

Poh Kin (LKKAUTO)

From: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses) <audrey@smrt.com.sg>
Sent: Friday, 12 April 2019 4:05 PM
To: Admin A; Vivian Lau (LKKAUTO); Bevan Lim (LKK Auto); Mei Kwan (LKKAUTO)
Subject: LOD to QBE - SMRT BUS/02/19/1057/AW - Accident involving Double Decker Bus SMB225D and SLG9678P on 23 Feb 2019 along Hillview Road
Attachments: img-412145508-0001.pdf
Importance: High

SMRT Ref : BUS/02/19/1057/AW
QBE Ref : SLG9678P

Dear Sir/Mdm,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SMB225D. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$ 976
Loss of Use (\$ 350 x 2 Days)	\$ 700
LTA Search Fee	\$ 7
Total	\$ 1,683

We enclose the following documents,

- Repair Invoice
- GIA Report
- LTA Search

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT BUSES LTD.

Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims
Department | 6 Ang Mo Kio Street 62 Singapore 569140





AUTHORIZATION TO ACT

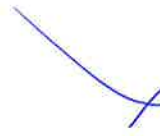

I, SMRT BUSES LTD (the third party claimant") of 6 ANG MO KIO STREET 62 (S)569140 (address), owner of SMB 225D (vehicle no.) hereby authorize SMRT AUTOMOTIVE SERVICES PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no SMB 225D that was damaged pursuant to the accident which occurred on 23/02/2019 (date) along HILLVIEW ROAD (location) involving vehicle no/s SLG 9675P ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of SMRT BUSES LTD.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 12 (day) of July (month) 2021 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SMB225D
Our Reference : VC012357

I/We, **SMRT Buses Ltd** do hereby acknowledge the sum of Singapore Dollars: **Eight Hundred Forty only (S\$840.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**LAI SHUI FA**', over damage to my/our vehicle **SMB225D** from an accident involving **SMB225D** and **SLG9675P** at/along **HILLVIEW ROAD**, which occurred on **23 Feb 2019** at about **11:35hrs**.

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 SHUI FA**', 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) 12 of (month) July (year) 2021

Signature

SMRT Buses Ltd

Claimant's Name

198208292D

FIN/NRIC No.

Witness's Signature

Lim Siap Bee

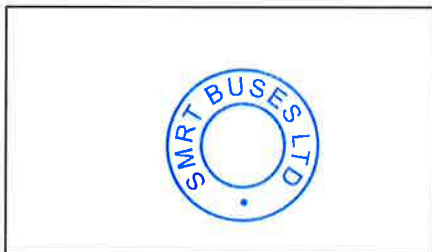
Witness's Name

FXXX5184

FIN/NRIC No.

SMRT Buses Ltd
6 Ang Mo Kio Street 62
Singapore 569140

Address



Company stamp if applicable

SMRT Buses Ltd
6 Ang Mo Kio Street 62
Singapore 569140

Address

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



Customer Code: 3000066

SMRT BUSES LTD

Block Unit
STREET 62
6 ANG MO KIO
SINGAPORE 569140



SMRT Automotive Services Pte Ltd
251 North Bridge Road Singapore 179102
Tel: 65 63311000 Fax: 65 63340247

Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 199004280Z
Invoice No. : IV190300233
Date : 19.03.2019
Vehicle No. : SMB225D
Your Ref No. : BUS/02/19/1057
Our Ref No. : 24100383
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
Parts					
PANEL, SIDE: R11, FOR MAN A22 BUS	1.00	\$1782.50	100.00	\$1782.50	\$ 0.00
COVER: REAR TAIL LAMP, RH, FOR MAN A22 BUS	1.00	\$ 974.70	100.00	\$ 974.70	\$ 0.00
Sub-Total					\$ 0.00
Labour					
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	1.00	\$ 530.00	0.00	\$ 0.00	\$ 530.00
Others					
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	1.00	\$ 446.00	(0.00)	\$ 0.00	\$ 446.00
GRAND TOTAL					\$ 976.00

Remark :

Make/Model : MAN A22
Accident Date : 23.02.2019

N.B. Payment by cheque should be crossed and made payable to 'SMRT Automotive Services Pte Ltd'.
No receipt will be issued unless requested.

Authorised Signature
for SMRT Automotive Services Pte Ltd

Enquire Transaction History

Transaction History Details

Log Date/Time:	25 Feb 2019 / 16:12:14	Transaction Amount:	\$7.49
Asset Type:	Vehicle		
Asset ID:	SLG9675P		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20190225161214763830

Search Date / Time: 23 Feb 2019 11:36:00

Insurance Company: QBE INSURANCE (SINGAPORE) PTE LTD

Information displayed is correct as at the log date and time.

[Enquire Related Logs](#)

[Back to List](#)

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Wednesday, 22 July 2020 12:04 PM
To: TIKEEW@GMAIL.COM
Cc: Admin A
Subject: ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

Our Ref: CC3/QBE19003976/Jkb3

LAI SHUI FA
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMB 225D & SLG 9675P ON 23/02/2019

We refer to the above subject matter. We are the loss adjuster appointed by **QBE INSURANCE (SINGAPORE) PTE LTD** to resolve the third party 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(for e.g. accident video) 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 **31/07/2020**, 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/e-mail us if you have further queries.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Re: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jpb3q2) on 23.02.2019

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Fri 2/7/2021 4:04 PM

To: Andrew Lim <andrew.lim@qbe.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Dear Sirs/mdm,

We refer to the above matter.

Please be informed that we have settled the matter at a global sum of \$840.00(all-in) with third party.

We are pending for signed DV from third party and will proceed to close file once DV received.

Thank you.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Andrew Lim <andrew.lim@qbe.com>

Sent: Wednesday, 9 June 2021 9:31 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jpb3q2) on 23.02.2019

Hi Hsiao Tong,

Kindly provide us with an update on this claim.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+65 6477 1243 | +65 6224 6633

[Website](#)

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Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore

Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Andrew Lim
Sent: Tuesday, 23 February 2021 10:53 am
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jpb3q2) on 23.02.2019

Hi Hsiao Tong,

SMRT has written to us about this claim.

Based on your previous email dated 08/01/2021, we are pending their acceptance.

Please follow-up on this.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+65 6477 1243 | +65 6224 6633

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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia
Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 8 January 2021 2:14 pm
To: Andrew Lim <andrew.lim@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jpb3q2) on 23.02.2019

This email was sent from someone outside of QBE. Be cautious opening links and attachments.
Use the 'Report Phishing' button if suspicious.

Dear Andrew,

We refer to your below email.

We are currently pending acceptance from third party. Last email to third party was on 30 Dec 2020.

We will follow up the matter. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 8 January 2021 9:51 AM
To: Andrew Lim <andrew.lim@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jpb3q2) on 23.02.2019

Dear Sir / Madam,

Thank you for your email.

Case reassign to HT.

Our respective case handler will look into the matter and get back to you in due course.

Hi HT.

Kindly assist.

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)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Friday, 8 January, 2021 9:49 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jfb3) on 23.02.2019 *** LKK REF: CC3/QBE19003976/Jkb3

Dear Khanchna,

Please provide us with an update on this claim.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+65 6477 1243 | +65 6224 6633

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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Andrew Lim

Sent: Tuesday, 15 September 2020 5:08 pm

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jfb3) on 23.02.2019 *** LKK REF: CC3/QBE19003976/Jkb3

Dear Khanchna,

Please proceed as advised.

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

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Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore

Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Tuesday, 8 September 2020 3:37 pm

To: Andrew Lim <andrew.lim@qbe.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: MANDATE REQUEST - Direct Settlement - Accident Involving SLG9675P (OI : QBE - VC012357) AND SMB225D (TP : LKK REF - CC3/QBE19003976/Jfb3) on 23.02.2019 *** LKK REF: CC3/QBE19003976/Jkb3

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QBE REF: VC012357

LKK REF: CC3/QBE19003976/Jkb3

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES SMB225D (TP) & SLG9675P (OI) ON 23.02.2019

We refer to the above matter.

Merging lane collision. We noted from Insured's accident video (as attached) that Third party vehicle is in front of Insured vehicle. There is no accident video from Third party.

We had informed to the Insured driver of the TP claim and NCD issues and agreed to let Insurance handle.

In view of the above, we are of the view that BOLA 18 is applicable.

Summary to offer to **SMRT BUSES LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 4,080.20	\$ 976.00
Loss of Use (\$350 x 2 days)	\$ 700.00	\$ 700.00
TOTAL		\$ 1,676.00
50%		\$ 838.00
LTA Search	\$ 7.00	\$ 7.00
TOTAL	\$ 4,787.20	\$ 845.00

Breakdown of days is as follows:

* 2 days recommendation for repair

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

For your approval and/or further instructions please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: [mailto:Khanchna@lkkauto.com%7C]Khanchna@lkkauto.com | Fax: 6741-4108

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

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