

CN MOTORS PTE LTD

Our Ref : CNPL2011-0004 / SLK5521E
Your Ref : SJK1192X
Date : 05th November 2020

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	\$ 4,500.00
2) Loss of Rental for 04 days	\$ 480.00
3) LTA Search Fees	\$ 7.45
	<u>\$ 4,987.45</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 **\$ 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

1 Kaki Bukit Avenue 6
Blk C #01-41 Autobay
Singapore 417883

Dear Sir,

Accident on 17.10.20 @ 1230hrs
Involving Vehicles SLK 5521E & SJK 1192X
Along CTE Towards City (Whampoa Flyover)

I/We, the registered owner/driver of vehicle registration no: SLK5521E
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 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: Mohamed Mahadir Bin Ismail
NRIC No.: S27082206
Date: 17.10.2020

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
Our Reference : VC014046

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 (\$\$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) 20 of (month) 11 (year) 2020

Signature

Mohamed Mahadir Bin Ismail

Claimant's Name

S27082206

FIN/NRIC No.

Blk 603 Yishun St 61

#06-339 S(760603)

Address

Company stamp if applicable

Witness's Signature

Sukyi Chong

Witness's Name

S27871691N

FIN/NRIC No.

1 Kaki Bukit Ave 6

Blk C #01-41 Autobay

@ Kaki Bukit 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

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

1 Raffles Quay

#29-10 South Tower

Singapore 048583

Client: MOHAMED MAHADIR BIN ISMAIL

Invoice No : CNPL2011-0004

Date : 5-Nov-20

Date of Accident : 17-Oct-20

Vehicle No. : SLK5521E

Model Type : TOYOTA ALTIS

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

SIN DOLLARS: FOUR THOUSAND FIVE HUNDRED ONLY





WIN WIN RENT-A-CAR PTE LTD

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

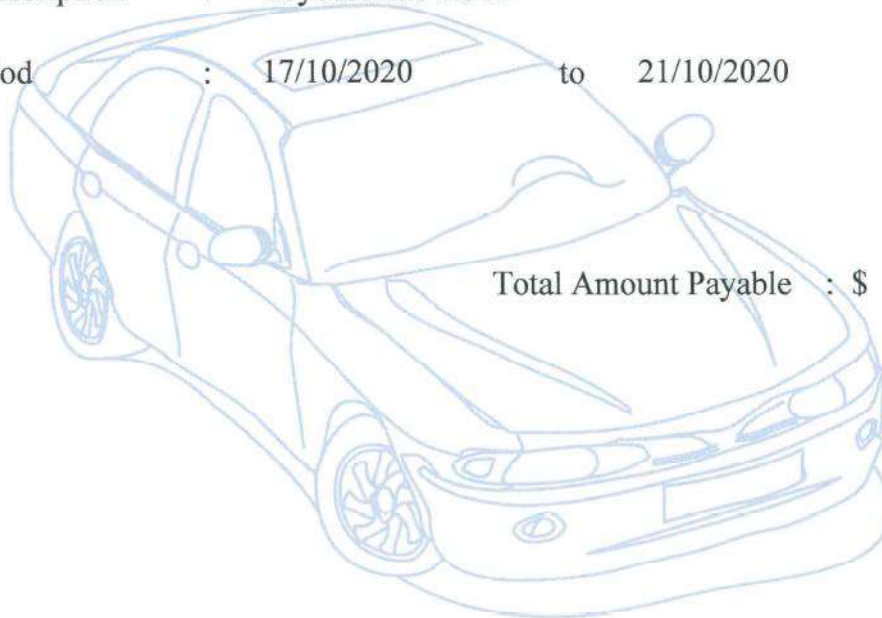
Description :	Amount
Rental for 4 Day/s @ \$120 per Day \$	480.00

Vehicle No : SKT 5785 A

Vehicle Description : Toyota Altis 1.6 A

Rental Period : 17/10/2020 to 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

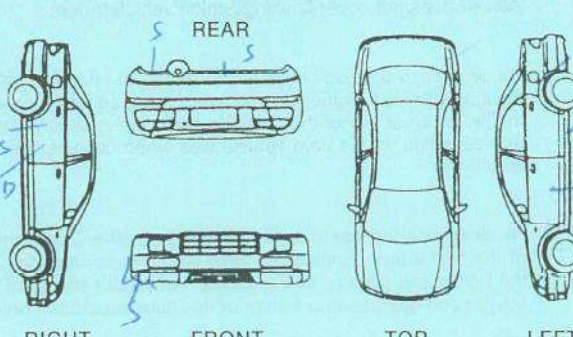
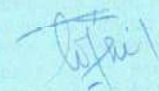
VHA No: 5210

Invoice No: WPLIN 4587 (CCK)

Hirer's Vehicle No: 3LK5521E

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

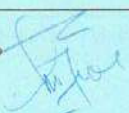
HIRER'S PARTICULARS		Vehicle No: SKT 5785 A Replace Veh No:	
Name: (as in I/C) Mohamed Mahadir Bin Ismail		Mileage Out: 107898	Mileage Out:
NRIC / FIN No: S2708220C		Make & Model: TOYOTA ALTIS	Auto / Manual
Address (Res): Blk 603 Vishnu Street 61 #06-339 (S) 760603		Out : Date 17/10/2020	Time: 1630
Name & Address of Employer:		HIRE / PERIOD EXPIRY	Time:
Occupation:	Driving Exp:	NON-WAIVER EXCESS=\$ 200/-	
Singapore Driving Licence No:		CHARGES	
Issue Date:	Date of Birth:	Daily 4 @ \$ 120 per day	\$ 480 -
Tel: (O) (R) HP: 93295254		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:		PETROL LEVEL	
Issue Date:	Date of Birth:	Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
Tel: (O) (R) H/P:		In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
VEHICLE CHECK LIST		Fuel	
INDICATE: D - DENTS A - ACCIDENTS S - SCRATCHES		Traffic / Parking Fines	
		TOTAL CHARGES \$	
MISSING / FAULTY ACCESSORIES / PARTS		Hirer's Signature  	
REMARKS:		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 WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

- VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 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.
- 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.
- 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 BE 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	SIGNATURE OF HIRER/DRIVER
21/10/2020	11:45	108126			 

[> 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 (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SJK1192X				
As at 17 Oct 2020/12:30:00				
Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SJK1192X Enquiry Fee 20201019095810704049	7.00	0.49	7.49
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 Card		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.



Auto
Consultants
Pte Ltd

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](#)

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

Sent: Friday, 20 November 2020 8:57 am

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

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 2nd 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>

**6days 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: Jiale@lkkauto.com | fax: 6741-4108

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

From: Andrew Lim [<mailto:andrew.lim@qbe.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

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.

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 claim related documents will be in softcopy. Any inconvenience caused is much regretted.

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