

## Asher Sng (LKKAUTO)

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**From:** Andrew Lim <andrew.lim@qbe.com>  
**Sent:** Monday, 17 February 2020 5:17 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Syaheeda Nacah Binte Mohamed Othman; claims-singapore; Jenny Toh  
**Subject:** RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving YP8159T (OI : QBE - VC013018) AND SHC4173Y (TP : LKK REF - CC3/QBE19016977/Eeb3) on 19.09.2019

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

Dear Asher,

Please settle as advised.

Thank you.

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### Andrew Lim

Executive, Claims

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

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



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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Monday, 17 February 2020 4:56 PM  
**To:** Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>  
**Cc:** Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>  
**Subject:** [MANDATE REQUEST] RE: Direct Settlement - Accident Involving YP8159T (OI : QBE - TBA) AND SHC4173Y (TP : LKK REF - CC3/QBE19016977/Eeb3) on 19.09.2019

Your ref : TBA

Our ref : CC3/QBE19016977/Eeb3s2

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 " **SMRT AUTOMOTIVE SERVICES PTE LTD**" at **\$17,115.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 47,974.64	\$ 15,000.00
2. Loss of Rental (31.5days x \$105.40)	\$ 3,320.10	\$ 2,108.00 (20days x \$105.40)
3. LTA Search Fee	\$ 7.00	\$ 7.00
	<b>Total : \$ 17,115.00</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

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

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**From:** Janice Goh Siew Geok <[janice.goh@qbe.com](mailto:janice.goh@qbe.com)>

**Sent:** Monday, 30 September 2019 10:19 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving YP8159T (OI : QBE - TBA) AND SHC4173Y (TP : LKK REF - CC3/QBE19016977/Eeb3) on 19.09.2019

Hi Shu Pei

Thank you for your email.

As requested, please refer to the attachment.

Thank you.

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**Janice Goh**

Executive, Claims

Claims | Asia

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

+65 6477 1243

Website LinkedIn Twitter



**From:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Sent:** Thursday, 26 September 2019 5:04 PM

**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:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving YP8159T (OI : QBE - TBA) AND SHC4173Y (TP : LKK REF - CC3/QBE19016977/Eeb3) on 19.09.2019

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

We have inspected TP vehicle SHC 4173Y at M/s SMRT Automotive Services Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP's GIA report
- 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 Asher and she can be contacted at DID: 6841 6051.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@lkkauto.com) | fax: 6741-4108

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

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LKK Auto  
Consultants.

Athi: Asher

SMRT AUTOMOTIVE SERVICES PTE LTD  
60 Woodlands Industrial Park E4  
Singapore 757705  
Tel : 65 6866 2652  
Fax : 65 6368 7421  
www.smrt.com.sg

Date: 20.11.19  
Our Ref.: Tax/09/19/2090/87

Dear Sirs,

ACCIDENT INVOLVING SHC 473Y & 9P 8159T  
ON 19.9.19 ALONG Bukit Batok West Ave 5

LETTER OF CLAIM

We claim on behalf of SMRT TAXIS PTE LTD, owner of motor taxi no.: SHC 473Y.

Your insured's negligent driving has caused the above accident. As a result, my client has suffered the following losses:-

1. Cost of Repair	:	\$ 15,000.00.
2. Loss of Rental for <u>3 1/2</u> days @ S\$ <u>105.40</u> /day	:	\$ 3,320.10
3. Loss of Income for _____ days @ S\$ _____ /day	:	\$ 7.00
4. Police Report/ SAS Report/ LTA Search Fee	:	\$ -
5. Survey Fee	:	\$ -
6. Others	:	
Total Claims	:	\$ <u>18,327.10</u>

We enclose the following documents:-

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Repair Invoice                     | <input checked="" type="checkbox"/> Vehicle laid-up report |
| <input checked="" type="checkbox"/> Police Report / SAS Report         | <input checked="" type="checkbox"/> LTA Search result      |
| <input checked="" type="checkbox"/> Letter of Authorisation            | <input type="checkbox"/> Others :                          |
| <input type="checkbox"/> Investigation results                         | 1. _____   |
| <input checked="" type="checkbox"/> Proof of Loss of Use/Rental/Income | 2. _____   |

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

Yours sincerely,  
SMRT AUTOMOTIVE SERVICES PTE LTD

Selena Tan  
Selena Tan  
For Manager, Claims  
Claims Department  
Direct line: 6866 2653  
Email address: tanselena@smrt.com.sg

NB: Hiner has appointed  
his lawyer to claim  
for his injuries / LOI.

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Friday, 11 October 2019 9:51 AM  
**To:** YANYIN@MONZONE-AIRCON.COM  
**Subject:** ACCIDENT INVOLVING YP 8159T AND SHC 4173Y ON 19/09/2019

**Our Ref: CC3/QBE19016977/Eeb3**

11 OCT 2019

**MONZONE AIR-CONDITIONING PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING YP 8159T AND SHC 4173Y ON 19/09/2019**

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)*


## **AUTHORIZATION TO ACT**

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705** (address), owner of **SHC 4173Y** (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 **SHC 4173Y** that was damaged pursuant to the accident which occurred on **19/09/2019** (date) along **BUKIT BATOK WEST AVE 5** (location) involving vehicle no/s **YP 8159T** ("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 TAXIS PTE 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 24th (day) of Feb (month) 2020 (year)

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

  
\_\_\_\_\_  
Signed by "the workshop"  
(with chop)



Date: 24/9/2019

Our Ref. No.:

### Letter of Authorisation

I, SEE TOH WING HOY (NRIC No.: S 117/D) the registered hirer / relief driver / taxi share driver of SMRT taxi registration number SH04173Y hereby authorise **SMRT Automotive Services Pte Ltd ("AutoSvs")** to deal with all matters arising out of the accident between my taxi and YP8059T happened on 19/9/19 1655 pm along BUKIT BATOK WEST AVE 5 (the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name

SEE TOH WING HOY

Signature:



NRIC No.

S 117/D

Tel No.

[REDACTED]

Address

[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : TAX/09/19/2090  
Our Reference : VC013018

I/We, **SMRT TAXIS PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **SEVENTEEN THOUSAND ONE HUNDRED AND FIFTEEN ONLY (S\$17,115.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**MONZONE AIR-CONDITIONING PTE LTD**', over damage to my/our vehicle **SHC 4173Y** from an accident involving **YP 8159T** at/along **BUKIT BATOK WEST AVE 5**, which occurred on **19 SEPT 2019** at about **16:55hours**.

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 '**MONZONE AIR-CONDITIONING 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) 24th of (month) Feb (year) 2020

Signature

Claimant's Name

Selena Tan

FIN/NRIC No.

198905369K

Address

60 Woodlands Industrial Park E4  
Singapore 757705  
Tel: 65 6482 3888 Fax: 65 6368 7421  
www.smrt.com.sg

Company stamp if applicable

Witness's Signature

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  
(By Fax: 6534 5356)





Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



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. : IV191100088  
Date : 06.11.2019  
Vehicle No. : SHC4173Y  
Your Ref No. : TAX/09/19/2090  
Our Ref No. : 24103512  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 15,000.00

TOTAL \$ 16,850.00  
REPAIR COST EXCEED SALVAGE  
VALUE BEARED BY SMRT TAXI  
-\$ 1,850.00  
GRAND TOTAL \$ 15,000.00

Remark :

Make/Model : TOYOTA PRIUS  
Accident Date : 19.09.2019

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



SMRT Taxis Pte Ltd

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/09/19/2090

From: SMRT Taxis Pte Ltd

Date: 27/09/2019

**ACCIDENT INVOLVING SHC4173Y AND YP8159T ON 19/9/2019  
4:55 PM ALONG BUKIT BATOK WEST AVE 5.**

This is to confirm that the daily rental rate for SHC4173Y is \$105.40 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



## Laid Up Report

Accident Start Date : 19/09/2019  
Accident End Date : 19/10/2019

Date Generated : 22/10/2019  
User Name : TanSelena

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/09/19/2090	SHC4173Y	SMRT Taxis Pte Ltd	TOYOTA	PRIUS	24103512	19/09/2019 4:56 PM	21/10/2019 11:27 AM

## Enquire Transaction History

## Transaction History Details

Log Date/Time:	25 Sep 2019 / 09:15:12	Transaction Amount:	\$7.49
Asset Type:	Vehicle		
Asset ID:	YP8159T	Channel:	External Agency
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Business Transaction Reference No.:	20190925091512285283
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL		
Search Date / Time:	19 Sep 2019 16:55:00		
Insurance Company:	QBE INSURANCE (SINGAPORE) PTE LTD		

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

[Enquire Related Logs](#)[Back to List](#)