Our Ref : Co	C19070109/ SHB2343S	/WT/CK(st)	COMFO
Date : _	22 Jul 2020	CDGE Taxi Claims Dep	
QBE INSURA	ANCE (INT'L) LTD	59 Loyang Drive 4th Fli Singapore 508969	r ComfortDelG 205 Braddell
1 Raffles Qua South Tower Singapore 048	y #29-10		203 Braddell
	Claims Department	WITHOUT PREJUDICE	Сотра
Dear Sir	·		
ACCIDENT IN	IVOLVING OUR TAXI AND OTHER	SHB2343S YOUR INS	SURED 9 Jul 2020
The vehicle own them in present arising from the	which was involved in the ner and the taxi driver co- ting their claims against the damage to the vehicle.	for Citycab Pte Ltd, the owner of captioned accident with your in ncerned have requested and a he party responsible for all app	nsured venicie. uthorized us to assist dicable matters
As the accident we are submitti	was caused by the negligengering these claims for your	ent act of your insured driving : consideration on behalf of the	SJR4386Y claimants.
3 Survey Re 4 LTA Searc 5 GIA / Polic	pair days Loss of Rental @ port Fees (Surveyed	_\$125.19_ per day by M/s LKK) ees Sub Total :	\$ 950.63 \$ 250.38 \$ - \$ 7.49 \$ - \$ 1,208.50
HIRER'S CLA	IM days Loss of Income @	\$ 80.00 per days Total Claims:	\$ 160.00 \$ 1,368.50
a) Original reb) LTA searcec) GIA / Policed) Letter of a() Witnes	pair bill h slip/s of : e report/s of : uthority from owner / hire	SJR4386Y SHB2343S er / operator Medical bill/receipts () Certification (x) Downtime/Mileage record	ate of Insurance (x)Rental Rate letter
soon as possib	ole.	ear from you on the settlement	
Please note the to any persona	at it is a condition of any al injury claim (if any) of th	settlement reached that it shal ne taxi driver.	I be without prejudice
Yours faithfully Catherine Koh CDGE Claims E		a.	

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

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



RIDELGRO

iro Engineering Pte Ltd Road Singapore 579701

Mainline +65 6383 6280 Facsimilie +65 6280 9755

www.cdge.com.sg

any Registration No: 199506048W

Workshops

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING Hyundai Ioniq SHB2343S , SJR4386Y ON 09-Jul-20 07:10

ALONG

ALONG HOUGANG AVE 9 TOWARDS YIO CHU KANG RD

I / We

LEE CHIN TECK

(Hirer) NRIC No.:

SXXXX972J

and/or

(Relief) NRIC No.: SXXXX972J

Taxi Number

SHB2343S

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

09-Jul-2020

Name of Hirer

LEE CHIN TECK

Hirer NRIC

SXXXX972J

Signature:

Address

171 BISHAN STREET 13 #08-27

570171

Contact No.

98735349

DISCHARGE VOUCHER

Without Prejudice Save As to Costs

Your Reference: CC19070109/SHB2343S/WT/CK(st)

Our Reference: VC013792

Company stamp if applicable

I/We, CITYCAB PTE LTD do hereby acknowledge the sum of Singapore Dollars: ONE THOUSAND THREE HUNDRED EIGHT AND CENTS FIFTY ONLY (\$\$1,308.50) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'RAMU RAVI', over damage to my/our vehicle SHB 2343S from an accident involving SJR 4386Y at/along HOUGANG AVE 9 TOWARDS YIO CHU KANG RD, which occurred on 09 JULY 2020 at about 07:10hours.

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 'RAMU RAVI', 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) Isth of (month)S4p	tember (year) 2020
Signature CLAIMS DEPARTMENT COMFORT DELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE- Claimant's Namengapore 508969	Witness's Signature CLAIMS DEPARTMENT COMFORTDELGRO ENGINEERING PTE LTD Witness's Name 59 LOYANG DRIVE SINGAPORE 508969
FIN/NRIC No.	FIN/NRIC No.
COMFORTDELGRO ENGINEE	nade payable to: ERING PTE LID
Address	Address
The contents of this document apply to vehicle damages only personal injuries and damages arising therefrom are excluded on 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)



A member of COMFORTDELGRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 6280 9755

Workshops
59 Loyang Drive Singapore 508969
383 Sin Ming Drive Singapore 575717
45 Pandan Road Singapore 609286
320 Ubi Road 3 Singapore 408649

24 Senoko Loop Singapore 758156
7 Sungei Kadut Way Singapore 728791
501 Yishun Industrial Park A Singapore 768732

COMPANY REG. NO.: 199506048W

Page: 1

30.00

550.00

8010056					
QBE INSURANCE (INT'L)L	VEHCLE NO SHB2343S		INV. NO/DATE 91515130 17.07.2020		
1 RAFFLES QUAY SOUTH T SINGAPORE SG 048583	MAKE HYUNDAI		JOB NO. 305410359		
CONTACT NO: 62246633		MODEL IONIQ(G	2)	ODOMETER	READING
		DATE 01 02.04.	F REG 2019	DATE/TIM 13.07.202	E IN 20 09:30
Description: 3P 09.07	. 2020	CHASSI: KMHC851	S CODE CVKU140349		
S/No Part No.		Qty	Unit Price	%Disc	Net
PART REQUISITION	1			2	
0001 04-01-0104-2533	IONIQV2-4 MOULDING ASSY-RR BUMPER CTR	1	451.25	25.00	338.44
		SUB-TOTAL	828		338.44
JOB NATURE					
0001 L	PANEL BEATING		320.00		320.00
0002 23–502	SPRAYPAINT ON AFFECTED AREA		200.00		200.00

REMOVE/REFIX REVERSE

SENSOR

omfortDelGro Engineering Pte Ltd

0003 L

ead Office:

5 Braddell Road ingapore 579701

member of COMFORTDELGRO

ndly note that no receipt shall be issued unless requested.

USTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010056	91515130	950.63	

30.00

SUB-TOTAL



A member of COMFORTDELGRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 6280 9755

Workshops
59 Loyang Drive Singapore 50898
383 Sin Ming Drive Singapore 57517
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320 Ubi Road 3 Singapore 408649

24 Senoko Loop Singapore 758156
7 Sungei Kudul Way Singapore 728791
501 Yishun Industrial Park A Singapore 768732

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

VEHCLE NO SHB2343S

INV. NO/DATE 91515130 17.07.2020

MAKE HYUNDAI

JOB NO. 305410359

IONIQ(G2)

ODOMETER READING

DATE OF REG 02.04.2019

DATE/TIME IN 13.07.2020 09:30

CHASSIS CODE KMHC851CVKU140349

Items total

888.44

Add GST @

7.000 %

62.19

Invoice amount

950.63

CHEWBEELENG 17.07.2020 16:07:46

Issued by : CHEWBEELENG 1/.
Repair type : CFSO/57/57
Payment Type/Term: /Credit 30 days

mfortDelGro Engineering Pte Ltd

nember of COMFORTDELGRO

ad Office: 5 Braddell Road gapore 579701

ndly note that no receipt shall be issued unless requested.

JSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010056	91515130	950.63	
		*	

Our Ref: CC20070109

Date: 17 July 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

09/07/2020 @ 07:10 hrs

ALONG

ALONG HOUGANG AVE 9 TOWARDS YIO CHU KANG

RD

INVOLVING

SJR4386Y

We refer to the above-mentioned accident and wish to inform that CityCab Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHB2343S (the "Taxi"). The Taxi was hired to LEE CHIN TECK IC NO SXXXX972J a registered hirer-operator of CityCab 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	SHB2343S	MILEAGE READING TRAVELLED (KM)	HOURS OP	DATE	NAME OF
13/ men	_3	92 6 - 9 1	0635 6930	4	
13/07/20	Leadento	1/1 5 6 2 0 Sayang	0930		
14/07/20	Repair	The LEASE CHIN TRECKY THAT	0091		
	7			4	
				ě:	
7					
*			8 -		

Enquire Vehicle Insurance Details

Vehicle No. Incident Date/Time Search Status Insurance Company Code

Insurance Company Name

SJR4386Y

09 Jul 2020 / 07:10:00

Successful

Q01

QBE INSURANCE (SINGAPORE) PTE LTD

Previous

ОК

843 23493S



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

Our Ref: CC3/QBE20007288/T1es3

06 SEPT 2020

RAMU RAVI BLK 690 HOUGANG STREET 61 #02-262 SINGAPORE 530690

Dear Sir/Madam,

ACCIDENT INVOLVING SJR 4386Y AND SHB 2343S ON SHB 2343S

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,

ashor

Asher *Case Handler* DID: 6841 6051 FAX: 6741 4108

Email: ashersng@lkkauto.com

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

[MANDATE REQUEST] Re: VC013792 QBE - SHB2343S AND SJR4386Y ON 09.07.20

Jenny Toh <jenny.toh@qbe.com>

Fri 9/18/2020 10:05 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com> Cc: claims-singapore <claims-singapore@qbe.com>

Dear Asher

Please proceed as per advised.

regards

Jenny Toh

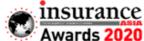
Senior Assistant

Claims | Asia

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

+65 64771225

Website





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) < Asher Sng@lkkauto.com>

Sent: Thursday, 17 September 2020 9:08 pm

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

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

Subject: [MANDATE REQUEST] Re: VC013792 QBE - SHB2343S AND SJR4386Y ON 09.07.20

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

Your ref: VC013792

Our ref: CC3/QBE20007288/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 \$1,308.50 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 1,694.25	\$ 950.63
2. Loss of Rental (2days x \$125.19)	\$ 250.38	\$ 250.38 (2days x \$125.19)
3. Loss of Income (2days x \$80)	\$ 160.00	\$ 100.00 (2days x \$50)
3. LTA Search Fee	\$ 7.49	\$ 7.49
	Total \$ 2,112.12	\$ 1,308.50

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: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Friday, July 24, 2020 9:17 AM

To: Jenny Toh < jenny.toh@qbe.com >; Asher Sng (LKKAuto) < AsherSng@lkkauto.com > Cc: Admin A admin-a@lkkauto.com; claims-singapore claims-singapore@qbe.com>

Subject: FW: VC013792 QBE - SHB2343S AND SJR4386Y ON 09.07.20

Dear Jenny,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Asher,

FYNA, our ref CC3/QBE20007288/T1es3

* 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 | 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)

From: Jenny Toh [mailto:jenny.toh@qbe.com] Sent: Thursday, 23 July 2020 5:26 PM

To: Su Li (LKK Auto) Cc: claims-singapore

Subject: VC013792 QBE - SHB2343S AND SJR4386Y ON 09.07.20

Your ref: LKK REF - CC3/QBE20007288/T1es3

Dear Su Li

Attached the third party for your necessary action.

Jenny Toh

Senior Assistant Claims / Asia

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

+65 6224 6633 | +65 6477 1225

LinkedIn Twitter



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

Sent: Wednesday, 22 July 2020 10:34 am

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

Cc: Catherine Koh Mui Gek < catherinekoh@cdge.com.sg> **Subject:** QBE - SHB2343S AND SJR4386Y ON 09.07.20

WITHOUT PREJUDICE

Dear Sirs

M/s QBE Insurance (Int'I) 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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