

QBE INSURANCE (SINGAPORE) PTE LTD

Attn: Motor Claims Department

Dear Sir / Madam,

**ACCIDENT INVOLVING VEHICLE NO SMA 5005 U & YM 9913 S ALONG
BUFFALO ROAD (SERVICE ROAD) on 23/07/2020**

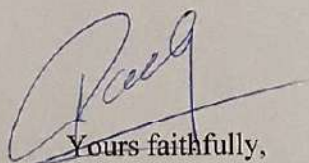
We understand that you are the insurer of YM 9913 S vehicle.

I/We wish to inform you that my/our vehicle SMA 5005 U have been completed repairs to my/our satisfaction by M/s GUAN MOTOR WORKS. I/We therefore propose to claim from your as follow:

1.	Cost of Repairs	S\$ 2,400.00
2.	Loss of Use (<u>S\$200.00</u> x <u>04days</u>)	S\$ 800.00
3.	LTA Search Fee	S\$ 7.49
TOTAL		<u>S\$ 3,207.49</u>

Please let us have your reply soonest possible.

Thank you.


Yours faithfully,

In the matter of an accident involving motor vehicles

SMA5005U and YM9913S at Buffalo Road (Service RD)

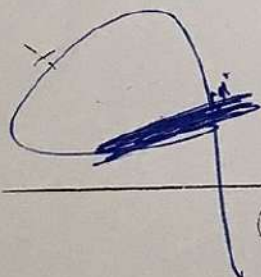
on 23/07/2020.

1. WARRANT TO ACT

I/We, KRISHNASAMY RAJA, (NRIC No.) SXXXX 035G
of BLK 424 Serangoon Central #02-318 S550424
hereby authorise M/s GUAN MOTOR WORKS to act on my/our
behalf in respect of the above matter.

2. AUTHORITY

- a) I/We hereby authorise you to commence legal proceedings in my/our name(s) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- b) I/We hereby authorise you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting of your legal costs) to my repairers
M/s GUAN MOTOR WORKS in settlement of
my outstanding bill/account with them.
- d) I/We only wish to be informed of my/our case when it is necessary on your part.
I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- e) I/We hereby authorise you to deposit in your Firms' client's account any cheques received by you and made in my/our firm's name.
- f) I/We have read and understood the above.



(Signature)

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SMA5005U
Our Reference : VC013825

I/We, **Krishnasamy Raja** do hereby acknowledge the sum of Singapore Dollars: **Three Thousand Forty Seven and Cents Forty Five only (S\$3,047.45)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**ROTARY ELECTRICAL & INSTRUMENTATION PTE LTD**', over damage to my/our vehicle **SMA5005U** from an accident involving **SMA5005U** and **YM9913S** at/along **BUFFALO ROAD (SERVICE ROAD)**, which occurred on **23 July 2020** at about **13:10hrs**.

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 '**ROTARY ELECTRICAL & INSTRUMENTATION 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) 19 of (month) 03 (year) 2021

Signature

KRISHKASAMY RAJA

Claimant's Name

S 6882790.F

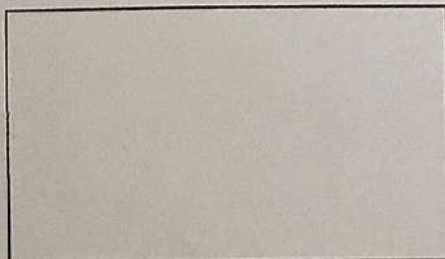
FIN/NRIC No.

BIK 424 SERANGGON

CENTRAL 02-318

S-pore 550424

Address



Company stamp if applicable

Witness's Signature

Witness's Name

FIN/NRIC No.

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)

源摩哆廠

GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

Messrs: KRISHNASAMY RAJA

Invoice No: 5161

Date : 07-12-2020

LEXUS RX270 – SMA 5005 U
=====

Lump sum repair cost inclusive of spare parts and
labour charges.

\$ 2,400.00

Dollars Two thousand Four hundred only.



E.&O.E.



Invoice

SMA5005U
KRISHNASAMY RAJA

Invoice No : GPLIN0001911
Invoice Date : 28/7/2020
Due Date : 28/7/2020
VHA No : 2150
Referral ID : G031

Description :	Amount
Rental for 4 Day/s @ \$200 per Day \$	800.00

Vehicle No : SLP5941A

Vehicle Description : Toyota Previa 2.4A

Rental Period : 23/07/2020 to 27/07/2020

Total Amount Payable : \$ 800.00

GOOD WAY RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

GPLIN 1911.

VHA No: 2150

Invoice No:

Hirer's Vehicle No:

UEN: 201505120D

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) KRISHNASAMY RAJA

NRIC / FIN No: S 6882790-F

Address (Res): BIK 424 SERANGOON

CENTRAL #02-318 SINGAPORE 550424

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No: S 6882790-F

Issue Date: 02-01-1996 Date of Birth: 12-7-1968

Tel: (O) (R) HP 92392493

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

NRIC / FIN No:

Address (Res):

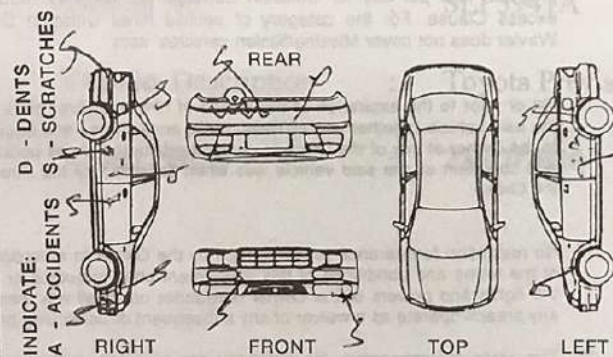
Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) H/P:

VEHICLE CHECK LIST



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SL5941A Replace Veh No:

Mileage Out: 142697 Mileage Out:

Make & Model: TOYOTA PREVIA 2.4A Auto Manual

Out : Date 23/7/2020 Time: 3.35pm

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 3000/-

CHARGES

Daily 4 @\$ 200 per day \$800 -

Weekly @\$ per week

Monthly @\$ per month

Hours @\$ per hour

Extension @\$

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given GOOD WAY RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY GOOD WAY RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO GOOD WAY RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
27/07 2020	4.10 pm	142998			

Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars (As At 23 Jul 2020 / 13:10:00)

Vehicle Insurance Details

Vehicle No.:

YM9913S ✓

Make Description/Model:

ISUZU / NHR85AUE4A

Insurance Company Name:

✓ QBE INSURANCE (SINGAPORE) PTE LTD

Business Transaction Reference No.:

20200723153600324093

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

Save as PDF

OK →

Print

Our Ref: CC6/QBE20007710/Kka3

04 Nov 2020

ROTARY ELECTRICAL & INSTRUMENTATION PTE LTD

17 Tuas Ave 20
Singapore 638828

Dear Sir/Madam,

ACCIDENT INVOLVING YM 9913S & SMA 5005U ON 23/07/2020

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 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,

Khanchna

Case Handler

DID: 6841 2360

FAX: 6741 4108

Email: Khanchna@lkkauto.com

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 16 March 2021 5:24 PM
To: 'Andrew Lim'
Cc: Admin A; claims-singapore
Subject: RE: [SEEK MANDATE] - Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kpa3q2) on 23/07/2020

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at \$3,047.45(all-in) with third party.

1. Cost of Repair	\$ 2,400.00
2. Loss of Rental (4days x \$160.00)	\$ 640.00
3. LTA/GIA Search Fee	\$ 7.45
Total	\$ 3,047.45

We are currently pending for signed DV from third party will proceed to close file once DV received.

Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Wednesday, 3 March 2021 11:15 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: [SEEK MANDATE] - Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kpa3q2) on 23/07/2020

Hi Hsiao Tong,

Please proceed as advised.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+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

Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Sent:** Wednesday, 3 March 2021 8:05 am**To:** Andrew Lim <andrew.lim@qbe.com>**Cc:** Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>**Subject:** RE: [SEEK MANDATE] - Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kpa3q2) on 23/07/2020

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

Hi Andrew,

We refer to the above matter.

Third party is claiming for Loss of Rental instead of Loss of Use.

We would like to seek your approval to revise offer as follows: -

1. Cost of Repair	\$ 2,400.00
2. Loss of Use (4days x \$180.00)	\$ 720.00
3. LTA/GIA Search Fee	\$ 7.45
Total	\$ 3,127.45

Kindly let us have your instruction. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler**LKK Auto Consultants Pte Ltd**Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Monday, 8 February 2021 7:54 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: [SEEK MANDATE] - Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kpa3q2) on 23/07/2020

Dear Hsiao Tong,

Please proceed as advised.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+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
Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 5 February 2021 12:48 pm
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: [SEEK MANDATE] - Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kpa3q2) on 23/07/2020

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

Your ref : **VC013825**

Our ref : CC6/QBE20007710/Kpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING YM9913S(QBE) AND SMA5005U ON 23/07/2020

We refer to the above matter.

The accident occurred when our driver reversed and hit onto third party parked vehicle. Liability is not in our driver's favour.

We seek your approval to offer repairer **"Guan Motor Works"** at **\$2,807.45(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 5,643.36	\$ 2,400.00
2. Loss of Use (4days x \$200.00)	\$ 800.00	\$ 400.00 (4days x \$100.00)
3. LTA/GIA Search Fee	\$ 7.49	\$ 7.45
Total	\$ 6,450.85	\$ 2,807.45

Surveyor recommended 3 days for repair + 1PRS = 4days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

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

Sent: Thursday, 4 February 2021 11:29 AM

To: Andrew Lim <andrew.lim@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kpa3q2) on 23/07/2020

Dear Andrew,

Thank you for your email.

Case reassign to HT.

Currently pending TP LOD from repairer.

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

Hi HT,

Kindly assist.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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

Sent: Thursday, 4 February, 2021 11:02 AM

To: Admin A <admin-a@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kka3) on 23/07/2020

Dear Team,

We note that Khanchna is not working there anymore.

Please provide us with an update on this claim.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881

+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
Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Andrew Lim

Sent: Monday, 2 November 2020 10:10 am

To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kka3) on 23/07/2020

Dear Khanchna,

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, 28 July 2020 2:15 pm

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

Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>

Subject: RE: Direct Settlement - Accident Involving YM9913S (OI : QBE - VC013825) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kka3) on 23/07/2020

Dear Mei Kwan,

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

Sent: Monday, 27 July 2020 3:43 PM

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

Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving YM9913S (OI : QBE - TBA) and SMA5005U (TP : LKK REF - CC6/QBE20007710/Kka3) on 23/07/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMA 5005U at M/s Guan Motor Works - Sin Ming on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

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

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge Khanchna and she can be contacted at DID: 6841 2360.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

----- IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.

----- IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.

----- IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.