

FILE W/ MK 003 QBE19007702 / Ke 23

Joy

# COMFORTDELGRO ENGINEERING

Our Ref : T 0419/ SHC8262Y /WT(st)

Date : 14-May-19

CDGE Taxi Claims Dept  
59 Loyang Drive 4th Flr  
Singapore 508969

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road Singapore 579701

Marline +65 6383 6280  
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 198004200

**QBE INSURANCE (INT'L) LTD**  
**1 Raffles Quay #29-10**  
**South Tower**  
**Singapore 048583**

**WITHOUT PREJUDICE**

Attn : Motor Claims Department

Dear Sir

**ACCIDENT INVOLVING OUR TAXI SHC8262Y YOUR INSURED GBD 454D**  
**AND OTHER \_\_\_\_\_ ON 26.04.19**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SHC8262Y which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : GBD 454D we are submitting these claims for your consideration on behalf of the claimants.

## TAXI OWNER'S CLAIM

1	Cost of Repair	\$	2,140.00
2	<u>7</u> days Loss of Rental @ \$ <u>177.23</u> per day	\$	1,240.61
3	Survey Report Fees (Surveyed by M/s LKK)	\$	-
4	LTA Search Fees	\$	7.49
5	GIA / Police Report Fees	\$	-
6	Towing / Medical / Transportation Fees	\$	-
Sub Total :		\$	3,388.10

## HIRER'S CLAIM

7	<u>7</u> days Loss of Income @ \$ <u>80.00</u> per days	\$	560.00
Total Claims :		\$	3,948.10

We enclose herewith the following documents to support the claims: -

- a) Original repair bill and photocopied of photographs 4 pcs.  
b) LTA search slip/s of : GBD 454D  
c) GIA / Police report/s of : SHC8262Y  
d) Letter of authority from owner / hirer / operator

( ) Witness statement/s ( ) Towing/Medical bill/receipts ( ) Certificate of Insurance  
( X ) Photocopies of Accident Scene ( x ) Downtime/Mileage record ( x ) Rental Rate letter

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

*William Tan*

CDGE Claims Department

Tel: 6214 8737 Fax: 6214 18 Email : williamtan@cdge.com.sg

A member of  
**COMFORTDELGRO**





Auto  
Consultants  
Pte Ltd

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

**Our Ref: CC3/QBE19007702/K1ea3**

11 OCT 2019

**YDJ ENGINEERING (S) PTE LTD**  
151 KAKI BUKIT AVENUE 1  
SHUN LI INDUSTRIAL PARK  
SINGAPORE 416010

Dear Sir/Madam,

**ACCIDENT INVOLVING GBD 454D AND SHC 8262Y ON 26/04/2019**

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 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](mailto:ashersng@lkkauto.com)

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

## LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING  
ALONGMERCEDES E220 SHC8262Y , GBD454D  
KAKI BUKIT AVE 2 X EUNOS LINK

ON 26-Apr-19 14:20

I / We

TOK KENG HIANG ANTH... (Hirer) NRIC No.: S7316145B

and/or

KONG KIEN WAI (Relief) NRIC No.: S7635774I

Taxi Number

SHC8262Y

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

27-Apr-2019

Name of Hirer  
Hirer NRICTOK KENG HIANG ANTHONY  
S7316145B

Signature :



Address

470C UPPER SERANGOON CRESCEN...  
533470

Contact No.

91904135

Name of Relief  
Relief NRICKONG KIEN WAI  
S7635774I

Signature :



Address

184 YUNG SHENG RD #18-71  
610184

Contact No.

97483048

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : T0419/SHC8262Y/WT(st)  
Our Reference : VC012546

I/We, **COMFORT TRANSPORTATION PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **THREE THOUSAND FIVE HUNDRED TEN AND CENTS EIGHTY SEVEN ONLY (S\$3,510.87)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**YDJ ENGINEERING (S) PTE LTD**', over damage to my/our vehicle **SHC 8262Y** from an accident involving **GBD 454D** at/along **KAKI BUKIT AVE 2 X EUNOS LINK**, which occurred on **26/04/2019** at about **14:20hours**.

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 '**YDJ ENGINEERING (S) 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) 13<sup>th</sup> of (month) November (year) 2019

Signature

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
39 LOYANG DRIVE  
SINGAPORE 500698

Claimant's Name

FIN/NRIC No.

Witness's Signature

Witness's Name

FIN/NRIC No.

Please forward your cheque made payable to:  
**COMFORTDELGRO ENGINEERING PTE LTD**

Address

Address

"The contents of this document apply to vehicle damages only  
All personal injuries and damages arising therefrom are excluded  
from the ambit and application of this document"

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)

## TAX INVOICE

8010056

QBE INSURANCE (INT'L) LTD

1 RAFFLES QUAY SOUTH TOWER #29-10  
SINGAPORE 048583

CONTACT NO: 62246633

VEHICLE NO  
SHC8262Y

MAKE  
MERCEDES BENZ

MODEL  
E220CDI (E6)

DATE OF REG  
28.05.2015

CHASSIS CODE  
WDD2120012B173477

NO/DATE  
91442866 09.05.2019

JOB NO.  
305291548

ODOMETER READING

JOB TYPE

Description : 3P 26.04.2019

### Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	2,000.00
Add GST @ 7.000 %	140.00
<b>Total Invoice amount</b>	<b>2,140.00</b>

Issued by : CHEWBEELENG 09.05.2019 14:31:54  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

WE ARE TAKING ALL REASONABLE PRECAUTIONS AGAINST THEFT OR ACCIDENT DAMAGE. THE COMPANY ACCEPTS NO RESPONSIBILITY FOR LOSS OR DAMAGE TO THE PROPERTY BELONGING TO CUSTOMERS AND WEARS AND TEARS OF THE VEHICLE.

CUSTOMERS SHALL INSPECT THE VEHICLE IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM DELIVERY OR NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLE WILL BE DEEMED TO HAVE BEEN ACCEPTED AS SUCH.

INTEREST ON THE TERM MONTHS WILL BE CHARGED AT A 10% PER ANNUM BASIS ON THE PRINCIPAL OF ANY UNPAID BALANCE DUE TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DATE OF PAYMENT OR AFTER 30 DAYS FROM THE DATE OF PAYMENT ON DEFAULT.

PLEASE RETURN THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY DISCREPANCY WITHIN 7 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND VALID.

ComfortDelGro Engineering Pte Ltd  
A member of COMFORTDELGRO

Head Office:  
205 Braddell Road  
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Our Ref: CT19040767

Date: 09 May 2019



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON                      26/04/2019    @   14:20 hrs  
ALONG                              KAKI BUKIT AVE 2 X EUNOS LINK  
INVOLVING                        GBD454D

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC8262Y** (the "Taxi"). The Taxi was hired to **TOK KENG HIANG ANTHONY IC NO S7316145B** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$177.23** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay  
Assistant Manager, Fleet Safety

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



## Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
GBD454D	26 Apr 2019 / 14:20:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

[Previous](#)[OK](#)

SNC8262Y



## Asher Sng (LKKAUTO)

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**From:** Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>  
**Sent:** Tuesday, 12 November 2019 3:36 PM  
**To:** Asher Sng (LKKAUTO); Jenny Toh  
**Cc:** claims-singapore  
**Subject:** RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GBD454D (OI : QBE - VC012546) and SHC8262Y (TP : LKK REF - CC3/QBE19007702/K1ea3) on 26/04/2019

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Asher,

Please proceed as per advise.

Thank you.

---

**Syaheeda Othman**

Assistant Manager, Claims

Claims | Asia

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

+65 6477 1130 | +65 9233 6977

Website LinkedIn Twitter



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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Tuesday, 12 November 2019 3:26 PM  
**To:** Jenny Toh <jenny.toh@qbe.com>  
**Cc:** Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>  
**Subject:** RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GBD454D (OI : QBE - TBA) and SHC8262Y (TP : LKK REF - CC3/QBE19007702/K1ea3) on 26/04/2019

Hi Sir,

We refer to our email dated 30/10/2019.

Third party is 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](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Asher Sng (LKKAuto)

**Sent:** Wednesday, 30 October 2019 2:55 PM

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Cc:** Syaheeda Nacah Binte Mohamed Othman <[syaheeda.othman@qbe.com](mailto:syaheeda.othman@qbe.com)>

**Subject:** [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GBD454D (OI : QBE - TBA) and SHC8262Y (TP : LKK REF - CC3/QBE19007702/K1ea3) on 26/04/2019

Your ref : TBA

Our ref : CC3/QBE19007702/K1ea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended 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 " **COMFORTDELGRO ENGINEERING PTE LTD**" at **\$3,510.87 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 7,607.49	\$ 2,140.00
2. Loss of Rental (7days x \$177.23)	\$ 1,240.61	\$ 1,063.38 (6days x \$177.23)
3. Loss of Income (7days x \$80)	\$ 560.00	\$ 300.00 (6days x \$50)
4. LTA Search Fee	\$ 2.00	\$ 7.49
		<b>Total : \$ 3,510.87</b>

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](mailto:ashersng@lkkauto.com) | fax: 6741-4108

**From:** Janice Goh Siew Geok <[janice.goh@qbe.com](mailto:janice.goh@qbe.com)>  
**Sent:** Tuesday, 8 October 2019 9:58 AM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>  
**Subject:** RE: Direct Settlement - Accident Involving GBD454D (OI : QBE - TBA) and SHC8262Y (TP : LKK REF - CC3/QBE19007702/K1ea3) on 26/04/2019

Hi Mei Kwan

As requested, please refer to the attachment.  
Thank you.

---

**Janice Goh**  
Executive, Claims  
Claims | Asia  
1 Raffles Quay, #29-10 South Tower, Singapore 048583  
+65 6477 1243  
Website: [LinkedIn](#) [Twitter](#)



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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Tuesday, 8 October 2019 9:49 AM  
**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Janice Goh Siew Geok <[janice.goh@qbe.com](mailto:janice.goh@qbe.com)>  
**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving GBD454D (OI : QBE - TBA) and SHC8262Y (TP : LKK REF - CC3/QBE19007702/K1ea3) on 26/04/2019

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

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)

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Thursday, 9 May, 2019 11:14 AM

**To:** 'Jenny Toh' <jenny.toh@qbe.com>

**Cc:** Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

**Subject:** Direct Settlement - Accident Involving GBD454D (OI : QBE - TBA) and SHC8262Y (TP : LKK REF - CC3/QBE19007702/K1ja3) on 26/04/2019

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHC 8262Y at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Joy and she can be contacted at DID: 6841 2409.

***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)

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