

Our Ref : T 1219/ SH 9045U /WT/CK(st)

Date : 13-Dec-19

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

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road Singapore 579701

Mainline +65 6383 6280  
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199506048W

**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 SH 9045U YOUR INSURED GBA7151Y**  
**AND OTHER ON 05.12.19**

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SH 9045U** 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 : **GBA7151Y** we are submitting these claims for your consideration on behalf of the claimants.

#### TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 642.00
2	2 days Loss of Rental @ \$ 110.67 per day	\$ 221.34
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	\$ -
<b>Sub Total :</b>		<b>\$ 870.83</b>

#### HIRER'S CLAIM

7	2 days Loss of Income @ \$ 80.00 per days	\$ 160.00
<b>Total Claims :</b>		<b>\$ 1,030.83</b>

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

- Original repair bill
- LTA search slip/s of : GBA7151Y
- GIA / Police report/s of : SH 9045U
- Letter of authority from owner / hirer / operator
  - ( ) Witness statement/s ( ) Towing/Medical bill/receipts ( ) Certificate of Insurance
  - ( ) 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

*Catherine Koh*

CDGE Claims Department

Tel : 6214 8733 Fax : 6214 1843 Email : catherinekoh@cdge.com.sg

A member of

**COMFORTDELGRO**



**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 19 March 2020 12:38 PM  
**To:** ENQUIRY@LIFT-HUB.COM  
**Subject:** ACCIDENT INVOLVING GBA 7151Y AND SH 9045U ON 05/12/2019

**Our Ref: CC3/QBE19021775/Fea3**

19 MAR 2020

**LIFT HUB ENGINEERING PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBA 7151Y AND SH 9045U ON 05/12/2019**

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** **i 40 SH9045U , GBA7151Y**  
**ALONG** **BUKIT BATOK AVE 3****ON 05-Dec-19 16:30**

I / We

**CHUA SENG POH**(Hirer) NRIC No.: **SXXXX303I**

and/or

(Relief) NRIC No.: **SXXXX303I**

Taxi Number

**SH9045U**

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

**06-Dec-2019**

Name of Hirer

**CHUA SENG POH**

Hirer NRIC

**SXXXX303I**

Signature :



Address

**104 BEDOK RESERVOIR ROAD #11-...  
470104**

Contact No.

**85227126**

# DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : T1219/SH9045U/WT/CK(st)  
Our Reference : VC013269

I/We, **COMFORT TRANSPORTATION PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **EIGHT HUNDRED AND NINETY ONLY (S\$890.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**LIFT HUB ENGINEERING PTE LTD**', over damage to my/our vehicle **SH 9045U** from an accident involving **GBA 7151Y** at/along **BUKIT BATOK AVE 3**, which occurred on **05 DEC 2019** at about **16:30hours**.

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 '**LIFT HUB ENGINEERING 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) 2nd of (month) April (year) 2020

Signature

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508969

FIN/NRIC No.

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

Address



Company stamp if applicable

Witness's Signature

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508969

FIN/NRIC No.

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

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)

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"

GST REG. NO. M2-8921817-3

## TAX INVOICE

COMPANY REG. NO.: 199506048W  
Page: 1

8010056

QBE INSURANCE (INT'L.) LTD

1 RAFFLES QUAY SOUTH TOWER #29-10  
SINGAPORE 048583

CONTACT NO: 62246633

Description : 3P 05.12.2019

VEHICLE NO  
SH 9045U

MAKE  
HYUNDAI

MODEL  
I-40

DATE OF REG  
14.05.2015

CHASSIS CODE  
KMHLB41UMFU068982

NO/DATE  
91483817 12.12.2019

JOB NO.  
305361888

ODOMETER READING

JOB TYPE

### Invoice for Lump Sum Repair

Total Lump Sum Repair Amt.	600.00
Add GST @ 7.000 %	42.00
<b>Total Invoice amount.</b>	<b>642.00</b>

Issued by : KATHERINETAN 12.12.2019 16:00:26  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

- WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
- CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY OR NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
- INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.
- PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

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: CT19120119

Date: 12 December 2019



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      05/12/2019    @   16:30 hrs  
ALONG                                BUKIT BATOK AVE 3  
INVOLVING                         GBA7151Y

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 **SH9045U** (the "Taxi"). The Taxi was hired to **CHUA SENG POH IC NO SXXXX303I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** 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  
Manager, Fleet Safety

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

SH 90454

HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	M	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
FROM	TO					FROM	TO
0640	1735	12-13	CHUA	64	218	0800	2200
1800	0448	12-13	CHUA	64	116	1040	1830
0640	1750	12-13	CHUA	64	91	0640	1100
1827	0448	09.12.19	ACCIDENT	1	10	1130	-
1100	2200	10.12.19	REPAIR	1	007	-	1430
0640	1800						
0630	2010						
0730	2000						
0730	2200						
0730	1735						
1930	2200						

### Enquire Vehicle Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
GBA7151Y	05 Dec 2019 / 16:30:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

[Previous](#)

[OK](#)

SH90454

## Asher Sng (LKKAUTO)

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**From:** Andrew Lim <andrew.lim@qbe.com>  
**Sent:** Thursday, 26 March 2020 2:28 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** claims-singapore  
**Subject:** RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GBA7151Y (OI : QBE - VC013269) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

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

Hi Asher,

Please proceed with the offer.

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](#)



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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Thursday, 26 March 2020 12:20 PM  
**To:** Andrew Lim <andrew.lim@qbe.com>  
**Cc:** claims-singapore <claims-singapore@qbe.com>  
**Subject:** [MANDATE REQUEST] RE: Direct Settlement - Accident Involving GBA7151Y (OI : QBE - VC013269) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

Your ref : VC013269

Our ref : CC3/QBE19021775/Fea3q2

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 **\$890.50 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 2,066.35	\$ 642.00
2. Loss of Rental (2days x \$110.67)	\$ 221.34	\$ 166.01 (1.5days x \$110.67)
3. Loss of Income (2days x \$80)	\$ 160.00	\$ 75.00 (1.5days x \$50)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total		<b>\$ 890.50</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:** Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>

**Sent:** Thursday, 19 March 2020 9:18 AM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBA7151Y (OI : QBE - VC013269) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

Hi Asher,

As requested.

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](#)



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**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Wednesday, 18 March 2020 4:54 PM

**To:** Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBA7151Y (OI : QBE - VC013269) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

Hi Andrew,

We refer to the email below.

We are still pending for insured report from your end.

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:** Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>

**Sent:** Wednesday, 18 March 2020 4:45 PM

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

**Cc:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBA7151Y (OI : QBE - VC013269) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

Dear Team,

Please let us have the status for the above claim.

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](#)



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**From:** Shu Pei (LKKAuto) <shupe@lkkauto.com>

**Sent:** Monday, 30 December 2019 10:03 AM

**To:** 'Jenny Toh' <jenny.toh@qbe.com>; claims-singapore <claims-singapore@qbe.com>

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

**Subject:** RE: Direct Settlement - Accident Involving GBA7151Y (OI : QBE - TBA) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to the above matter.

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

Thank you.

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

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**From:** Shu Pei (LKKAuto) <shupe@lkkauto.com>

**Sent:** Tuesday, 10 December 2019 5:38 PM

**To:** 'Jenny Toh' <jenny.toh@qbe.com>; claims-singapore <claims-singapore@qbe.com>

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

**Subject:** Direct Settlement - Accident Involving GBA7151Y (OI : QBE - TBA) AND SH9045U (TP : LKK REF - CC3/QBE19021775/Feb3) on 05.12.2019

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

We have inspected TP vehicle SH 9045U at M/s ComfortDelGro Engineering 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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