



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0720212843QBE

Your Ref : SLK6599A

Date : 31 MAR 2022

WITHOUT PREJUDICE

QBE Insurance (Singapore) Pte Ltd

C/O LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Pk

Singapore 408913

Attention : Motor Claim Department

Dear Sirs,

Accident involving SKR2843X and SLK6599A on 15.07.2021 along slip rd of Eunus Link to Airport Rd.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SLK6599A.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by M/S ComfortDelgro Driving Centre Pte Ltd, the owner of motor-vehicle no: SKR2843X, we submit their claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 4,494.00
Loss of use (12 days x \$120.00-Training vehicle)	\$ 1,440.00
GIA search	\$ 2.00
	\$ 5,936.00
	=====

Our claim for loss of use is as follows :-

<u>No of days</u>	<u>Date</u>	<u>Remarks</u>
	15.07.21	Date of Accident
1	16.07.21	Reporting
2	17.07.21	Saturday
3	18.07.21	Sunday
4	19.07.21	Surveyed by LKK
5	20.07.21	P.Holiday (Hari Raya Haji)
6	21.07.21	Day 1 of repair
7	22.07.21	Day 2
8	23.07.21	Day 3
9	24.07.21	Day 4
10	25.07.21	Sunday
11	26.07.21	Day 5
<u>12</u>	<u>27.07.21</u>	<u>Day 6</u>
12		6 days as recommended

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2200096
- 2) GIA report and certificate insurance of SKR2843X
- 3) GIA search fee & invoice
- 4) Vehicle Registration Details

We hope to receive your early reply soon.

Thank you,

Yours faithfully,

KANG CAR REPAIRERS PTE LTD



LETTER OF AUTHORITY

Your Ref: VC014629

QBE Insurance (S) Pte Ltd
60 Anson Rd
#11-01 Mapletree Anson
Singapore 079914

Dear Sirs,

Accident involving SKR2843X and SLK6599A
on 15.07.2021 at SLIP RD OF EUNOS LINK TWDS AIRPORT RD.

I/We am/are the owner/s of vehicle number SKR2843X.

I/We had instructed KANG CAR REPAIRERS PTE LTD to make a claim on my/our behalf against your company in respect of the abovementioned matter.

I/We hereby authorize you to issue the settlement cheque in favour of my/our workshop, KANG CAR REPAIRERS PTE LTD in full and final settlement of my/our claim for my/our repair cost and loss of use/rental charges, in respect of the above accident.

Yours faithfully,


Jallani Bin Drahman
Assistant Vice President
Training & Corp Devt



KANG CAR REPAIRERS PTE LTD.


.....
Witnessed by: Kong Chin Watt

This Discharge Voucher applies strictly for Claimant's claim for ~~personal injury~~ property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising ~~directly~~ or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suit's or claims arising from this accident.

DISCHARGE VOUCHER

**Without Prejudice
Save As to Costs**

Your Reference : **SKR 2843X**
Our Reference : **VC014629**

I/We, **COMFORTDELGRO DRIVING CENTRE PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **FIVE THOUSAND NINE HUNDRED AND THIRTY SIX ONLY (S\$5,936.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**LIM KIM POH**', over damage to my/our vehicle **SLK 6599A** from an accident involving **SKR 2843X** and **SLK 6599A** at/along **SLIP ROAD OF EUNOS LINK TO AIRPORT ROAD** which occurred on **15/07/2021** at about **11:15 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 '**LIM KIM POH**', 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) **19 JUL 2022** (year) 2022

Signature

ComfortDelgro Driving Centre Pte Ltd

Claimant's Name

1XXXXX882C

FIN/NRIC No.

205 UBI AVE 4 SINGAPORE 408805

Jallani Bin Dranman
Assistant Vice President
Training & Corp Devt

Address



Company stamp if applicable

Witness's Signature

Kong Chin Watt

Witness's Name

SXXXX616C

FIN/NRIC No.

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY

S417883

Address

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



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S: QBE INSURANCE (SINGAPORE) PTE LTD
1 RAFFLES QUAY
#29-10 SOUTH TOWER
SINGAPORE 048583
TEL: 62246633 FAX: 65345356
ATTN: Motor Claim Department

Final No: KCR-INV2200096
Claim No: EST2100191
Date: 31 Mar 2022
Policy No: D20MFL0000618_01
Veh Reg No: SKR2843X
Make/Model: TOYOTA VIOS J
GRADE MT
Chassis No: MHFBT9F3306029824
Engine No: 1NZZ082869
Reg. Date: 29/01/2015

Your Ref No: SLK6599A
Claim Type: Third Party
Accident Date: 15/07/2021
TP Veh Reg No: SLK6599A

Tax Invoice to Vehicle No :SKR2843X

PAGE:1

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
As recommended by surveyor to proceed repair at total cost/lumpsum cost			S\$ 4,200.00
Add GST @ 7%			294.00
Total Amount payable			<u>S\$ 4,494.00</u>

TOTAL: SINGAPORE DOLLAR FOUR THOUSAND FOUR HUNDRED NINETY FOUR ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SLK6599A

Date of Accident

15/07/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance QBE Insurance (Singapore) Pt...

Period of Insurance 23/01/2021 - 22/01/2022

Requested By ALICE TNG (KANG CAR REPAIR...

Requested Date 16/07/2021 10:34

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**

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Friday, 30 July 2021 11:31 AM
To: INFO@SCANAN.COM.SG
Subject: ACCIDENT INVOLVING SLK 6599A AND SKR 2843X ON 15/07/2021

Our Ref: CC6/QBE21007864/Aes3

30 JULY 2021

LIM KIM POH

Dear Sir/Madam,

ACCIDENT INVOLVING SLK 6599A AND SKR 2843X ON 15/07/2021

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: Jenny Toh <jenny.toh@qbe.com>
Sent: Thursday, 7 July 2022 16:15
To: Asher Sng (LKKAUTO)
Cc: Admin A; claims-singapore
Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SLK 6599A (O/REF : VC014629) AND SKR 2843X (TP : LKK REF - CC6/QBE21007864/Aes3) on 15/07/2021

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Asher

Kindly proceed.

Thank you.

Jenny Toh

Senior Assistant

Claims | Asia

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

+65 64771225

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



SBR Management Excellence Awards 2021 – Innovator of the Year & Team of the Year – General Insurance, Singapore
Insurance Asia Awards 2021 – Claims Initiative of the Year, Singapore
Insurance Business Asia List – Elite Women 2021, Asia and Top Insurance Workplaces 2020, Asia
AustCham Singapore Business Awards – Business Excellence Award 2021 and Digital Capability Award 2020, Singapore

I work flexibly and may send emails outside normal working hours. If you have received an email from me outside of your normal business hours I am not expecting you to read or respond unless it is urgent.

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Thursday, 7 July 2022 2:44 pm
To: Jenny Toh <jenny.toh@qbe.com>
Cc: Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>
Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SLK 6599A (O/REF : VC014629) AND SKR 2843X (TP : LKK REF - CC6/QBE21007864/Aes3) on 15/07/2021

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

Hi Jenny,

We refer to the email dated 10/06/2022.

Third party is chasing for settlement.

Kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | did: 6841-6051 | Mobile: 8839 9816

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: Asher Sng (LKKAuto)

Sent: Friday, 10 June 2022 15:29

To: Jenny Toh <jenny.toh@qbe.com>

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

Subject: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SLK 6599A (O/REF : VC014629) AND SKR 2843X (TP : LKK REF - CC6/QBE21007864/Aes3) on 15/07/2021

Your ref : VC014629

Our ref : CC6/QBE21007864/Aes3q2

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 BOLA scenario 27 is applicable for this matter. 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 "**KANG CAR REPAIRERS PTE LTD**" at **\$5,936.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 7,475.36	\$ 4,494.00
2. Loss of Use (12days x \$120)	\$ 1,440.00	\$ 1,440.00 (12days x \$120)(training vehicle)
3. LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 8,917.36	\$ 5,936.00

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 10.06.22 is only for mandate purpose.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | did: 6841-6051 | Mobile: 8839 9816

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: Fern Nee Tan <fenni.chen@qbe.com>

Sent: Tuesday, 27 July 2021 11:08

To: Su Li (LKK Auto) <suli@lkkauto.com>

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

Subject: RE: Direct Settlement - Accident Involving SLK 6599A (O/REF : VC014629) AND SKR 2843X (TP : LKK REF - CC6/QBE21007864/Aes3) on 15/07/2021

Hi Su Li,

Noted the contents of your below email.

Please be advised that our claim number is accorded as VC014629 and our Insured have reported to us.

Appended is a copy of our Insured's report for your perusal :-

Await for your preliminary advice.

Thanks & Regards

Chen Fenni

Assistant Executive

Claims | Asia

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

Phone : +65 6224 6633 | DID : +65 6477 1242

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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

Celebrating 130 years in Singapore, 1891 - 2021

From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Tuesday, 27 July 2021 10:23 am

To: claims-singapore@qbe.com; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: Re: Direct Settlement - Accident Involving SLK 6599A (OI : QBE - TBA) AND SKR 2843X (TP : LKK REF - CC6/QBE21007864/Aes3) on 15/07/2021

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.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

**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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: Su Li (LKK Auto)

Sent: Friday, July 23, 2021 9:04 AM

To: claims-singapore@qbe.com <claims-singapore@qbe.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>

Subject: Direct Settlement - Accident Involving SLK 6599A (OI : QBE - TBA) AND SKR 2843X (TP : LKK REF - CC6/QBE21007864/Aes3) on 15/07/2021

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SKR 2843X at M/s KANG CAR REPAIRERS PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- **TP GIA report**

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

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Asher.

To check availability of the case handler, you may contact the undersigned.

****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.***

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

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