

QBE INSURANCE (SINGAPORE) PTE LTD

Attn: Motor Claims Department

Dear Sir / Madam,

ACCIDENT INVOLVING VEHICLE NO JKK 4127 & XE 1373 G ALONG Bukit Timah Expressway before Mandai Exit Singapore on 02/08/2021

We understand that you are the insurer of XE 1373 G vehicle.

I/We wish to inform you that my/our vehicle JKK 4127 have been completed repairs to my/our satisfaction by M/s GUAN MOTOR WORKS. I/We therefore propose to claim from your as follow:

1.	Cost of Repairs	S\$ 4,300.00
2.	Cost of Rental (S\$ <u>120.00</u> x <u>10</u> days)	S\$ 1,200.00
3.	LTA Search Fee	S\$ 7.49
TOTAL		<u>S\$ 5,507.49</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully,



In the matter of an accident involving motor vehicles

JKK 4127 & XE 1373G along Bukit Timah Expressway before

Mandai Exit Singapore on 02/08/2021.

1. WARRANT TO ACT


I / We, Yeo Tiong Choon, (NRIC No.) G 2685124 L

of _____

hereby authorise M/s GUAN MOTOR WORKS to act on my/our behalf in respect of the above matter.

2. AUTHORITY

- a) I/We hereby authorise you to commence legal proceedings in my/our name(s) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- b) I/We hereby authorise you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting of your legal costs) to my repairers
M/s GUAN MOTOR WORKS in settlement of my outstanding bill/account with them.
- d) I/We only wish to be informed of my/our case when it is necessary on your part. I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- e) I/We hereby authorise you to deposit in your Firms' client's account any cheques received by you and made in my/our firm's name.
- f) I/We have read and understood the above.



(Signature)

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : JKK4127
Our Reference : BC208079

I/We, **YEO TIONG CHOON** do hereby acknowledge the sum of Singapore Dollars: **Five Thousand only (S\$5,000.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**WING TUCK ENGINEERING PTE LTD**', over damage to my/our vehicle **JKK4127** from an accident involving **JKK4127** and **XE1373G** at/along **BKE TO WOODLANDS**, which occurred on **02/08/2021** at about **14:00hrs**.

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 '**WING TUCK 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) 25 of (month) 10 (year) 2022

Signature

Yeo Tiong Choon

Claimant's Name

G2685124L

FIN/NRIC No.

Address

Company stamp if applicable

Witness's Signature

Witness's Name

FIN/NRIC No.

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)

源摩哆廠

GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

Messrs: YEO TIONG CHOON

Invoice No: 5235

Date: 17-01-2022

TOYOTA INNOVA - JKK 4127

Lump sum repair cost inclusive of spare parts and labour charges.

\$ 4,300.00

Dollars Four thousand Three hundred only.



E.&O.E.

长彭 LONG PANG LEASING

OFFICIAL RECEIPT

Company Regn. No: 53255773E
Block 324 Ang Mo Kio Avenue 3 #02-1886 Singapore 560324
Email: longpang53@gmail.com
HP: 9047 2789

No 0578

Date: 12/8/21

Received from

YEO TIONG CHON

The sum of Dollars

One Thousand Two Hundred Only

Being payment for

GX 5802K 2/8/21 to 12/8/21 Ref # 0739

for LONG PANG LEASING

\$ 1200/xx

Cash / Cheque No.:

Authorised Signature





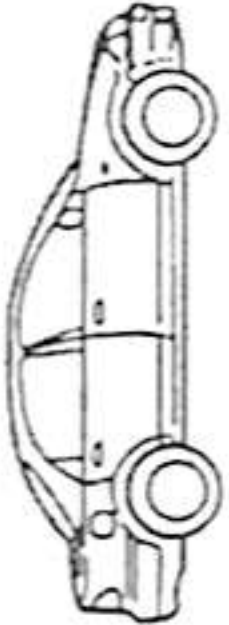
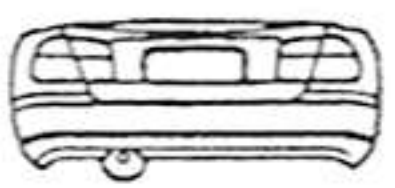
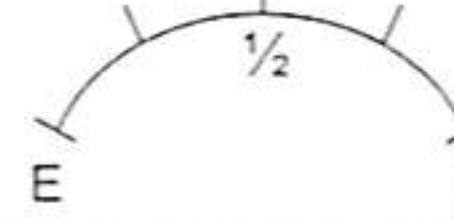
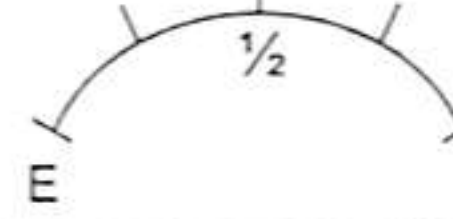
长彭 LONG PANG LEASING

Company Regn. No: 53255773E
Block 324 Ang Mo Kio Avenue 3 #02-1886 Singapore 560324
Email: longpang53@gmail.com
HP: 9047 2789

JKK 4127

VEHICLE RENTAL AGREEMENT

Nº: 0739

HIRER'S PARTICULAR Name: (as in I/C) <u>YEO TIONG HOON</u> NRIC / PASSPORT No: _____ Address (Res): <u>BLK 251 COMPASSVALE STREET #11-35 SINGAPORE 540251</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ D/L No: _____ D/L Type: Local/International Pass Date: _____ Date of Birth: <u>8-11-1978</u> Tel: (O) _____ (R) _____ HP: <u>8648 4155</u>		Veh No: <u>GX 5802 K</u> Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model <u>TOYOTA</u> Make & Model _____ Auto / Manual _____ Auto / Manual _____ OUT : Date <u>2/8/2021</u> OUT : Date _____ OUT : Time <u>5.55 pm</u> OUT : Time _____	
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) _____ NRIC / PASSPORT No: _____ D/L No: _____ D/L Type: Local/International Address (Res): _____ Tel/Hp: _____		RENTAL CHARGES Daily <u>10</u> @\$ <u>120/-</u> <u>1,200/-</u> Weekly @\$ _____ Monthly @\$ _____ Hours @\$ _____ Others @\$ _____ CDW @\$ _____ PAI @\$ _____ Delivery Service _____ SUB-TOTAL \$ <u>1,200/-</u>	
Refundable Deposit: _____ Cash/Nets/Cheque/VISA/MC Cards No: _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  FRONT </div> <div style="text-align: center;">  LEFT </div> <div style="text-align: center;">  RIGHT </div> <div style="text-align: center;">  REAR </div> </div>		<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> OUT  </div> <div style="text-align: center;"> IN  </div> </div> EXTENSION _____ Collection Service _____ Misc. _____ ESTIMATED TOTAL RENTAL \$ _____	
ACCESSORIES CHECK <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD/Cartridges <input type="checkbox"/> S / RIM		Sales Person Code: _____ Hirer is responsible for the first \$ _____ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ <u>1,500</u> excess for collision / damage to third party's vehicle for each and every accident / damage. Hirer's Signature <u>[Signature]</u> Addition Driver's Signature _____	

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on rental to my/our credit card.

* IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY LONG PANG LEASING.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:
 - shall report all accidents involving the said vehicle to the Owner immediately;
 - shall take immediate steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the Owner);
 - shall report to the police within 24 hours from the occurrence, the following types of accidents:-
 - injury case;
 - non-injury case involving a Government vehicle, or damage to Government property;
 - non-injury case involving a foreign vehicle (to obtain their motor insurance policy. Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
 - non-injury case involving a pedestrian or cyclist.

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 LONG PANG LEASING 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	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
12-8 2021	2.30 pm					<u>[Signature]</u>

Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars (As At 02 Aug 2021 / 14:00:00)

Vehicle Insurance Details

Vehicle No.:

XE1373G

Make Description/Model:

ISUZU / CYH52T

Insurance Company Name:

QBE INSURANCE (SINGAPORE) PTE LTD

Business Transaction Reference No.:

20210802181609236357

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

Save as PDF

OK →

Print

Hsiao Tong (LKKAUTO)

From: Guan Motor Works <guanmotorworks@gmail.com>
Sent: Thursday, 27 October 2022 3:37 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: Guan Motor Works - Settlement for JKK 4127 // LKK REF: C6/QBE21008247/Kps3q2

Dear Hsiao Tong,

Account Name : GUAN MOTOR WORKS

Account Number : 1073127705

Bank Name : United Overseas Bank (UOB)

Bank & Branch Code : 7375 & 007

Thank you.
Pang
Guan Motor Works

On Wed, Oct 26, 2022 at 8:14 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sirs,

Please provide bank details for payment process.

Account Name	
Account Number	
Bank Name	
Bank & Branch Code	

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 16 March 2022 11:14 AM
To: chongpc@wingtuck.com.sg
Subject: ACCIDENT INVOLVING XE 1373G(QBE) AND JKK 4127 AT/ALONG BKE TO WOODLANDS ON 02/08/2021

16 March 2022

WING TUCK ENGINEERING PTE LTD
Driver: ANG AH HUAT

[By Email Only]

Dear Sir/Madam,

You Ref: XE1373G
Our Ref: CC6/QBE21008247/Krs3
ACCIDENT INVOLVING XE 1373G(QBE) AND JKK 4127 AT/ALONG BKE TO WOODLANDS ON 02/08/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, QBE Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from JKK 4127 against your motor insurance policy.

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 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Hsiao Tong (LKKAUTO)

From: Robin Siow <robin.siow@qbe.com.my>
Sent: Tuesday, 20 September 2022 2:46 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; claims-singapore
Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Hi Hsiao Tong,

We are agreeable to settle the matter per the recommendation.

Please provide us with the TP's bank details for us to finalize the matter.

Thanks.

Regards,

Robin Siow

Claims Processing Analyst, Asia

INTL Asia Claims Processing | Asia

No. 638 Level 6, Block B1, Pusat Dagang Setia Jaya, Leisure Commerce Square

+603 7861 8400 |

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



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Future CFO Excellence Awards 2022 – Excellence in Operational Accounting and Control, Finalist, Malaysia

Insurance Business Asia List – Elite Women 2021, Asia

Insurance Business Asia List – Top Insurance Workplaces 2020, Asia

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: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Tuesday, 20 September, 2022 12:10 PM

To: Robin Siow <robin.siow@qbe.com.my>; claims-singapore <claims-singapore@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

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

URGENT

Dear Sirs/Mdm,

We refer to our mandate request dated 05/05/2022.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 29 August 2022 4:02 PM

To: claims-singapore <claims-singapore@qbe.com>; Robin Siow <robin.siow@qbe.com.my>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Dear Sirs/Mdm,

We refer to our mandate request dated 05/05/2022.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 27 July 2022 10:51 AM

To: Jenny Toh <jenny.toh@qbe.com>; claims-singapore <claims-singapore@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Dear Sirs/Mdm,

We refer to our mandate request dated 05/05/2022.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 18 July 2022 10:48 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Dear Sirs/Mdm,

We refer to our mandate request dated 05/05/2022.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 28 June 2022 10:46 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Dear Sirs/Mdm,

We refer to our mandate request dated 05/05/2022.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 1 June 2022 3:45 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Dear Sirs/Mdm,

We refer to our mandate request dated 05/05/2022.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 5 May 2022 11:37 AM

To: Jenny Toh <jenny.toh@qbe.com>; claims-singapore <claims-singapore@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [Seek Mandate] - Your ref: BC208079// Our ref : CC6/QBE21008247/Kps3q2 [ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019]

Your ref: **BC208079**

Our ref : CC6/QBE21008247/Kps3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING XE1373G(LONPAC) AND JKK4127(TP) ON 02/08/2019

We refer to the above matter.

Based on both parties report, the wooden plank dropped from our insured lorry and caused damage to third party vehicle.

We seek your approval to offer repairer **"GUAN MOTOR WORKS"** at **\$5,007.45(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 8,188.45	\$ 4,300.00
2. Loss of Rental (10days x \$120.00)	\$ 1,200.00	\$ 700.00 (10days x \$70.00)
3. LTA/GIA Search Fee	\$ 7.49	\$ 7.45
Total	\$ 9,395.94	<u>\$ 5,007.45</u>

Surveyor recommended 9days for repair + 1Sunday = 10days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 04/05/2022 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

BC208079 Direct Settlement - Accident Involving XE 1373G (OI : QBE - TBA) AND JKK 4127 (TP : LKK REF - CC6/QBE21008247/Krs3) on 02/08/2021

Jenny Toh <jenny.toh@qbe.com>

Mon 8/16/2021 9:10 AM

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

Cc: claims-singapore <claims-singapore@qbe.com>; Fern Nee Tan <fenni.chen@qbe.com>

4 attachments (3 MB)

TP ESTIMATE-MARKED.pdf, LOG CARD + POLICE REPORT.pdf, Preliminary Advice.pdf, XE1373G.pdf,

Dear Suli

Attached the GIA report as per requested.

regards

Jenny Toh

Senior Assistant

Claims | Asia

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

+65 64771225

[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

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