

## Khanchna (LKK Auto)

**Subject:**

FW: Accident involving SHF206Y & SKJ6052C ON 19.3.2020 along Choa Chu Kang Drive towards Choa Chu Kang Avenue 1 (Our Ref: TAX/03/20/2061/ST) \*\*\* LKK REF:

CC3/QBE20004406/Qka3

**Attachments:**

img-529155212-0001.pdf

**From:** Selena Tan Lee See (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:TanSelena@smrt.com.sg>]

**Sent:** Friday, 29 May 2020 4:01 PM

**To:** Admin A; Mei Kwan (LKKAuto)

**Subject:** Accident involving SHF206Y & SKJ6052C ON 19.3.2020 along Choa Chu Kang Drive towards Choa Chu Kang Avenue 1 (Our Ref: TAX/03/20/2061/ST)

Dear All

We refer to the above matter and wish to quantify our claims as follow:

Cost of Repairs	S\$8,812.62
Loss of Rental	S\$1,488.37 (S\$114.49 X 13 days)
Loss of Income	S\$ 1,780.87 (S\$136.99 X 13 days)
LTA search fee	S\$ 7.00
<b>TOTAL</b>	<b>S\$12,088.79</b>

Please find attached supporting documents. Kindly let us have your offer soonest.

Thank you

Regards

*Selena Tan*

Claims and Insurance Agency  
Direct line +65 6866 2653 | Direct fax +65 6368 7421  
60 Woodlands Industrial Park E4  
Singapore 757705



## **AUTHORISATION TO ACT**

I/We, **SMRT TAXIS PTE LTD** ("the third party claimant") of **BLK 60 WOODLANDS INDUSTRIAL PARK E4 (S) 757705** (address), owner of **SHF 206Y** (vehicle no.) hereby authorize **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. **SHF 206Y** that was damaged pursuant to the accident which occurred on **19/03/2020** (date) along **CHOA CHU KANG DRIVE TWDS CHOA CHU KANG AVE 1** (location) involving vehicle no/s **SKJ 6052C** ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of SMRT TAXIS PTE LTD.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 25th (day) of February (month) 2021 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



Date: 20/3/2020

Our Ref. No.:

### Letter of Authorisation

I, William Loke W. Luan (NRIC No.: S76139689) the registered hirer / relief driver / taxi share driver of SMRT taxi registration number SNF 206 Y hereby authorise **SMRT Automotive Services Pte Ltd** ("AutoSvs") to deal with all matters arising out of the accident between my taxi and SKJ 6052 C happened on 19/03/2020 (1842 HR) along CHOA CHU KANG DRIVE

(the "Accident") on my behalf, including but not limited to instituting and any claims or proceedings against such party or parties (as AutoSvs deems fit in its absolute discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve and settle any proceeding or claim arising out of the accidents, including but not limited to doing any act or executing any document or signing the Discharge Voucher on my behalf as may be required.

Name

William Loke W. Luan

Signature:



NRIC No.

S76139689

Tel No.

84894769

Address

524 WOODLANDS DR. 14

#07-413 (S) 730524

# DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : TAX/03/20/2061/ST  
Our Reference : VC013594

I/We, **SMRT Taxis Pte Ltd** do hereby acknowledge the sum of Singapore Dollars: **Ten Thousand Seven Hundred only (S\$10,700.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**KWEK KAH WEE (GUO JIAWEI)**', over damage to my/our vehicle **SHF206Y** from an accident involving **SHF206Y** and **SKJ6052C** at/along **CHOA CHU KANG DRIVE TWDS CHOA CHU KANG AVE 1**, which occurred on **19 March 2020** at about **18:40hrs**.

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 '**KWEK KAH WEE (GUO JIAWEI)**', 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) 25<sup>th</sup> of (month) February (year) 2021

Signature



Claimant's Name

1xxxxx3691c

FIN/NRIC No.

Address

60 Woodlands  
Industrial Park E4  
Spore 757705

Company stamp if applicable

Witness's Signature



Witness's Name

Sxxxx4902

FIN/NRIC No.

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)





Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV200500047  
Date : 11.05.2020  
Vehicle No. : SHF206Y  
Your Ref No. : TAX/03/20/2061  
Our Ref No. : 24106247  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
<b>Parts</b>					
REINFORCEMENT FRONT UPPER	1.00	\$ 691.10	(25.00 )	\$ 172.77	\$ 518.33
ABSORBER, FR BUMPER	1.00	\$ 70.30	(25.00 )	\$ 17.57	\$ 52.73
LAMP ASSY, FOG, RH	1.00	\$ 910.20	(10.00 )	\$ 91.02	\$ 819.18
SUPPORT S/A UPPER	1.00	\$ 364.90	(25.00 )	\$ 91.22	\$ 273.68
SUPPORT S/A RH	1.00	\$ 237.00	(25.00 )	\$ 59.25	\$ 177.75
SUPPORT, RADIATOR UPPER RH	1.00	\$ 76.70	(25.00 )	\$ 19.17	\$ 57.53
COMPUTER SUB-ASSY, HEADLAMP, RH NO.1	1.00	\$ 486.40	(10.00 )	\$ 48.64	\$ 437.76
COVER, FR BUMPER	1.00	\$ 495.50	(25.00 )	\$ 123.87	\$ 371.63
SUPPORT, FR BUMPER RH	1.00	\$ 76.90	(25.00 )	\$ 19.22	\$ 57.68
SUPPORT, FR BUMPER LH	0.00	\$ 82.30	0.00	\$ 0.00	\$ 0.00
COVER, FR BUMPER RH	1.00	\$ 28.10	(25.00 )	\$ 7.02	\$ 21.08
COVER, FR BUMPER LH	0.00	\$ 28.10	0.00	\$ 0.00	\$ 0.00
BRACKET, FR BUMPER	1.00	\$ 99.80	(25.00 )	\$ 24.95	\$ 74.85
NUMBER PLATE FRAME	1.00	\$ 25.00	0.00	\$ 0.00	\$ 25.00
NUMBER PLATE	1.00	\$ 35.00	0.00	\$ 0.00	\$ 35.00
EMBLEM ASSY FRONT	1.00	\$ 87.10	(25.00 )	\$ 21.77	\$ 65.33
GRILLE, RADIATOR	0.00	\$ 165.00	0.00	\$ 0.00	\$ 0.00
COVER ASSY, ENGINE	0.00	\$ 180.10	0.00	\$ 0.00	\$ 0.00
CLIPS PIECE, FRT & RR BUMPER	10.00	\$ 1.50	(25.00 )	\$ 3.75	\$ 11.25
REINFORCEMENT FRONT UPPER	0.00	\$ 691.10	0.00	\$ 0.00	\$ 0.00
ABSORBER, FR BUMPER	0.00	\$ 70.30	0.00	\$ 0.00	\$ 0.00
EXTENSION SUB-ASSY, LH	0.00	\$ 116.30	0.00	\$ 0.00	\$ 0.00
EXTENSION SUB-ASSY, RH	0.00	\$ 116.30	0.00	\$ 0.00	\$ 0.00
UNIT, HEADLAMP, RH	1.00	\$2558.90	(10.00 )	\$ 255.89	\$ 2303.01

### Payment Instructions

• By Cheque: Crossed and made payable to "SMRT Automotive Services Pte Ltd" with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

### By Bank Transfer:

• Account Name : SMRT Automotive Services Pte Ltd  
• Bank Name : DBS Bank Ltd - SGD  
• Bank Account No.: 018-008617-4  
• Swift Code : DBSSSGSG

*Koo Yew Chung*  
Koo Yew Chung (May 12, 2020)

Authorised Signature  
for SMRT Automotive Services Pte Ltd



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705

SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV200500047  
Date : 11.05.2020  
Vehicle No. : SHF206Y  
Your Ref No. : TAX/03/20/2061  
Our Ref No. : 24106247  
Terms : 30 Days

Description	Qty	Unit Cost	Add / (Discount) %	Amount	Amount
LAMP ASSY, FOG, RH	0.00	\$ 910.20	0.00	\$ 0.00	\$ 0.00
REINFORCEMENT FRONT LOWER	0.00	\$ 238.50	0.00	\$ 0.00	\$ 0.00
ABSORBER, FR BUMPER LOWER	0.00	\$ 117.00	0.00	\$ 0.00	\$ 0.00
RETAINER, FR BUMPER, LH & RH	0.00	\$ 8.50	0.00	\$ 0.00	\$ 0.00
COVER ASSY, ENGINE	0.00	\$ 180.10	0.00	\$ 0.00	\$ 0.00
COVER ASSY, ENGINE UNDER CENTER SET	0.00	\$ 452.80	0.00	\$ 0.00	\$ 0.00
COVER, ENGINE UNDER CENTER	0.00	\$ 94.50	0.00	\$ 0.00	\$ 0.00
COVER, ENGINE UNDER SIDE RH	0.00	\$ 76.90	0.00	\$ 0.00	\$ 0.00
COVER, ENGINE UNDER SIDE LH	0.00	\$ 76.90	0.00	\$ 0.00	\$ 0.00
GRILLE SUB-ASSY	1.00	\$ 335.60	(25.00 )	\$ 83.90	\$ 251.70
FENDER SUB-ASSY, FR , RH	1.00	\$ 933.10	(25.00 )	\$ 233.27	\$ 699.83
FENDER SUB-ASSY, FR , LH	0.00	\$ 933.10	0.00	\$ 0.00	\$ 0.00
LINER, FR FENDER, RH	0.00	\$ 198.40	0.00	\$ 0.00	\$ 0.00
LINER, FR FENDER, LH	0.00	\$ 194.30	0.00	\$ 0.00	\$ 0.00
HOOD SUB-ASSY	1.00	\$ 938.40	(25.00 )	\$ 234.60	\$ 703.80
SUPPORT S/A UPPER,	0.00	\$ 364.90	0.00	\$ 0.00	\$ 0.00
SUPPORT S/A RH	1.00	\$ 237.00	(100.00)	\$ 237.00	\$ 0.00
SUPPORT S/A LH	0.00	\$ 237.00	0.00	\$ 0.00	\$ 0.00
SUPPORT SUB-ASSY LOWER	0.00	\$ 397.40	0.00	\$ 0.00	\$ 0.00
SUPPORT, RADIATOR UPPER RH	0.00	\$ 76.70	0.00	\$ 0.00	\$ 0.00
SUPPORT, RADIATOR UPPER LH	0.00	\$ 76.70	0.00	\$ 0.00	\$ 0.00
PAD, FR WHEEL RH	0.00	\$ 57.70	0.00	\$ 0.00	\$ 0.00
PAD, FR WHEEL LH	0.00	\$ 57.70	0.00	\$ 0.00	\$ 0.00
HINGE ASSY, HOOD, RH	1.00	\$ 57.00	(25.00 )	\$ 14.25	\$ 42.75
HINGE ASSY, HOOD, LH	1.00	\$ 57.00	(25.00 )	\$ 14.25	\$ 42.75
SEAL SUB-ASSY, RH	0.00	\$ 50.20	0.00	\$ 0.00	\$ 0.00

### Payment Instructions

By Cheque: Crossed and made payable to "SMRT Automotive Services Pte Ltd" with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

### By Bank Transfer:

Account Name : SMRT Automotive Services Pte Ltd  
Bank Name : DBS Bank Ltd - SGD  
Bank Account No.: 018-008617-4  
Swift Code : DBSSSGSG

*Koo Yew Chung*  
Koo Yew Chung (May 12, 2020)

Authorised Signature  
for SMRT Automotive Services Pte Ltd





Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705

SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

## Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 1990042802  
Invoice No. : IV200500047  
Date : 11.05.2020  
Vehicle No. : SHF206Y  
Your Ref No. : TAX/03/20/2061  
Our Ref No. : 24106247  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
PROTECTOR, FR FENDER RH	0.00	\$ 90.40	0.00	\$ 0.00	\$ 0.00
MOULDING RH	0.00	\$ 83.30	0.00	\$ 0.00	\$ 0.00
PANEL SUB-ASSY, FRONT DOOR RH	1.00	\$1249.60	(100.00)	\$1249.60	\$ 0.00
STICKER DECAL SMRT (DOOR)	1.00	\$ 60.00	0.00	\$ 0.00	\$ 60.00
MIRROR ASSY, OUTER REAR VIEW , RH	0.00	\$1373.50	0.00	\$ 0.00	\$ 0.00
COVER, OUTER MIRROR, RH	0.00	\$ 89.50	0.00	\$ 0.00	\$ 0.00
WHEEL, DISC FRONT	0.00	\$1555.10	0.00	\$ 0.00	\$ 0.00
TYRE	0.00	\$ 126.74	0.00	\$ 0.00	\$ 0.00
Sub-Total					\$ 7102.62

### Labour

TO REPAIR FRONT PORTION	1.00	\$ 700.00	0.00	\$ 0.00	\$ 700.00
TO REMOVE & REPLACE ABOVE ITEMS AND REPAIR FRONT RHS PORTION	1.00	\$ 150.00	0.00	\$ 0.00	\$ 150.00

### Others

TO REPSRAY FRONT BUMPER	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY FRONT BUMPER LOWER GRILLE	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
TO REPSRAY FRONT HOOD	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY FRONT FENDER RH	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY FRONT FENDER LH	0.00	\$ 378.00	0.00	\$ 0.00	\$ 0.00
TO RESPRAY FRONT DOOR RH	1.00	\$ 200.00	0.00	\$ 0.00	\$ 200.00
TO RESPRAY RIM	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
RESPRAY MIRROR COVER RH	0.00	\$ 180.00	0.00	\$ 0.00	\$ 0.00
TO REMOVE AND REFIT TYRE RIM (SPRAYING PURPOSE)	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00

### Payment Instructions

By Cheque: Crossed and made payable to "SMRT Automotive Services Pte Ltd" with invoice no. indicated on the reverse side. No receipt will be issued unless requested.

### By Bank Transfer:

Account Name : SMRT Automotive Services Pte Ltd  
Bank Name : DBS Bank Ltd - SGD  
Bank Account No.: 018-008617-4  
Swift Code : DBSSSGSG

*Koo Yew Chung*  
Koo Yew Chung (May 12, 2020)

Authorised Signature  
for SMRT Automotive Services Pte Ltd



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705

SMRT Automotive Services Pte Ltd  
2 Tanjong Katong Road, Tower 3, Paya  
Lebar Quarter, #08-01, Singapore 437161  
Tel: 65 69083530 Fax: 65 69083592

### Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV200500047  
Date : 11.05.2020  
Vehicle No. : SHE206Y  
Your Ref No. : TAX/03/20/2061  
Our Ref No. : 24106247  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
TO REMOVE AND REFIX WING MIRROR	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO TRANSFER DOOR MECHANISM	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TO REPLACE SUNDRY PARTS	0.00	\$ 100.00	0.00	\$ 0.00	\$ 0.00
TO CHECK WIRING AND SYSTEM FUNCTION	1.00	\$ 20.00	0.00	\$ 0.00	\$ 20.00
TO WASH AND VACUUM	0.00	\$ 60.00	0.00	\$ 0.00	\$ 0.00
TO DO WHEEL ALIGNMENT / TYRE BALANCING	0.00	\$ 120.00	0.00	\$ 0.00	\$ 0.00
TOWING CHARGE	1.00	\$ 40.00	0.00	\$ 0.00	\$ 40.00
GRAND TOTAL					\$ 8,812.62

Remark :

Make/Model : PRIUS4  
Accident Date : 19.03.2020

#### Payment Instructions

- By Cheque: Crossed and made payable to "SMRT Automotive Services Pte Ltd" with invoice no. indicated on the reverse side. No receipt will be issued unless requested.
- By Bank Transfer:
  - Account Name : SMRT Automotive Services Pte Ltd
  - Bank Name : DBS Bank Ltd - SGD
  - Bank Account No.: 018-008617-4
  - Swift Code : DBSSSGSG

*Koo Yew Chung*  
Koo Yew Chung (May 12, 2020)

Authorised Signature  
for SMRT Automotive Services Pte Ltd





**SMRT Taxis Pte Ltd**

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/03/20/2061/ST

From: SMRT Taxis Pte Ltd

Date: 30.3.2020

**ACCIDENT INVOLVING SHF206Y & SKJ6052C ON 19.3.2020 ALONG  
CHOA CHU KANG DRIVE TOWARDS CHO CHU KANG AVENUE 1**

This is to certify that the daily rental rate for SHF206Y  
is \$114.49

Please proceed to recover any rental loss from the third party as a result of the  
above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



## Laid Up Report

Accident Start Date : 19/03/2020  
Accident End Date : 19/04/2020  
Date Generated : 21/04/2020  
User Name : TanSelena

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/03/20/2061	SHF206Y	SMRT Taxi Pte Ltd	TOYOTA	PRIUS4	24106247	19/03/2020 7:19 PM	02/04/2020 8:05 AM

20.3 - 1 day

21.3 - 1 day

22.3 - 1 day

23.3 - 1 day

24.3 - 1 day

25.3 - 1 day

26.3 - 1 day

27.3 - 1 day

28.3 - 1 day

29.3 - 1 day

30.3 - 1 day

31.3 - 1 day

1.4 - 1 day

13 days

Tax Reference No : SXXXX988G  
Year of Assessment : 2019  
Income Tax  
Date : 27 May 2019

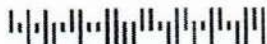
## NOTICE OF ASSESSMENT ORIGINAL



INLAND REVENUE  
AUTHORITY OF  
SINGAPORE

Please quote the Tax Reference Number (eg. NRIC, FIN, etc) in full when corresponding with us.

MR WILLIAM LOKE WI-LIAM  
524 WOODLANDS DRIVE 14  
#07-413  
SINGAPORE 730524



55 Newton Road  
Revenue House  
Singapore 307987  
Tel: 1800-356 8300  
Website: <http://www.iras.gov.sg>  
e-Services: <https://mytax.iras.gov.sg>

1-1

	S'PORE (\$)	OTHER COUNTRIES (\$)	TOTAL (\$)
TRADE	50,000.00		50,000.00
DIVIDENDS	1.00		1.00
<b>TOTAL INCOME</b>	<b>50,001.00</b>		<b>50,001.00</b>
<b>ASSESSABLE INCOME</b>			<b>50,001.00</b>
<b>LESS: PERSONAL RELIEFS</b>			
Earned Income		1,000.00	
NSman-self/wife/parent		1,500.00	
Parent/Handicapped Parent		9,000.00	
Provident Fund/Life Insurance		1,439.00	
<b>TOTAL PERSONAL RELIEFS</b>			<b>12,939.00</b>
<b>CHARGEABLE INCOME</b>			<b>37,062.00</b>
FIRST 30,000.00		200.00	
NEXT 7,062.00 @ 3.50%		247.17	<b>447.17</b>
<b>LESS: TAX SETOFFS</b>			
50 % Tax Rebate (capped at \$200)			<b>200.00</b>
<b>TAX PAYABLE BY 27 JUN 2019</b>			<b>247.17 DR</b>

Thank you for your contribution towards nation building

1. Your tax assessment is based on information given by you through e-Filing on 18 Apr 2019.

2. You can view your total outstanding income tax payable, if any, via the View Account Summary e-Service.

If the total outstanding tax payable is less than \$10, the amount will be carried forward to the next bill.

3. If you have any objection, please submit your objection online within 30 days via the Object to Assessment e-service or email us at myTax Portal.

\$136.99 / day

NG WAI CHOONG  
COMPTROLLER OF INCOME TAX





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

**Our Ref: CC3/QBE20004406/Qka3s2**

20 AUGUST 2020

**KWEK KAH WEE (GUO JIAWEI)  
BLOCK 25 HAZEL PARK TERRACE  
#07-03  
SINGAPORE 678948**

Dear Sir/Madam,

**ACCIDENT INVOLVING SHF 206Y & SKJ 6052C ON 19/03/2020**

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 as third party driver has right of way. 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,

*Khanchna*

DID: 6841 2928

FAX: 6741 4108

Email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)

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

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 25 February 2021 12:59 PM  
**To:** Jenny Toh  
**Cc:** claims-singapore; Admin A  
**Subject:** RE: MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of \$10,700.00(all-in) with third party repairer.

We are currently pending for signed DV from third party and will proceed to close file once DV received.  
Thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 23 December 2020 11:57 AM  
**To:** Jenny Toh <jenny.toh@qbe.com>  
**Cc:** claims-singapore <claims-singapore@qbe.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Subject:** RE: MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Hi Jenny,

Noted.

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>  
**Sent:** Wednesday, 23 December 2020 11:50 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>  
**Subject:** MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Hi Khanchna

Please proceed as per advise.

Thank you.

---

**Jenny Toh**

Senior Assistant

Claims | Asia

1 Wallich Street, #35-01 Guoco Tower, Singapore 078881

+65 64771225

[Website](#)

[LinkedIn](#)

[Twitter](#)



Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore  
Insurance Business Asia List – Top Insurance Workplaces 2020, Asia  
Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Friday, 18 December 2020 3:14 pm  
**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.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: MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

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Dear Ms. Jenny,

**ACCIDENT INVOLVING VEHICLES SHF206Y (TP) & SKJ6052C (OI) ON 19.03.2020**

We refer to the above matter.

Our offer on loss of rental and loss of income for 7 days was rejected. Third party wants 9 days.

Summary to offer to **SMRT TAXIS PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 20,907.54	\$ 8,816.62
Loss of Rental (\$114.49 X 13 days)	\$ 1,488.37	\$ 1,030.41 (\$114.49 x 9 days)
Loss of Income (\$136.99 X 13 days)	\$ 1,780.87	\$ 450.00 ~ 1,232.91 (\$50 ~ \$136.99 x 9 days)
LTA Search	\$ 7.00	\$ 7.00
<b>TOTAL</b>	<b>\$ 24,183.78</b>	<b>\$ 10,304.03 ~ 11,086.94</b>

**Breakdown of days is as follows:**

\* 5 days recommendation for repair + 4 PRS= 9 days

Your approval please.

Thank you.

***"Best Wishes for Merry Christmas & Happy New Year 2021"***

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Sent:** 5 November 2020 2:20 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Hi Khanchna

Please proceed.

---

**Jenny Toh**  
Senior Assistant

Claims | Asia

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

+65 64771225

[Website](#)

[LinkedIn](#)

[Twitter](#)



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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, 4 November 2020 6:49 pm

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

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

**Subject:** FW: MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

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Dear Ms. Jenny,

We refer to the above matter and our mandate request dated 28/9/2020.

Your approval 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: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Khanchna (LKK Auto)

**Sent:** Monday, September 28, 2020 2:22 PM

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

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

**Subject:** RE: MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

QBE REF: VC013594  
LKK REF: CC3/QBE20004406/Qka3

Dear Ms. Jenny,

**ACCIDENT INVOLVING VEHICLES SHF206Y (TP) & SKJ6052C (OI) ON 19.03.2020**

We refer to the above matter. We re-seek mandate on the cost of repair as there are supplementary items.

Insured driver is turning to main road and TP is moving straight.

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

In view of the above, we are of the view that BOLA 9 is applicable.

Summary to offer to **SMRT TAXIS PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 20,907.54	\$ 8,816.62
Loss of Rental (\$114.49 X 13 days)	\$ 1,488.37	\$ 801.43 (\$114.49 x 7 days)
Loss of Income (\$136.99 X 13 days)	\$ 1,780.87	\$ 350.00 ~ 958.93 (\$50 ~ \$136.99 x 7 days)
LTA Search	\$ 7.00	\$ 7.00
<b>TOTAL</b>	<b>\$ 24,183.78</b>	<b>\$ 9,975.05 ~ 10,583.98</b>

**Breakdown of days is as follows:**

\* 5 days recommendation for repair + 2 PRS= 7 days

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

For your approval and/or further instructions please.

Sorry for the inconvenience caused.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>  
**Sent:** 11 September 2020 5:15 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>



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

**Subject:** RE: MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Dear Khanchna

Please proceed as per advise.

regards

---

**Jenny Toh**

Senior Assistant

Claims | Asia

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

+65 64771225

[Website](#) [LinkedIn](#) [Twitter](#)



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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Tuesday, 8 September 2020 4:19 pm

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

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

**Subject:** MANDATE REQUEST - Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

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QBE REF: VC013594

LKK REF: CC3/QBE20004406/Qka3

=====

Dear Sir/Madam,

**ACCIDENT INVOLVING VEHICLES SHF206Y (TP) & SKJ6052C (OI) ON 19.03.2020**

We refer to the above matter.

Insured driver is turning to main road and TP is moving straight.

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

In view of the above, we are of the view that BOLA 9 is applicable.

Summary to offer to **SMRT TAXIS PTE LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	\$ 20,907.54	\$ 6,285.65
Loss of Rental (\$114.49 X 13 days)	\$ 1,488.37	\$ 801.43 (\$114.49 x 7 days)
Loss of Income (\$136.99 X 13 days)	\$ 1,780.87	\$ 350.00 ~ 958.93 (\$50 ~ \$136.99 x 7 days)
LTA Search	\$ 7.00	\$ 7.00
<b>TOTAL</b>	<b>\$ 24,183.78</b>	<b>\$ 7,444.08 ~ 8,053.01</b>

**Breakdown of days is as follows:**

\* 5 days recommendation for repair + 2 PRS= 7 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](mailto: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](mailto:andrew.lim@qbe.com)>

**Sent:** 26 May 2020 11:16 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving SKJ6052C (OI : QBE - VC013594) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Dear Mei Kwan,

As requested.

---

**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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Tuesday, 26 May 2020 10:41 AM  
**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving SKJ6052C (OI : QBE - TBA) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Dear Sirs / Madam,

We refer to the above matter.

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

***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.***

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)

---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Friday, 27 March, 2020 7:28 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:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Subject:** Direct Settlement - Accident Involving SKJ6052C (OI : QBE - TBA) and SHF206Y (TP : LKK REF - CC3/QBE20004406/Qka3) on 19/03/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SHF 206Y at M/ SMRT Automotive Services Pte Ltd (Woodlands) on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Please 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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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