

SOON SAN MOTOR TRADING

Bik.3006,UBI ROAD 1,#01-390,SINGAPORE 408700,TEL:68414445 & FAX:67473546

Email:soonsanmotor@gmail.com

To: Motor Claims Dept

QBE INSURANCE (S,pore) PTE LTD

1, Raffles Quay #29-10

South Tower

S,pore 048583

Accident date: 03/03/2021

Date:19/03/2021

Atten: Asher

Accident involving vehicle no: SMA 8952R & SKR 3579C along Geylang Bahru Rd.

We understand that you are the insurer of SKR 3579C vehicle.

I/We wish to inform you that my/our vehicle SMA 8952R have been completed repairs to my/our

Satisfaction by M/S SOON SAN MOTOR TRADING we therefore propose to claim from your as follows:-

Cost of repair	\$7,800.00
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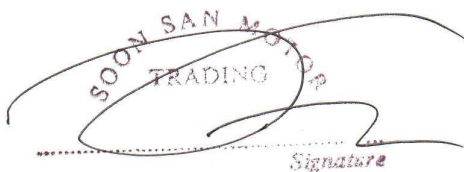
Car rental 1 day \$140 x 14	1,960.00
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Total:	\$9,760.00
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Please let us your reply soonest possible

Thank you.

Your faithfully


Signature

" The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

BY HAND

AUTHORIZATION TO ACT

I, SOH KOK KHENG (the third party claimant) of
BIK 8 MAR THOMA Rd #1703 Beacon Heights ^{S328689} (address), owner of SMA 8952R
(vehicle no.) hereby authorize SOON SAN MOTOR TRADING ("the workshop")
to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for
my vehicle no SMA 8952R that was damaged pursuant to the accident which occurred on
03/03/2021 (date) along Gaylang Bahru Rd (location)
involving vehicle no/s SKR 3579C ("the accident").

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

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 03 (day) of 03 (month) 2021 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

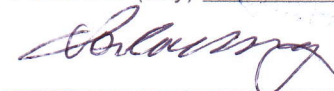
Your Reference : SMA8952R
Our Reference : VC014359

I/We, **SOH KOK KHENG** do hereby acknowledge the sum of Singapore Dollars: **NINE THOUSAND TWO HUNDRED AND FORTY ONLY (S\$9,240.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**CHU KIN HONG**', over damage to my/our vehicle **SMA 8952R** from an accident involving **SKR 3579C** at/along **GEYLANG BAHRU**, which occurred on **03 MAR 2021** at about **17:10hours**.

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 '**CHU KIN HONG**', 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) 26 of (month) 04 (year) 2021



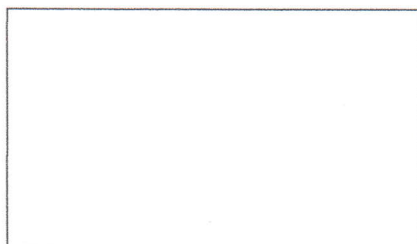
Signature

SoH Kok Kheng
Claimant's Name

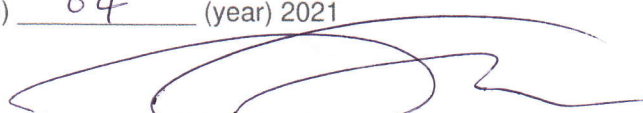
S1283 777A
FIN/NRIC No.

Blk 8 Mac Thur Rd
#17-03 Beacon Heights
S'pore 328689

Address



Company stamp if applicable



Witness's Signature

Woo Seong Sun
Witness's Name

S2170263/C
FIN/NRIC No.

Blk 3006 UBI Rd
#01-340
S'pore 408700

Address

Please return to:
General Claims Department
QBE Insurance (Singapore) Pte Ltd
1 Raffles Quay
#29-10 South Tower
Singapore 048583
(By Fax: 6534 5356)

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SOON SAN MOTOR TRADING

Blk.3006,UBI ROAD 1,#01-390,SINGAPORE 408700,TEL:68414445 & FAX:67473546

Email:soonsanmotor@gmail.com

To: Motor Claims Dept

QBE INSURANCE (S,pore) PTE LTD

1, Raffles Quay #29-10

South Tower

S,pore 048583

Accident date: 03/03/2021

Date:19/03/2021

Atten: Asher

Final bill cost to repair vel: SMA 8952R (Honda Shuttle) claims under vel: SKR 3579C.

To contract lump sum repair recommend by your surveyor and ourselves for Total: \$7,800.00 nett

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(Sin/Dollars: Seven Thousand Eight Hundred Only)

SOON SAN MOTOR
TRADING
Signature

萬豐利汽車服務 **BAN HONG LEE MOTOR SERVICES**

Blk 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)
 Singapore 569536 **Tel: 6482 5577 (3 Lines) Fax: 6482 5000**
 Reg. No: 263102/00M

TOWING SERVICE: 6858 4067 (After 10.30pm)

Truck Rental
 Motor Repair
 Motor Insurance Claims
 Insurance Agent
 Dealer In Used Car
 Authorised Castrol Service Centre

必甲及罗厘出租
 汽车修理
 保险赔偿
 代理保险
 买卖货车
 维修服务中心



SMA 88NR

车辆出租合同 **VEHICLE RENTAL AGREEMENT**

U: 1220220436

Date: 3/3/2021
 Owner: **BAN HONG LEE MOTOR SERVICES ("the owner")**
 Hirer: SOL KUL KLANG
 Address: 8 Mar Thomas Rd #17-03 S(328889)
 NRIC / Co. Reg. No: S1283777A
 Tel: _____ Fax: _____ H/P: _____

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: <u>SMA X 14-95 T</u>		Agreement No.: 142599	
Driver's Particulars		Odometer: _____	
Name: <u>SOL KUL KLANG</u>		Date & Time Out: <u>3/3/2021 645p</u>	
Address: _____		Date & Time In: <u>17/3/2021 1145p</u>	
I/C No: <u>S1283777A</u>	Dr/Licence No: _____	Hour @\$ _____	
Date of Issue: <u>7/1/2003</u>	Occupation: _____	14 Days @\$ <u>140</u>	
Date of Birth: <u>10/7/1958</u>	Tools: <u>Old</u> Spare Tyre: <u>over set</u>	Wks @\$ _____	
		Mths @\$ _____	
Third Party Claim In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ <u>2000</u> comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.		Deposit (Refundable): _____	
Own Vehicle Damage Hirer is responsible for the first \$ <u>3500</u> excess for collision/damage to first party, (i.e.) BAN HONG LEE MOTOR SERVICES (including windscreen) plus loss of earning while damaged vehicle is under repair.		Sub-Total: _____	
Authorised Driver Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or is above 65 years old or has less than 2 years driving experience. Driver Not Cover By Insurance General Exception: Insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.		Balance To Pay: <u>1960</u>	

**PETROL/DIESEL AT YOUR OWN EXPENSE
 FOR LOCAL USE ONLY**

BAN HONG LEE MOTOR SERVICES

Authorised Signature

Hirer's Signature

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Tuesday, 30 March 2021 2:33 PM
To: CHUBV338@YAHOO.COM.SG; LILLIANSNGML@YAHOO.COM.SG
Subject: ACCIDENT INVOLVING SKR 3579C AND SMA 8952R ON 03/03/2021

Our Ref: CC6/QBE21002983/Uea3

30 MAR 2021

CHU KIN HONG / SNG MUI LIANG

Dear Sir/Madam,

ACCIDENT INVOLVING SKR 3579C AND SMA 8952R ON 03/03/2021

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)*

Asher Sng (LKKAUTO)

From: Andrew Lim <andrew.lim@qbe.com>
Sent: Tuesday, 20 April 2021 11:59 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A; claims-singapore
Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKR3579C (OI : QBE - VC014359) and SMA8952R (TP : LKK REF - CC6/QBE21002983/Uea3) on 03/03/2021

Follow Up Flag: Follow up
Flag Status: Completed

Hi Asher,

Please proceed as advised.

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 16,576.08	\$ 7,800.00
2. Loss of Rental (14days x \$140)	\$ 1,960.00	\$ 1,440.00 (12days x \$120)
Total :	\$ 18,536.08	\$ 9,240.00

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: Friday, 16 April 2021 4:20 pm
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKR3579C (OI : QBE - VC014359) and SMA8952R (TP : LKK REF - CC6/QBE21002983/Uea3) on 03/03/2021

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

Hi Andrew,

We refer to the above matter.

Third party disagreed with our offer and counter proposed 12days x \$120 for the loss of rental.

Enclosed a copy of third party email and workchart for your easy reference.

We seek your approval to offer repairer " **SOON SAN MOTOR TRADING**" at **\$9,240.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 16,576.08	\$ 7,800.00
2. Loss of Rental (14days x \$140)	\$ 1,960.00	\$ 1,200.00 (12days x \$120)
Total :	\$ 18,536.08	\$ 9,240.00

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: Tuesday, 13 April 2021 2:01 PM

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

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

Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKR3579C (OI : QBE - VC014359) and SMA8952R (TP : LKK REF - CC6/QBE21002983/Uea3) on 03/03/2021

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](#)



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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: Tuesday, 6 April 2021 12:58 pm
To: Andrew Lim <andrew.lim@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKR3579C (OI : QBE - VC014359) and SMA8952R (TP : LKK REF - CC6/QBE21002983/Uea3) on 03/03/2021

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Your ref : VC014359
Our ref : CC6/QBE21002983/Uea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle. We are of the opinion that liability is not in our insured's favour.

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 "**SOON SAN MOTOR TRADING**" at **\$8,900.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 16,576.08	\$ 7,800.00
2. Loss of Rental (14days x \$140)	\$ 1,960.00	\$ 1,100.00 (11days x \$100)
Total :	\$ 18,536.08	\$ 8,900.00

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: Monday, 29 March 2021 7:03 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>

Subject: RE: Direct Settlement - Accident Involving SKR3579C (OI : QBE - VC014359) and SMA8952R (TP : LKK REF - CC6/QBE21002983/Uea3) on 03/03/2021

Dear Mei Kwan,

The GIA report is attached above.

Andrew Lim

Executive

Claims | Asia

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

+65 6477 1243 | +65 6224 6633

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

Sent: Monday, 29 March 2021 6:08 pm

To: Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: Direct Settlement - Accident Involving SKR3579C (OI : QBE - TBA) and SMA8952R (TP : LKK REF - CC6/QBE21002983/Uea3) on 03/03/2021

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Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SMA 8952R at M/s Soon San Motor Trading – Ubi on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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

Kindly take note that the case handler in-charge Asher and she can be contacted at DID: 6841 6051.

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)

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