

Our Ref : CC20070183/ SHC 953P /WT/CK(st)

Date : 22 Jul 2020

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

COMFORTDELGRO
ENGINEERING

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

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

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHC 953P YOUR INSURED
SLG8714S AND OTHER ON 14 Jul 2020

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor Vehicle No : SHC 953P 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 : SLG8714S we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 3,584.50
2	7 days Loss of Rental @ \$161.18 per day	\$ 1,128.26
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 :		\$ 4,720.25

HIRER'S CLAIM

7	7 days Loss of Income @ \$ 80.00 per days	\$ 560.00
Total Claims :		\$ 5,280.25

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

- a) Original repair bill
- b) LTA search slip/s of : SLG8714S
- c) GIA / Police report/s of : SHC 953P
- d) Letter of authority from owner / hirer / operator
 - () Witness statement/s () Towing/Medical bill/receipts () Certificate of Insurance
 - () Photocopy/s 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 VIANO (Maxi Cab) SHC953P , SLG8714S ON 14-Jul-20 15:45
ALONG ALONG MOULMEIN ROAD TOWARDS BALESTIER RD

I / We **LEK MENG HUAT** (Hirer) NRIC No.: **SXXXX127I**

and/or (Relief) NRIC No.: **SXXXX127I**

Taxi Number **SHC953P**

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-Jul-2020**

Name of Hirer **LEK MENG HUAT**

Hirer NRIC **SXXXX127I**

Signature :



Address **525 JELAPANG ROAD #07-115**
670525

Contact No. **81898672**

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : CC20070183/SHC953P/WT/CK(st)
Our Reference : VC013805

I/We, **CITYCAB PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **FOUR THOUSAND EIGHT HUNDRED AND FIFTY ONLY (S\$4,850.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**GURBAK SINGH S/O INDER SINGH BHAGAT @ SHAMEER SHAH**', over damage to my/our vehicle **SHC 953P** from an accident involving **SLG 8714S** at/along **MOULMEIN ROAD TOWARDS BALESTIER RD**, which occurred on **14 JULY 2020** at about **15:45hours**.

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 '**GURBAK SINGH S/O INDER SINGH BHAGAT @ SHAMEER SHAH**', 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) 9th of (month) October (year) 2020

Signature

Claimant's Name

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

FIN/NRIC No.

Witness's Signature

Witness's Name

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508969

FIN/NRIC No.

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.

Address

Company stamp if applicable

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

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)

GST REG. NO. M2-8921817-3

TAX INVOICE

8010056

QBE INSURANCE (INT'L)LTD

1 RAFFLES QUAY SOUTH TOWER #29-10
SINGAPORE 048583

CONTACT NO: 62246633

VEHICLE NO
SHC 953P

NO/DATE
91515776 22.07.2020

MAKE
MERCEDES BENZ

JOB NO.
305410956

MODEL
VIANO CDI 2.2L

ODOMETER READING

DATE OF REG
24.10.2013

CHASSIS CODE
WDF63981323804610

JOB TYPE

Description : 3P 14.07.2020

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt	3,350.00
Add GST @ 7.000 %	234.50
Total Invoice amount	3,584.50

Issued by : KATHERINETAN 22.07.2020 14:09:08
Repair Type : CFSO/57/57
Payment Type/Term : /Credit 30 days

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.

Our Ref: CC20070183



Date: 22 July 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 14/07/2020 @ 15:45 hrs
ALONG ALONG MOULMEIN ROAD TOWARDS BALESTIER RD
INVOLVING SLG8714S

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 **SHC0953P** (the "Taxi"). The Taxi was hired to **LEK MENG HUAT IC NO SXXXX127I** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$161.18** 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.

MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING		MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		FROM	TO						FROM	TO
79796	286	1200	2150	12/7/20	Lek	7834	10	289	1520	2310
80048	249	1230	2445	13/7/20	Lek	7836	81	271	0900	2045
80464	429	1220	0100	14/7/20	1550 hrs Accident at Mondreem Rd					
80738	271	1530	005		1720 hrs AT Koyang Workshop					
81018	280	1430	2320	14/07/2020	Tow Vehicle				1505	-
81330	315	1040	2105	20/07/2020	Acident Report				-	1650
81765	435	0720	225							
82052	287	1030	2220							
82431	379	0900	2345							
82784	323	1430	015							
83121	367	1420	013							

Enquire Vehicle Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SLG8714S	14 Jul 2020 / 15:45:00	Successful	Q01	QBE INSURANCE (SINGAPORE) PTE LTD

Previous

OK

SNC 983P

A member of COMFORTDELGRO

TO: CYCLE & CARRIAGE INDUSTRIES PTE LTD
209 PANDAN GARDENS
SINGAPORE 609339
Tel: 65609488 Fax: 65678117

Your vendor number with us: 1020047



Purchase Order No 4200075884
Date 16.07.2020
Buyer Jung Hwi Chuin
Contact No. 63837742

ORIGINAL

Please quote our PO number in the invoice and delivery document

SINO.	LOC	PART NUMBER	VENDOR P/NUMBER	DESCRIPTION	DEL DATE	QTY	UOM	UNIT PRICE	AMOUNT
00001	CLS4	04-01-0203-0781-G PR: 0020025660 MERCEDES 639 820 3061 GP-TQ19072 MB WARRANTY (MONTHS): 12	639 820 3061	639VA HEADLAMP LH NF'13	20.07.2020	1.000	EAC		
00002	CLS4	04-01-0203-0578-G PR: 0020025660 MERCEDES 639 885 0625 GP-TQ19072 MB WARRANTY (MONTHS): 12	639 885 0625	639VA FRT BUMPER NF'13	20.07.2020	1.000	EAC		
00003	CLS4	04-01-0203-0582-G PR: 0020025660 MERCEDES 639 880 0083 GP-TQ19072 MB WARRANTY (MONTHS): 12	639 880 0083	639VA RADIATOR GRILLE	20.07.2020	1.000	EAC		
				ADD GST @ 7.00%					

Deliver to: Loyang
Level 2, 59 Loyang Drive Singapore 508969
Lee Yong Yuet
6214 8396

JULIE KWEK CHOO LIE

Approving Officer's Name and Signature



Mercedes-Benz

R201288C
DELIVERY ORDER

PODO SHC 953P

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

Delivery To

ComfortDelgro Engineering Pte Ltd
205 Braddell Road, Blk C
Ext 1, Finance Dept.
Singapore 579701

Contact No

Document Information

Date/Time Printed	17/07/2020 17:49
Issued By	701 Adeline Yeo Siew Lua
WIP No	46137
Delivery Order No	20138475
Customer Name	ComfortDelgro Engineering Pte
Customer Acct No/Terms	DS000005/ CREDIT
Customer Order No	LY2-4200075884/20A

TY	Part No	Description of Goods / Services	Qty	Bin Location
P	MA639 820 30 61	HEADLAMP UNIT/04-01-0203-0781G	1.00	
	04-01-0203-0781-G			
P	MA639 880 00 83/ 9775	A6398800083/PANELING	1.00	
	04-01-0203-0582-G			
P	MA639 885 06 25/ 9999	A6398850625/PANELLING	1.00	
	04-01-0203-0578-G			

COMFORTDELGRO ENGINEERING PTE LTD	
59 Loyang Drive Singapore 508969	
Tel: (65) 6214 6503 Fax: (65) 6542 0619	
PROVISIONAL ACCEPTANCE	
Date: <u>20/7/20</u>	
Received By: <u>[Signature]</u>	(Name)
Quantity and quality of goods delivered are not checked	<input checked="" type="checkbox"/> (Tick)

Remarks

Goods received in good order :

Signature, Company Stamp & Date

Any dispute to the delivery order must be made within 3 days. This is a computer generated document, no signature is required.

Pandan Gardens Parts Logistics
209 Pandan Gardens
Singapore 609339
Tel: 6560 4500
Fax: 6565 6755
www.mercedes-benz.com.sg



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ACCIDENT INVOLVING SLG 8714S AND SHC 953P ON 14/07/2020

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

Sun 9/6/2020 4:01 PM

To: GURBAK_SINGH@IMH.COM.SG <GURBAK_SINGH@IMH.COM.SG>

Our Ref: CC3/QBE20007358/T1es3

06 SEPT 2020

GURBAK SINGH S/O INDER SINGH BHAGAT @ SHAMEER SHAH

Dear Sir/Madam,

ACCIDENT INVOLVING SLG 8714S AND SHC 953P ON 14/07/2020

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.

[MANDATE REQUEST] Re: Direct Settlement - Accident Involving SLG 8714S (OI : QBE - VC013805) AND SHC 953P (TP : LKK REF - CC3/QBE20007358/T1es3) on 14/07/2020

Jenny Toh <jenny.toh@qbe.com>

Wed 10/7/2020 4:39 PM

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

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

📎 2 attachments (291 KB)

Re: VC013805 QBE - SHC 953P AND SLG8714S ON 14.07.2020 - (PO/DO attached); DOWNTIME.pdf;

Dear Asher

Please proceed as per your 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: Monday, 5 October 2020 2:05 pm

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

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

Subject: Re: [MANDATE REQUEST] Re: Direct Settlement - Accident Involving SLG 8714S (OI : QBE - VC013805) AND SHC 953P (TP : LKK REF - CC3/QBE20007358/T1es3) on 14/07/2020

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

Hi Jenny,

We refer to the above matter.

Third party have just submitted PO/DO to claim 2 more extra days for the delay on the repair.

We seek your approval to offer repairer at **\$4,850.00 (all-in)** up to 6days.

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: Wednesday, September 30, 2020 10:51 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>
Subject: FW: [MANDATE REQUEST] Re: Direct Settlement - Accident Involving SLG 8714S (OI : QBE - VC013805) AND SHC 953P (TP : LKK REF - CC3/QBE20007358/T1es3) on 14/07/2020

Dear Asher

Thank you for the resent mandate.

Please proceed as per advised.

regards

Jenny Toh

Senior Assistant

Claims | Asia

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

+65 64771225

[Website](#)

[LinkedIn](#)

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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: Wednesday, 30 September 2020 10:20 am
To: Jenny Toh <jenny.toh@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>
Subject: [MANDATE REQUEST] Re: Direct Settlement - Accident Involving SLG 8714S (OI : QBE - VC013805) AND SHC 953P (TP : LKK REF - CC3/QBE20007358/T1es3) on 14/07/2020

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RESENT FOR THE TYPO ERROR

Your ref : **VC013805**

Our ref : CC3/QBE20007358/T1es3s2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured changed lane and hit 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 **\$3,584.50 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 14,103.11	\$ 7,647.88
2. Loss of Rental (7days x \$161.18)	\$ 1,128.26	\$ 647.20 (4days x \$161.80)
3. Loss of Income (7days x \$80)	\$ 560.00	\$ 200.00 (4days x \$50)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 15,798.86	\$ 4,439.19

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: Andrew Lim <andrew.lim@qbe.com>
Sent: Friday, July 17, 2020 11:04 AM
To: Su Li (LKK Auto) <suli@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: Direct Settlement - Accident Involving SLG 8714S (OI : QBE - VC013805) AND SHC 953P (TP : LKK REF - CC3/QBE20007358/T1es3) on 14/07/2020

Dear Su Li,

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](#)



From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Thursday, 16 July 2020 3:29 PM
To: Andrew Lim <andrew.lim@qbe.com>; Jenny Toh <jenny.toh@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: Direct Settlement - Accident Involving SLG 8714S (OI : QBE - TBA) AND SHC 953P (TP : LKK REF - CC3/QBE20007358/T1es3) on 14/07/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHC 953P at M/s COMFORTDELGRO ENGINEERING PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

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 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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