

SM AUTOMOTIVE

Our Ref : SMD8692A
Your Ref : SKU5256E
Date : 18th Oct 2019

Block 1 Kaki Bukit Avenue 6 #01-43
Singapore 417883
Tel: (65) 6747 9241
Fax: (65) 67417276

QBE Insurance (Singapore) Pte Ltd

Without Prejudice

1 Raffles Quay
#29-10 South Tower
Singapore 048583

Dear Sirs,

RE: Accident Involving SMD8692A & SKU5256E ON 07.09.2019 Along CTE Towards SLE Before Braddell Road 14:45HRS

We are instructed by **ANG AI NGOH** to claim damages and losses against you in connection with the above-captioned road traffic accident which our client's vehicle **SMD8692A** was damaged by vehicle **SKU5256E** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows: -

1) Repair Costs	\$	18,900.00
2) Loss of Rental for 09 days	\$	1,080.00
3) LTA Search Receipt	\$	7.45
	\$	<u>19,987.45</u>

A copy each of the following supporting documents is enclosed: -

- 1) Final repair bill
- 2) Letter of Authorisation & Assignment
- 3) LTA Search Receipt
- 4) Vehicle Rental Agreement & Rental Invoice

Please let us have your cheque for the sum of **\$ 19,987.45** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,

SM Automotive





Auto
Consultants
Pte Ltd

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

Our Ref: CC6/QBE19016036/Aha3

20 SEPTEMBER 2019

**THUM CHOW WAH
BLOCK 173 YISHUN AVENUE 7
#11-805
SINGAPORE 760173**

By Post & By Email

Dear Sir/Madam,

ACCIDENT INVOLVING SKU 5256E / SMD 8692A / OTHERS ON 07/09/2019

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. Unless proven otherwise.

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,


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

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

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Friday, 20 September, 2019 3:43 PM
To: dtcyl@hotmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: Your Ref: SKU 5256E - ACCIDENT INVOLVING SKU 5256E / SMD 8692A / OTHERS ON 07/09/2019



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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

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LETTER OF AUTHORISATION

SM AUTOMOTIVE

Kaki Bukit Avenue 6
Blk 1 #01-43
Singapore 417883

Dear Sir,

Accident on 07-09-19 @ 1445hrs
Involving Vehicles SMD 8692A & SKU 5756E
Along C7E Towards E2 before broadell Road

I/We, the registered owner/driver of vehicle registration no: SMD 8692A
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.


I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature
(Company's stamp if applicable)

Name: Ang Ai Ngoh
NRIC No.: S18114117
Date: 07-09-2019

Assignment

To: SM Automotive (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SMD 8692A and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.

Dated this 07 day of 09 20 19.

Signature :

Name :

ID No. :

Address :

Witness Signature :

Witness Name :

Witness ID :

Witness Address :

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

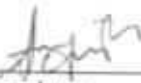
Your Reference : SMD8692A
Our Reference : VC012962

I/We, ANG AI NGOH do hereby acknowledge the sum of Singapore Dollars: Nineteen Thousand Eight Hundred Only (S\$19,800.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, THUM CHOW WAH, over damage to my/our vehicle SMD 8692A from an accident involving SKU 5256E and SMD 8692A at/along CTE TOWARDS SLE, which occurred on 07 SEPTEMBER 2019 at about 1445 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 THUM CHOW WAH 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) 02 of (month) 12 (year) 2019


Signature

Ang Ai Ngoh
Claimant's Name

S1811411I
FIN/NRIC No.

Blk 263 Bangkit Road
#08-234 Singapore 670253

Address



Company stamp if applicable


Witness's Signature

Sukki Chong
Witness's 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

SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No.: 53231488C

TAX INVOICE

QBE Insurance (Singapore) Pte Ltd

1 Raffles Quay

#29-10 South Tower

Singapore 048583

Client : ANG AI NGOH

Invoice No : SMP1910-0092

Date : 18-Oct-19

Date of Accident : 7-Sep-19

Vehicle No. : SMD8692A

Model Type : Nissan Note

Descriptions		Amount
Lump Sum Repair Cost		18,900.00
Total		18,900.00

SIN DOLLARS: EIGHTEEN THOUSAND NINE HUNDRED ONLY



Invoice

SMD8692A
CHIA CHENG ZHEN
BLK 253 BANGKIT ROAD
#08-234
S(670263)

Invoice No : WPLIN0003708
Invoice Date : 16/9/2019
Due Date : 16/9/2019
VHA No : 4137
Referral ID : S019

Description :	Amount
Rental for 9 Day/s @ \$120 per Day \$	1,080.00

Vehicle No : SMC4211L

Vehicle Description : Toyota Prius C Hybrid 1.5 CVT

Rental Period : 07/09/2019 to 16/09/2019

Total Amount Payable : \$ 1,080.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 4137

Invoice No :

Hirer's Vehicle No : 300 8692

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Chia Peng Zhen
NRIC / FIN No: T00180850
Address (Res): Blk 253 BANGKIT ROAD
H 05-234 ST 670 263
Name & Address of Employer:

Occupation: HR Driving Exp: 18 Mths
Singapore Driving Licence No: 2018-08-2019
Issue Date: 08-08-2019 Date of Birth: 04-08-2000
Tel: (O) _____ (R) _____ HP: 91189512

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) Ang A Ngeh
NRIC / FIN No: S1B119112
Address (Res): Blk 253 BANGKIT ROAD
H 05-234 ST 670 263
Occupation: _____ Driving Exp: _____
Singapore Driving Licence No: _____
Issue Date: _____ Date of Birth: 1958 6632
Tel: (O) _____ (R) _____ H/P: 9758 6632

VEHICLE CHECK LIST

INDICATE:
D - DENTS
A - ACCIDENTS
S - SCRATCHES

RIGHT FRONT TOP LEFT

REAR

MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: 3004211L Replace Veh No: _____
Mileage Out: 21837 Mileage Out: _____
Make & Model: TOYOTA PRIUS C Auto / Manual
Out : Date 7/9/19 Time: 16.45
HIRE / PERIOD EXPIRY Time: _____
NON-WAIVER EXCESS=\$ 2000

CHARGES		
Daily	9 @ \$ 120 per day	\$1080 -
Weekly	@ \$ per week	
Monthly	@ \$ per month	
Hours	@ \$ per hour	
Extension	@ \$	
Delivery/Collection Service		

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

Fuel
Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature 


Additional Driver's Signature 

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF COW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
16/9	1835				

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 07 Sep 2019 / 17:16:27

Receipt Date/Time : 07 Sep 2019 / 17:16:27

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190907-001567

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 - SKU5256E				
As at 07 Sep 2019/14:45:00				
Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SKU5256E Enquiry Fee 20190907171506179173	7.00	0.49	7.49
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				
	20190907171517643	Direct Debit: eNETS Debit (Internet Banking)		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.

Print Receipt

OK

Save as PDF

Vic (LKKAUTO)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Wednesday, 27 November, 2019 2:09 PM
To: Vic (LKKAUTO)
Cc: claims-singapore
Subject: [VC012962] <SEEK MANDATE> RE: Direct Settlement - Accident Involving SKU5256E (OI : QBE - VC012962) AND SMD8692A (TP : LKK REF - CC6/QBE19016036/Aha3) on 07/09/2019
Attachments: LKK INSPECTION REPORT.pdf; LKK ADJUSTMENT REPORT.pdf; LKK INSPECTION PHOTOS.pdf; LKK REINSPECTION PHOTOS 1.pdf; LKK REINSPECTION PHOTOS 2.pdf; LKK AFTER REPAIR PHOTOS.pdf; LETTER TO OI.pdf; TP LOD.pdf

Our ref: VC012962

Hi Vic

Kindly proceed with settlement.

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: Saturday, 23 November 2019 1:40 PM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: <SEEK MANDATE> RE: Direct Settlement - Accident Involving SKU5256E (OI : QBE - VC012962) AND SMD8692A (TP : LKK REF - CC6/QBE19016036/Aha3) on 07/09/2019

YOUR REF – VC012962

LKK REF – CC6/QBE19016036/Aha3

=====

Dear Jenny,

ACCIDENT INVOL VING VEHICLES SKU 5256E (OI) / SMD 8692A (TP) / OTHERS ON 07/09/2019

We refer to the above matter.

It was reported that Insured vehicle was involved in a 3 vehicle chain collision and was the last car and rear-ended to the TP vehicle.

A letter was sent out to the Insured company to notify TP claim and NCD issues.

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

Summary to offer to repairer **SM AUTOMOTIVE** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 39,740.30	\$ 18,900.00
Loss of Rental (\$120 x 9 days)	\$ 1,080.00	\$ 900.00 (\$100 x 9 days)
LTA Search Fee	\$ 7.45	\$ 7.45
TOTAL	\$ 40,827.75	\$ 19,807.45

TP VEHICLE DETAILS:

MARKET VALUE : \$63,000.00 (est)

LTA REBATE : \$31,000.00 (est)

NETT VALUE : \$32,000.00 (est)

Breakdown of days is as follows:

Our surveyor's recommended days to repair	15 days
TOTAL CLAIMED DAYS	9 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)



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From: Vic (LKKAuto)

Sent: Monday, 21 October, 2019 1:41 PM

To: Jenny Toh

Cc: Admin A; Vic (LKKAuto); Joyce Foo

Subject: RE: Direct Settlement - Accident Involving SKU5256E (OI : QBE - VC012962) AND SMD8692A (TP : LKK REF - CC6/QBE19016036/Aha3) on 07/09/2019

WITHOUT PREJUDICE

Dear Sir / Madam,