



華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref : SMD 1572 J

Our Ref : SJF 7076 K

Date: 27/05/2020

QBE Insurance (Singapore) Pte Ltd

Attn: Motor Claims Dept

**ACCIDENT ON 13.11.2019 INVOLVING VEHICLE SJF 7076 K & SMD 1572 J ALONG
BALESTIER ROAD TWDS CTE**

With regards to the above, we are writing on behalf of the registered owner of vehicle SJF 7076 K which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle SMD 1572 J. As a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expenses, particulars of which are follows:

1) Repair cost	\$	500.00
2) Loss of use-\$100 X 02 days	\$	200.00
3) LTA search	\$	7.49
Total	\$	707.49

We hereby enclosed herewith the following documents for your consideration of the above claim.

a) Final Repair Bill Of SJF 7076 K

c) LTA SEARCH

b) GIA report

d) Owner / Driver NRIC & Driving License

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HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP

AUTHORISATION TO ACT

I/We, MOHAMED YUSOF BIN MAKMOR ("the third party claimant") of
BLK 128 MARSILING AISE #09-268 S (730128) (address),
owner of SJF 7076 K (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING**
WORKSHOP ("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. SJF 7076 K that was damaged pursuant
to the accident which occurred on 13-11-2019 (date) along BALESTIER ROAD TWDS
CTE (location) involving vehicle no/s SM D1527J ("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 the workshop.

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 27 (day) of 11 (month) 2019 (year)

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

X [Signature]
Signed by "the third party claimant"
(with company stamp if applicable)

[Signature]
Signed by "the workshop"
(with company stamp)

WITHOUT PREJUDICE
TO OUR CLIENT'S PERSONAL INJURY
CLAIM (PRESENT OR FUTURE) WHICH IS
EXPRESSLY RESERVED

DISCHARGE VOUCHER

**Without Prejudice
Save As to Costs**


Your Reference : SJF7076K
Our Reference : VC013195

I/We, **MOHAMED YUSOF BIN MAKMOR** do hereby acknowledge the sum of Singapore Dollars: **Six Hundred only (S\$600.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**TAN KOK POH**', over damage to my/our vehicle **SJF7076K** from an accident involving **SJF7076K** and **SMD1527J** at/along **Balestier Road**, which occurred on **13 November 2019** at about **09:40hrs**.

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 '**TAN KOK POH**', 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) 20 of (month) oct (year) 20 20

x 
Signature

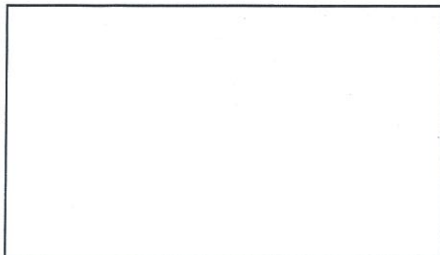
MOHAMED YUSOF MAKMOR.
Claimant's Name

S1136579E
FIN/NRIC No.

BLK 128 MARSILING RISE

#09-268

S (730128)
Address



Company stamp if applicable


Witness's Signature

Cheok Jing Yee
Witness's Name

FIN/NRIC No 明 噴 漆 廠
HUA MENG SPRAY PAINTING WORKSHO
AUTODAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 41788
TEL: 6747 8064, 6746 5519 FAX: 6743 488

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)



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Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref : SMD 1572J

Our Ref : SJF 7076K

27/5/2020

Date:.....

VEHICLE NO :SJF 7076 K
MAKE / MODEL :HONDA CIVIC
NAME :MOHAMED YUSOF BIN MAKMOR
ADDRESS :BLK 128 MARSILING RISE
#09-268
S 730128

FINAL REPAIR BILL FOR VEHICLE NO:SJF 7076 K

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMP SUM REPAIR)

\$ 500.00

SINGAPORE DOLLARS:FIVE HUNDRED ONLY



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

Print Date/Time : 13 Nov 2019 / 12:51:51

Receipt Date/Time : 13 Nov 2019 / 12:51:51

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191113-001426

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SMD1572J				
As at 13 Nov 2019/09:35:00				
Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SMD1572J			
	Enquiry Fee	7.00	0.49	7.49
	20191113125051689131			
	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				
	20191113125119126	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.

Khanchna (LKK Auto)

Subject: FW: ACCIDENT INVOLVING SMD1572J AND SJF7076K ON 13/11/2019

From: Khanchna (LKK Auto)

Sent: Thursday, 26 December 2019 11:00 AM

To: KOKPOH3888@HOTMAIL.COM

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

Subject: ACCIDENT INVOLVING SMD1572J AND SJF7076K ON 13/11/2019

Our Ref: CC6/QBE19021171/Aka3

TAN KOK POH

[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SMD1572J AND SJF7076K ON 13/11/2019

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.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by **04/01/2019**, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

"Best Wishes for Merry Christmas & Happy New Year 2020"

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)

Khanchna (LKK Auto)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: 9 September 2020 1:18 PM
To: Khanchna (LKK Auto)
Cc: claims-singapore; Admin A
Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SMD1572J (OI : QBE - VC013195) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Follow Up Flag: Follow up
Flag Status: Completed

Hi Khanchna

Please proceed as per advise.

Thank you.

Jenny Toh

Senior Assistant

Claims | Asia

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

+65 6477 1225

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



Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Wednesday, 9 September 2020 10:26 am
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST - Direct Settlement - Accident Involving SMD1572J (OI : QBE - VC013195) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Dear Khanchna,

Please note that this claim is handled by Jenny.

Aside to [@Jenny Toh](#),

Please assist.

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

[LinkedIn](#)

[Twitter](#)



Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Tuesday, 8 September 2020 6:18 pm

To: Andrew Lim <andrew.lim@qbe.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: MANDATE REQUEST - Direct Settlement - Accident Involving SMD1572J (OI : QBE - VC013195) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

This email was sent from someone outside of QBE. Be cautious opening links and attachments. Use the 'Report Phishing' button if suspicious.

QBE REF: VC013195

LKK REF: CC6/QBE19021171/Aka3

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES SJF7076K (TP) & SMD1572J (OI) ON 13.11.2019

We refer to the above matter.

Insured vehicle collided into TP vehicle's side mirror and the accident video (as attached) from TP shows that TP was within his lane.

We informed to the Insured driver of the TP claim and NCD issues and agreed to let Insurance handle.

In view of the above, we are of the view that liability is down against Insured.

Summary to offer to **HUA MENG SPRAY PAINTING WORKSHOP** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 2,010.24	\$ 500.00
Loss of Use (\$100 X 2 days)	\$ 200.00	\$ 120.00 (\$60 x 2 days)
LTA Search	\$ 7.49	\$ 7.45
TOTAL	\$ 2,217.73	\$ 627.45

Breakdown of days is as follows:

* 2 days recommendation for repair

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)

From: Khanchna (LKK Auto)

Sent: 29 July 2020 9:55 AM

To: Andrew Lim <andrew.lim@qbe.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SMD1572J (OI : QBE - VC013195) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Dear Andrew,

We refer to the above matter and your e-mail below.

Kindly be informed that Insured had informed us that he is now not interested in doing private settlement and agreeable to let the Insurance handle the matter.

We will submit our email soon to seeking mandate.

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)

From: Khanchna (LKK Auto)

Sent: Wednesday, 29 July 2020 9:48 AM

To: Andrew Lim <andrew.lim@qbe.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SMD1572J (OI : QBE - VC013195) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Dear Andrew,

We refer to the above matter and your e-mail below.

Sorry for the late reply.

Please be informed that we have notified the Insured about this claim via e-mail (as attached).

Kindly be informed that Insured had informed us that he is interested in doing private settlement and we are in the midst of assisting him.

We will update the outcome accordingly.

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)

From: Andrew Lim <andrew.lim@qbe.com>

Sent: Tuesday, 14 July 2020 10:04 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SMD1572J (OI : QBE - VC013195) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Hi Khanchna,

Can you provide us with an update on this claim? We would also like to know if the insured was informed about this claim by letter/post? Please let us have the document.

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

[LinkedIn](#)

[Twitter](#)



From: Jenny Toh <jenny.toh@qbe.com>
Sent: Wednesday, 20 May 2020 8:33 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: VC013195 Direct Settlement - Accident Involving SMD1572J (OI : QBE - TBA) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Hi Mei Kwan

Thank you for the quick response.

regards

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 19 May 2020 5:48 PM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: VC013195 Direct Settlement - Accident Involving SMD1572J (OI : QBE - TBA) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Dear Jenny,

Finalised COR \$500 and currently pending for LOD.

To check availability of the case handler, you may contact the undersigned.

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.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Jenny Toh [<mailto:jenny.toh@qbe.com>]
Sent: Tuesday, 19 May 2020 5:43 PM
To: Mei Kwan (LKKAuto)
Cc: claims-singapore

Subject: VC013195 Direct Settlement - Accident Involving SMD1572J (OI : QBE - TBA) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

Hi Mei Kwan

What is the outcome for this claim?

regards

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, 16 December 2019 10:43 AM

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

Cc: claims-singapore <claims-singapore@qbe.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving SMD1572J (OI : QBE - TBA) AND SJF7076K (TP : LKK REF - CC6/QBE19021171/Aka3) on 13/11/2019

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir/Madam,

We refer to the above matter.

We had inspected TP vehicle SJF 7076K at M/s Hua Meng Spray Painting Workshop - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:
- TP GIA report

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

We will revert to you on preliminary advice in due course.

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 Khanchna and she can be contacted at DID: 6841 2360.

To check availability of the case handler , you may contact the undersigned.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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