



MY CAR CONSULTANT PTE LTD

Address: 53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33 S(408934)
Email: Admin@mycar.sg
(Company Registration No: 201605878Z)

9th Sep 2020

Our reference: SMN7614E
Your reference: GBH9211H

QBE Insurance Pte Ltd
1, #29-10 Raffles Quay, South Tower
Singapore 048583
Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : CLOUDCARS PTE LTD
Address : 16 KALLANG PLACE #07-03 S339156

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on 24/07/2020 along involving our client's vehicle registration number SMN7614E and vehicle registrations number GBH9211H driven by you/your insured's driver at the material time.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$6,600.00
Loss of Use	:	\$1,650.00
GIA Search	:	\$0.00
LTA Search		\$7.49
Total	:	\$8,257.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Rental Agreement & Official Receipt;
- f) LTA Search Results & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Yours faithfully,



.....
My Car Consultant



MY CAR CONSULTANT PTE LTD (Co Reg No. 201605878Z)

53 Ubi Ave 1 #01-33 Paya Ubi Industrial Park S408934.

Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop My Car Consultant Pte Ltd, 53 Ubi Ave 1 Paya Ubi Industrial Park #01-33 Singapore 408934

I/We, cloudcars pte ltd of NRIC/Passport number/ROC number: 201423792C, Owner of vehicle no. SMN7614E hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.


I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer/s claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 24 (day) of 07 (month) 20 (year)



Owner's signature (Company stamp if applicable)

Name:

NRIC No:

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : SMN 7614E
Our Reference : VC013827

All Settlement Amount Are Without
Prejudice to our driver's Injury Claim

I/We, **CLOUDCARS PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **SEVEN THOUSAND ONE HUNDRED SIXTY SEVEN AND CENTS FORTY NINE ONLY (\$\$7,167.49)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**JUMBO GROUP OF RESTAURANTS PTE LTD**', over damage to my/our vehicle **SMN 7614E** from an accident involving **GBH 9211H** at/along **JLN EUNOS**, which occurred on **24 JUL 2020** at about **16:30hours**.

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 '**JUMBO GROUP OF RESTAURANTS 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) 30 of (month) NOV (year) 2020

Signature

Cloud cars Pte Ltd

Claimant's Name

201423792C

FIN/NRIC No.

Address

Witness's Signature

Yeo E San Jeremy

Witness's Name

S8633133J

FIN/NRIC No.

Address



Company stamp if applicable

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

1-Stop Solution For All Automotive Needs

DATE: 09-Sep-20
INVOICE # MCC2020-892
FOR: SMN7614E
KIA FORTE
REMARKS:

53 Ubi Avenue 1, Paya Ubi Industrial Park
#01-33/02-33 S(408934)
Tel: 9888 8885 / 8866 8832 | Fax: 6925 5219

Bill To:
QBE INSURANCE PTE LTD

DESCRIPTION	AMOUNT
COSTS OF REPAIRS	\$ 6,600.00
TOTAL	\$6,600.00

Make all cheques payable to MY CAR CONSULTANT PTE LTD

PAYNOW UEN - 201605878Z , or DBS CURRENT 018-904614-2

Payment terms: Due upon receipt

THANK YOU FOR YOUR BUSINESS!



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 27 Jul 2020 / 11:27:08

Receipt Date/Time : 27 Jul 2020 / 11:27:08

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200727-001160

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - GBH9211H As at 24 Jul 2020/16:30:00 Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - GBH9211H Enquiry Fee 20200727112424671758	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - GBF4948J As at 25 Jul 2020/12:30:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
2	Insurance Enquiry - GBF4948J Enquiry Fee 20200727112424740463	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - GBJ3116D As at 23 Jul 2020/08:30:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
3	Insurance Enquiry - GBJ3116D Enquiry Fee 20200727112424810620	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - GBF2294A As at 24 Jul 2020/13:30:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
4	Insurance Enquiry - GBF2294A Enquiry Fee 20200727112424880269	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		28.00	1.96	29.96
Rounding Difference				0.01
Total Amount Payable				29.95
Paid By				
462845XXXXXX9591		eNETS Credit Card		29.95
Total				29.95
Cash Change				0.00
Tendered Amount				29.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

ACCIDENT INVOLVING GBH 9211H AND SMN 7614E ON 24/07/2020

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

Fri 10/9/2020 11:10 AM

To: HR_JUMBO@JUMBOGROUP.COM.SG <HR_JUMBO@JUMBOGROUP.COM.SG>

Our Ref: CC4/QBE20007872/Ees3

09 OCT 2020

JUMBO GROUP OF RESTAURANTS PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING GBH 9211H AND SMN 7614E ON 24/07/2020

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.

RE: [MANDATE REQUEST] Re: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Andrew Lim <andrew.lim@qbe.com>

Mon 11/16/2020 5:10 PM

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

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

Hi Asher,

Please proceed as advised.

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

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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: Monday, 16 November 2020 12:14 pm

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

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

Subject: [MANDATE REQUEST] Re: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

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

Your ref : VC013827

Our ref : CC4/QBE20007872/Ees3q2

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 seek your approval to offer repairer "**MY CAR CONSULTANT PTE LTD**" at **\$7,167.49 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 12,500.40	\$ 6,600.00
2. Loss of Rental (10days x \$70)	\$ 700.00	\$ 560.00 (8days x \$70)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total :	\$ 13,207.89	\$ 7,167.49

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 | 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.

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

Sent: Friday, October 9, 2020 11:16 AM

To: Andrew Lim <andrew.lim@qbe.com>; Su Li (LKK Auto) <suli@lkkauto.com>

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

Subject: Re: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Hi Andrew,

We acknowledge your email below.

We will process to prepare our report to seek for approval.

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, October 9, 2020 11:05 AM

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

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

Subject: RE: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Dear Su Li,

We have received TPD LOD as attached.

Please follow-up.

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

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

Sent: Wednesday, 5 August 2020 1:23 pm

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

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

Subject: RE: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SMN 7614E at M/s MY CAR CONSULTANT 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

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: 6841 1467 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: Admin-D (LKKAuto)

Sent: Thursday, 30 July 2020 1:57 PM

To: 'Andrew Lim'; assignments; Admin A

Cc: 'claims-singapore'

Subject: RE: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Thursday, 30 July, 2020 1:18 PM

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

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

Subject: FW: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Dear Sirs,

Please help to arrange for survey at My Car Consultant.

Insured: GBH9211H

TP: SMN7614E

Date of Accident: 24/07/2020

Contact Details: As per email below

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](#)**From:** My Car Consultant <admin@mycar.sg>**Sent:** Thursday, 30 July 2020 1:14 PM**To:** Andrew Lim <andrew.lim@qbe.com>**Cc:** claims-singapore <claims-singapore@qbe.com>**Subject:** Re: SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827

Dear Andrew,

Please appoint LKK for survey

Best Regards,**Huiqin**

Claims | My Car Consultant Pte Ltd

**+65 88668832****Admin@mycar.sg****Mycar.sg****53 Ubi Ave 1, Paya Ubi Industrial Park, 01-33, S408934**

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From: Andrew Lim <andrew.lim@qbe.com>**Sent:** 7/30/20 12:30 PM**To:** My Car Consultant <admin@mycar.sg>**Cc:** claims-singapore <claims-singapore@qbe.com>**Subject:** SPAM-LOW: RE: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E - QBE Ref: VC013827**WITHOUT PREJUDICE**

Dear Huiqin,

We propose to use one of the following motor surveyors:

Appraisal Associates Pte Ltd
Automobile Inspection Services
KM Auto Assessors Pte Ltd
LKK Auto Consultants Pte Ltd
Priority Services
Infiniti Appraisal Service
Quantum Risk Management (S) Pte Ltd
H2 Technical Services

Please let us know within two (2) working days whether you agree to any of them.

Thank you.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

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From: My Car Consultant <admin@mycar.sg>

Sent: Thursday, 30 July 2020 12:22 PM

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

Subject: Fwd: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E

Dear Andrew,

Please assist on the PRS

Best Regards,

Huiqin

Claims | My Car Consultant Pte Ltd



+65 88668832



Admin@mycar.sg



Mycar.sg



53 Ubi Ave 1, Paya Ubi Industrial Park, 01-33, S408934

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From: "My Car Consultant" <admin@mycar.sg>

Sent: 7/27/20 11:48 AM

To: "claims-singapore@qbe.com" <claims-singapore@qbe.com>

Subject: OUR REF: SMN7614E YOUR REF: GBH9211H PRE REPAIR INSPECTION FOR SMN7614E

WITHOUT PREJUDICE

OUR REF: SMN7614E

YOUR REF: GBH9211H

Dear Sir/Madam,

PRE-REPAIR INSPECTION FOR SMN7614E
ACCIDENT INVOLVING SMN7614E AND GBH9211H

We refer to the above matter and enclosed herewith our client's GIA report and Notification of Pre-repair inspection for your attention.

Best Regards,

Huiqin

Claims | My Car Consultant Pte Ltd



[+65 88668832](tel:+6588668832)



Admin@mycar.sg



Mycar.sg



53 Ubi Ave 1, Paya Ubi Industrial Park, 01-33, S408934

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