

## Vic (LKKAUTO)

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**From:** Jenny Toh <jenny.toh@qbe.com>  
**Sent:** Thursday, 21 November, 2019 4:08 PM  
**To:** Vic (LKKAUTO)  
**Cc:** claims-singapore  
**Subject:** [VC012440] <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Eha3) on 25.03.2019  
**Attachments:** RE: LOD - Accident involving SKS100P and SLK555R along Geylang Lor 19 on 25/03/2019

Hi Vic

Kindly counter offer at \$250.00 /per day max.

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](#)



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**From:** Vic (LKKAUTO) <vicalpeh@lkkauto.com>  
**Sent:** Thursday, 21 November 2019 1:59 PM  
**To:** Jenny Toh <jenny.toh@qbe.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Eha3) on 25.03.2019

Dear Jenny,

We refer to the below email and TP appeal on LOU.

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](mailto:vicalpeh@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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**From:** Vic (LKKAuto)

**Sent:** Tuesday, 1 October, 2019 11:01 AM

**To:** 'Joyce Foo'; Jenny Toh

**Cc:** Admin A; Vic (LKKAuto)

**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Eha3) on 25.03.2019

**Importance:** High

Dear Joyce,

We refer to the below mandate.

Please be informed that our offer as per mandate has been rejected by the TP.

TP countered propose for the LOU @ \$300/day. Amended breakdown as below:

	Claimed Amount	Revised Amount
1. Cost of Repair	\$19,759.69 (w/gst)	\$11,074.50 (\$10,350.00 + 7% gst)
2. Loss of Use	\$ 1,500.00 (3days x \$500.00)	\$ 900.00 (3days x \$300.00)
3. GIA search fee	\$ 2.00	\$ 2.00
Total	\$21,261.69	<b>\$11,976.50</b>

Kindly advise if we increase LOU and/or maintain our offer.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Vic (LKKAUTO)  
**Sent:** Wednesday, 28 August, 2019 11:17 AM  
**To:** Joyce Foo  
**Cc:** Admin A; Vic (LKKAUTO); Jenny Toh  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Eha3) on 25.03.2019  
**Importance:** High

Dear Joyce,

We refer to the below mandate.

Please be informed that our offer as per mandate has been rejected by the TP.

TP countered propose for the LOU @ \$300/day.

Kindly advise if we increase LOU and/or maintain our offer.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Joyce Foo [<mailto:joyce.foo@qbe.com>]  
**Sent:** Tuesday, 21 May, 2019 3:19 PM  
**To:** Poh Kin (LKKAUTO); Admin A  
**Subject:** FW: <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Efa3) on 25.03.2019  
**Importance:** High

Dear Poh Kin

Please proceed to offer as advised.

Thanks & Best Regards

## Poh Kin (LKKAuto)

---

**From:** Joyce Foo <joyce.foo@qbe.com>  
**Sent:** Tuesday, 21 May 2019 3:19 PM  
**To:** Poh Kin (LKKAuto); Admin A  
**Subject:** FW: <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Efa3) on 25.03.2019  
**Attachments:** LKK Adjustment Report.pdf; LKK Inspection Photo.pdf; LKK RESURVEY PHOTO-AFTER PAINT.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; TP LOD.pdf  
**Importance:** High

Dear Poh Kin

Please proceed to offer as advised.

Thanks & Best Regards

---

Joyce Foo  
Senior Assistant  
Claims Dept/Asia  
1 Raffles Quay, #29-10 South Tower, Singapore 048583  
+65 64771184 | +65 62246633  
[Website](#) [LinkedIn](#) [Twitter](#)



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**From:** Poh Kin (LKKAuto) <pohkin@lkkauto.com>  
**Sent:** Saturday, 18 May 2019 12:41 PM  
**To:** Joyce Foo <joyce.foo@qbe.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Efa3) on 25.03.2019  
**Importance:** High

Your ref : VC012440  
Our ref : CC4/QBE19005948/Efa3

Dear Joyce,

### ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLK 555R(OI) & SKS 100P (TP) ON 25/03/2019

We refer to the above matter.

Liability: The accident occurred when our insured collided into third party vehicle (Parked). Liability is down against our insured.

## Poh Kin (LKKAUTO)

**From:** Poh Kin (LKKAUTO)  
**Sent:** Saturday, 18 May 2019 12:41 PM  
**To:** 'Joyce Foo'  
**Cc:** Admin A  
**Subject:** <Seek Mandate> Direct Settlement - Accident Involving SLK 555R (OI : QBE - VC012440) AND SKS 100P (TP : LKK REF - CC4/QBE19005948/Efa3) on 25.03.2019  
**Attachments:** LKK Adjustment Report.pdf; LKK Inspection Photo.pdf; LKK RESURVEY PHOTO-AFTER PAINT.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; TP LOD.pdf  
**Importance:** High

Your ref : VC012440  
Our ref : CC4/QBE19005948/Efa3

Dear Joyce,

### ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLK 555R(OI) & SKS 100P (TP) ON 25/03/2019

We refer to the above matter.

Liability: The accident occurred when our insured collided into third party vehicle (Parked). Liability is down against our insured.

We did clarify with OI (Mr Tay) the nature of the accident and He is agree to settle and aware that NCD (if any) would be affected.

We seek your approval to offer Third Party repairer "**MBM Wheelpower Pte Ltd**" at **\$11,616.50(all-in).**

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$19,759.69 (w/gst)	\$11,074.50 (\$10,350.00 + 7% gst)
2. Loss of Use	\$ 1,500.00 (3days x \$500.00)	\$ 540.00 (3days x \$180.00)
3. GIA search fee	\$ 2.00	\$ 2.00
Total	\$21,261.69	<b><u>\$11,616.50</u></b>

\*\*03days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

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



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**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, 10 April 2019 10:02 AM

**To:** 'Joyce Foo' <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>

**Subject:** RE: Liability Status - Accident involving SKS100P & SLK555R (QBE) on 25/03/2019

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

**QBE ref: VC012440**

**LKK REF: CC4/QBE19005948/Efa3**

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SKS 100P

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Poh Kin and he can be contacted at DID: 6841 2132.

***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)

---

**From:** Admin-D (LKKAuto)

**Sent:** Friday, 29 March, 2019 5:20 PM

**To:** 'Joyce Foo' <[joyce.foo@qbe.com](mailto:joyce.foo@qbe.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>



**mbm wheelpower**  
DARE TO BE

Your ref : SLK555R  
Our ref : SKS100P

10th April 2019

**QBE Insurance (International) Limited**  
1 Raffles Quay  
#29-10 South Tower  
Singapore 048583

TEL: 6224 6633

Attn: Motor Claims Dept

**WITHOUT PREJUDICE**

Dear Sir / Mdm,

**Accident involving SKS100P and SLK555R along Geylang Lor 19 on 25/03/2019 at 17:45hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle ~~SLK555R~~ at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final repair invoice
- 2 Authorisation Letter
- 3 GIA search fee

We are instructed to claim the following

1 Costs of Repair - Lump sum - ( \$10,350.00 + 7% gst)	\$ 11,074.50
2 Loss of use (\$500 x 3 days)	\$ 1,500.00
3 GIA search fee	\$ 2.00

**Grand Total: \$ 12,576.50**

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Yin Siew  
HP: 8588 3198  
[yinsiew.kon@mbmwheelpower.com.sg](mailto:yinsiew.kon@mbmwheelpower.com.sg)

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L



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/QBE19005948/fa3**

04 APRIL 2019

TAY KIM CHWEE @ RICHARD ZHENG QIN SHUIO  
130 TANJONG RHU ROAD  
# 01- 27  
SINGAPORE 436918

Dear Sir/Madam,

**ACCIDENT INVOLVING SLK 555R AND SKS 100P ON 25/03/2019**

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 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,

  
Poh Kin Chong  
Case Handler  
DID: 6841 2132  
FAX: 6741 4108  
Email: pohkin@lkkauto.com

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



## Letter of Authorisation

Date : 4/4/2019

To : MBM WHEELPOWER PTE LTD

160 Sin Ming Drive #06-02 Sin Ming Autocity Singapore 575722

FROM : LIM HAN LI (Name of Owner & Policyholder)

CLAIM VEHICLE No : SKS100P

ACCIDENT DATE : 25/3/2019

LOCATION : ALONG GEYLANG LOR 19

OTHER VEHICLE : SLK555R

1 I hereby authorise MBM WHEELPOWER PTE LTD to :-

- a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved  
(Claim against own Insurer)

( ☒ ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved.  
(Claim against Third Party)

2 I confirm that MBM's authorisation shall include without limitation paying for all the relevant reports / documents, corresponding and negotiating with the insurer / third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and / or completion of the claim.

Where authorising party is not vehicle owner and policyholder

EXCEPT :-

- a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and
  - b. The submission of the claim to the insurer (Where applicable)
- 3 I understand if I submit a claim of whatever nature to my own insurer [ **FOURTEEN DAYS (14 days)** ] after the accident (or such other time stipulated by my own insurer and / or the law), such claim will not or may not be accepted by my own insurer.
- 4 I further confirm and accept that :-
- a. To the extent permitted by laws :-
    - i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and
    - ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.
  - b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.
- 5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$ \_\_\_\_\_ (excluding Gst) for the repair's cost.
- 6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-
- a. **50% and below - NO REFUND**
  - b. **100% - FULL REFUND**

- 7 I shall inform and forward to MBM all correspondence and letters received by me from the insurer / third party, any other insurer, solicitors governmental authorities and / or, any other relevant party.
- 8 I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 9 In any case if the claim is repudiated by the insurer of the third party, I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 10 I shall not :-
- a. respond to correspondence and letter; and
  - b. negotiate agree or accept any other from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.
- 11 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-
- a. the repair's costs and
  - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.
- 12 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

13 I understand and agree that MBM will not be liable if:

- a. the delay of receiving parts is caused by suppliers
- b. the Loss of Use/Loss of income claim amount provided by the insurer of the third party is lower than desired and that MBM will not top up to the expected amount.

14 MBM has the right not to disclose any correspondences to the client.



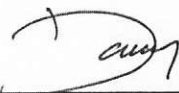
x

Owner & Policyholder's Signature / Company Stamp (if applicable); or  
Authorising party's Signature / Company Stamp (if applicable)

Name : LIM HAN LI

NRIC : S6846617B

Address :



Witness's Signature

Name :

NRIC :

WITHOUT PREJUDICE to  
(a) Insurers' Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
inconsistencies found in this  
Discharge Voucher]

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : SKS100P  
Our Reference : VC012440

I/We, LIM HAN LI do hereby acknowledge the sum of Singapore Dollars: Eleven Thousand Eight Hundred Twenty Six and Cents Fifty Only (S\$11,826.50) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'TAY KIM CHWEE @ RICHARD ZHENG QIN SHUIO', over damage to my/our vehicle SKS 100P from an accident involving SLK 555R and SKS 100P at/along LOR 19 GEYLANG, which occurred on 25 MARCH 2019 at about 1745 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 'TAY KIM CHWEE @ RICHARD ZHENG QIN SHUIO', 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) 25 of (month) 11 (year) 2019

Signature

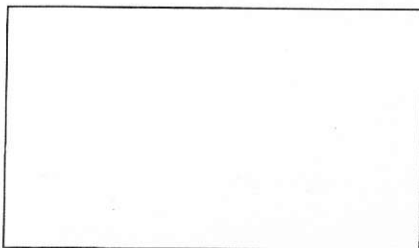
Lim Han Li

Claimant's Name

S6846617B

FIN/NRIC No.

Address



Company stamp if applicable

Witness's Signature

My Lwi

Witness's Name

G6972369T

FIN/NRIC No.

160 Sin Ming Drive

#06-02 Singapore 575722

Address

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



**mbm wheelpower**  
DARE TO BE

To: QBE Insurance (International) Limited  
1 Raffles Quay  
#29-10 South Tower  
Singapore 048583  
  
TEL: 6224 6633  
  
Attn: Motor Claims Dept

Tax Invoice: 54201  
Date: 12/4/2019  
Vehicle No.: SKS100P  
Make / Model: Bentley Flying Spur  
Chassis No.: SCBBE53W98C057298  
Engine No.: BWR017806  
Year of Make: 2008  
Accident Date: 25/3/2019

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 10,350.00

Total : \$	10,350.00
7% GST: \$	724.50
Amount Due S\$	<u>\$ 11,074.50</u>

For & on behalf  
MBM WHEELPOWER PTE LTD



Prepared by: Yin Siew

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L

**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-19-047397

Date of Request: 26/03/2019

Your Ref No:

Online Purchase

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 26/03/2019  
Enquiry By Ong Hui Xiang  
TP Vehicle No. SLK555R  
Accident Date 25/03/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLK555R	QBE Insurance (Singapore) Pte Ltd	14/12/2018-13/12/2019	62246633

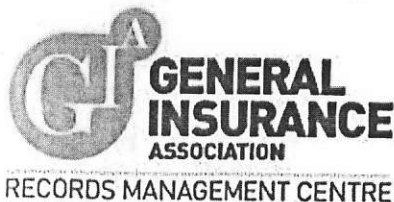
Thank You.

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.

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3/26/2019

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-19-047397

Date of Request: 26/03/2019

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 26/03/2019  
Enquiry By Ong Hui Xiang  
TP Vehicle No. SLK555R  
Accident Date 25/03/2019

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