

QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583

Attn: Motor Claims Dept

Dear Sir/ Madam

ACCIDENT INVOLVING VEHICLE NO SMD 666D AND SLG 9969S ALONG STEVENS ROAD ON 17/02/2020

We understand that you are the insurer of SLG 9969S vehicle.

We are instructed by the owner of motor vehicle SMD 666D to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

1.	Cost of repair	S\$ 15,700.00
2.	Loss of Use/ Rental (11 days x \$150.00)	S\$ 1,650.00
3.	LTA Search fee	S\$ -
4.	Towing Fee	S\$ -
TOTAL		<u>S\$ 17,350.00</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

LEANG AUTOMOTIVE



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/QBE20002817/Aka3

30 APRIL 2020

KHAW LAY KIN
C/O PANA HARRISON (ASIA) PTE LTD
20 MCCALLUM STREET
#16-02, TOKIO MARINE CENTRE
SINGAPORE 069046

Dear Sir/ Mdm

ACCIDENT INVOLVING SLG9969S AND SMD666D/OTHERS ALONG/AT STEVENS ROAD ON 17/02/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **QBE INSURANCE (SINGAPORE) PTE LTD** to deal with the third party claim against your policy.

We have received a claim against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please e-mail us if you have further queries.

Yours sincerely,

Khanchna

Case Handler
DID: 6841 2360
FAX: 6741 4108
EMAIL: khanchna@lkkauto.com

Cc *QBE Insurance (Singapore) Pte Ltd*
(Motor Claims Dept)

Date: 17/02/2020

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

LETTER OF AUTHORITY & INDEMNITY

I/we QUAN HUI TECHNOLOGIES PTE LTD NRIC No./ Co Registration No. 20172779H of (address) BLK 12 JALAN BUKIT MERAH #16-5044(S)150612 the registered owner (or his/her/their/agent) of motor vehicle registration no. SMD66D 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) 17/2/2020 involving motor vehicle nos SL599693 along STEVENS RD. 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 : SMD666D
Our Reference : VC013493

I/We, **QUAN HUI TECHNOLOGIES PTE LTD** do hereby acknowledge the sum of Singapore Dollars: Sixteen Thousand and Seven Hundred only (S\$16,700.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'KHAW LAY KIN', over damage to my/our vehicle **SMD666D** from an accident involving **SMD666D** and **SLG9969S** at/along **Stevens Road**, which occurred on **17 February 2020** at about **12:05hrs**.

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 'KHAW LAY KIN', 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) 5 of (month) 8 (year) 2020

Signature

Quan Hui Technologies Pte Ltd

Claimant's Name

201727779H

FIN/NRIC No.

8 temasek boulevard

Suntec tower three

#01 #40 - 01A Singapore 038988

Address

Witness's Signature

LEE KEAT LEAN

Witness's Name

S72404766H

FIN/NRIC No.

BLK 988A Jorong west

st 93 #18-625

(S) 641988

Address



Company stamp if applicable

Please return to:
General Claims Department
QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583
(By Fax: 6534 5356)

No. 2055

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

Vehicle No: SM066D

Vehicle Model: TOYOTA VELLFIRE

Date: 20-4-2020

M/s QBE INSURANCE (SINGAPORE) PTE LTD

Quantity	DESCRIPTION	Unit Price	\$	Amount	cts
	Repair Costs		\$15700		
<p>This Discharge Voucher applies only to the claimant's claim for property damage and will not affect the personal injuries claim and/or uninsured losses claim on a later date.</p> <p>Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.</p>					
		TOTAL \$		\$15700	

E & O. E

TOTAL \$	815700
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Authorized Signature

For LEANG AUTOMOTIVE

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Thursday, 30 July 2020 9:32 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: MANDATE REQUEST- Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Khanchna,

Please proceed as advised.

Summary to offer to LEANG AUTOMOTIVE is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 37,170.66	\$ 15,700.00
Loss of Use (\$150 x 11 days)	\$ 1,650.00	\$ 1,000.00 ~ 1,200.00 (10 days x \$100 ~ \$120)
TOTAL	\$ 38,820.66	\$ 16,700.00 ~ 16,900.00

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

[LinkedIn](#)

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, 29 July 2020 4:51 PM
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: MANDATE REQUEST- Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Andrew,

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

As requested, we attach herewith the third party vehicle damage photos. Please take note there are internal cracks to both the headlamps.

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: Friday, 24 July 2020 3:41 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: MANDATE REQUEST- Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Khanchna,

Thank you for providing us with the video footage.

Both of the front headlamps were damaged in this accident. Are there more pictures to show the extent of damages to the headlamps? I think there is a line crack in the bottom right picture but I am not so sure about the other one.



Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

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

Sent: Thursday, 16 July 2020 10:20 AM

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

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

Subject: RE: MANDATE REQUEST- Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Mr. Andrew,

We refer to the above matter.

We attach herewith a copy of the Third party's accident video.

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: Thursday, 16 July 2020 9:43 AM

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

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

Subject: RE: MANDATE REQUEST- Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Khanchna,

Please help to request for the video footage from SMD666D.

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: Wednesday, 15 July 2020 5:02 PM

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

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

Subject: MANDATE REQUEST- Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

QBE REF: VC013493

LKK REF: CC6/QBE20002817/Aka3

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES SMD666D (TP) & SLG9969S (OI) ON 17/02/2020

We refer to the above matter.

3 vehicle chain collision, Insured vehicle is last. Insured driver confirmed the same and had signed addendum form (as attached).

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 28 is applicable.

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

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 37,170.66	\$ 15,700.00
Loss of Use (\$150 x 11 days)	\$ 1,650.00	\$ 1,000.00 ~ 1,200.00 (10 days x \$100 ~ \$120)
TOTAL	\$ 38,820.66	\$ 16,700.00 ~ 16,900.00

Breakdown of days is as follows:

* 9 days recommendation for repair + 1 Sunday = 10 days

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

Sent: Wednesday, 1 April 2020 5:06 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>;
claims-singapore <claims-singapore@qbe.com>

Subject: RE: Direct Settlement - Accident Involving SLG9969S (OI : QBE - VC013493)
AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Khanchna,

Please send it to his broker instead.

The address is as follows:

KHAW LAY KIN
C/O PANA HARRISON (ASIA) PTE LTD
20 MCCALLUM STREET
#16-02, TOKIO MARINE CENTRE
SINGAPORE 069046

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: Wednesday, 1 April 2020 3:29 PM

To: Andrew Lim <andrew.lim@qbe.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>
Subject: RE: Direct Settlement - Accident Involving SLG9969S (OI : QBE - TBA) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Mr. Andrew,

The above matter refers.

Please let us know the Insured (Khaw Lay Kin) address to enable us to send him a letter.

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: Monday, 24 February 2020 12:11 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>
Subject: RE: Direct Settlement - Accident Involving SLG9969S (OI : QBE - TBA) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

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](#)



From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 20 February 2020 2:48 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 SLG9969S (OI : QBE - TBA) AND SMD666D (TP : LKK REF - CC6/QBE20002817/Aka3) on 17/02/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMD 666D 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)