

WITHOUT PREJUDICE to:
(a) Insurance Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SGW 2721K
Our Reference : V0024092

I/We, **Zulkarnain Bin Adil** do hereby acknowledge the sum of Singapore Dollars: **Nine Thousand and Three Hundred only (S\$9,300.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, **'MUHAMED REDWAN BIN ABDUL RAHIM'**, over damage to my/our vehicle **SGW 2721K** from an accident involving **SGW 2721K** and **SMD 8783X** at/along **AYE EXIT 11 CLEMENTI AVE 6**, which occurred on **24 January 2020** at about **13:00hrs**.

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 **'MUHAMED REDWAN BIN ABDUL RAHIM'**, 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 20 of (month) 05 (year) 2020

Signature 
Claimant's Name **Zulkarnain Bin Adil**
S7344618C

FIN/NRIC No. **Blk 335 Woodlands St**
32 #02-51 S(730335)

Address

Company stamp if applicable

Witness's Signature 
Witness's Name **Sukhi Chang**

FIN/NRIC No. **新 福 德 車 廠**
NEW HOCK TECK MOTOR PTE LTD
1 Kaki Bukit Ave 6, Blk C #01-43
Autobay@Kaki Bukit Singapore 417883
Tel: 6747 9241 Fax: 6741 7276
Email: admin@nhtmotor.com
UEN: 201718370K

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)

NEW HOCK TECK MOTOR PTE LTD

Our Ref : NPI203-0034/ SGW2721K
Your Ref : SMD8783X
Date : 11th March 2020

1 Kaki Bukit Avenue 6
Blk C #01-43 Autobay@KB
Singapore 417883

QBE Insurance (International) Limited
1 Raffles Quay
#29-10 South Tower
Singapore 048583

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SGW2721K & SMD8783X AT SLIP ROAD OF CLEMENTI 6 (AYE)
TOWARDS PIE ON 24.01.2020, 12:45HRS**

We are instructed by **ZULKARNAIN BIN ADIL** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SGW2721K** was damaged by vehicle **SMD8783X** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1) Repair Costs	\$ 7,704.00
2) Loss of Rental for 11 days (CNY Period)	\$ 1,980.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 9,686.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act
- 4) Vehicle Rental Agreement (Invoice)

Please let us have your cheque for the sum **\$ 9,686.00** made payable to us, **NEW HOCK TECK MOTOR PTE LTD** in the next 14 days.

Yours faithfully,



NEW HOCK TECK MOTOR PTE LTD

LETTER OF AUTHORISATION

New Hock Teck Motor Pte Ltd

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on 24/01/2020, 1245

Involving Vehicles SGW 2721 K, SMD 8783X

Along Slip Road of Clementi 6 (AYE) Towards PIE

I/We, the registered owner/driver of vehicle registration no: SGW 2721 K
have involved in the above accident.

I/We hereby authorize **New Hock Teck Motor Pte Ltd** to commence repairs of the said vehicle forthwith.


I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature
(Company's stamp if applicable)

Name: Zulkarnain Bin Adil

NRIC No.: S7344678C

Date: 24/01/2020

Assignment

To: New Hock Teck Motor Pte Ltd (Workshop)

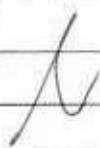
In consideration for your agreement to repair my motor vehicle registration no. SEW 771 K
and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby
irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest,
costs and expenses (including legal costs / disbursements payable on a party and party basis which
are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts /
consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive
payment shall constitute a good and effectual discharge of the obligations by any party of the
aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a
cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from
accepting any payment.

Dated this 24 day of 01 2020.

Signature	:	
Name	:	<u>Zulkarnain Bin Adil</u>
ID No.	:	<u>S7344678C</u>
Address	:	<u>Blk 335 Woodlands St 32</u> <u>#02-61 Singapore 730335</u>
Witness Signature	:	
Witness Name	:	<u>Chew Yue Yin</u>
Witness ID	:	<u>S8826618H</u>
Witness Address	:	<u>1 Kaki Bukit Avenue 6 #01-43</u> <u>Singapore 417883</u>





新福德車廠私人有限公司

NEW HOCK TECK MOTOR PTE. LTD.

1 Kaki Bukit Ave 6, Blk C #01-43 Autobay@Kaki Bukit, Singapore 417883

Email: admin@nhtmotor.com Website: www.nhtmotor.com

Tel: 6747 9241 Fax: 6741 7276

UEN: 201718370K GST Reg No.: 201718370K

TAX INVOICE

QBE Insurance (International) Limited

1 Raffles Quay

#29-10 South Tower

Singapore 048583

Client: ZULKARNAIN BIN ADIL

Invoice No : NPL203-0034

Date : 11-Mar-20

Date of Accident : 24-Jan-20

Vehicle No. : SGW2721K

Model Type : HONDA ODYSSEY

Descriptions		Amount
Part By Part Repair Cost		7,200.00
GST 7%		504.00
Total		7,704.00

SIN DOLLARS: SEVEN THOUSAND SEVEN HUNDRED AND FOUR DOLLAR ONLY





EZ-SWIFT CAR RENTAL & LEASING PTE LTD

1 Kaki Bukit Avenue 6 Blk A #01-11 Autobay@Kaki Bukit Singapore 417883

Tel: 6509 5545 HP: 8533 9983 (Josh) / 9234 5563 (Lester)

UEN: 201724540N

VEHICLE RENTAL AGREEMENT

Invoice: _____

HIRER'S PARTICULARS

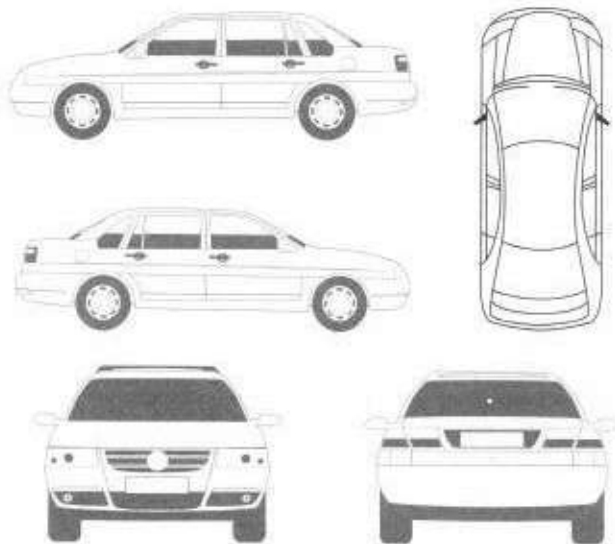
Name: Zulkarnain Bin Adil
NRIC/Passport No: S9344678C
Address: Blk 335 Woodlands St 32 #02-51
Singapore 730335
Driving Licence No: _____
Date of Birth: 04.10.1993
Tel: _____ Mobile: 9720-9001

Vehicle No: SLD 3097M
Non-Waiver Excess: _____
Duration: _____
Date & Time OUT: 25/01/2020 @ 1615hrs
Date & Time IN: 05/02/20 @ 1355hr

Chargeable Rates				Amount
11	Days	@	\$ 180	\$1,980
	Weeks	@	\$	
	Months	@	\$	
Deposit:				SGD\$
Subtotal:				SGD\$

Total Charge(SGD\$): \$1,980/-

Vehicle Checklist



Legend: D - Dents S - Scratches M - Missing C - Cracks

PETROL LEVEL (*Rates does not include Petrol)

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

Mileage Out: _____

Mileage In: _____

Payment Records:

Cash / Nets / Credit Cards

Reference: _____

Staff: _____

Hirer's Signature: _____

I have read and agree to the terms and condition on both sides of this rental agreement.

NOTE:

HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC VIOLATIONS.

AN ADMINISTRATIVE CHARGE WILL BE LEVIED UPON ANY TRAFFIC VIOLATIONS REDIRECTED.

VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT DRIVE OUT OF SINGAPORE.

Third Party Insurer Enquiry

Our Ref No: GR-20-017580
Date of Request: 31/01/2020

Your Ref No: Online Purchase

Chew Motor Pte Ltd
No 1 Kaki Bukit Ave 6, #01-11/41
Autobay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 31/01/2020
Enquiry By Chong Siok Ling
TP Vehicle No. SMD8783X
Accident Date 24/01/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SMD8783X	QBE Insurance (Singapore) Pte Ltd	01/10/2019-30/09/2020	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.

**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-20-017580

Date of Request: 31/01/2020

Your Ref No: Online Purchase

Chew Motor Pte Ltd
No 1 Kaki Bukit Ave 6, #01-11/41
Autobay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 31/01/2020
Enquiry By Chong Siok Ling
TP Vehicle No. SMD8783X
Accident Date 24/01/2020

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



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/QBE20001784/Aha3

25 FEBRUARY 2020

**MUHAMED REDWAN BIN ABDUL RAHIM
BLOCK 182 PASIR RIS STREET 11
#05-36
SINGAPORE 510182**

By Post & By Email

Dear Sir/Madam,

ACCIDENT INVOLVING SMD 8783X AND SGW 2721K ON 24/01/2020

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.

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,

Vic Alpeh

Case Handler

DID: 6841 2096

FAX: 6741 4108

Email: vicalpeh@lkkauto.com

c.c. *QBE Insurance (Singapore) Private Limited
(Motor Claims Dept)
redizanah@gmail.com
(Email)*

Jasper Chua (LKK Auto)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: May 18, 2020 2:20 PM
To: Jasper Chua (LKK Auto)
Cc: Vic (LKKAuto); Jenny Toh; claims-singapore
Subject: RE: Direct Settlement - Accident Involving SMD8783X (OI : QBE - VC013406) AND SGW2721K (TP : LKK REF - CC6/QBE20001784/Aha3) on 24/01/2020

WITHOUT PREJUDICE

Dear Jasper,

Please proceed as advised.

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: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Friday, 15 May 2020 4:00 PM
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>
Subject: RE: Direct Settlement - Accident Involving SMD8783X (OI : QBE - VC013406) AND SGW2721K (TP : LKK REF - CC6/QBE20001784/Aha3) on 24/01/2020

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured rear-ended third party.

A letter was sent out to the Insured to notify TP claim and NCD issues and no feedback received till date.

Summary to offer to repairer **NEW HOCK TECK MOTOR PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER	
Cost of Repair (w/gst)	\$ 21,373.79	\$	7,704.00

Loss of Rental (\$180.00 x 11 days)	\$ 1,980.00	\$ 1,650.00 (\$150.00 x 11 days)
GIA Search Fee	\$ 2.00	\$ 2.00
Proposed Total	\$ 23,355.79	\$ 9,356.00

Breakdown of days is as follows:

Recommended days	6 Days
Weekends / Downtime / Holiday	5 Days
CLAIM DAYS	11 Days

For your approval and/or further instruction please.

Thank you.

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,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Vic (LKKAuto)

Sent: Friday, 13 March, 2020 2:57 PM

To: Andrew Lim

Cc: Admin A; Jenny Toh; claims-singapore; Vic (LKKAuto)

Subject: RE: Direct Settlement - Accident Involving SMD8783X (OI : QBE - VC013406) AND SGW2721K (TP : LKK REF - CC6/QBE20001784/Aha3) on 24/01/2020

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

Enclosed for your perusal are the following:

- Marked Estimated Cost of Repair
- Preliminary advice

Thank you.

Jasper Chua (LKK Auto)

From: Admin nht <admin@nhtmotor.com>
Sent: May 18, 2020 3:14 PM
To: Jasper Chua (LKK Auto)
Cc: Chloe
Subject: Re: SGW2721K CLAIMING AGAINST SMD8783X DOA 24.01.2020 *** LKK REF: CC6/QBE20001784/Aha3

Without Prejudice

Hi Jasper

Thanks for your email.

We accept your offer as \$9,300, please send us the discharge voucher for the close case, thanks.

***** Please kindly take note this claim is under "New Hock Teck Motor Pte Ltd" *****

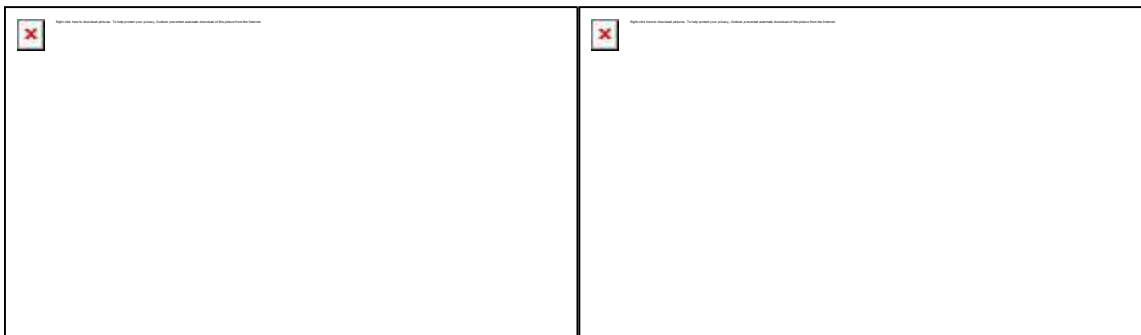
Best Regards,

Sukyi Chong

New Hock Teck Motor Pte Ltd

1 Kaki Bukit Ave 6 Blk C #01-43 Autobay @ Kaki Bukit S(417883)

Tel : 6747 9241 Fax : 6741 7276



On Mon, May 18, 2020 at 2:52 PM Jasper Chua (LKK Auto) <jasperchua@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

We propose a settlement at a global sum of **\$9,300.00(all-in)**.

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Admin nht [mailto:admin@nhtmotor.com]

Sent: May 13, 2020 9:24 AM

To: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Cc: Chloe <chloe@nhtmotor.com>; Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Subject: Re: SGW2721K CLAIMING AGAINST SMD8783X DOA 24.01.2020 *** LKK REF: CC6/QBE20001784/Aha3