

Our Ref : SMR4220G / TP#1125
Your Ref : SJZ8229A / VC013856

WITHOUT PREJUDICE

Date : 24 September 2020

QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMR4220G & SJZ8229A ON 10/08/2020
ALONG PIE**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$ 2,461.00
- Loss of Use (Private Hire)	S\$ 480.00 (\$120.00 x 04 Days)
- LTA Search Fees	S\$ 2.00

Grand Total	S\$ 2,943.00
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If you have any enquiries, please contact our representative, Ms. Sharon Ten or Ms. Lily at 6481 1522 or email sharon@ow.sg & lily.loi@ow.sg

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD

Encl.

This is a computer generated printout and no signature is required.

TO WHOM IT MAY CONCERN

AUTHORIZATION TO ACT

I/We(owner) RS CAR LEASING PTE LTD ('the third-party claimant') of
(Address) 210 TURF CLUB ROAD LOT B40/50 THE GRANDSTAND, S(287995) registered owner of
(Vehicle Number) SMR4220G hereby authorize ('the vehicle repairer workshop')
OPTIMA WERKZ PTE LTD to act for me/us with respect of my/our claim for repair costs and /or
rental and/or loss of use for my/our vehicle number SMR4220G that was
damaged pursuant to the accident which occurred on 10/08/2020 along P1E
involving vehicle number SJZ8229A.

I/We further authorize the workshop to settle my/our above-mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive full payment in the settlement of my/our
claim with full cheque(s) payment being made in the favor of the workshop.

Dated this 11 day of AUGUST year 2020.



Signature of Vehicle Registered Owner
Company's 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)

Optima Werkz Pte Ltd

10 Ang Mo Kio Industrial Park 2A #01-05, Singapore 568047
Tel (+65) 6481 1522 Fax: (+65) 6481 1011
Co Reg & GST No: 201212455W

TAX INVOICE

To: QBE INSURANCE (SINGAPORE) PTE LTD

1 RAFFLES QUAY
#29-10 SOUTH TOWER
SINGAPORE 048583

Tel 62246633
Fax: 65333270

INV NO. : 322000009
INVOICE DATE : 24/09/2020
REF : TP#1125
VEH NO. : SMR4220G
CAR MODEL : SHUTTLE HYBRID 1.5 A
CURRENT MILEAGE:
ADVISOR : TING AN
TERMS : COD

DESCRIPTION	QTY	UOM	U.PRICE SGD	AMOUNT SGD
LUMP SUM REPAIRS AS RECOMMENDED BY SURVEYOR	1	AMT	2,300.00	2,300.00

Remarks: DOA: 10/08/2020 @ 1330 HOURS
CLAIMANT: RS CAR LEASING PTE LTD / NG CHIN HONG
TP VEHICLE: SJZ8229A

Singapore Dollars: Two Thousand Four Hundred Sixty-One Only

Name: _____

NRIC No.: _____

Signature: _____

SUB TOTAL	SGD	2,300.00
GST 7.00%	SGD	161.00
GRAND TOTAL	SGD	<u>2,461.00</u>

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs.
I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 3) Goods sold are not refundable/returnable.

Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount

for Optima Werkz Pte Ltd

AUTHORISED SIGNATURE(S)

**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

TAX INVOICE

Our Ref No: GR-20-092754

Date of Request: 11/08/2020

Your Ref No:

Online Purchase

Optima Werkz Pte Ltd
6 Kung Chong Road
Singapore 159143

Dear Sir/Madam,

Enquiry Date 11/08/2020
Enquiry By Loi Ya Lee
TP Vehicle No. SJZ8229A
Accident Date 10/08/2020

DESCRIPTION	AMOUNT (S\$)
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



RECORDS MANAGEMENT CENTRE

**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-20-092754

Date of Request: 11/08/2020

Your Ref No:

Online Purchase

Optima Werkz Pte Ltd
6 Kung Chong Road
Singapore 159143

Dear Sir/Madam,

Enquiry Date 11/08/2020

Enquiry By Loi Ya Lee

TP Vehicle No. SJZ8229A

Accident Date 10/08/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJZ8229A	QBE Insurance (Singapore) Pte Ltd	29/06/2019-28/12/2020	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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ACCIDENT INVOLVING SJZ 8229A AND SMR 4220G ON 10/08/2020

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

Fri 1/8/2021 10:37 AM

To: AVERYANG89@GMAIL.COM <AVERYANG89@GMAIL.COM>

Our Ref: CC4/QBE20008273/Kes3

08 JAN 2021

ANG GUOXIONG AVERY

Dear Sir/Madam,

ACCIDENT INVOLVING SJZ 8229A AND SMR 4220G ON 10/08/2020

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

DID: 6841 6051

FAX: 6741 4108

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.

Asher Sng (LKKAUTO)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Tuesday, 2 February 2021 12:11 PM
To: Asher Sng (LKKAUTO)
Cc: claims-singapore; Admin A
Subject: RE: [MANDATE REQUEST] RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Monday, 1 February 2021 7:49 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: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

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

Your ref : VC013856

Our ref : CC4/QBE20008273/Kes3q2

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 " **OPTIMA WERKZ PTE LTD**" at **\$2,863.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 4,558.37	\$ 2,461.00
2. Loss of Use (4days x \$120)	\$ 480.00	\$ 400.00 (4days x \$100)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total :	\$ 5,040.37	\$ 2,863.00

****THIRD PARTY VEHICLE IS PRIVATE HIRER**

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

Sent: Sunday, 3 January 2021 4:15 PM

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

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

Subject: RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Asher,

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](#)



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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

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From: Andrew Lim

Sent: Wednesday, 30 September 2020 6:12 pm

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: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Su Li,

Our insured has made the accident report as attached.

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

Sent: Wednesday, 30 September 2020 5:46 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: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

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

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

** 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: Andrew Lim [<mailto:andrew.lim@qbe.com>]

Sent: Thursday, 10 September 2020 9:46 AM

To: Su Li (LKK Auto)

Cc: claims-singapore; Admin A; Asher Sng (LKKAuto)

Subject: RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Su Li,

Our insured still has not made the accident report despite several reminders and us calling him.

We will be contacting the Traffic Police on this matter.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

[Website](#)

[LinkedIn](#)

[Twitter](#)



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

Sent: Tuesday, 8 September 2020 10:14 am

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: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

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Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

** 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: Andrew Lim [<mailto:andrew.lim@qbe.com>]

Sent: Thursday, 13 August 2020 3:20 PM

To: Su Li (LKK Auto)

Cc: claims-singapore; Admin A; Asher Sng (LKKAuto)

Subject: RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Su Li,

Please note that our insured has not reported the accident.

We will update you again.

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, 13 August 2020 1:28 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: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SMR 4220G at M/s OPTIMA WERKZ 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 advise whether insured has reported. If so, kindly let us have a copy of insured's accident 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: 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: Tuesday, 11 August 2020 4:43 PM

To: 'Andrew Lim'; assignments; Admin A

Cc: 'claims-singapore'

Subject: RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

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: Tuesday, 11 August, 2020 4:25 PM
To: 'assignments' <assignments@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>
Subject: FW: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Sirs,

Please help to arrange for survey at Optima Werkz.

Insured: SJZ8229A (has not reported the accident)
TP: SMR4420G
Date of Accident: 10/08/2020
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: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Sent: Tuesday, 11 August 2020 3:37 PM
To: Andrew Lim <andrew.lim@qbe.com>; claims-singapore <claims-singapore@qbe.com>
Cc: Lily Loi <lily.loi@ow.sg>; Sharon Ten <sharon@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ong Hock Kong <hockkong.ong@ow.sg>
Subject: RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

Dear Sir/Madam,

We appoint your surveyor from LKK Auto Consultants Pte Ltd.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)
Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011



Head office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: 452 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1011
Tel: (+65) 6452 6868 Fax: (+65) 6452 9223

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From: Andrew Lim <andrew.lim@qbe.com>
Sent: Tuesday, 11 August 2020 3:28 PM
To: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Cc: claims-singapore <claims-singapore@qbe.com>
Subject: RE: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE) - Our Ref: VC013856

WITHOUT PREJUDICE

Dear Kaitlyn,

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](#) [LinkedIn](#) [Twitter](#)



From: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Sent: Tuesday, 11 August 2020 2:47 PM

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

Subject: FW: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE)

Dear Motor Claims Department,

Kindly arrange PRI at 9A Serangoon North Ave 5.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//ERKZ PTE. LTD.
Head office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: 452 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1011
Tel: (+65) 6452 6868 Fax: (+65) 6452 9223

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From: Kaitlyn Chio

Sent: Tuesday, 11 August 2020 2:46 PM

To: jenny.toh@qbe.com; Joyce.foo@qbe.com

Subject: PRI - SMR4220G CLAIMING AGAINST SJZ8229A, DOA: 10/08/2020 (QBE)

Dear Motor Claims Department,

Kindly arrange PRI at 9A Serangoon North Ave 5.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

OPTIMA//ERKZ PTE. LTD.
Head office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: 452 Tagore Industrial Ave Singapore 787823

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1011
Tel: (+65) 6452 6868 Fax: (+65) 6452 9223

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