



CITY AUTO PTE LTD

One-Stop Automotive Solutions
BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643
TEL: 6453 1235, 6452 0850 FAX: 6453 7944
24hrs Towing Services Tel: 9823 9898
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Your ref: GBG7432E
Our ref: JO201901-0428

29/06/2019

WITHOUT PREJUDICE

Attn: Motor Claim Dept

QBE INSURANCE (SINGAPORE) PTE LTD
NO. 1
RAFFLES QUAY #29-10 SOUTH TOWER
ONE RAFFLES QUAY
SINGAPORE 048583

Dear Sir/Mdm,

Accident involving SKA2172M and GBG7432E on 15/01/2019

We refer to the above said accident.

We enclosed here with relevant documents as stated below:-

- Repair tax invoice
- Letter of authorization

As instructed, we are claiming the following as stated below:-

Cost of Repair	:	S\$ 4,280.00
Loss of use (7 Days x \$100.00)	:	S\$ 700.00
		<u>S\$ 4,980.00</u>

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards

Vronica Law (Claim dept.)
Tel: 6453 1235
Fax: 64537944
Email: cityauto@singnet.com.sg

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 4 July 2019 11:30 AM
To: email@laiwahrestaurant.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/QBE19001023/Gga3 ***
ACCIDENT INVOLVING GBG 7432E & SKA 2172M ON 15/01/2019 ***

04 JULY 2019

LAI WAH RESTAURANT PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING GBG 7432E & SKA 2172M ON 15/01/2019

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from **SKA 2172M**.

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.

The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

Please call us if you have further queries.

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.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

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



Auto
Consultants
Pte Ltd

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CITY AUTO PTE LTD

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643.
TEL: 6453 1235, 6452 0850 FAX: 6453 7944
24hrs Towing Services Tel: 9823 6898
Co. Reg. No.: 196503435C GST Reg. No.: M2-6920979-4

RE: LETTER OF AUTHORIZATION

Name of owner: WONG CHOO HAN NRIC: S6423410B

Address: APT BLK 222 SIMEI 4 # 07-26 SINGAPORE 520222

Name of Driver: WONG CHOO HAN NRIC: S6423410B

Address: APT BLK 222 SIMEI 4 # 07-26 SINGAPORE 520222

Accident on 16/01/2019 Involving G86 7432E AND SKA 2172M

At/along 44 BENDOMEER ROAD # 01-1436 (S) 330044

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle TOYOTA COROLLA ALTIS at my/our request I/We the above owner of Motor Vehicle No: SKA 2172M do authorize them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our behalf concerning the said claim and such, all future correspondence should be addressed to the said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a valid discharge voucher or any other documents in connection with this on my/our behalf and for me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject to prosecution and claim maintained by City Auto Pte Ltd.

I/We further agree to undertake to indemnify them against my/our claim for the cost which arises therewith.

In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of repairs to my motor vehicle.

Owner Signature: [Signature]

Name: WONG CHOO HAN

Date: 15/01/2019

CITY AUTO PTE LTD
Witness Signature: [Signature]

Blk 8 Sin Ming Road
#01-58/60 Sin Ming Ind Est
Singapore 575643
Tel: 6453 1235 Fax: 6453 7944
(Claims Section)

Date: _____

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : JO201901-0428
Our Reference : VC012246

I/We, WONG CHOO HAN do hereby acknowledge the sum of Singapore Dollars: Four Thousand Seven Hundred Only (S\$4,700.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'LAI WAH RESTAURANT PTE LTD', over damage to my/our vehicle SKA 2172M from an accident involving GBG 7432E and SKA 2172M at/along 44 BENDEEMER ROAD, which occurred on 15 JANUARY 2019 at about 1130 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 'LAI WAH RESTAURANT 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) 05 of (month) November (year) 2019

Signature

WONG CHOO HAN

Claimant's Name

569339108
FIN/NRIC No.

Address

Company stamp if applicable

CITY AUTO PTE LTD

Witness's Signature
[Signature]
401-55/50/52 Bldg Ming Ind Est
Singapore 575643
Tel: 6453 1234 Fax: 6453 7944
Witness's Name (Printed Name)

FIN/NRIC No.

Address

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



CITY AUTO PTE LTD

One-Stop Automotive Solution

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TAX INVOICE

QBE INSURANCE (SINGAPORE) PTE LTD
NO. 1
RAFFLES QUAY #29-10 SOUTH TOWER
ONE RAFFLES QUAY
SINGAPORE 048583

Attention: Motor Claim Department

Contact :

Fax No. :

Tax Invoice : I2019-004380

Date : 29/06/2019

Vehicle No. : SKA2172M

Make / Model : TOYOTA COROLLA ALTIS 1.6
AUTO

Mileage (km) : 172247

Chassis No. : MR053REE104110540

Accident Date : 15/01/2019

Claim No. : GBG7432E

Reference : JO201901-0428

Policy No. : 5096083318-01

S/No. Particular	Amount
* Lumpsum repair	S\$ 4,000.00

Total S\$: 4,000.00
GST @ 7% S\$: 280.00
Grand Total S\$: 4,280.00
CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp


for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

- 1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.
- 2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

Thank You For Your Business !

Vic (LKKAUTO)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Thursday, 22 August, 2019 12:16 PM
To: Vic (LKKAUTO)
Subject: FW: <SEEK MANDATE> RE: QBE REF: VC012246 Arrange survey on SKA2172M ***
LKK REF: CC4/QBE19001023/Gha3n2
Attachments: LKK INSPECTION REPORT.PDF; LKK ADJUSTMENT REPORT.PDF; LKK INSPECTION
PHOTOS.PDF; LKK REINSPECTION PHOTOS.PDF; TP LOD.PDF; Email to OLPDF

Importance: High

Hi Vic

Kindly proceed to settle.

regards

Jenny Toh

Senior Assistant

Claims / Asia

1 Raffles Quay, #29-10 South Tower, Singapore 048583

+65 6224 6633 | +65 6477 1225

[Website](#) [LinkedIn](#) [Twitter](#)



From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Sent: Thursday, 22 August 2019 12:00 PM
To: Janice Goh Siew Geok <janice.goh@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>
Subject: FW: <SEEK MANDATE> RE: QBE REF: VC012246 Arrange survey on SKA2172M *** LKK REF:
CC4/QBE19001023/Gha3n2
Importance: High

Dear Janice,

We refer to our below email.

For your approval and/or further instruction 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)



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From: Vic (LKKAuto)

Sent: Monday, 5 August, 2019 10:45 AM

To: Jenny Toh

Cc: Admin A; Vic (LKKAuto)

Subject: RE: <SEEK MANDATE> RE: QBE REF: VC012246 Arrange survey on SKA2172M *** LKK REF: CC4/QBE19001023/Gha3n2

Importance: High

Dear Jenny,

We refer to our below email.

For your approval and/or further instruction please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

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

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From: Vic (LKKAuto)

Sent: Monday, 29 July, 2019 1:46 PM

To: Jenny Toh

Cc: Admin A; Vic (LKKAuto)

Subject: <SEEK MANDATE> RE: QBE REF: VC012246 Arrange survey on SKA2172M *** LKK REF: CC4/QBE19001023/Gha3n2

Importance: High

YOUR REF – VC012246
LKK REF – CC4/QBE19001023/Gha3

Dear Jenny,

ACCIDENT INVOL VING VEHICLES GBG 7432E (OI) AND SKA 2172M (TP) ON 15/01/2019

We refer to the above matter.

It was reported that Insured vehicle had rear-ended the stationary TP vehicle.

An email 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 **CITY AUTO PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 8,471.28	\$ 4,280.00
Loss of Use (\$100 x 7 days)	\$ 700.00	\$ 420.00 (\$60 x 7 days)
TOTAL	\$ 9,171.28	\$ 4,700.00

TP VEHICLE:

MARKET VALUE : \$27,000.00 (est)

LTA REBATE : \$17,000.00 (est)

NETT VALUE : \$10,000.00 (est)

Breakdown of days is as follows:

Our surveyor's recommended days to repair	6 days
Weekends / Downtime	1 day
TOTAL	7 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

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