to my/our claim for repair costs and/or rental and/or loss of use for my vehicle no. YP2473A that was damage pursuant to the accident which occurred on 24/09/2018 at/along Geylang Road, in front of Engku Aman Road involving vehicle no. GZ5270J.

I/We further authorize GOLDBELL ENGINEERING PTE LTD to have full discretion to settle my/our above mentioned claim in a manner that they deem fit and to sign any discharge voucher or receive any payment on my/our behalf further to the settlement of my/our claim with payment cheque/s being made in favor of GOLDBELL ENGINEERING PTE LTD.

I/We further acknowledge that any settlement that GOLDBELL ENGINEERING PTE LTD may reach on my/our behalf is in full and final settlement of my/our property damage claims against the owner/ driver/ motor insurer of the third party vehicle bearing registration number GZ5270J and is on a without prejudice / without admission of liability basis insofar as the driver/ owner/ motor insurer of vehicle concerned.

Date this 25 day of September (month) 2018 (year)

Signature of claimant

莫贤德

(With Company Stamp of applicable)

Name of claimant

KAY PTE LTD

Company reg. / NRIC no.

200407981K



Certificate No: AJA(S)91/Q1243

Certificate No: AJA910304

Without Prejudice
to any claim for
personal injury

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : 670572
Our Reference : VC011895

I/We, **KAY PTE. LTD.** do hereby acknowledge the sum of Singapore Dollars: **FOURTEEN THOUSAND EIGHT HUNDRED FIFTEEN AND CENTS SEVEN ONLY (S\$14,815.07)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**HIN LEE CONTRACTOR TRADING PTE LTD**', over damage to my/our vehicle **YP 2473A** from an accident involving **GZ 5270J** at/along **GEYLANG ROAD IN FRONT OF ENGPU AMAN ROAD**, which occurred on **24 SEP 2018** at about **14:05hours**.

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 '**HIN LEE CONTRACTOR TRADING 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) 10 of (month) JUNE (year) 2020

Signature

Joyce Lim G. H.

Claimant's Name

S1497861E

FIN/NRIC No.

Blk 698D Hougang St.52

#14-19

Singapore 538698

Address

Witness's Signature

Cheng Koon Chwee

Witness's Name

S1205380J

FIN/NRIC No.

15K Kang Choo Bin Road

Singapore 548282

Address



Company stamp if applicable

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



QBE INSURANCE (SINGAPORE) PTE. LTD.
1 RAFFLES QUAY
#29-10
SINGAPORE 048583
Attn: JOYCE

TAX INVOICE

GST Reg No. : M9-0002514-E
Invoice No. : EX100144246
Invoice Date. : 13-11-2018
Account No. : C00014440
Quotation No. :
Work Order No. : 670572
Service Centre. : ANG MO KIO
Agreement No. : GBE~33213

PARTICULARS

AMOUNT SGD

Reg No : YP2473A
Chassis No : FEB21EA20285
Engine No : 4P10C02163
Model No : FEB21ER3SDEB C/C AMT
Mileage : 32643
SRR No :

DATE OF ACCIDENT: 24/09/2018

TIME: 1405HRS

LOCATION: ALONG GEYLANG ROAD, IN FRONT OF ENGGU AMAN ROAD

TP CLAIM - QBE INSURANCE

Description	QTY	U/Price	Disc	Net Price	Ext Price
BEING THIRD PARTY CLAIM PART BY PART REPAIR	1	11263.99	N	11263.99	11263.99

Parts Charges: 11263.99

Sub Total: 11263.99

GST @ 7.00 % 788.48

E. & O. E

TOTAL 12052.47

Please make all cheques payable to GOLDBELL ENGINEERING PTE LTD.

When making payment, please quote our invoice numbers.

No receipts will be issued for Cheque Payments.

Terms and conditions of sales

Interest at 1.5% per month will be charged on overdue account

This is a computer generated document. No signature is required.



Bedding Pte Ltd

1002 Jalan Bukit Merah #03-18/19/20 , Singapore 159456

Tel : 6268 7530 Fax : 6282 8189

Email : beddingpl@gmail.com

ROC No : 201115061 N

TAX INVOICE

To : KAY Pte Ltd
5 Pereira Road , #06-04
Asiawide Industrial Building
Singapore 368025
Tel : 6282 8789

Inv No : 01-1118
Date : 16-Nov-18

Description		Amount
S\$		S\$
Rental of Lorry - YL8923A from 28/09/18 to 09/10/18 12days x \$215.00		2,580.00

Sub Total :	2,580.00
Add 7% GST :	180.60
Amount Due :	2,760.60



Goods Received



Signature



BEDDING PTE LTD
Blk 1002 , Jalan Bukit Merah
#03-17,18,19,20.
Singapore 159456
Tel : 62687530 Fax: 62747449
Email: beddingpl@gmail.com

Rental Agreement

- BEDDING PTE LTD (hereinafter called "BEDDING")
- KAY PTE LTD (hereinafter called "KAY")

WHEREIN, BEDDING desires to rent the car to KAY; THEREFORE, in consideration of the mutual promises and covenants contained herein, the two parties have reached the following agreement.

1. Rental Rates

1. KAY has expressed an interest to rent vehicle no. YL8923A (hereinafter called "the vehicle") for a period of 12 days and BEDDING shall provide KAY with the vehicle with the rental charges currently fixed at SGD 215/DAY.

2. Payment

The term of the agreement shall be deemed as the term of the lease. The total rental fee shall be paid by KAY when the agreement is signed and the rental fee shall be paid to BEDDING in cash, cheque or bank transfer with a lump payment immediately after the agreement is signed.

3. The Responsibilities of the Two Parties

a) Responsibilities of BEDDING:

1. Ensure good technical performance of the vehicle and be compliant with traffic regulations.
2. Provide regular maintenance of the vehicle and vehicle is to be kept tidy and clean.
3. Vehicle damage insurance and third party liability insurance shall be borne by BEDDING.
4. In case of any change in the rental rates of the vehicle of the same type as the leased vehicle made by the price authority, BEDDING has the right to adjust the rental rate according to regulations promulgated by the government.

b) Responsibilities of KAY:

1. KAY's use of the vehicle shall comply with the laws and regulations. In the event of any violation, legal responsibilities shall be fully assumed by KAY.
2. The vehicles shall be used according to their designated performance and capacity. It is prohibited to use the vehicle for transportation inconsistent with the purpose of the vehicle. If KAY disobeys the rule and causes damage to vehicle or if any accident occurs, all the expenses incurred shall be borne by KAY.

3. KAY shall not assign the vehicle leased without the consent of BEDDING or use the vehicle for any unauthorized purposes.

4. Any gas, oil, toll and parking charges during the using of the vehicles shall be borne by KAY.

5. The rental fee shall be paid in accordance with the stipulations in the agreement or 5% of the monthly rental fee will be charged on a daily basis as the penalty for overdue payment.

4. Term of the Agreement:

The agreement takes effect from 28 September 2018 to 09 October 2018. Upon the termination of the agreement, KAY shall pay off the unsettled rental fee on the basis of the rental rates specified in the agreement.

5. Breach of Contract:

In the event either KAY breaches any of the abovementioned terms the party in fault shall pay 30% of the total rental fee as the penalty.

6. Other matters not contained in the agreement shall be settled friendly by negotiation or included in the appendix.

7. Both parties are to keep one copy of the agreement and the two parties hereto have caused this agreement to be duly executed by duly authorized representatives of both parties as of the date and year first above written. The agreement terminates upon the return of the vehicle and settlement of all the expenses.

BEDDING PTE LTD



M. Director AU KIAN SOON

KAY PTE LTD

家私人有限公司
KAY PTE LTD

A purple ink signature of Joyce Lim Gek Hiang is written over the KAY Pte Ltd stamp. The signature is stylized and extends across the stamp and the text below it.

Joyce Lim Gek Hiang

**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-18-148461
Date of Request: 26/09/2018

Your Ref No: Online Purchase

Goldbell Engineering Pte Ltd
29, Tanjong Penjuru
Singapore 609026

Dear Sir/Madam,

Enquiry Date 26/09/2018
Enquiry By Teoh Man-Lin, Melody
TP Vehicle No. GZ5270J
Accident Date 24/09/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GZ5270J	QBE Insurance (Singapore) Pte Ltd	09/06/2018-08/06/2019	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.

This is a computer generated document and requires no signature.

9/26/2018

Invoice



**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-18-148461
Date of Request: 26/09/2018

Your Ref No: Online Purchase

Goldbell Engineering Pte Ltd
29, Tanjong Penjuru
Singapore 609026

Dear Sir/Madam,

Enquiry Date 26/09/2018
Enquiry By Teoh Man-Lin, Melody
TP Vehicle No. GZ5270J
Accident Date 24/09/2018

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:

☒ GIRO ☐ Cash ☐ Cheque

VC011895 [MANDATE REQUEST] Your ref : VC011895 // ACCIDENT INVOLVING GZ 5270J AND YP 2473A ON 24/09/2018

Jenny Toh <jenny.toh@qbe.com>

Fri 4/24/2020 4:49 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Andrew Lim <andrew.lim@qbe.com>

Hi Asher

Please proceed with settlement.

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Friday, 24 April 2020 4:42 PM

To: Andrew Lim <andrew.lim@qbe.com>; Jenny Toh <jenny.toh@qbe.com>

Subject: Re: [MANDATE REQUEST] Your ref : VC011895 // ACCIDENT INVOLVING GZ 5270J AND YP 2473A ON 24/09/2018

Hi Sir,

We refer to our email dated 15/04/2020.

Third party chasing for settlement.

Kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Asher Sng (LKKAUTO)

Sent: Wednesday, April 15, 2020 5:25 PM

To: Andrew Lim <andrew.lim@qbe.com>; Jenny Toh <jenny.toh@qbe.com>

Subject: [MANDATE REQUEST] Your ref : VC011895 // ACCIDENT INVOLVING GZ 5270J AND YP 2473A ON 24/09/2018

Your ref : VC011895

Our ref :CC6/QBE20003170/R1ea3q2

Dear Sirs,

We refer to the above matter.

ACCIDENT INVOLVING GZ 5270J AND YP 2473A ON 24/09/2018

The accident occurred when our insured make a right turn into main road hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

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 "**GOLDBELL ENGINEERING PTE LTD** " at **\$14,815.07 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 18,894.69	\$ 12,052.47
2. Loss of Rental (12days x \$215) (w/GST)	\$ 2,760.60	\$ 2,760.60 (12days x \$215)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total : \$ 14,815.07		

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 | fax: 6741-4108

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

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