

# 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 : 08.01.2021

QBE Insurance Singapore Pte Ltd

1 Raffles Quay #29-10

South Tower

Singapore 048583

Attn: Motor Claim Department

Dear Sir/Madam,

## ACCIDENT INVOLVING VEHICLES : SLK 160X / YL 8472J ON 19.12.2020

We are the authorized repair workshop for the owner of motor vehicle no: **SLK 160X**, which was involved in the captioned accident with your insured vehicle no: **YL 8472J**. 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)	\$ 5,992.00
2) Loss of Rental (7 days X S\$180)	\$ 1,050.00
3) GIA Search Fee	\$ 2.00
	<u>\$ 7,044.00</u>

We enclosed herewith the following documents to support the claims:

- |                                  |                                    |
|----------------------------------|------------------------------------|
| a) Final Repair Invoice          | b) Car Rental Invoice / Agreement  |
| c) GIA Search Result             | d) Letter of Authorisation, etc... |
| e) GIA Report                    | f) Police Report                   |
| g) I/C & Driving Licence         | h) Insurance Certificate           |
| i) 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 : 19.12.2020

TO : GBE Insurance Singapore Pte Ltd

RE : ACCIDENT INVOLVING VEHICLE NO. SLK 160 X / YL 8472J

ALONG BKE Towards PIE Changi

ON 19.12.2020

I/We, Stephanie Angel Low Wai Ling

of (NRIC No./ROC No.) S 8324133J

of Blk 10 Bukit Batok Street 41 #10-28 Singapore 657977

owner of vehicle no. SLK 160X in consideration of M/s FASTECH AUTO PTE LTD repairing my/our vehicle SLK 160X 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 : Stephanie Angel Low Wai Ling.

\*\*\* 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 : SLK 160X  
Our Reference : VC014197

I/We, Stephanie Angel Low Wai Ling do hereby acknowledge the sum of Singapore Dollars: Six Thousand Four Hundred and Ninety-Four Only (S\$6,494.00) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'Asia Projects Engineering Pte Ltd', over damage to my/our vehicle SLK160X from an accident involving YL8472J and SLK160X at/along BKE towards PIE, which occurred on 19 December 2020 at about 0930 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 'Asia Projects Engineering 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) 11 of (month) March (year) 2021

Signature

Stephanie Angel low

Claimant's Name

S8324133J

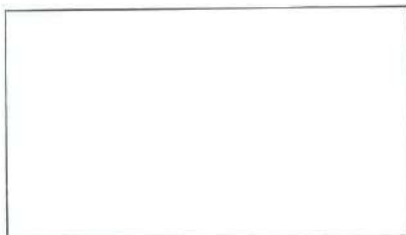
FIN/NRIC No.

B10, Bukit Katok

St 41 #10-28

S(657977)

Address



Company stamp if applicable

Witness's Signature

TANG JUN ZHONG

Witness's Name

S8704986H

FIN/NRIC No.

1 Kaki Bukit Avenue 6, #01-46/48/50  
AutoBay, Singapore 417883

Tel: 6746 5405 / 6745 2063 Fax: 6745 8520

Email: general@fastechno.com.sg

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 : 22146

Date : 08.01.2021

Vehicle No : SLK 160X

Make/Model : MERCEDES C180K

Chassis/Eng# :

Accident Date : 19.12.2020

Claim No :

Reference : 1220 -22146

Policy No :

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	Amount
To proceed on lump sum repair	S\$ 5600.00

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E. & O. E.

Total : S\$ 5600.00

GST @ 7% : S\$ 392.00

Amount Due : S\$ 5992.00

  
for FASTECH AUTO PTE LTD

All Invoices are subjected to GST

# 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: STEPHANIE ANGEL LOW WAI LING

Invoice : DCR-2020-12-11

Date : 26.12.2020

Agreement No : 21556

Payment Terms: CASH

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## DESCRIPTION

## AMOUNT

Rental charges for vehicle : SMM 3489G ( 1220-22146 ) \$ 1,050.00

Rental Period from 19.12.2020 to 26.12.2020 .

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E. & O. E.

Total \$ 1,050.00

LINA PANG

for Dynamic Car Rental

# Dynamic Car Rental

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.  
TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786  
Co. Reg. No. 52928467K

## RENTAL TERMS AND CONDITIONS

No. 21556

Name <b>Stephanie Angel Low Wai Ling</b>			REG. No. <b>SMM 34896</b>		MAKE MODEL:								
ADDRESS					DIESEL		PETROL		E	1/4	1/2	3/4	F
			KM IN		DATE & TIME IN <b>26.12.2020 @ 3.23pm</b>								
			KM OUT		DATE & TIME OUT <b>19.12.2020 @ 11.20am</b>								
			KM DRIVEN		TIME USED								
NAMED DRIVER													
DRIVING LICENCE NO <b>S8324133J</b>			DATE OF EXPIRY		PLACE OF ISSUE		HOURS		@SS				
PASSPORT NO			DATE OF ISSUE		PLACE OF ISSUE		<b>7</b> DAYS		@SS <b>150.00</b>		<b>\$ 1050.00</b>		
ADD NAMED DRIVER													
DRIVING LICENCE NO			DATE OF EXPIRY		PLACE OF ISSUE		WEEKS		@SS				
PASSPORT NO			DATE OF ISSUE		PLACE OF ISSUE		MONTHS		@SS				
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)													
SUB-TOTAL													
TOTAL RENTAL <b>\$ 1050.00</b>													
DELIVERY FEE													
COLLECTION FEE													
<b>X</b> PER DAY \$ PER WEEK \$ PER MONTH \$													
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.)													
<b>X</b> PER DAY \$ PER WEEK \$ PER MONTH \$													
PREPAYMENT TOTAL CHARGE													
CHECK DEPOSIT													
CASH													
RECEIPT NO. NETT CHARGE													
AMOUNT DUE / REFUND													

### 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.

### ADDITIONAL CONDITIONS:

#### COMPREHENSIVE COVERED EXCESS:

\*Section I - Used in S'pore Only : SGD 2000.00 \*Section II - 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

#### 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

#### 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.

#### 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

#### 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

Hirer is responsible for any costs to the  
THIRD PARTY DAMAGE / INJURY claims.

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




INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

YL8472J

Date of Accident

19/12/2020 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... QBE

Period of Insurance ..... 01/03/2020 - 28/02/2021

Requested By ..... ALLAN TANG (KIM CHWEE AUT...

Requested Date ..... 19/12/2020 09:45

Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Monday, 28 December 2020 3:52 PM  
**To:** marvin@apeco.com.sg  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING YL 8472J & SLK 160X ALONG/AT BKE, Eco-Link @ BKE ON 19/12/2020

OUR REF : CC6/QBE20014205/Ura3

### **ASIA PROJECTS ENGINEERING PTE LTD – BY EMAIL ONLY** [POLICY HOLDER]

Dear Sir/Madam,

#### **ACCIDENT INVOLVING YL 8472J & SLK 160X ALONG/AT BKE, Eco-Link @ BKE ON 19/12/2020**

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.

We have received a claim from SLK 160X against your motor insurance policy.

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 changed lane and collided with Third Party who was moving along own 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](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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



## Jaslin Kok (LKK Auto)

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**From:** Jenny Toh <jenny.toh@qbe.com>  
**Sent:** Monday, 1 February 2021 12:29 PM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** claims-singapore  
**Subject:** VC014197 Direct Settlement - Accident Involving YL8472J (OI : QBE - TBA) AND SLK160X (TP : LKK REF - CC6/QBE20014205/Ura3) on 19/12/2020  
**Attachments:** LETTER TO OI YL 8472J.pdf; LKK SURVEY REPORT & PHOTOS.pdf; TP LOD & DOCS.pdf

Hi Jaslin

Please proceed as per advice.

Thank you.

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### 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

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**From:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Sent:** Monday, 1 February 2021 10:17 am  
**To:** Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Direct Settlement - Accident Involving YL8472J (OI : QBE - TBA) AND SLK160X (TP : LKK REF - CC6/QBE20014205/Ura3) on 19/12/2020

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 YL8472J (QBE) AND SLK160X (TP) ON 19/12/2020

We refer to the above matter.

OI changed lane and collided with Third Party who was moving along own lane. Liability is not in our insured driver's favour.

We seek your approval to offer repairer "FASTECH AUTO PTE LTD" at **\$6,594.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 12,698.10	\$ 5,992.00 (\$5,600.00 +7%GST)
2. Loss of Rental (07days x \$180.00)	\$ 1,050.00	\$ 600.00 (06days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 13,750.10</b>	<b><u>\$ 6,594.00</u></b>

Surveyor recommended 5 days for repair + 1 PRS = 6 days

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](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, 22 December 2020 3:54 PM

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Andrew Lim <[andrew.lim@qbe.com](mailto:andrew.lim@qbe.com)>

**Cc:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving YL8472J (OI : QBE - TBA) AND SLK160X (TP : LKK REF - CC6/QBE20014205/Ura3) on 19/12/2020

Dear Sir/Madam,

We refer to the above matter.

We have inspected TP vehicle SLK 160X 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 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.*

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto: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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