



Z-ONE AUTOMOTIVE PTE LTD

1 Kaki Bukit Ave 6, Blk D #01-85/87, Autobay@Kaki Bukit Singapore 417883

Tel: 62502115/66342112 Fax: 66342122

Email: service@z-one.com.sg ; enquiry@z-one.com.sg

AUTOMOTIVE  PERFORMANCE Company Registration No. 201118055N

Our Ref : SJT462B

Your Ref : SDA8818C

19th December 2018

**BY EMAIL & POST
WITHOUT PREJUDICE**

QBE Insurance (Singapore) Pte Ltd

1 Raffles Quay #29-10

South Tower,

Singapore 048583

Attention: Vic (LKK Auto Consultant Pte Ltd) – Motor Claims Dept.

Dear Vic,

CLAIMANT: Sleek Ride LLP

ACCIDENT INVOLVING SJT462B & SDA8818C ALONG SENG POH ROAD (BEFORE TIONG BAHRU MARKET) ON 21/10/2018 AT 1000HRS.

We refer to the above matter.

As the quantum was agreed between your surveyor and our Ms Yvonne, we are submitting our claims as follows:

1. Cost of Repair (7% GST)	\$ 2,140.00
2. Vehicle Rental For 4 Days x \$100.00	\$ 400.00
3. LTA & GIA search fee	\$ 36.45

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\$ 2,576.45

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Total:

A copy each of the following supporting documents is enclosed:

- (1) GIA Report
- (2) Final Repair Bill
- (3) LTA search
- (4) GIA Receipt
- (5) Rental Invoice
- (6) Letter of Authority
- (7) Certificate of Insurance
- (8) Accident Scene Photo

Yours faithfully



Z-one Automotive Pte Ltd
Ecls



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/QBE18019366/Uha3

18 DECEMBER 2018

**TJIA IAN GIOK
38 STEVENS ROAD
#06-02
SINGAPORE 257845**

By Post & By Email

Dear Sir/Madam,

ACCIDENT INVOLVING SDA 8818C AND SJT 462B ON 21/10/2018

We refer to the above accident where we are acting for QBE Insurance (Singapore) Private Limited 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,


Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. *QBE Insurance (Singapore) Private Limited
(Motor Claims Dept)
Nic.zhuzhu@hotmail.com
(Email)*

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 18 December, 2018 4:21 PM
To: Nic.zhuzhu@hotmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: Your Ref: SDA 8818C_ACCIDENT INVOLVING SDA 8818C AND SJT 462B ON 21/10/2018



Auto
Consultants
Pte Ltd

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Please call us if you have further queries.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@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.

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LETTER OF AUTHORITY

RE: ACCIDENT INVOLVING VEHICLE NOS SJT 462B

Sing Ah Road (Before Tiong Bahru Market) & SDA 8818 C ALONG

ON 21/10/2018

1. I/We, hereby appoint Z-ONE AUTOMOTIVE PTE LTD to be my agent and I/We authorize my said agent to give you all instructions pertaining to the conduct of my claim including instructions to commence legal proceedings in court in my name against the third party driver/or his employers, if applicable.
2. ** My said agent also has my authority to decide on my behalf whether to accept any offer of settlement from the third party and/or his insurers.
3. I understand and accept that until I revoke my said agent's authority in writing to you, I am bound by all instructions given by my said agent to you
4. ** Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/We undertake to pay you and my/our Solicitor the cost of repair settled and related expenses and disbursement incurred.
5. My vehicle is repaired on my own will without any inducement, threat or promise.



Signature

(Company's stamp if applicable)

Name: Sleek Ride LLP

NRIC No: T77LL1138K

Address 3 Ang Mo Kio Street 62

#06-06

Singapore 869139

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SJT462B
Our Reference : VC011971

I/We, SLEEK RIDE LLP do hereby acknowledge the sum of Singapore Dollars: TWO THOUSAND FIVE HUNDRED SEVENTY SIX AND CENTS FORTY FIVE ONLY (S\$2,576.45) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'TJIA IAN GIOK', over damage to my/our vehicle SJT 462B from an accident involving SDA 8818C and SJT 462B at/along SENG POH ROAD, which occurred on 21 OCTOBER 2018 at about 0945 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 'TJIA IAN GIOK', 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) 27 of (month) November (year) 2019

Signature

Sleek Ride LLP

Claimant's Name

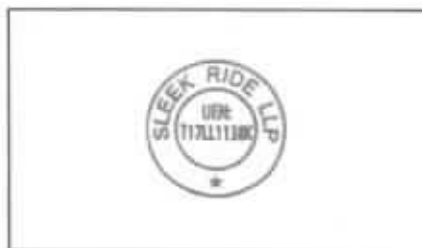
TJLL1138K

FIN/NRIC No.

3 Ang Mo Kio Street 62

#06-06 Singapore 569139

Address



Company stamp if applicable

Witness's Signature

Nur Syafira

Witness's Name

S9628033E

FIN/NRIC No.


1 Kaki Bukit Ave 6

#01-87 Autobay @ KAKI BUKIT

Singapore 417883

Address

Please return to:
General Claims Department
QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583
Fax: 6533 3270



Z-ONE AUTOMOTIVE PTE LTD

1 Kaki Bukit Ave 6, Blk D #01-85/87, Autobay@Kaki Bukit Singapore417883

Tel: 62502115/66342112 Fax: 66342122

Email: service@z-one.com.sg; enquiry@z-one.com.sg

AUTOMOTIVE • PERFORMANCE Company Registration No. 201118055N

Sleek Ride LLP
3 Ang Mo Kio Street 62
#06-06
Singapore 569139

Contact : 62809383 83485211

TAX INVOICE

Date : 19/12/2018
Date in : 22/10/2018
Vehicle Num. : SJT462B
Make/Model : Mitsubishi Lancer 1.5 Mivec Sports AT ABS D/AB-2009
Chassis/Eng# : JMYSRCY2AAU000311/4A910126003
Accident Date : 21/10/2018
Claim No : C101849
Reference :
Policy No. : 5093027210-01 (18/09/2019)

	Amount \$
LUMPSUM REPAIR BILL AS PER SURVEYOR REPORT DATED 13/12/2018 BY LKK Auto Consultants Pte Ltd	2,000.00

	E. & O.E.	Sub \$:	2,000.00
		Add GST (7%) \$:	140.00
		Total Amount \$:	2,140.00



Z-ONE AUTOMOTIVE PTE LTD

Glockewerke

21 Kaki Bukit Road 4 #01-02 S417810

Hotline: +65 8112 6485

Email: Annabelle_lim90@hotmail.com

Invoice

SLEEK RIDE LLP
3 ANG MO KIO STREET 62
#06-06 LINK@AMK
SINGAPORE 569139

Date: 16/11/2018
Client Vehicle No.: SJT 462 B
Model: MITSUBISHI EX

RENTAL VEHICLE INVOICE

Description of Rental		Amount
Rental for	4days @ \$100.00 per day	\$400.00

Vehicle No: SJT7841U

Vehicle Description: KIA CERATO

Rental Period: 22.10.2018 to 25.10.2018

Total Amount Payable: \$400.00



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 23 Oct 2018 / 10:40:39

Receipt Date/Time: 23 Oct 2018 / 10:40:30

Tax Invoice/Receipt

Receipt No.: ITNET-00000-181023-000545

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SDA8818C				
As at 21 Oct 2018/10:00:15				
Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SDA8818C			
	Enquiry Fee	7.00	0.49	7.49
	20181023103915779015			
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx6479		Credit Card: Visa /MasterCard	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

TAX INVOICE

Our Ref No: GR-18-193158
Date of Request: 14/12/2018

Your Ref No: AJ.TK.Z (SDA8818C)

CROSSBORDERS LLC
133 New Bridge Road #23-03/04/05
Chinatown Point
Singapore 059413

Dear Sir/Madam,

Date of Accident: 21/10/2018
Vehicle No: SJT462B
Place of Accident: SENG POH RD (BEFORE TIONG BAHRU MARKET)
Involving Vehicle No: SDA8818C



With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SDA8818C	SENG POH RD (BEFORE TIONG BAHRU MARKET)	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



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-18-193157

Date of Request: 14/12/2018

Your Ref No: AJ.TK.Z (SDA8818C)

CROSSBORDERS LLC
133 New Bridge Road #23-03/04/05
Chinatown Point
Singapore 059413

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 21/10/2018

Place of Accident: SENG POH ROAD (BEF TIONG BAHRU)

Client Vehicle No: SJT462B

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Vic (LKKAUTO)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Monday, 11 February, 2019 5:23 PM
To: Vic (LKKAUTO)
Cc: Jenny Toh
Subject: <SEEK MANDATE> RE: (DS) PRS TO BE ARRANGE @ Z-ONE KAKI BUKIT / ACCIDENT INVOLVING SJT462B & SDA8818C ON 21/10/2018 AT 1000HRS LKK REF CC4/QBE18019366/Uha3
Attachments: LKK INSPECTION REPORT.PDF; LKK ADJUSTMENT REPORT.PDF; LKK INSPECTION PHOTOS.PDF; LKK REINSPECTION PHOTOS.PDF; Email to OI dd 181218.pdf; LETTER TO OI.PDF; TP LOD.pdf

Our ref: VC011971

Dear Vic

Please proceed.

Thank you.

From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Sent: Wednesday, 30 January 2019 8:10 PM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; Joyce Foo <joyce.foo@qbe.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: RE: <SEEK MANDATE> RE: (DS) PRS TO BE ARRANGE @ Z-ONE KAKI BUKIT / ACCIDENT INVOLVING SJT462B & SDA8818C ON 21/10/2018 AT 1000HRS LKK REF CC4/QBE18019366/Uha3

YOUR REF – VC011971
LKK REF – CC4/QBE18019366/Uha3
=====

Dear Jenny,

ACCIDENT INVOLVING VEHICLES SDA 8818C (OI) AND SJT 462B (TP) ON 21/10/2018

We refer to the above matter.

It was reported that Insured vehicle was making a U-turn when collided to the TP vehicle.

An letter was sent out to the Insured to notify of the TP claim, liability and NCD issues. No feedback from Insured till date.

In view of the above, we are of the view that liability is not to our Insured's favour.

Summary to offer to repairer **Z-ONE AUTOMOTIVE PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 5,232.30	\$ 2,140.00
Loss of Rental (\$100 x 4 days)	\$ 400.00	\$ 400.00
GIA / LTA Search Fee	\$ 36.45	\$ 36.45
TOTAL	\$ 5,668.75	\$ 2,576.45

Breakdown of days is as follows:

Our surveyor's recommended days to repair	3 days
Weekends / Downtime	1 day
TOTAL	4 days

Relevant supporting claim documents are attached herewith for your perusal and reference.

For your approval and/or further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
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From: Jenny Toh [<mailto:jenny.toh@qbe.com>]

Sent: Friday, 2 November, 2018 9:25 AM

To: Mei Kwan (LKKAuto)

Cc: Admin A; CS A Team; Joyce Foo

Subject: RE: (DS) PRS TO BE ARRANGE @ Z-ONE KAKI BUKIT / ACCIDENT INVOLVING SJT462B & SDA8818C ON 21/10/2018 AT 1000HRS

Our Ref : VC011971

Dear Mei Kwan

Please find attached as per requested.

regards

Jenny Toh
Senior Assistant, Claims
QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd
Phone: +65 6477 1225
Email: jenny.toh@qbe.com
Visit us on the web at www.qbe.com.sg