



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/QBE18006165/K1jb3

09 October 2018

ONG LAY KOON
12 Kovan Close
Singapore 548204

Dear Sir/Madam,

ACCIDENT INVOLVING SDN 58M AND SHB 8769H ON 07/02/2018

We refer to the above accident where we are acting for QBE Insurance (International) Limited to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

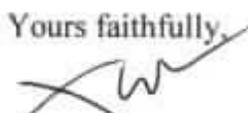
Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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,


Joy Irene
Case Handler
DID: 6841 2409
FAX: 6741 4108
Email: joyirene@lkkauto.com

c.c. *QBE Insurance (International) Limited*
(Motor Claims Dept)

This Settlement excludes any
bodily injuries arising out of the
above said accident and pertains
to property damage only

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SHB 8769H
Our Reference : VC011171

I/We, **Premier Taxis Pte Ltd** do hereby acknowledge the sum of Singapore Dollars: **Four Hundred Twenty only (S\$420.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**Ong Lay Koon**', over damage to my/our vehicle **SHB8769H** from an accident involving **SHB8769H** and **SDN58M** at/along **People's Park Complex Carpark**, which occurred on **07 February 2018** at about **11:15hrs**.

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 '**Ong Lay Koon**', 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) 14 of (month) MAY (year) 2020

Signature

PREMIER TAXIS PTE LTD

Claimant's Name

20030497571

FIN/NRIC No.

23 CHANGI SOUTH AVE 2

(S) 486443

Address

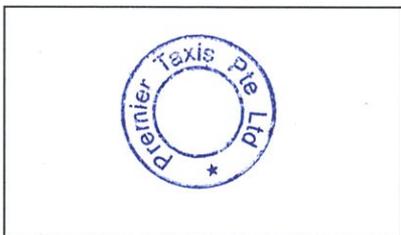
Witness's Signature

SHAFAWATI MD RAIBU

Witness's Name

FIN/NRIC No.

Address



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)

WITHOUT PREJUDICE

QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583

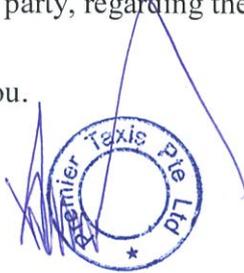
Attn: The Motor Claims Department

Dear Sir/Madam,

**ACCIDENT INVOLVING SHB8769A AND SDN58M ALONG PARK CRESCENT
– NEXT TO PEOPLES’S PARK COMPLEX ON 07.02.2018**

We, Premier Taxis Pte Ltd, the registered owner of vehicle No: **SHB8769A**. We, hereby authorize the said workshop, M/s Premier Automotive Services Pte Ltd to execute sign discharge voucher/Indemnity forms and all necessary documents in connection with and arising out of the above claim, and collect all compensation monies due to us from you or any other party, regarding the said accident.

Thank You.



Premier Taxis Pte Ltd
Authorized Signatory

Date 14/05/2020

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02
SINGAPORE 486443
TEL:65446671 FAX:62141511
CO. REG:200707743D GST REG:200707743D

Our Ref: SHB8769A/GS

WITHOUT PREJUDICE

10th April 2018

(By Email Only)

Attn: The Motor Claims Department

QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583

Dear Sir/Madam

ACCIDENT INVOLVING SHB8769A & SDN58M ALONG PARK CRESCENT – NEXT TO PEOPLES'S PARK COMPLEX ON 07.02.18

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: SHB8769A, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: SDN58M at the material time of the accident with the driver of our client's vehicle, Mr Chew Chi Keong Adrian

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: SDN58M, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repair	\$	406.60 (Incl. GST)
(2) Loss of Rental - 3Days @\$105.74per day	\$	317.22
(3) Loss of Income – 3Days @\$100.00per day	\$	300.00
(4) GIA search fee	\$	<u>2.00</u>
	\$	<u>1025.82</u>

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

- (1) Final Repair Bill, GIA report & sketch plan of SHB8769A
- (2) Driver's I/C and Driving Licence
- (3) Vehicle Registration card, Certificate of Insurance
- (4) Check In/Out Voucher, GIA search

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02
SINGAPORE 486443
TEL:65446671 FAX:62141511
CO. REG:200707743D GST REG:200707743D

Our Ref: SHB8769A/GS

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,



Claims Department – Gary Shi

Email: gary.shi@premiertaxi.com

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Premier Taxis Pte Ltd



PREMIER AUTOMOTIVE SERVICES PTE LTD
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)
TEL: 65436676 / 65436689 FAX: 62141511
CO. REG NO.: 200707743D GST. REG. NO.: 200707743D

PREMIER TAXIS PTE LTD
23 CHANGI SOUTH AVENUE 2 #03-02
SINGAPORE 486443

TAX INVOICE

DATE 9-Apr-2018
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8769 A			\$ 380.00
TOTAL REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 380.00
GST @ 7%				\$ 26.60
GRAND TOTAL				\$ 406.60



for Premier Automotive Services Pte Ltd

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)



09 April 2018

To Whom It May Concern

Dear Sir/Madam

CERTIFICATION LETTER

This letter serves to inform that Oh Tiong Sing of NRIC Number S1007684F is a registered driver of SHB8769H. Oh Tiong Sing is paying daily rental rate of \$105.74 (Inclusive of GST).

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

A handwritten signature in black ink is positioned to the left of a circular stamp. The stamp contains the text "PREMIER TAXIS PTE LTD" around the perimeter and a small star in the center.

Chin Bee Lian (Ms)
Assistant Vice President
Taxis Administration

Prepared By: SY

PREMIER TAXIS PTE LTD
23 Changi South Avenue 2
#03-02
Singapore 486443
Telephone: +65 6214 8880 Fax: +65 6214 0330
www.premiertaxi.com
Co. Reg. No. 200304975H

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	07/02/2018 15:01
Date Of Accident	07/02/2018 11:30
Exact Location Of Accident	PARK CRESCENT - NEXT TO PEOPLE'S PARK COMPLEX CP
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHB8769H
Insured/Policyholder	
Name Of Registered Owner	PREMIER TAXIS PTE LTD
Co Reg No	200304975H
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-62148880

Vehicle Particulars

Manufacturer	KIA
Model	OPTIMA-1.7 D (A)
Exact Purpose for which vehicle was being used at time of accident	HIRED & REWARDS
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	TAXI

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	5095103893
Cover Note Number	

Driver

Name of Driver	CHEW CHI KEONG ADRIAN
NRIC No	S7711844F
Date Of Birth	04/05/1977
Occupation	OUTDOOR
Date Of Driving Pass	15/01/2003
Driving Experience	15 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91879456
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address	BLK 18D #02-228 CIRCUIT ROAD
Postcode	374018
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - RELIEF DRIVER
Vehicle Registration Number of Driver's Own Vehicle	- - -
Insurance Company of Driver's Own Vehicle	- - -

General Information of the Accident

Type Of Accident	COLLISION - U-TURN
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

BOTH VEHICLES - NO PAX

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SDN58M
Vehicle Make/Model/Colour	VOLKS GOLDF
Details Of Properties	VEH.
Vehicle Category	PRIVATE CAR
Name of Driver	ONG ENG SHENG
NRIC/Passport Number	S8438213B
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	DAMAGED ON THE FRONT RIGHT PORTION
No. Of Passenger (Including Driver)	1

Describe Circumstance of the Accident.

ON 07/02/2018 @ 1130 HRS, I WAS DRIVING MY TAXI (SHB 8769 H) TRAVELLING ALONG PARK CRESENT.

AFTER CHECKING FOR CLEARANCE FROM THE OPPOSITE DIRECTIONS, I PROCEED AHEAD - MAKING A U-TURN (IN FRONT OF PEOPLES PARK COMPLEX).

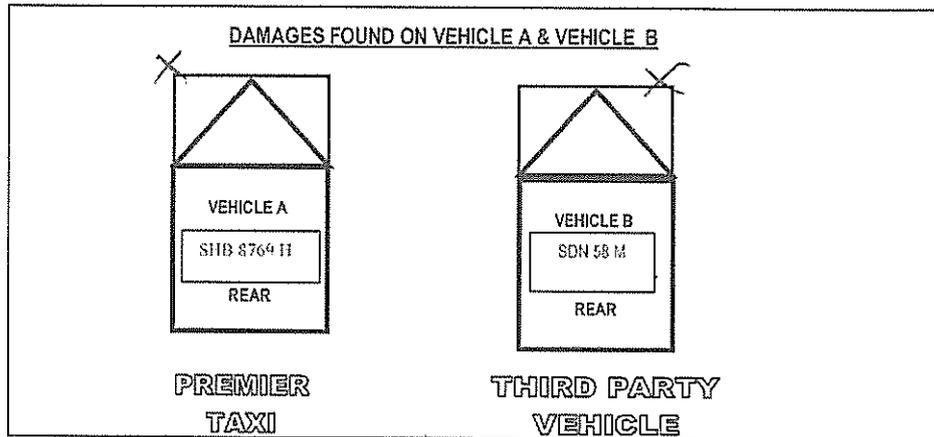
IN THE MIDST OF COMPLETING THE U-TURNING, SUDDENLY I FELT AN IMPACT FROM MY LEFT.

WHEN INSPECTED, I DISCOVERED THAT VEHICLE B (SDN 58 M - VOLKS GOLF) WHICH WAS EXITING FROM THE CARPARK DRIVEWAY OF PEOPLES PARK COMPLEX, FAILED TO KEEP FOR PROPER LOOK OUT & FAILED TO OBSERVE FOR CLEARANCE FROM MY ROUTE - HAD COLLIDED ONTO THE FRONT LEFT PORTION OF MY TAXI WHILE HE WAS MOVING OFF - MAKING HIS LEFT TURN INTO PARK CRESCENT.

DUE TO THE IMPACT, MY TAXI HAD DAMAGES ON THE FRONT LEFT PORTION AND VEHICLE B HAD DAMAGES ON THE FRONT RIGHT PORTION.

NO INJURY INVOLVED.

NO PASSENGERS ONBOARD BOTH VEHICLES.



 57711844F

Driver's Signature & NRIC Number
Wednesday, February 07, 2018 @ 3:15:11 PM

(attended by )



HIRER / RELIEF / SUPER RELIEF

VEHICLE NO.

SHB8769H

CONTACT NO.

9187 9456

NEW MAILING ADDRESS
(if any)

BLK: 15 / Jan / 2003

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7711844F



Name

CHEW CHI KEONG ADRIAN
(ZHOU ZHIQIANG ADRIAN)

周志强

Race

CHINESE

Date of birth

04-05-1977

Sex

M

S7711844F



Country/Place of birth

SINGAPORE

5835961



NRIC No. S7711844F



Date of issue

17-11-2017

Address

APT BLK 18D CIRCUIT ROAD
#02-228
SINGAPORE 374018

Text size + -

Enquire Transaction History

Transaction History Details

Log Date/Time:	17 Feb 2014 / 10:56:59	Receipt No.:	AACCK001-AX239-140217-000020
Asset Type:	Vehicle	Transaction Amount:	\$70,799.00
Asset ID:	SHB8769H	Channel:	AA Counterless - CYCLE & CARRIAGE KIA PTE LTD
Transaction Type:	01.02 Register New Vehicle (AA)		
Business Transaction Reference No.:	20140217105659268533		

Vehicle No.:	SHB8769H
Vehicle Type:	H10 - Public Transport Taxi (Motor Car)
Vehicle Attachment 1:	Air-Con (Taxi)
Vehicle Attachment 2:	-
Vehicle Attachment 3:	-
Vehicle Scheme:	Taxi (Company)

First Registration Date:	17 Feb 2014
Original Registration Date:	17 Feb 2014
Vehicle Make:	KIA
Vehicle Model:	OPTIMA 1.7(A) DIESEL
Chassis No.:	KNAGM414ME5453464
Engine No.:	D4FDDH308889
Motor No.:	-
Trailer Chassis No.:	-
Propellant:	Diesel
Passenger Capacity:	4
Engine Capacity:	1685
Power Rating:	-
Unladen Weight:	1584
Maximum Laden Weight:	2050
Primary Color:	Silver
Secondary Color:	-
Manufacturing Year:	2013
Open Market Value:	\$19,569.00
Minimum PARF Benefit:	\$7,241.00
PARF Eligibility:	Y

No. of Transfer:	0
Effective Ownership Date/Time:	17 Feb 2014 10:56:59
COE No.:	2014021701000845N
COE Expiry Date:	16 Feb 2022
COE Bid Category:	-
Actual QP/PQP Paid Amount:	\$58,590.00
Lifespan Expiry Date:	16 Feb 2022
Owner ID Type:	Company



**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-18-047769
 Date of Request: 29/03/2018

Your Ref No: Online Purchase

Premier Automotive Services Pte Ltd
 23 Changi South Ave 2
 #01-02
 Singapore 486443

Dear Sir/Madam,

Enquiry Date 29/03/2018
 Enquiry By GOH WEE DEK
 TP Vehicle No. SDN58M
 Accident Date 07/02/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SDN58M	QBE Insurance (Singapore) Pte Ltd	07/12/2017-06/12/2018	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.

This is a computer generated document and requires no signature.



RECORDS MANAGEMENT CENTRE

**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-18-047769
 Date of Request: 29/03/2018

Your Ref No: Online Purchase

 Premier Automotive Services Pte Ltd
 23 Changi South Ave 2
 #01-02
 Singapore 486443

Dear Sir/Madam,

 Enquiry Date 29/03/2018
 Enquiry By GOH WEE DEK
 TP Vehicle No. SDN58M
 Accident Date 07/02/2018

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

Khanchna (LKK Auto)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Tuesday, April 28, 2020 6:29 PM
To: Khanchna (LKK Auto)
Cc: claims-singapore
Subject: VC011171 Appeal on Rejection / Mandate Request - Accident involving SHB 8769H (TP) and SDN 58M (QBE - VC011171) on 07/02/2018
Attachments: DV and Email from NTUC.pdf; DS SUPPORTING DOCS.pdf; LKK Adjustment Report.pdf; LKK Inspection Report.pdf; LKK Reinspection Photos.pdf; LKK Survey Photos.pdf

Hi Khanchna

Kindly proceed as per advised.

regards

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Tuesday, 28 April 2020 5:02 PM
To: Jenny Toh <jenny.toh@qbe.com>
Subject: FW: Appeal on Rejection / Mandate Request - Accident involving SHB 8769H (TP) and SDN 58M (QBE - VC011171) on 07/02/2018

Dear Jenny,

This claim was previously rejected but NTUC (TP insurer) then settled our insured's claim at 50%.

LKK is asking for our mandate to settle at 50% also.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

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



From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, 17 April 2020 9:12 AM
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: FW: Appeal on Rejection / Mandate Request - Accident involving SHB 8769H (TP) and SDN 58M (QBE - VC011171) on 07/02/2018

Dear Mr. Andrew,

The above matter and our e-mail below refers.

Your approval please.

Thank you.

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)

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.

From: Khanchna (LKK Auto)

Sent: Thursday, December 5, 2019 1:54 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: Appeal on Rejection / Mandate Request - Accident involving SHB 8769H (TP) and SDN 58M (QBE - VC011171) on 07/02/2018

QBE REF: VC011171

LKK REF: CC3/QBE18006165/K1jb3q2

=====

Dear Ms. Jenny,

We refer to the above matter and attachment herein.

Please be informed that third party's Insurer (NTUC) has settled our Insured's counter claim on 50% liability.

As such, third party requests for amicable settlement for their claim against Insured at 50% basis as well.

Please let us have your approval on whether we can proceed to settle the third party's claim on 50% liability.

Summary to offer to repairer **PREMIER AUTOMOTIVE SERVICES PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/GST)	\$ 1,729.33	\$ 406.60
Loss of Rental (\$105.74 x 3 days)	\$ 317.22	\$ 317.22 (\$105.74 x 3 days)
Loss of Income (\$100 x 3 days)	\$ 300.00	\$ 120.00 (\$ 40 x 3 days)
TOTAL	\$ 2,346.55	\$ 843.82
50%		\$ 421.91
LTA Search Fee	\$ 2.00	\$ 2.00
TOTAL	\$ 2,348.55	\$ 423.91

Breakdown of days is as follows:

*2 days recommendation for repair + 1 PRS = 3 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,

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)

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