

SM AUTOMOTIVE

Our Ref : GBC1329G
Your Ref : GBB5751Z
Date : 04th September 2020

1 Kaki Bukit Avenue 6
Blk C #01-43 Autobay@KB
Singapore 417883

QBE Insurance (International) Limited
1 Raffles Quay
#29-10 South Tower
Singapore 048583

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING GBC1329G & GBB5751Z AT SLE TOWARDS BKE AFTER MANDAI
ROAD EXIT ON 04.08.2020 @ 18:15HRS**

We are instructed by **MBR IMPORTS & EXPORTS PTE LTD** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **GBC1329G** was damaged by vehicle **GBB5751Z** driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1) Repair Costs	\$ 6,000.00
2) Loss of Rental for 08 days (Inc 7% GST)	\$ 1,284.00
3) LTA Search Fees	\$ 2.00
	<u>\$ 7,286.00</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act
- 4) Vehicle Rental Agreement (Invoice)

Please let us have your cheque for the sum **\$ 7,286.00** made payable to us, **SM AUTOMOTIVE** in the next 14 days.

Yours faithfully,



SM AUTOMOTIVE

LETTER OF AUTHORISATION

SM AUTOMOTIVE

Kaki Bukit Avenue 6

Blk 1 #01-43

Singapore 417883

Dear Sir,

Accident on

04.8.20 @ Bishpa

Involving Vehicles

GBC1329G x GBB59517

Along

SLE towards BKE after mandai Road Exp.

I/We, the registered owner/driver of vehicle registration no: GBC1329G
have involved in the above accident.

I/We hereby authorize **SM AUTOMOTIVE** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

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

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature

(Company's stamp if applicable)

Name:

R. Suresh Kumar

NRIC No.:

S46053791A

Date:

04/07/20

WITHOUT PREJUDICE to:

(a) Insurance Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

DISCHARGE VOUCHER

**Without Prejudice
Save As to Costs**

Your Reference : GBC1329G
Our Reference : VC013855

I/We, **MBR IMPORTS & EXPORTS PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **Six Thousand Eight Hundred only (S\$6,800.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**KONG GUAN DUMPLING/PAU MANUFACTURER PTE LTD**', over damage to my/our vehicle **GBC1329G** from an accident involving **GBC1329G** and **GBB5751Z** at/along **SLE TWDS BKE AFTER MANDAI RD EXIT**, which occurred on **04 Aug 2020** at about **18:15hrs**.

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 '**KONG GUAN DUMPLING/PAU MANUFACTURER 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) 08 of (month) 02 (year) 2021

Signature

MBR Imports & Exports Pte Ltd

Claimant's Name

201723664C

FIN/NRIC No.

101 Kitchener Road #02-05

Jalan Besar Plaza

Singapore 20854

Address

Witness's Signature

Sukyi Chong

Witness's Name

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)

SM AUTOMOTIVE

Block C, 1 Kaki Bukit Avenue 6 #01-43 Singapore 417883

Email: SM_AUTOMOTIVE@HOTMAIL.COM

Tel: (65) 6747 9241 Fax: (65) 6741 7276

RCB No.: 53231488C

TAX INVOICE

QBE Insurance (International) Limited

60 Anson Road #11-01

Mapletree Anson

Singapore 079914

Client : MBR IMPORTS & EXPORTS PTE LTD

Invoice No : SMPI2009-0049

Date : 4-Sep-20

Date of Accident : 4-Aug-20

Vehicle No. : GBC1329G

Model Type : NISSAN URVAN 3.0

Descriptions		Amount
Lump Sum Repair Cost		6,000.00
Total		6,000.00

SIN DOLLARS: SIX THOUSAND ONLY





長江企業(私人)有限公司

Chiang Kang Enterprises Co. (Pte.) Ltd.



1995 - 2003

TAX INVOICE

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246 Fax: 6298 3864

RENTAL OF CARS, VANS, PICK-UPS & LORRIES

出租：汽車、廣告車、必甲與輕重型羅厘

GST Reg.No. 19-8304039-K

HIRER'S PARTICULARS

If Different From
Section 1

I/We

of

S

Tel:

98947703

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from CHIANG KANG ENTERPRISES CO. (PTE.) LTD. hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500/= to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000/= for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle. whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		GBJ 163 L		Rental Agreement 合同號碼 No. A 92654	
Section 1 Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄				租出日期及時間	
姓名 Name: chinna karuppan vijay kumar				Date & Time OUT 04/08/20 20.05 pm.	
地址 Address: 101 kitcheney Road #02-05 Jalan Bayu Plaza				交車日期及時間	
S 208511				Date & Time IN 12/08/20, 2040 pm	
居民證/護照號碼 I/C No./Passport No: G2881896P				Chargeable	
駕駛執照號碼 Driving Licence No:				Rates	
居民證/護照種類 Type of I/C./Passport:				Amount	
Pass 日期 Pass Date: 09.12.18				天 Days @ \$	
出生日期 Date of Birth: 19.5.1996				星期 Weeks @ \$	
發出地 Place of Issue:				月 Month @ \$	
三號保險底金 \$1500/=				ADD 7% GST	
一號保險底金 \$2000/=				584/-	
a) Third Party Only Policy Excess \$1500/=				送車/費 Delivery Fees	
b) Comprehensive Policy Excess \$2000/=				總計 Total Charge	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By: C. Vignar				81284/-	
備註與付款記錄 Remarks & Payment Records				按金 Security Deposit	
* Young & inexperienced excess Additional \$2,000				總金額 Total Payable	
C. Vignar				來銀 Amount Paid	
				收車費用 Collection Fees/Misc.	
IMPORTANT! For Singapore Use only!				超過/小時 Extra Hours @ \$	
出車油箱 Fuel Tank OUT		出車油箱 Fuel Tank IN		租費不包括汽油 Rates Do Not Include Fuel	
E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		添油 Refuelling	
車牌號碼 Vehicle No: 1)		起 From:		至 To:	
車牌號碼 Vehicle No: 2)		起 From:		至 To:	
工具 Tools		輪胎 Spare Tyre		加額費用 Total Additional Charges	
裝飾品 Accessories		車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:	
NOTE: 註				總計 Grand Total	
租車者或司機必須付所有停車及違反交通法例負起一切的責任。					
HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.					

租車者不准載沙或石灰
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE

我/我們同意以上及後頁租車公司所列的條規與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期 Date: 4.8.2022

租車者簽名
Signature of Hirer:





**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-20-090667

Date of Request: 05/08/2020

Your Ref No:

Online Purchase

Chew Motor Pte Ltd
No 1 Kaki Bukit Ave 6, #01-11/41
Autobay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 05/08/2020

Enquiry By Chong Siok Ling

TP Vehicle No. GBB5751Z

Accident Date 04/08/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBB5751Z	QBE Insurance (Singapore) Pte Ltd	01/05/2020-30/04/2021	62246633
GBB5751Z	QBE Insurance (Singapore) Pte Ltd	01/05/2020-30/04/2021	62246633

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Our Ref No: GR-20-090607

Date of Request: 05/08/2020

Your Ref No: Online Purchase

Chew Motor Pte Ltd
No 1 Kaki Bukit Ave 6, #01-11/41
Autobay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date	05/08/2020
Enquiry By	Chong Siok Ling
IP Vehicle No.	GBB5751Z
Accident Date	04/08/2020

DESCRIPTION	AMOUNT (\$\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official Use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 2 October 2020 5:27 PM
To: 'kongguan@kongguan.com.sg'
Cc: Admin A
Subject: ACCIDENT INVOLVING GBC 1329G & GBB 5751Z (QBE) ON 04/08/2020

Our Ref: CC6/QBE20008118/Aka3
Your Ref: GBB 5751Z

KONG GUAN DUMPLING/PAU MANUFACTURER PTE LTD
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING GBC 1329G & GBB 5751Z (QBE) ON 04/08/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **QBE INSURANCE (SINGAPORE) PTE LTD** to deal with the third party claim against your policy.

Based on the accident report and accident scenario, liability is not in your favour. 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/e-mail us if you have further queries

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAUTO)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Monday, 14 December 2020 5:15 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; claims-singapore
Subject: RE: [SEEK MANDATE] - QBE ref : VC013855 // LKK ref : CC6/QBE20008118/Apa3q2 [ACCIDENT INVOLVING GBB5751Z(QBE) AND GBC1329G(TP) ON 04/08/2020]

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: Wednesday, 2 December 2020 11:35 am
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: [SEEK MANDATE] - QBE ref : VC013855 // LKK ref : CC6/QBE20008118/Apa3q2 [ACCIDENT INVOLVING GBB5751Z(QBE) AND GBC1329G(TP) ON 04/08/2020]

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QBE ref : **VC013855**

LKK ref : CC6/QBE20008118/Apa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBB5751Z(QBE) AND GBC1329G(TP) ON 04/08/2020

We refer to the above matter.

Third party reported that our insured driver hit him from behind, the impact caused his van to surge forward and collided onto a motorcycle(unknown number plate).

Our insured driver reported that it is a head-to-rear collision.

Third party had no evidence to show/proof that there is an motorcycle involve in the accident. In view of this, we are of the view the our insured is only liable for the rear portion damages only.

We seek your approval to offer repairer **"SM AUTOMOTIVE"** at **\$6,858.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 20,098.60	\$ 6,000.00
2. Loss of Rental (8days x \$150.00)(w/GST)	\$ 1,284.00	\$ 856.00 (8days x \$100.00)(w/GST)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 21,384.60	<u>\$ 6,858.00</u>

Surveyor recommended 6days for repair + 1PRS + 1Sunday.

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)

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