Our Ref: CC1121/SHB3101S/JW(st)
Date: 02.12.2021

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969

www.cdge.com.sg

Company Registration No: 199506048W

QBE INSURANCE (INT'L)LTD
1 RAFFLES QUAY SOUTH TOWER #29-10
Singapore 048583

Attn : Motor Claims Department **Without Prejudice**

Dear Sir/Madam

ACCIDENT ON 15.11.2021 INVOLVING SHB3101S & WC 5159E ALONG BARTLEY RD

We are the authorised repair workshop for CityCab Pte Ltd , the owner of vehicle No SHB3101S, which was involved in the captioned accident with your insured vehicle No WC 5159E.

The vehicle owner and the taxi hirer/driver concerned have requested and authorised us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage of the vehicle.

As the accident was caused by the negligent act of your insured driver, we are submitting these claims for your consideration on behalf of the claimants:

Taxi Owner's Claim :			
1. Cost of Repairs		S$	1,872.50
2. Loss of Rental	4 days x S$ 110.67	S$	442.68
3. Survey Report Fee		S$	0.00
4. LTA Search Fee		S$	0.00
5. GIA / Police Report Fee		S$	2.00
6. Others		S$	0.00
Hirer's Claim :			
1. Loss of Income	4 days x S$ 80.00	S$	320.00
2. Others		S$	0.00
		---	---
[E&OE]	**Total Claims**	**S$**	**2,637.18**

A copy each of the following supporting documents marked [X] is enclosed:

[X]	Original Repair Bill	[X]	Letter of Authority from Owner/Hirer/Operator
[X]	GIA/Police Report(s)	[X]	Rental Rate Letter
[X]	LTA/GIA Search Slip(s)	[X]	Downtime/Mileage Record
[ ]	Survey Report / Bill	[ ]	Witness Statement / Accident Scene Photo(s)
[ ]	Driver's IC/DL/VL / Road Tax / Log Card / Certificate of Insurance		
[ ]	Tow Chit / PIR / Hirer's IRAS / Others :		

Kindly look into the matter and let us hear from you on the settlement of our clients' 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 taxi driver.

Yours sincerely
Jim Wong
CDGE Claims Department
DID: 62148374 FAX: 62141843 Email: jimwong@cdge.com.sg

This is a computer-generated letter. No signature is required.

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING	**i 40 SHB3101S , WC5159E**	**ON 15-Nov-21 19:15**
ALONG	**BARTLEY RD**	

I / We **CHIU CHYE HOO** (Hirer) NRIC No.: **SXXXX577Z**

and/or (Relief) NRIC No.: **SXXXX577Z**

Taxi Number **SHB3101S**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of earning (Pending successful recovery), loss of rental,medical fee and legal costs.

2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).

3. To sign Discharge Voucher on my/our behalf.

4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd".**

Date **16-Nov-2021**

Name of Hirer **CHIU CHYE HOO**

Hirer NRIC **SXXXX577Z** Signature :

Address **193 EDGEFIELD PLAINS #11-216**
820193

Contact No. **97343385**

DISCHARGE VOUCHER

Without Prejudice
Save As to Costs

Your Reference : **CC1121/SHB3101S/JW(st)**
Our Reference : **VC014874**

I/We, **CITYCAB PTE LTD** do hereby acknowledge the sum of Singapore Dollars: **TWO THOUSAND FOUR HUNDRED AND THIRTY ONLY (S$2,430.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, **'SINMIX PTE LTD'**, over damage to my/our vehicle **SHB 3101S** from an accident involving **WC 5159E** and **SHB 3101S**, at/along **BARTLEY ROAD** which occurred on **15/11/2021** at about **19:15 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 **'SINMIX 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) 29th of (month) Mar (year) 2022

Signature

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE

Claimant's Name

FIN/NRIC No.

Address

Witness's Signature

COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE

Witness's Name

FIN/NRIC No.

Address

"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"

Company stamp if applicable

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

Please forward your cheque made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701
Mainline + 65 6383 6280 Facsimile + 65 6280 9755
Workshops
205 Braddell Road Singapore 579701
59 Loyang Drive Singapore 508969
45 Pandan Road Singapore 609286
383 Sin Ming Drive Singapore 575717
7 Sungei Kadut Way Singapore 728791
320 Ubi Road 3 Singapore 408649

COMPANY REG. NO.: 199506048

GST REG. NO. M2-8921817-3

TAX INVOICE

8010056

QBE INSURANCE (INT'L)LTD

1 RAFFLES QUAY SOUTH TOWER #29-10
SINGAPORE 048583

CONTACT NO: 62246633

VEHCLE NO SHB3101S	NO/DATE 91618726 25.11.2021
MAKE HYUNDAI	JOB NO. 305494604
MODEL I-40	ODOMETER READING
DATE OF REG 11.06.2015	
CHASSIS CODE KMHLB41UMGU074951	JOB TYPE

Description : 3P.15.11.2021

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt		1,750.00
Add GST @	7.000 %	122.50
Total Invoice amount		**1,872.50**

Issued by : CHEWBEELENG 25.11.2021 13:39:10
Repair Type : CFSO/57/57
Payment Type/Term : /Credit 30 days

1) WHILST TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED AT OWNERS' RISK.
2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE FOR THE PERIOD OF DEFAULT.
4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd

Head Office:
205 Braddell Road
Singapore 579701

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

Our Ref: CC21110220

Date: 24 November 2021

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	15/11/2021	@	19:15 hrs
ALONG	BARTLEY RD		
INVOLVING	WC5159E		

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB3101S** (the "Taxi"). The Taxi was hired to **CHIU CHYE HOO IC NO SXXXX577Z** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate $**110.67** per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Philip Chia
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

383 Sin Ming Drive Singapore 575717 Mainline +65 6555 1188 Facsimile +65 6453 3183

SYB 3101S

EADING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME) FROM	HOURS OPERATED (TIME) TO

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME) FROM	HOURS OPERATED (TIME) TO
14/11/21	Yong	105957 7	218	0600	1700
14/11/21	Chu	1059668	91	1805	2205
15/11/21	Chu	1059828	160	1000	2050
16-11-21	Accident	IN	IN	0945	—
19-11-21	Repair		OUT	1645	—

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

WC5159E

Date of Accident

15/11/2021

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance	**QBE Insurance (Singapore) Pt...**
Period of Insurance	**22/11/2020 - 21/11/2021**
Requested By	**Huang Xiao Yan (COMFORTDEL...**
Requested Date	**16/11/2021 10:56**

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: Tuesday, 21 December 2021 8:23 AM
To: kwekchoi.yap@sinmix.com.sg
Subject: ACCIDENT INVOLVING WC 5159E AND SHB 3101S ON 15/11/2021

Our Ref: CC3/QBE21011751/R1ea3

21 DEC 2021

SINMIX PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING WC 5159E AND SHB 3101S ON 15/11/2021

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
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: Monday, 28 March 2022 14:09
To: Asher Sng (LKKAuto)
Cc: claims-singapore; Admin A
Subject: RE: [MANDATE REQUEST] RE: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21 *** LKK REF: CC3/QBE21011751/R1ea3

Follow Up Flag: Follow up
Flag Status: Completed

Hi Asher

Please proceed as per advice.

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: Monday, 28 March 2022 1:05 pm
To: Jenny Toh <jenny.toh@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21 *** LKK REF: CC3/QBE21011751/R1ea3

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 13/02/2022.

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, 18 March 2022 11:47
To: 'Jenny Toh' <jenny.toh@qbe.com>
Cc: 'claims-singapore' <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21 *** LKK REF: CC3/QBE21011751/R1ea3

Hi Jenny,

We refer to the email dated 13/02/2022.

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: Sunday, 13 February 2022 00:37
To: Jenny Toh <jenny.toh@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>

Subject: [MANDATE REQUEST] RE: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21 *** LKK REF: CC3/QBE21011751/R1ea3

Your ref : VC014874
Our ref : CC3/QBE21011751/Rea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured swerved into third party lane and hit 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 **" COMFORTDELGRO ENGINEERING PTE LTD"** at $**2,436.85 (all-in).**

The summary is as follows: -

	Amount Claimed	**Amount Revised**
1. Cost of Repairs (with GST)	$ 3,034.95	$ 1,872.50
2. Loss of Rental (4days x $110.67)	$ 442.68	$ 387.35 (3.5days x $110.67)
3. Loss of Income (4days x $80)	$ 320.00	$ 175.00 (3.5days x $50)
3. LTA Search Fee	$ 2.00	$ 2.00
Total :	$ 3,799.63	**$ 2,436.85**

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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: Tuesday, 21 December 2021 8:30 AM
To: Jenny Toh <jenny.toh@qbe.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21 *** LKK REF: CC3/QBE21011751/R1ea3

Hi Jenny,

We acknowledge your email below.

We will prepare our report to seek for your approval in due course.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 17 December 2021 12:09 AM
To: Jenny Toh <jenny.toh@qbe.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21 *** LKK REF: CC3/QBE21011751/R1ea3

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Asher,

Kindly assist urgently.

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.

From: Jenny Toh [mailto:jenny.toh@qbe.com]
Sent: Thursday, December 16, 2021 11:38 AM
To: Admin A <admin-a@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>
Subject: FW: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21

Hi All

Mei Kwan is on long leave, can anyone take over this case.

Thank you.

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 2021 – Claims Initiative of the Year, Singapore
Insurance Business Asia List – Elite Women 2021, Asia
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

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: Jenny Toh
Sent: Wednesday, 15 December 2021 5:59 pm
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: claims-singapore <claims-singapore@qbe.com>
Subject: VC014874 QBE - SHB3101S AND WC 5159E ON 15.11.21

Hi Mei Kwan

Kindly attend to this third party claim urgently.

Yref : CC3/QBE21011751/R1ea3)

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 2021 – Claims Initiative of the Year, Singapore
Insurance Business Asia List – Elite Women 2021, Asia
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

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: Sabrina Tan Quee Ping <SabrinaTan@cdge.com.sg>
Sent: Thursday, 2 December 2021 10:54 am
To: Jenny Toh <jenny.toh@qbe.com>; Andrew Lim <andrew.lim@qbe.com>; Fern Nee Tan <fenni.chen@qbe.com>; zzz-inactive-Binte Mohamed Othman Syaheeda Nacah <syaheeda.othman@qbe.com>
Cc: Jim Wong See Pah <jimwong@cdge.com.sg>
Subject: QBE - SHB3101S AND WC 5159E ON 15.11.21

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

WITHOUT PREJUDICE

Dear Sirs

M/s QBE Insurance (Int'l) Ltd

Attached are our LOD documents for the above subject matter.

Kindly review and settle our claims amicably with our Mr Jim Wong who is copied herein.

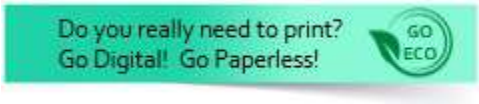
Tel: 6214 8374 Fax: 62141843 Email: jimwong@cdge.com.sg

Thank you

Best Regards

Sabrina Tan

Claims Department / ComfortDelGro Engineering Pte Ltd



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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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