

Our Ref : T 0620/ SHC8576S /WT/CK(st)

Date : 29-Jun-2020

CDGE Taxi Claims Dept
59 Loyang Drive 4th Flr
Singapore 508969

COMFORTDELGRO
ENGINEERING

QBE INSURANCE (INT'L) LTD
1 Raffles Quay #29-10
South Tower
Singapore 048583

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 199506048W

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

WITHOUT PREJUDICE

Attn : Motor Claims Department

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHC8576S YOUR INSURED YN 9444Z
AND OTHER ON 14 Jun 2020

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHC8576S** which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving **YN 9444Z** we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 2,351.25
2	3.5 days Loss of Rental @ \$ 125.19 per day	\$ 438.17
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	LTA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation Fees	\$ -
Sub Total :		\$ 2,796.91

HIRER'S CLAIM

7	3.5 days Loss of Income @ \$ 80.00 per days	\$ 280.00
Total Claims :		\$ 3,076.91

We enclose herewith the following documents to support the claims: -

- a) Original repair bill
- b) LTA search slip/s of : YN 9444Z
- c) GIA / Police report/s of : SHC8576S
- d) Letter of authority from owner / hirer / operator
 - () Witness statement/s () Towing/Medical bill/receipts () Certificate of Insurance
 - () Photocopies of Accident Scene (x) Downtime/Mileage record (x) Rental Rate letter

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

Catherine Koh

CDGE Claims Department

Tel : 6214 8733 Fax : 6214 1843 Email : catherinekoh@cdge.com.sg

This is a computer generated letter. No signature is required.

A member of

COMFORTDELGRO

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING Hyundai Ioniq SHC8576S , YN9444Z
ALONG ALONG SUMANG LANE CARPARK****ON 14-Jun-20 16:40****I / We CHAN LIANG QUEE (Hirer) NRIC No.: SXXXX064F****and/or (Relief) NRIC No.: SXXXX064F****Taxi Number SHC8576S****hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):**

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date 15-Jun-2020**Name of Hirer CHAN LIANG QUEE
Hirer NRIC SXXXX064F**

Signature :

**Address 502 HOUGANG AVE 8 #09-612
530502****Contact No. 94313882**

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : T0620/SHC8576S/WT/CK(st)
Our Reference : VC013792

I/We, **COMFORT TRANSPORTATION PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **TWO THOUSAND EIGHT HUNDRED EIGHTY FOUR AND CENTS THIRTY ONE ONLY (S\$2,884.31)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**UMS ENGINEERING (S) PTE LTD**', over damage to my/our vehicle **SHC 8576S** from an accident involving **YN 9444Z** at/along **SUMANG LANE CARPARK**, which occurred on **14 JUNE 2020** at about **16:40hours**.

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 '**UMS ENGINEERING (S) PTE LTD**', 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) 18th of (month) September (year) 2020

Signature

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

Claimant's Name

FIN/NRIC No.

Witness's Signature

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

Witness's Name

FIN/NRIC No.

Please forward your cheque made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

Address

Address

The contents of this document apply to vehicle damages only.
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"

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

Company stamp if applicable

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 1

8010056

QBE INSURANCE (INT'L) LTD

1 RAFFLES QUAY SOUTH TOWER #29-10
SINGAPORE SG 048583

CONTACT NO: 62246633

Description : 3P 14.06.2020

VEHICLE NO
SHC8576S

INV. NO/DATE
91511343 22.06.2020

MAKE
HYUNDAI

JOB NO
305404972

MODEL
IONIQ(G2)

ODOMETER READING

DATE OF REG
01.08.2019

DATE/TIME IN
14.06.2020 18:45

CHASSIS CODE
KMHC851CVKU165112

S/No	Part No.		Qty	Unit Price	%Disc	Net
PART REQUISITION						
0001	04-01-0104-2282	IONIQVC COVER-RR BUMPER#	1	459.40	25.00	344.55
0002	04-01-0101-0111	HYUNDAI BUMPER COVER CLIP REAR	10	2.20	25.00	16.50
0003	04-01-0104-2545	IONIQVC MOULDING-REAR BUMPER LWR CTR	1	155.00	25.00	116.25
0004	04-01-0104-2533	IONIQV2-4 MOULDING ASSY-RR BUMPER CTR	1	451.25	25.00	338.44
0005	09-01-9999-0068	HYUNDAI REVERSE SENSOR ASSY*	1	180.00	0.00	180.00
0006	04-01-0104-2270	IONIQVC EMBLEM-HYBRID	1	24.30	25.00	18.22
0007	04-01-0104-2271	IONIQVC EMBLEM-IONIQ	1	31.30	25.00	23.47
0008	28-01-0103-0005	(I40/SONATA)REAR BOOT LOGO CTPL	1	30.00	0.00	30.00

ComfortDelGro Engineering Pte Ltd
member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010056	91511343	2,351.25	

Workshops59 Loyang Drive Singapore 508969 24 Senoko Loop Singapore 758156
383 Sin Ming Drive Singapore 575717 7 Sungei Kadut Way Singapore 728791
45 Pandan Road Singapore 609286 501 Yishun Industrial Park A Singapore 768732
320 Ubi Road 3 Singapore 408649**GST REG. NO. M2-8921817-3****TAX INVOICE****COMPANY REG. NO.: 199506048W**

Page: 2

8010056

QBE INSURANCE (INT'L)LTD

1 RAFFLES QUAY SOUTH TOWER #29-10
SINGAPORE SG 048583

CONTACT NO: 62246633

VEHICLE NO
SHC8576S**INV. NO/DATE**
91511343 22.06.2020**MAKE**
HYUNDAI**JOB NO.**
305404972**MODEL**
IONIQ(G2)**ODOMETER READING****DATE OF REG**
01.08.2019**DATE/TIME IN**
14.06.2020 18:45**CHASSIS CODE**
KMHC851CVKU165112

S/No	Part No.		Qty	Unit Price	%Disc	Net
0009	28-01-0103-0006	(I40/SONATA)REAR BOOT TEL NUMBER CTPL*	1	30.00	0.00	30.00
SUB-TOTAL						1,097.43

JOB NATURE

0001	PB	PANEL BEATING		640.00		640.00
0002	SP	SPRAYPAINT CHARGE		400.00		400.00
0003	17-01	CHECK ALL LIGHTING		30.00		30.00
0004	20-00	TUFF COAT ON AFFECTED PARTS.		30.00		30.00
SUB-TOTAL						1,100.00

omfortDelGro Engineering Pte Ltd
member of **COMFORTDELGRO**Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010056	91511343	2,351.25	

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 3

8010056

QBE INSURANCE (INT'L)LTD

1 RAFFLES QUAY SOUTH TOWER #29-10
SINGAPORE SG 048583

CONTACT NO: 62246633

VEHICLE NO
SHC8576S

MAKE
HYUNDAI

MODEL
IONIQ(G2)

DATE OF REG
01.08.2019

CHASSIS CODE
KMHC851CVKU165112

INV. NO/DATE
91511343 22.06.2020

JOB NO.
305404972

ODOMETER READING

DATE/TIME IN
14.06.2020 18:45

Items total	2,197.43
Add GST @ 7.000 %	153.82
Invoice amount	2,351.25

Issued by : KATHERINETAN 22.06.2020 15:11:57
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010056	91511343	2,351.25	

Our Ref: CT20060122

Date: 22 June 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 14/06/2020 @ 16:40 hrs
ALONG ALONG SUMANG LANE CARPARK
INVOLVING YN9444Z

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC8576S** (the "Taxi"). The Taxi was hired to **CHAN LIANG QUEE IC NO SXXXX064F** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$125.19 per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED	
				FROM	TO
12/6/20	Koh	170279	215	1625	000
13/6	Lim	170511	232	635	4
13/6/20	Chen	170692	180	1625	04
14/6/20	Koh	170937	245	0410	1230
14/6/20	Chen	171670	132	1300	1860
14/06/2020		81081768		1845	-
17/06/2020	Standard Repair			-	0930

246

5/11

Enquire Vehicle Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
YN9444Z	14 Jun 2020 / 16:40:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

[Previous](#)

[OK](#)

ACCIDENT INVOLVING YN 9444Z AND SHC 8576S ON 14/06/2020

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

Tue 9/8/2020 3:03 PM

To: UMS@UMSE.COM <UMS@UMSE.COM>

Cc: Jenny Toh <jenny.toh@qbe.com>

Our Ref: CC3/QBE20006341/T1es3

08 SEPT 2020

UMS ENGINEERING (S) PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING YN 9444Z AND SHC 8576S ON 14/06/2020

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

Email: 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.

RE: [MANDATE REQUEST] Re: VC013731 SHC8576S AND YN 9444Z ON 14.06.2020

Jenny Toh <jenny.toh@qbe.com>

Fri 9/18/2020 10:13 AM

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

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

Dear Asher

Please proceed as per advised.

Thank you.

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

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Thursday, 17 September 2020 10:08 pm

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

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

Subject: [MANDATE REQUEST] Re: VC013731 SHC8576S AND YN 9444Z ON 14.06.2020

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

Your ref : **VC013731**

Our ref : CC3/QBE20006341/T1es3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended 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 "**COMFORTDELGRO ENGINEERING PTE LTD**" at **\$2,884.31 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 6,619.00	\$ 2,351.25
2. Loss of Rental (3.5days x \$125.19)	\$ 438.17	\$ 375.57 (3days x \$125.19)
3. Loss of Income (3.5days x \$80)	\$ 280.00	\$ 150.00 (3days x \$50)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 7,344.66	\$ 2,884.31

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 | fax: 6741-4108

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.

From: Jenny Toh <jenny.toh@qbe.com>

Sent: Tuesday, 7 July, 2020 6:10 PM

To: 'assignments' <assignments@lkkauto.com>

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

Subject: VC013731 SHC8576S AND YN 9444Z ON 14.06.2020

Dear All

May I know is the survey report ready?

regards

Jenny Toh

Senior Assistant

Claims / Asia

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

+65 6224 6633 | +65 6477 1225

[Website](#)

[LinkedIn](#)

[Twitter](#)



From: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Sent: Tuesday, 7 July 2020 5:51 PM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>
Subject: Re: VC013731 SHC8576S AND YN 9444Z ON 14.06.2020

Dear Jenny

As stated on our letter of demand, surveyor is LKK.

Thank you.

Best Regards

Catherine Koh

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148733 | Fax : 62141843



From: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>
Sent: Tuesday, 7 July 2020 5:30 PM
To: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Cc: QBE - Ms Jenny Toh <jenny.toh@qbe.com>
Subject: VC013731 SHC8576S AND YN 9444Z ON 14.06.2020

Hi Catherine

Kindly reply to QBE, Ms Jenny Toh's email, below.

Thank you

Best Regards

Sabrina Tan

Claims Department / ComfortDelGro Engineering Pte Ltd

Tel : 6214 8732 / Fax : 6214 1843

Please consider the environment before printing this email. * _ *

From: Jenny Toh <jenny.toh@qbe.com>

Sent: Tuesday, 7 July 2020 5:27 PM

To: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>

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

Subject: VC013731 SHC8576S AND YN 9444Z ON 14.06.2020

CAUTION : This email originated from an **external** party outside ComfortDelGro. Do not click on links or open attachment unless you know the sender.

Hi Sabrina

Kindly let us know which surveyor have survey your vehicle, is it LKK Auto?

regards

Jenny Toh

Senior Assistant

Claims / Asia

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

+65 6224 6633 | +65 6477 1225

[Website](#)

[LinkedIn](#)

[Twitter](#)



From: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>

Sent: Monday, 6 July 2020 3:06 PM

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

Cc: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>

Subject: SHC8576S AND YN 9444Z ON 14.06.2020

WITHOUT PREJUDICE

Dear Sirs

M/s QBE Insurance (Int'l) Ltd

Attached are our LOD documents for the above subject matter.

Kindly review and settle our claims amicably with our Ms Catherine Koh who is copied herein.

Tel: 6214 8733 Fax: 62141843 Email: catherinekoh@cdge.com.sg

Thank you

Best Regards

Sabrina Tan

Claims Department / ComfortDelGro Engineering Pte Ltd

Tel : 6214 8732 / Fax : 6214 1843

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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