

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67465405 / 67465376 Fax No: 67458520

Tax Reg No: 200006262D

Date : 26.11.2020

QBE Insurance Singapore Pte Ltd

1 Raffles Quay #29-10

South Tower

Singapore 048583

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SKT 7479X / GBE 5677P ON 07.11.2020

We are the authorized repair workshop for the owner of motor vehicle no: **SKT 7479X**, which was involved in the captioned accident with your insured vehicle no: **GBE 5677P**. The vehicle owner authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$	856.00
2) Loss of Rental	\$	200.00
	<u>\$</u>	<u>1,056.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|-----------------------------------|
| a) Final Repair Invoice | b) Car Rental Invoice / Agreement |
| c) Letter of Authorisation, etc... | d) GIA Report |
| e) I/C & Driving Licence | f) Insurance Certificate |
| g) Vehicle Registration Log Card | |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,



Jason Tang (jason@fastechauto.com.sg)

For Fastech Auto Pte Ltd

DATE : 16.11.2020

TO : QBE Insurance (Singapore) Pte. Ltd.

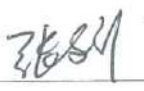
RE : ACCIDENT INVOLVING VEHICLE NO. SKT 7479X / GBE 5677P

ALONG Airport Road Towards KPE

ON 07.11.2020

☐ I/We, Zhang Bin
of (NRIC No./ROC No.) S 7464753G
of Bik 97 Jalan Dua #06-42 Singapore 390097
owner of vehicle no. SKT 7479X in consideration of M/s FASTECH AUTO
PTE LTD repairing my/our vehicle SKT 7479X at my/our instruction and hereby
authorise M/s FASTECH AUTO PTE LTD to demand claim settlement whatever
amount settled/payable by the Insurance Company and/or third party or to commence legal
proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use,
etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and
all claimed and/or settled shall belong to them absolutely.

☐ I/We further agree and undertake to indemnify them against the above-mentioned claim cost
which may arisen therewith.

Signature of Owner : 

Name of Owner : Zhang Bin

*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

DISCHARGE VOUCHER

**Without Prejudice
Save As to Costs**

Your Reference : SKT 7479X
Our Reference : VC014098

I/We Zhang Bin do hereby acknowledge the sum of Singapore Dollars: Nine Hundred and Fifty Only (S\$950.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'PENTA SHIPPING & TRADING PTE LTD', over damage to my/our vehicle SKT 7479X from an accident involving GBE 5677P and SKT 7479X at/along AIRPORT ROAD X EUNOS LINK, which occurred on 07 November 2020 at about 1500 hours.

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 'PENTA SHIPPING & TRADING 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) 17 of (month) April (year) 2021

Zhang Bin
Signature

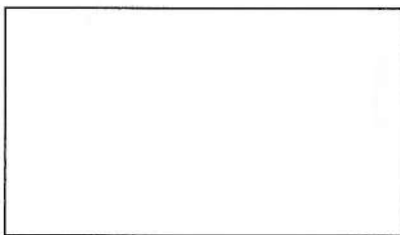
Zhang Bin
Claimant's Name

S7464753G
FIN/NRIC No.

Blk 97 Jalan Dua

#06-42

Singapore 390097
Address



Company stamp if applicable

Tang Jun Zhong
Witness's Signature

Tang Jun Zhong
Witness's Name

S 8704986H
FIN/NRIC No.

1 Kaki Bukit Avenue 6

#01-48 Autobay

Singapore 417883
Address

Please return to:
General Claims Department
QBE Insurance (Singapore) Pte Ltd
60 Anson Road
#11-01 Mapletree Anson
Singapore 079914
Fax: 6534 5356

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

QBE Insurance Singapore Pte Ltd

1 Raffles Quay #29-10

South Tower

Singapore 048583

Attn : Motor Claim Department

Tax Invoice : 22090

Date 26.11.2020

Vehicle No SKT 7479X

Make/Model NISSAN QASHQAI 1.2

Chassis/Eng# :

Accident Date 07.11.2020

Claim No :

Reference 1120 -22090

Policy No

	Amount
To proceed on lump sum repair	S\$ 800.00

E. & O. E.

Total : S\$ 800.00

GST @ 7% : S\$ 56.00

Amount Due : **S\$ 856.00**


for FASTECH AUTO PTE LTD

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: ZHANG BIN

Invoice : DCR-2020-11-17

Date : 18.11.2020

Agreement No : 21525

Payment Terms : LOD

DESCRIPTION	AMOUNT
Rental charges for vehicle : <u>SKZ 8286Y</u> (1120-22090)	\$ 200.00
Rental Period from <u>16.11.2020</u> to <u>18.11.2020</u> .	

E. & O. E.	Total \$ <u>200.00</u>
------------	------------------------

SHI YING
for Dynamic Car Rental

No. 21525

Name: Zhang Bin (S7464753G)			REG. No. SKZ 8286Y		MAKE MODEL:								
ADDRESS: Blk 97 Jalan Dua # 06-42 Singapore 390097.					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>DIESEL</td> <td>PETROL</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table>		DIESEL	PETROL	E	1/4	1/2	3/4	F
DIESEL	PETROL	E	1/4	1/2	3/4	F							
			KM IN		DATE & TIME IN 18.11.2020 @ 14:10 pm								
			KM OUT		DATE & TIME OUT 16.11.2020 @ 10:30 am								
			KM DRIVEN		TIME USED								
NAMED DRIVER													
DRIVING LICENCE NO. S7464753G	DATE OF EXPIRY	PLACE OF ISSUE	HOURS		@ \$\$								
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	2 DAYS		@ \$\$ 100.00 \$ 200.00								
ADD NAMED DRIVER			WEEKS		@ \$\$								
DRIVING LICENCE NO	DATE OF EXPIRY	PLACE OF ISSUE	MONTHS		@ \$\$								
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		SUB-TOTAL								
					TOTAL RENTAL \$ 200.00								
					DELIVERY FEE								
					COLLECTION FEE								
IMPORTANT NOTES: This vehicle is licenced to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No service on Public Holiday and Sunday. Geographical areas: Singapore & West Malaysia. Driver must be: a) 18 years old and above. b) Holding a valid relevant class of driving license. The vehicle is strictly to be driven by the person to whom it is hired to and the additional driver named in the agreement. The hirer is not allowed to sub-let the vehicle to another party and subletting is not covered.			X PER DAY \$ PER WEEK \$ PER MONTH \$										
ADDITIONAL CONDITIONS: COMPREHENSIVE COVERED EXCESS: *Section I - Used in S'pore Only : SGD 2000.00 *Section I - Used Outside S'pore : SGD 4000.00 *Section II - Used in S'pore Only : SGD 1500.00 *Section II - Used Outside S'pore : SGD 3000.00 *W/screen Excess In S'pore : SGD 100.00 *W/screen Excess Outside S'pore : SGD 100.00			BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.)										
THIRD PARTY COVERED EXCESS: *Hirer must bear all costs to the damages of the return vehicle. *Section II - Used in S'pore Only : SGD 1500.00 *Hirer must bear all costs to the damages of the return vehicle. *Section II - Used Outside S'pore : SGD 3000.00			X PER DAY \$ PER WEEK \$ PER MONTH \$										
YOUNG AND INEXPERIENCE DRIVER Hirer or any authorised driver who is age 22 years old (on the date accident) and below or possess 18 month or less driving experience.			PREPAYMENT		TOTAL CHARGE								
COMPREHENSIVE COVERED EXCESS: *Section I - Used in S'pore Only : SGD 6000.00 *Section I - Used Outside S'pore : SGD 12,000.00 *Section II - Used in S'pore Only : SGD 6000.00 *Section II - Used Outside S'pore : SGD 12,000.00 *W/screen Excess In S'pore : SGD 100.00 *W/screen Excess Outside S'pore : SGD 100.00			CHECK		DEPOSIT								
THIRD PARTY COVERED EXCESS: *Hirer must bear all costs to the damages of the return vehicle. *Section II - Used in S'pore Only : SGD 6000.00 *Hirer must bear all costs to the damages of the return vehicle. *Section II - Used Outside S'pore : SGD 12,000.00			CASH										
			RECEIPT NO.		NETT CHARGE								
Hirer is responsible for any costs to the THIRD PARTY DAMAGE / INJURY claims.			AMOUNT DUE / REFUND										

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES
OF THIS RENTAL AGREEMENT AND AGREE THEREOF.

SIGNED BY THE PARTIES HERETO ON THE _____ DAY OF _____

X

DYNAMIC CAR RENTAL

X

RENTER'S/DRIVER'S SIGNATURE

X

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Wednesday, 2 December 2020 9:25 AM
To: PENTASHP@SINGNET.COM.SG
Cc: Admin A
Subject: ACCIDENT INVOLVING GBE 5677P & SKT 7479X ALONG/AT AIRPORT ROAD X EUNOS LINK ON 07/11/2020

OUR REF : CC6/QBE20012570/Ura3

PENTA SHIPPING & TRADING PTE LTD – BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING GBE 5677P & SKT 7479X ALONG/AT AIRPORT ROAD X EUNOS LINK ON 07/11/2020

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, we are of the view that liability is not in your driver's favour as your driver was trying to cut into Third's party lane and collided with Third Party who was moving along his lane. Vehicles should keep in the proper lane and change lane only when it is safe. 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 7 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.

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

Jaslin Kok (LKK Auto)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Tuesday, 6 April 2021 3:23 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A; claims-singapore
Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

Dear Jaslin,

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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Thursday, 1 April 2021 3:46 pm
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

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

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBE 5677P (QBE) AND SKT 7479X (TP) ON 07/11/2020

We refer to the above matter.

OI changed lane. Liability is not in our insured driver's favour.

We seek your approval to offer repairer "FASTECH AUTO PTE LTD" at **\$ 1,056.00 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 4,774.40	\$ 856.00 (\$800 + 7% GST)
2. Loss of Rental (02 days x \$200.00)	\$ 200.00	\$ 200.00 (2 days x \$100.00)
Total	\$ 4,974.40	<u>\$ 1,056.00</u>

Surveyor recommended 2 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 25 February 2021 2:43 PM

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

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

Dear Andrew,

We are currently preparing our report to seek mandate.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

Sent: Monday, February 22, 2021 9:00 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

Dear Jaslin,

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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Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Andrew Lim

Sent: Friday, 20 November 2020 12:16 pm

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

Dear Jaslin,

We agree with your analysis.

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

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Winner of AustCham Singapore Business Awards 2020 – Digital Capability Award

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 19 November 2020 4:27 pm

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

Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

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YOUR REF: VC014098

OUR REF : CC6/QBE20012570/Ura3

Dear Sirs / Madam,

ACCIDENT INVOLVING GBE5677P (OI) & SKT7479X (TP) ON 07/11/2020

We refer to the above matter.

TP reported that he was driving along airport road towards KPE, after the conversion, our insured driver cut into his lane and grazed onto his rear.

OI reported that while crossing the traffic junction, TP crossed over to lane 2 and collided with him inside the yellow box.

In view of both parties report and video, we are of the view that liability is not in our insured's favour. Before the traffic junction, there was 4 lane in total, TP was on 2nd lane from left, while our insured driver was on the 3rd lane, the 4th lane is for vehicles turning right.

After the traffic junction, TP was still travelling on 2nd lane. Our insured driver should travel on the 3rd lane but was seen trying to cut into 2nd lane where TP is.

Kindly let us have your view/comments on the liability after reviewing the matter in order for us to get back to OI

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Wednesday, 18 November 2020 2:52 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

Dear Jaslin,

The video footage is attached above.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881 (New Address)

+65 6477 1243 | +65 6224 6633

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



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Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Wednesday, 18 November 2020 11:10 am
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

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Dear Andrew

We refer to the above matter.

Kindly let us have a copy of your insured's Accident video as stated in accident report for our necessary action.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Wednesday, 18 November 2020 10:53 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: Direct Settlement - Accident Involving GBE5677P (OI : QBE - VC014098) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

Dear Mei Kwan,

The GIA report is attached above.

Thank you.

Andrew Lim

Executive

Claims | Asia

1 Wallich Street, #35-01, Guoco Tower, Singapore 078881 (New Address)

+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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 17 November 2020 4:19 pm
To: Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>
Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving GBE5677P (OI : QBE - TBA) AND SKT7479X (TP : LKK REF - CC6/QBE20012570/Ura3) on 07/11/2020

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 SKT 7479X at M/s Fastech Auto 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 and preliminary advice 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 Jaslin.

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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