



ADVANCE AUTO GARAGE

10 Kaki Bukit Road 2 #01-21, First East Centre, S(417868)

Tel: 9007 9247

Email: advanceag@hotmail.com

UEN: 53395571L

Date : 13/10/2020
Your Ref : **SKV2381R**
To: : **QBE INSURANCE (SINGAPORE) PTE LTD**
Attn : Motor Claims Department

Dear Sir/Mdm,

RE: Accident on 24/04/2020 between SJJ9171J and SKV2381R along Yishun Ave 1 twds Mandai Ave left turn to Lentor Ave

We refer to the above matter and would like to settle it directly in an amicable manner.

Please find attached copies of the below mentioned for your kind perusal:

- 1) Invoice No.AAGCL-024 @ **S\$5,200.00**
- 2) Loss of Use @ **S\$1,350.00 (09 Days x S\$150)**
- 3) Authorization to Act
- 4) GIA Report

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

Tax invoice will be issued upon amount finalization.

Thank you.

Yours faithfully,



Xavier Lim
Advance Auto Garage

LETTER OF AUTHORITY

Name : Yong Ann Seng
Address : Blk 880 Yishun St. 81 #10-265
: S(760880)
Contact No : 96348847
TO: QBE Insurance (Singapore) Pte. Ltd.

Dear Sirs,

ACCIDENT INVOLVING SJJ9171J AND SKV2381R ON 24/04/2020
AT/ALONG Yishun Ave. 1 towards Mandai Ave left turn to Lenter Ave.

I/We, Yong Ann Seng, am/are the registered owner of
motor car no. SJJ9171J

Please note that I have assigned all compensation monies due to me/us in the above stated
accident to **ADVANCE AUTO GARAGE**.

I/We, hereby authorize you to release all compensation monies pertaining to the above-
mentioned accident to **ADVANCE AUTO GARAGE** and forward your settlement cheque to
ADVANCE AUTO GARAGE whom I had authorized to collect the said compensation monies.

Thank You



Signature of Claimant



Witness By

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident

DISCHARGE VOUCHER

**Without Prejudice
Save As to Costs**

Your Reference : SJJ 9171J
Our Reference : VC013677

I/We, **YONG ANN SENG** do hereby acknowledge the sum of Singapore Dollars: **Five Thousand and Nine Hundred only (\$\$5,900.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**KONG SAI FONG**', over damage to my/our vehicle **SJJ 9171J** from an accident involving **SJJ 9171J** and **SKV 2381R** at/along **YISHUN AVE 1**, which occurred on **24 April 2020** at about **11:00hrs**.

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 '**KONG SAI FONG**', 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) 11 of (month) November (year) 2020

Signature

Yong Ann Seng

Claimant's Name

S1353147A

FIN/NRIC No.

BK 880 Yishun St 01

10 - 265

S 760880

Address



Company stamp if applicable

Witness's Signature

Xavier Lim

Witness's Name

S8831781E

FIN/NRIC No.

First East Center

10 Kaki Bukit Road 2

01-21 S 417868

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)

Sales Invoice

Advance Auto Garage

10 Kaki Bukit Road 2
#01-21 First East Centre
Singapore 417868
Reg No: 53395571L
(+65) 9007 9247

DATE: 13/10/2020
INVOICE NO.: AAGCL-024
VRN: SJJ9171J

Bill To:
QBE INSURANCE (SINGAPORE) PTE LTD
1 RAFFLES QUAY, #29-10 SOUTH TOWER
SINGAPORE 048583

ATTN: MOTOR CLAIMS DEPARTMENT

Description	AMOUNT
ACCIDENT REPAIRS CARRIED OUT AS PER YOUR SURVEYOR RECOMMENDATION	\$5,200.00
LUMP SUM	
LOSS OF USE 09 DAYS @\$150/DAY	\$1,350.00
Total:	\$6,550.00

- * All prices stated are in SGD
* Please make all cheques payable to Advance Auto Garage
* Car handed over in satisfactory post repair condition



THANK YOU FOR YOUR BUSINESS



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/QBE20005507/Aba3

27 MAY 2020

**KONG SAI FONG
BLK 506A YISHUN AVE 4
#11-154
SINGAPORE 761506**

Dear Sir/Madam,

ACCIDENT INVOLVING SJJ 9171J AND SKV 2381R ON 24/04/2020

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 SJJ 9171J 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: jasperchua@lkkauto.com

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

Jasper Chua (LKK Auto)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Monday, 9 November 2020 3:04 PM
To: Jasper Chua (LKK Auto)
Cc: Admin A; claims-singapore
Subject: RE: Direct Settlement - Accident Involving SKV2381R (OI : QBE - VC013677) AND SJJ9171J (TP : LKK REF - CC6/QBE20005507/Aha3) on 24/04/2020

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](#)



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

From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Thursday, 5 November 2020 10:19 am
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: Direct Settlement - Accident Involving SKV2381R (OI : QBE - VC013677) AND SJJ9171J (TP : LKK REF - CC6/QBE20005507/Aha3) on 24/04/2020

This email was sent from someone outside of QBE. Be cautious opening links and attachments. Use the 'Report Phishing' button if suspicious.

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver 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 **ADVANCE AUTO GARAGE** is as follows:

TP CLAIMED	REVISED -TO OFFER
------------	----------------------

Cost of Repair	\$ 6,551.04	\$ 5,200.00	
Loss of Use (\$150.00 x 9 days)	\$ 1,350.00	\$ 720.00	(9 days x \$80.00)
LTA	NIL	NIL	
Proposed Total	\$ 7,901.04	\$ 5,920.00	

Breakdown of days is as follows:

Recommended repair days	6
Weekends / Downtime	3
CLAIM DAYS	9

For your approval and/or further instruction please.

Thank you.

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

Sent: Thursday, 5 November 2020 9:27 AM

To: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving SKV2381R (OI : QBE - VC013677) AND SJJ9171J (TP : LKK REF - CC6/QBE20005507/Aha3) on 24/04/2020

Dear Vic/Jasper,

Please provide us with an update on this claim.

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](#)



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

From: Andrew Lim

Sent: Tuesday, 5 May 2020 5:23 pm

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

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto)