QBE Insurance (Singapore) Pte Ltd

Attn: Motor Claims Dept

Dear Sir/ Madam

ACCIDENT INVOLVING VEHICLE NO <u>SMG7575X & SJW797U</u> ALONG <u>TUNNEL OF AIRPORT ROAD SLIP ROAD TO KPE</u> ON <u>23/01/2020</u>

We understand that you are the insurer of <u>SJW797U</u> vehicle.

We are instructed by the owner of motor vehicle SMG7575X to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

	TOTAL	<u>ss</u>	1,869.00
3.	LTA Search Fee/GIA Reports	S\$	29.00
2.	Loss of Use/Rental(S\$60 x 4 days)	S\$	240.00
1.	Cost of Repairs	S\$	1,600.00

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

LEANG AUTOMOTIVE

555 1.865.Mr

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)

Sent: Friday, 28 February 2020 4:51 PM

To: 'alcomarin@singnet.com'
Cc: Khanchna (LKK Auto)

Subject: ACCIDENT INVOLVING SJW 797U AND SMG 7575X ON 23/01/2020

Our Ref: CC6/QBE20002471/Aka3

28 FEBRUARY 2020

LIM SIANG HOCK

Dear Sir/Madam,

ACCIDENT INVOLVING SJW 797U AND SMG 7575X ON 23/01/2020

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 SMG 7575X 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.

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) Date: 11/02/2020

To:

M/s Leang Automotive No. 1 Kaki Bukit Avenue 6 #01-68 Singapore 417883

LETTER OF AUTHORITY & INDEMNITY

I/We SITI SALEHA BRE SAMSUDIN NRIC No. Co Registration No. STS 28732 for (address) 55 TAMPINES AVE 1 #02-040 529773

the registered owner (or his/her/their/agent) of motor vehicle registration no. SMG7575X
hereby authorise M/s Leang Automotive ("the Repairer") to commence repairs to my/our vehicle and to forward the claim for inter alia the costs of repairs to the owner/insured of the Third Party responsible for the said accident on (date) 23/01/2020 involving motor vehicle nos STUT97U along Bartley RD TWDS Under Torned. I further authorise M/s Leang Automotive to sign and execute all documents in my name including but not limited to the Discharge Voucher in connection with the claim against the Third Party

However, if the third party rejects liability for whatever reasons and/or if the claim is reverted to my/our insurers and my/our insurers do not settle the repair costs and disbursements under my/our own insurance policy, I/we will be fully responsible for the repair costs and disbursements.

I also agree that if I do not fully co-operate in the Third Party claim, I will be responsible for any losses incurred by my Repairer.

My/our vehicle is repaired by the Repairer on my/our own free will and without any threat, inducement and/or promise.

In the event that the Repairer is compelled to enforce this undertaking, I/we agree that I/we shall pay for the legal costs incurred by the Repairer on a solicitor and client full indemnity basis.

Signature/ Co. Stamp

DISCHARGE VOUCHER

Without Prejudice Save As to Costs

Your Reference :

Company stamp if applicable

SMG7575X VC013399

I/We, SITI SALEHA BINTE SAMSUDIN do hereby acknowledge the sum of Singapore Dollars: One Thousand and Eight Hundred Sixty-Nine only (S\$1,869.00) being full discharge and satisfaction of all claims against QBE insurance (Singapore) Pte Ltd and their insured, 'LIM SIANG HOCK', over damage to my/our vehicle SMG7575X from an accident involving SMG7575X and SJW797U at/along TUNNEL OF AIRPORT ROAD, which occurred on 23 JANUARY 2020 at about 09:00hrs.

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 'LIM SIANG HOCK', 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)	of (month)	(year) 20 <u>30</u>
. Suri		- HF
Signature		Witness's Signature
siti saleha		Ht KZON LEAHT
Claimant's Name		Witness's Name
\$7538737		HOLMOFTE
FIN/NRIC No.		FIN/NRIC No.
55 Tampini	es Avel	BUX 988A Jurons west
#02-04 5((529273)	st 93 #18-625
	The second of th	(s) 641988
Address	The second second	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)

LEANG AUTOMOTIVE

Auto Bay @ Kaki Bukit 1 Kaki Bukit Ave 6 #01-68 Singapore 417883 Tel: 6909 3048 Fax: 6909 3046

M/s	QBE INSURANCE (SINGAPORE) PTE LTD
TATI	QDE INSOIVANCE (SINGAI SINE) I TE ETD

Vehicle No: 3m 47575X
Vehicle Model: marda 3

0601-1-01

Owent		1 (35)35/86	Amount
Quantity	DESCRIPTION	Unit Price	\$ Amount c
,		18.	1
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,	Repair Costs	160	\$1600
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		y 1	
		W	\$1600

For LEANG AUTOMOTIVE



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-20-020440

Date of Request:

05/02/2020

Your Ref No:

WALK IN NG KL

LEANG AUTOMOTIVE

AUTOBAY @ KAKI BUKIT 1 KAKI BUKIT AVE 6 #01-68

SINGAPORE 417883

Dear Sir/Madam,

Your Vehicle No:

SMG7575X

Date of Accident:

23/01/2020

Place of Accident:

BARTLEY RD

Involving Vehicle No: SJW797U

DESCRIPTION	AMOUNT (S\$)	
E-File Search Fee (Public)	14.0	
GST Amount	0.98	
Total Amount Due (GST Inclusive)	15.00	

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



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-20-020442

Date of Request:

05/02/2020

Your Ref No:

WALK IN NG KL

LEANG AUTOMOTIVE

AUTOBAY @ KAKI BUKIT 1 KAKI BUKIT AVE 6 #01-68

SINGAPORE 417883

Dear Sir/Madam,

Date of Accident:

23/01/2020

Vehicle No:

SMG7575X

Place of Accident:

BARTLEY RD TWDS UNDER TUNNEL

Involving Vehicle No: SJW797U

With reference to your application for the accident report, we have attached the

DOCUMENTS	ACCIDENT LOCATION		QTY	AMOUNT (S\$)
SJW797U	BARTLEY RD TWDS UNDER TUNNEL	14.00	1	13.08
GST Amount		A Company of the Comp		0.92
Total Amount Du	e (GST Inclusive)			14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque

Khanchna (LKK Auto)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Tuesday, June 23, 2020 11:05 AM

To: Khanchna (LKK Auto)
Cc: Admin A; claims-singapore

Subject: RE: Direct Settlement - Accident Involving SJW797U (OI: QBE - VC013399) AND

SMG7575X (TP: LKK REF - CC6/QBE20002471/Aka3) on 23/01/2020

Follow Up Flag: Follow up Flag Status: Flagged

Dear Khanchna,

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

Sent: Friday, 19 June 2020 5:10 PM **To:** Andrew Lim <andrew.lim@qbe.com>

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

singapore@qbe.com>

Subject: RE: Direct Settlement - Accident Involving SJW797U (OI: QBE - VC013399) AND SMG7575X (TP

: LKK REF - CC6/QBE20002471/Aka3) on 23/01/2020

OBE REF: VC013399

LKK REF: CC6/QBE20002471/Aka3

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES SMG7575X (TP) & SJW797U (OI) ON 23/01/2020

We refer to the above matter.

Insured vehicle head to rear end collided with TP vehicle.

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

In view of the above, we are of the view that BOLA 27 is applicable.

Summary to offer to **LEANG AUTOMOTIVE** is as follows:

TP CLAIMED		REVISED - TO OFFER		
Cost of Repair	\$ 3,001.30	\$ 1,600.00		
Loss of Use (\$60 x 4 days)	\$ 240.00	\$ 240.00		
GIA Search	\$ 29.00	\$ 29.00		
TOTAL	\$ 3,270.30	\$ 1,869.00		

Breakdown of days is as follows:

Relevant supporting claim documents are attached herewith for your perusal and reference.

For your approval and/or further instructions 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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Monday, February 17, 2020 10:28 AM

To: Mei Kwan (LKKAuto) < <u>Meikwan@lkkauto.com</u>>

Cc: Khanchna (LKK Auto) < <u>khanchna@lkkauto.com</u>>; Admin A < <u>admin-a@lkkauto.com</u>>; Jenny Toh

<jenny.toh@qbe.com>; claims-singapore <claims-singapore@qbe.com>

Subject: RE: Direct Settlement - Accident Involving SJW797U (OI: QBE - VC013399) AND SMG7575X (TP

: LKK REF - CC6/QBE20002471/Aka3) on 23/01/2020

Dear Mei Kwan,

^{*3} days recommendation for repair + 1 PRS = 4 days

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



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

Sent: Sunday, 16 February 2020 12:55 PM

To: Jenny Toh < jenny.toh@qbe.com >; Andrew Lim < andrew.lim@qbe.com >

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

Subject: Direct Settlement - Accident Involving SJW797U (OI: QBE - TBA) AND SMG7575X (TP: LKK

REF - CC6/QBE20002471/Aka3) on 23/01/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMG 7575X at M/s Leang Automotive 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 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 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)

promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies
produced.