# **CN MOTORS PTE LTD**

Our Ref : CNPL2011-0004 / SLK5521E

Your Ref : SJK1192X

: 05th November 2020 Date

1 Kaki Bukit Avenue 6 Blk C #01-41 Autobay@KB

Singapore 417883

QBE Insurance (International) Limited

1 Raffles Quay #29-10 South Tower Singapore 048583

WITHOUT PREJUDICE

Dear Sirs,

#### RE: ACCIDENT INVOLVING SLK5521E & SJK1192X AT CTE TOWARDS CITY(WHAMPOA FLYOVER) ON 17.10.2020 @ 12:30AM

We are instructed by MOHAMED MAHADIR BIN ISMAIL to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle SLK5521E was damaged by vehicle SJK1192X 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
2)	Loss of Rental for 04 days

3) LTA Search Fees

\$ 4,500.00

\$ 480.00

7.45

4,987.45

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 \$ 4,987.45 made payable to us, CN MOTORS PTE LTD in the next 14 days.

Yours faithfully,

CN MOTORS PTE LTD

# LETTER OF AUTHORISATION

CN Motors Pte Ltd

(Company's stamp if applicable)

Name:

Date:

NRIC No.:

Mohamed Mahadov Bin Isman 527082200

17-10.7020

1 Kaki Bukit Avenue 6 Blk C #01-41 Autobay Singapore 417883
Dear Sir,  Accident on  Involving Vehicles  Along  Involving Vehicles  Along  Involving Vehicles  Involvin
I/We, the registered owner/driver of vehicle registration no: SLK552 E have involved in the above accident.
I/We hereby authorize CN Motors Pte Ltd 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 ou 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 is 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

#### 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 :

CNPL2011-0004/SLK5521E VC014046

Our Reference : VC01404

I/We, CN MOTORS PTE LTD do hereby acknowledge the sum of Singapore Dollars: FOUR THOUSAND NINE HUNDRED EIGHTY SEVEN AND CENTS FORTY FIVE ONLY (S\$4,987.45) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'TAM KOK MENG', over damage to my/our vehicle SLK 5521E from an accident involving SJK 1192X at/along CTE TWDS CITY (WHAMPOA FLYOVER), which occurred on 17/10/2020 at about 12:30hours.

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 'TAM KOK MENG', 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) of	(month) (year) 2020
mysms	Suly
Signature	Witness's Signature
Mohamed Mahadir Bin Isman Claimant's Name	Sukyi Chong Witness's Name
527082200	97877691N
FIN/NRIC No.	FIN/NRIC No.
BIK 603 Yishun St 61	1 Kaki Bulcit Ave 6
# 06.339 \$ (760603)	BILL C # 01-41 Autobay
Address	C Kaki Mky S (417883) Address
	Please return to: General Claims Department QBE Insurance (Singapore) Pte Ltd 1 Raffles Quay #29-10 South Tower Singapore 048583 Fax: 6534 5356
Company stamp if applicable	

# **CN MOTORS PTE. LTD.**

1 Kaki Bukit Ave 6, Blk C #01-41 Autobay@Kaki Bukit, Singapore 417883 Email: admin@cnmotorspl.com Tel: 6509 5545 Fax: 6509 5567 UEN: 202026492W

# TAX INVOICE

QBE Insurance (Singapore) Pte Ltd

Invoice No : CNPL2011-0004

1 Raffles Quay

Date: 5-Nov-20

#29-10 South Tower

Date of Accident : 17-Oct-20

Singapore 048583

Vehicle No. : SLK5521E

Client:

MOHAMED MAHADIR BIN ISMAIL

Model Type : TOYOTA ALTIS

Descriptions			Amount
Lump Sum Repair Cost			4,500.00
	Total	:	4,500.00

SIN DOLLARS: FOUR THOUSAND FIVE HUNDRED ONLY





## Invoice

SLK5521E

MOHAMED MAHADIR BIN ISMAIL

Invoice No : WPLIN0004587

Invoice Date : 21/10/2020

Due Date

:21/10/2020

VHA No

:5210

Referral ID :C104

Description:

Amount

Rental for

4

Day/s @

\$120

per Day \$

480.00

Vehicle No

SKT 5785 A

Vehicle Description

Toyota Altis 1.6 A

Rental Period

17/10/2020

21/10/2020

Total Amount Payable

480.00

WIN WIN RENT-A-CAR PTE LTD

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

VHA No: 5210

Invoice No: WPLIN 4587

Hirer's Vehicle No : 4 1

UEN: 201505115E

#### **VEHICLE RENTAL AGREEMENT**

HIRER'S PARTICULARS	Vehicle No: SKT 5785 A Replace Veh No:					
Name: (as in I/C) Mohamed Mahadir Bin Tsm:	Mileage Out: 107898 Mileage Out:					
NRIC / FIN No: \$ 2708000C	Make & Model: Auto / Manual					
Address (Res): BIK 603 VIShun Street 61	TOYOTA ALTIS					
# Ct-329 (9) 7(C603	Out: Date / 7/10/2020 Time: /630					
Name & Address of Employer:	HIRE / PERIOD EXPIRY Time:					
Occupation:Driving Exp:	NON-WAIVER EXCESS=\$ 2000/					
Singapore Driving Licence No:	CHARGES					
Issue Date: Date of Birth:	Daily 4 @\$ 120 per day # 480 -					
Tel: (0) (R) HP: 93095 254	Weekly @\$ per week					
ADDITIONAL DRIVER'S PARTICULARS	Monthly @\$ per month					
Name: (as in I/C)	Hours @\$ per hour					
NRIC / FIN No:	Extension @\$					
Address (Res):						
	Delivery/Collection Service					
Occupation: Driving Exp:	SUB-TOTAL \$					
Singapore Driving Licence No:						
Issue Date: Date of Birth:	PETROL LEVEL					
Tel: (O)(R):H/P:	Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F					
VEHICLE CHECK LIST	In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F					
<u>S</u>	Fuel					
SCRATCHES SCRATCHES	Traffic / Parking Fines					
	TOTAL CHARGES \$					
INDICATE:  A - ACCIDENTS  A - ACCIDE	Hirer's Signature					
MISSING / FAULTY ACCESSORIES / PARTS	and the same of th					
REMARKS:	Additional Drivar's Signature					
	Additional Driver's Signature					
I have read and agree to the terms and condition on both sides of the agr	reement. If I have presented a charge/credit card for payment. Lagree 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 WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

- 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, AUTHORISED, 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 WIN WIN 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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN 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	De la
eloilie	27-45	108126			SIGNATURE OF HIRER/DRIVER

#### > Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time : 19 Oct 2020 / 09:59:28
Receipt Date/Time : 19 Oct 2020 / 09:59:28

#### Tax Invoice/Receipt

Receipt No.: ITNET-00000-201019-000691

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SJK1192X				
As at 17 Oct 2020/12:30:00				
Insurance Co: QBE INSURANCE (SINGAPO	ORE) PTE LTD			
1 Insurance Enquiry - SJK1192X				
Enquiry Fee		7.00	0.49	7.49
20201019095810704049	0.1.7	7.00	0.40	7.40
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	418238XXXXXX4044	eNETS Credit Car	rd	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

#### THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

1 of 1 19/10/2020, 9:59 am



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Our Ref: CC6/QBE20011385/Ada3

**02 NOVEMBER 2020** 

TAM KOK MENG

APT BLK 446A BUKIT BATOK WEST AVE 8 #17-411 SINGAPORE 651446

Dear Sir/Madam.

#### ACCIDENT INVOLVING SJK 1192X / SLK 5521E / OTHERS ON 17/10/2020

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.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal QBE Insurance (International) Limited.

Please call us if you have further queries.

Yours faithfully,

CHAN JIA LE

*Case Handler* DID: 6749 5792 FAX: 6741 4108

Email: jiale@lkkauto.com

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

#### Jia Le (LKK Auto)

From: Jenny Toh <jenny.toh@qbe.com>
Sent: Friday, 20 November 2020 10:17 AM

To: Jia Le (LKK Auto)
Cc: claims-singapore

Subject: VC014046 Direct Settlement - Accident Involving SJK1192X (OI: QBE - TBA) AND

SLK5521E (TP: LKK REF - CC6/QBE20011385/Ada3) on 17/10/2020

Attachments: LKKInspection.pdf; LKKAdjustment1.pdf; SURVEY PHOTO.pdf; RESURVEY

PHOTO.pdf; LOD.pdf

Dear Jia Le

Kindly proceed as per advised.

Thank you.

#### Jenny Toh

Senior Assistant

Claims | Asia

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

+65 64771225

Website

LinkedIn





QBE

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:** Jia Le (LKK Auto) < JiaLe@lkkauto.com>

**Sent:** Friday, 20 November 2020 8:57 am **To:** Andrew Lim <a href="mailto:andrew.lim@qbe.com">andrew.lim@qbe.com</a>

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

singapore@qbe.com>

Subject: RE: Direct Settlement - Accident Involving SJK1192X (OI: QBE - TBA) AND SLK5521E (TP:

LKK REF - CC6/QBE20011385/Ada3) on 17/10/2020

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

QBE Ref: TBA

LKK Ref: CC6/QBE20011385/Ada3

Dear Sirs/Madam,

#### ACCIDENT INVOLVING SJK 1192X(OI) AND SLK 5521E(TP) ON 17/10/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the  $2^{nd}$  vehicle. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We did clarify with insured the nature of the accident and he is aware that NCD (if any) would be affected.

We seek your approval to offer to Third Party repairer, "CN MOTORS PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 13,348.90	\$ 4,500.00
2. Loss of Rental (4days x \$120)	\$ 480.00	\$ 480.00 (4days x \$120)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 13,836.45	<u>\$ 4,987.45</u>

<sup>\*\*6</sup>days recommendation for repair

#### For your approval please.

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Andrew Lim [mailto:andrew.lim@gbe.com]

Sent: Tuesday, 20 October 2020 5:38 PM

To: Mei Kwan (LKKAuto)

Cc: Jia Le (LKK Auto); Admin A; Jenny Toh; claims-singapore

Subject: RE: Direct Settlement - Accident Involving SJK1192X (OI: QBE - TBA) AND SLK5521E (TP:

LKK REF - CC6/QBE20011385/Ada3) on 17/10/2020

Dear Mei Kwan.

The GIA report is attached above.

Thank you.

#### **Andrew Lim**

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633







Winner of Insurance Asia Awards 2020 – Digital General Insurance Initiative of the Year, Singapore Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

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

Sent: Tuesday, 20 October 2020 4:16 pm

**To:** Jenny Toh < jenny.toh@qbe.com>; Andrew Lim < andrew.lim@qbe.com> **Cc:** Jia Le (LKK Auto) < JiaLe@lkkauto.com>; Admin A < admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving SJK1192X (OI: QBE - TBA) AND SLK5521E (TP: LKK

REF - CC6/QBE20011385/Ada3) on 17/10/2020

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Dear Sir/Madam,

We refer to the above matter.

We have inspected TP vehicle SLK 5521E at M/s CN Motors Pte Ltd - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

Please be informed that estimated cost of repair is not ready yet.

We will get back to you on preliminary advice in due course.

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

Please take note that the case handler in-charge is Jia Le.

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	of claim i	related	documents	will be	e in s	softcopy.	Any	inconvenience	caused a	is m	ıuch
regrett	ed.											

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