



## MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 201427944N)

Date : 22/04/2020  
Your Ref : **GBA2161B**  
To : **QBE INSURANCE (INTERNATIONAL) LTD**  
Attn : Motor Claims Department

Dear Sir/Mdm,

**RE: ACCIDENT INVOLVING VEHICLE SMM7338H & GBA2161B ON 28/01/2020  
AT ALONG JUNCTION OF TAMPINES AVENUE 5 AND TAMPINES AVENUE 6.**

We refer to the above matter.

Attached copies of the following for your kind perusal:

- 1) Proforma Bill No. **208105 @ S\$3,959.00 (Inclusive Of 7% GST)**
- 2) Loss of Rental @ **S\$840.00 (7 Days x S\$120)**
- 3) LTA Search @ **S\$7.45**
- 4) Authorisation to Act
- 5) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issue upon amount finalized.

Thank You.

Yours faithfully,

  
Sharon Chia

HP: 9188 6931

E-mail: mg3solution@gmail.com



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/QBE20001694/Ada3**

06 FEBRUARY 2020

**KONG GUAN DUMPLING/PAU MANUFACTURE PTE LTD  
8 WOODLANDS LINK  
SINGAPORE 738738**

Dear Sir/Madam,

**ACCIDENT INVOLVING GBA 2161B AND SMM 7338H ON 28/01/2020**

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.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SMM 7338H against your motor insurance policy.

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,

Jasper Chua  
DID: 6841 2928  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. *QBE Insurance (Singapore) Private Limited  
(Motor Claims Dept)*

LETTER OF AUTHORITY

Name : WONG KA LOK  
Address : BLK 515C TAMPINES CENTRAL 7  
#14-32 SINGAPORE 523515

Contact No : \_\_\_\_\_

TO: Q B E INSURANCE (SINGAPORE) PTE LTD

Dear Sirs,

ACCIDENT INVOLVING SMM 7338H AND GBA 2161B ON 28/01/2020  
AT/ ALONG JUNCTION OF TAMPINES AVE 5 AND TAMPINES AVE 6

I/We, WONG KA LOK, am/are the registered owner of  
motor car no. SMM 7338H

Please note that I have assigned all compensations monies due to me/us in the above said accident to **M/S MG SOLUTION PTE LTD**.

I/We, hereby authorize you to release all compensation monies pertaining to the above-mentioned accident to **M/S MG SOLUTION PTE LTD** and forward your settlement cheque to **M/S MG SOLUTION PTE LTD** whom I had authorized to collect the said compensation monies.

Thank you

黃家樂

Signature of Claimant

Witness By

[Signature]

# DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : SMM 7338H  
Our Reference : VC013429

I/We, **WONG KA LOK** do hereby acknowledge the sum of Singapore Dollars: **Four Thousand Eight Hundred Six and Cents Forty Five only (S\$4,806.45)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**KONG GUAN DUMPLING/ PAU MANUFACTURE PTE LTD**', over damage to my/our vehicle **SMM 7338H** from an accident involving **SMM 7338H** and **GBA 2161B** at/along **JUNC OF TAMPINES AVENUE 5/AVENUE 6**, which occurred on **28 Jan 2020** at about **13:45hrs**.

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 '**KONG GUAN DUMPLING/ PAU MANUFACTURE 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) 14 of (month) July (year) 2020



Signature

WONG KA LOK

Claimant's Name

S8269147B

FIN/NRIC No.

BLK 515C TAMPINES

CENTRAL 7 #14-32

S (523515)

Address



Company stamp if applicable



Witness's Signature

WONG SU HUI

Witness's Name

G1066386K

FIN/NRIC No.

23 KAEI BUKIT AVE 4

AAS KAEI BUKIT CENTRE

#02-03 S(415933)

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)





## MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 20-1427944-N)

## TAX INVOICE

Bill To:

**QBE INSURANCE (INTERNATIONAL) LTD**

NO.60 ANSON ROAD

#11-01 MAPLETREE ANSON

SINGAPORE 079914

INVOICE No : TI 209218

PB No : 208105

Date : 15-July-2020

ATTN : MOTOR CLAIMS DEPARTMENT

Vehicle Number : SMM 7338H

| QTY        | DESCRIPTION                                                                   | AMOUNT      |
|------------|-------------------------------------------------------------------------------|-------------|
| 1          | To carried out accident repair as per surveyor's recommendation<br>(Lump Sum) | \$ 3,700.00 |
| BEFORE GST |                                                                               | 3,700.00    |
| 7% GST     |                                                                               | 259.00      |
| TOTAL      |                                                                               | \$ 3,959.00 |

Cheque should be made payable to **MG Solution Pte Ltd**



Co's stamp & Authorised Signature

## Invoice

SMM7338H  
WONG KA LOK  
BLK 515C TAMPINES CENTRAL 7  
#14-32  
S(523515)

Invoice No : WPLIN0004115  
Invoice Date : 4/2/2020  
Due Date : 4/2/2020  
VHA No : 4735  
Referral ID : M035

| Description :                         | Amount |
|---------------------------------------|--------|
| Rental for 7 Day/s @ \$120 per Day \$ | 840.00 |

Vehicle No : SLJ4713E

Vehicle Description : Honda Vezel 1.5 A

Rental Period : 29/01/2020 to 04/02/2020

Total Amount Payable : \$ 840.00



# 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: 4735

Invoice No: WPLIN 4115

Hirer's Vehicle No:

UEN: 201505115E

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULARS

Name: (as in I/C) WONG KA LOK

NRIC / FIN No: S 8269147B

Address (Res): BLK 515 C TAMPAKES CENTRAL 7  
#14 - 32 5 (523515)

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: 6/1/19 Date of Birth: 8/5/82

Tel: (O) (R) HP:

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

NRIC / FIN No:

Address (Res):

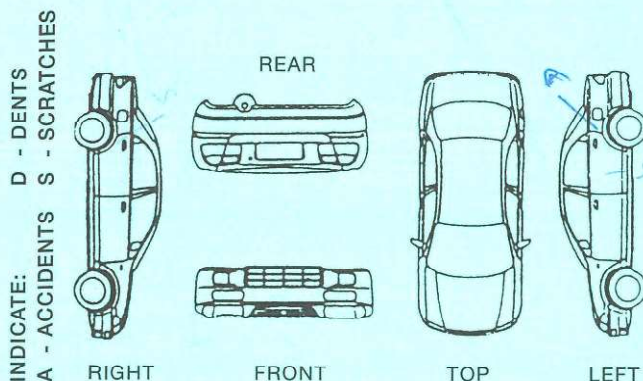
Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) H/P:

### VEHICLE CHECK LIST



### MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SLJ 4713E Replace Veh No: SMM-7338H

Mileage Out: 56742 Mileage Out:

Make & Model: HONDA VEZEL Auto / Manual

Out : Date 29/1/2020 Time: 09:20

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 2000/-

| CHARGES                     |                    |          |
|-----------------------------|--------------------|----------|
| Daily                       | 7 @ \$ 120 per day | \$ 840 - |
| 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, AUTHORIZED, 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 CDW 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 |
|----------|---------|---------|------------|---------|---------------------------|
| 04/02/20 | 1750hrs | 57080   |            |         |                           |

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

Print Date/Time : 29 Jan 2020 / 08:55:32

Receipt Date/Time : 29 Jan 2020 / 08:55:31

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200129-000342

Previous Receipt No. :

| S/N | Item Description/<br>Business Transaction Reference<br>No.                                                              | Amount<br>Before<br>GST (S\$) | GST<br>Amount<br>(S\$) | Amount<br>After GST<br>(S\$) |
|-----|-------------------------------------------------------------------------------------------------------------------------|-------------------------------|------------------------|------------------------------|
|     | Result of Insurance Enquiry - GBA2161B<br>As at 28 Jan 2020/13:45:00<br>Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD |                               |                        |                              |
| 1   | Insurance Enquiry - GBA2161B<br>Enquiry Fee<br>20200129085438476967                                                     | 7.00                          | 0.49                   | 7.49                         |
|     | <b>Sub-Total</b>                                                                                                        | 7.00                          | 0.49                   | 7.49                         |
|     | <b>Total Before Rounding</b>                                                                                            | 7.00                          | 0.49                   | 7.49                         |
|     | <b>Rounding Difference</b>                                                                                              |                               |                        | 0.04                         |
|     | <b>Total Amount Payable</b>                                                                                             |                               |                        | 7.45                         |
|     | Paid By                                                                                                                 |                               |                        |                              |
|     | 20200129085453124 Direct Debit: eNETS Debit<br>(Internet Banking)                                                       |                               |                        | 7.45                         |
|     | <b>Total</b>                                                                                                            |                               |                        | 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.



## Jia Le (LKK Auto)

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**From:** Andrew Lim <andrew.lim@qbe.com>  
**Sent:** Friday, 29 May 2020 2:20 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Admin A; claims-singapore; Jenny Toh  
**Subject:** RE: Direct Settlement - Accident Involving GBA2161B (OI : QBE - TBA) AND SMM7338H (TP : LKK REF - CC6/QBE20001694/Ada3) on 28/01/2020 - QBE Ref: VC013429

Hi Jia Le,

Please proceed as advised.

Thank you.

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### 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:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>  
**Sent:** Thursday, 28 May 2020 2:57 PM  
**To:** Andrew Lim <andrew.lim@qbe.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Jenny Toh <jenny.toh@qbe.com>  
**Subject:** RE: Direct Settlement - Accident Involving GBA2161B (OI : QBE - TBA) AND SMM7338H (TP : LKK REF - CC6/QBE20001694/Ada3) on 28/01/2020 - QBE Ref: VC013429

QBE Ref: **VC013429**

LKK Ref: CC6/QBE20001694/Ada3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING GBA 2161B(OI) AND SMM 7338H(TP) ON 28/01/2020**

We refer to the above matter.

It is a head to rear collision. Liability is not in our driver's favour.

We did clarify with insured the nature of the accident and he is aware that NCD (if any) would be affected.

We seek your approval to offer to Third Party repairer, **"MG SOLUTION PTE LTD"** is as follows: -

|                                   | Claimed Amount     | Revised Amount            |
|-----------------------------------|--------------------|---------------------------|
| 1. Cost of Repair (w/GST)         | \$ 8,676.12        | \$ 3,959.00               |
| 2. Loss of Rental (7days x \$120) | \$ 840.00          | \$ 840.00 (7days x \$120) |
| 3. LTA/ GIA Search Fee            | \$ 7.45            | \$ 7.45                   |
| <b>Total</b>                      | <b>\$ 9,523.57</b> | <b>\$ 4,806.45</b>        |

\*\*05days recommendation for repair + 1Sun + 1PRS = 7days.

**For your approval please.**

***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.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@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 [<mailto:andrew.lim@qbe.com>]

**Sent:** Monday, 3 February 2020 2:59 PM

**To:** Mei Kwan (LKKAuto)

**Cc:** Jia Le (LKK Auto); Admin A; claims-singapore; Jenny Toh

**Subject:** RE: Direct Settlement - Accident Involving GBA2161B (OI : QBE - TBA) AND SMM7338H (TP : LKK REF - CC6/QBE20001694/Ada3) on 28/01/2020 - QBE Ref: VC013429

Dear Mei Kwan,

As requested.

---

**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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Monday, 3 February 2020 12:01 PM

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>

**Cc:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving GBA2161B (OI : QBE - TBA) AND SMM7338H (TP : LKK REF - CC6/QBE20001694/Ada3) on 28/01/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SMM 7338H at M/s MG Solution Pte Ltd - 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 the 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 is Jia Le and she can be contacted at DID: 6749 5792.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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