



**江氏修理汽車私人有限公司**  
**KANG CAR REPAIRERS PTE LTD**

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883  
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg  
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0620207323QBE  
Your Ref : SLX5138K

Date : **19 NOV 2020**

WITHOUT PREJUDICE

**QBE Insurance (Singapore) Pte Ltd**  
C/O LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Pk  
Singapore 408933  
Attention : Motor Claim Department

Dear Sirs,

**Accident involving SDB7323P and SLX5138K on 03.06.2020 along Pasir Ris Dr 1 twds Pasir Ris Dr 8.**

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SLX5138K.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Yew Kok Keong, the owner of motor-vehicle no: SDB7323P, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 3,317.00
Loss of use (5 days x \$120.00)	\$ 600.00
GIA search fee	\$ 2.00
	<u>\$ 3,919.00</u>
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2000388
- 2) GIA report of SDB7323P
- 3) GIA search fee and invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,  
**KANG CAR REPAIRERS PTE LTD**

.....

**LETTER OF AUTHORITY**

Your Ref: VC013715

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

Dear Sirs,


Accident involving SDB7323P and SLX5138K  
on 03.06.2020 at Pasir Ris Dr 1 twds Pasir Ris Dr 8.

I/We am/are the owner/s of vehicle number SDB7323P.

I/We had instructed KANG CAR REPAIRERS PTE LTD to make a claim on my/our behalf against your company in respect of the abovementioned matter.

I/We hereby authorize you to issue the settlement cheque in favour of my/our workshop, KANG CAR REPAIRERS PTE LTD in full and final settlement of my/our claim for my/our repair cost and loss of use/rental charges, in respect of the above accident.

Yours faithfully,



Yew Kok Keong

**KANG CAR REPAIRERS PTE. LTD.**

.....  
Witnessed by: Kong Chin Watt

This Discharge Voucher applies strictly for Claimant's claim for personal injury / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference KCR0620207323QBE  
Our Reference VC013715

I/We, Yew Kok Keong do hereby acknowledge the sum of Singapore Dollars Three Thousand Eight Hundred & cts Nineteen Only (S\$ 3819.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured Lim Yong Wah, over damage to my/our vehicle SDB7323P from an accident involving SLX5138K and SDB7323P at/along Pasir Ris Dr 1 twds Pasir Ris Dr 8, which occurred on 03.06.2020 at about 07:00 hours.

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 Yong Wah, 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) 08 of (month) January (year) 2021

  
Signature

Yew Kok Keong

Claimant's Name

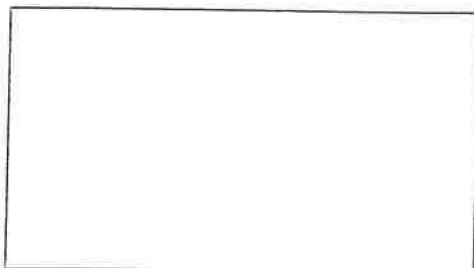
SXXXXX079Z

FIN/NRIC No.

Blk 418 Pasir Ris Dr 6 #04-287

S510418

Address



Company stamp if applicable

  
Witness's Signature

Kong Chin Watt

Witness's Name

SXXXX616C

FIN/NRIC No.

1 Kaki Bukit Ave 6 #02-06

S417883

Address

Please return to:  
General Claims Department  
QBE Insurance (Singapore) Pte Ltd  
1 Raffles Quay  
#29-10 South Tower  
Singapore 048583  
Fax: 6533 3270



# 江氏修理汽車私人有限公司

## KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : QBE INSURANCE (SINGAPORE) PTE LTD  
1 RAFFLES QUAY  
#29-10 SOUTH TOWER  
SINGAPORE 048583  
TEL: 62246633 FAX: 65345356  
ATTN: Motor Claim Department

Your Ref No: SLX5138K  
Claim Type: Third Party  
Accident Date: 03/06/2020  
TP Veh Reg No: SLX5138K

Final No: KCR-INV2000388  
Claim No: EST2000111  
Date: 12 Nov 2020  
Policy No: .5051209212-08  
Veh Reg No: SDB7323P  
Make/Model: TOYOTA CAMRY 2.4  
AUTO ABS AIRBAG  
Chassis No: MR053BK4007014436  
Engine No: 2AZE050709  
Reg. Date: 27/07/2007

### Tax Invoice to Vehicle No :SDB7323P

			PAGE:1
Description	Quantity	List Price	Amount
		S\$	S\$
As recommended by surveyor to proceed repair at total cost/lumpsum cost			S\$ 3,100.00
Add GST @ 7%			217.00
Total Amount payable			S\$ 3,317.00

TOTAL: SINGAPORE DOLLAR THREE THOUSAND THREE HUNDRED SEVENTEEN ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



RECORDS MANAGEMENT CENTRE

**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

**Third Party Insurer Enquiry**

Our Ref No: GR-20-067965

Date of Request: 04/06/2020

Your Ref No:

Online Purchase

Kang Car Repairers Pte Ltd  
No 1 Kaki Bukit Ave 6  
#02-06 AutoBay@Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 04/06/2020  
Enquiry By Yee Mei Cheng  
Vehicle No. SLX5138K  
Accident Date 03/06/2020

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLX5138K	QBE Insurance (Singapore) Pte Ltd	29/03/2020-28/03/2021	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.

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RECORDS MANAGEMENT CENTRE

**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-20-067965

Date of Request: 04/06/2020

Your Ref No:

Online Purchase

Kang Car Repairers Pte Ltd  
No 1 Kaki Bukit Ave 6  
#02-06 AutoBay@Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 04/06/2020  
Enquiry By Yee Mei Cheng  
Vehicle No. SLX5138K  
Accident Date 03/06/2020

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

**ACCIDENT INVOLVING SLX 5138K AND SDB 7323P ON 03/06/2020**

Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Tue 6/16/2020 4:19 PM

To: ROGER.LIM76@GMAIL.COM <ROGER.LIM76@GMAIL.COM>

**Our Ref: CC6/QBE20006312/Aes3**

16 JUNE 2020

**LIM YONG WAH ROGER**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLX 5138K AND SDB 7323P ON 03/06/2020**

We refer to the above accident where we are acting for QBE Insurance (Singapore) Pte Ltd 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 10 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,

Asher

*Case Handler*

DID: 6841 6051

FAX: 6741 4108

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

*c.c. QBE Insurance (Singapore) Pte Ltd  
(Motor Claims Dept)*

**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.**

**FW: [MANDATE REQUEST] Re: VC013715 Direct Settlement - Accident Involving SLX 5138K (OI : QBE - TBA) AND SDB 7323P (TP : LKK REF - CC6/QBE20006312/Aes3) on 03/06/2020**

Jenny Toh <jenny.toh@qbe.com>

Tue 12/15/2020 12:48 PM

**To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

**Cc:** claims-singapore <claims-singapore@qbe.com>

 5 attachments (1 MB)

LKK Adjustment.pdf; LKK Inspection.pdf; LKK Resurvey Photo.pdf; LKK Survey Photo.pdf; TP LOD.pdf;

Hi Asher

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:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

**Sent:** Monday, 14 December 2020 4:29 pm

**To:** Jenny Toh <jenny.toh@qbe.com>

**Cc:** claims-singapore <claims-singapore@qbe.com>

**Subject:** [MANDATE REQUEST] Re: VC013715 Direct Settlement - Accident Involving SLX 5138K (OI : QBE - TBA) AND SDB 7323P (TP : LKK REF - CC6/QBE20006312/Aes3) on 03/06/2020

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

Your ref : VC013715

Our ref : CC6/QBE20006312/Aes3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured changed lane and third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer "**KANG CAR REPAIRERS PTE LTD**" at **\$3,819.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 6,377.11	\$ 3,317.00
2. Loss of Use (5days x \$120)	\$ 600.00	\$ 500.00 (5days x \$100)
3. LTA Search Fee	\$ 2.00	\$ 2.00
<b>Total :</b>	<b>\$ 6,979.11</b>	<b>\$ 3,819.00</b>

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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



**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.**

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

**Sent:** Monday, October 26, 2020 11:00 AM

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

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

**Subject:** VC013715 Direct Settlement - Accident Involving SLX 5138K (OI : QBE - TBA) AND SDB 7323P (TP : LKK REF - CC6/QBE20006312/Aes3) on 03/06/2020

Hi Su Li

Please find attached as per request.

regards

---

**Jenny Toh**

Senior Assistant

Claims | Asia

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

+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

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Monday, 15 June 2020 6:33 pm

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>; Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving SLX 5138K (OI : QBE - TBA) AND SDB 7323P (TP : LKK REF - CC6/QBE20006312/Aes3) on 03/06/2020

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Kindly take note that the case handler in-charge is Asher.

***To check availability of the case handler, you may contact the undersigned.***

***\* 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,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6261 5037 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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**From:** Su Li (LKK Auto)

**Sent:** Tuesday, 9 June 2020 1:18 PM

**To:** claims-singapore

**Cc:** Admin A; Asher Sng (LKKAuto); Andrew Lim; Jenny Toh

**Subject:** Direct Settlement - Accident Involving SLX 5138K (OI : QBE - TBA) AND SDB 7323P (TP : LKK REF - TBA) on 03/06/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SDB 7323P at M/s Kang Car Repairers Pte Ltd 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 is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Asher.

***To check availability of the case handler, you may contact the undersigned.***

*\* 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,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6261 5037 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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