



# ALFRED AUTO

Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538  
Tel: 6483 4586 Fax: 6483 4882 Reg. No. 391089/00-E  
Email: alfredauto@hotmail.com



## LETTER OF DEMAND

**[WITHOUT PREJUDICE, SAVE AS TO COST]**

**Date:** 17.02.2022

**Your Ref:** VC014970

**QBE Insurance (Singapore) Pte Ltd**

**1 Wallich St #35-01 Guoco Tower**

**Singapore 078881.**

**Tel: 6477-1225 Fax: 6533-3270**

**(Motor Claim Department)**

**Re: Property Damage Direct Settlement Claim**

**Accident involving SJR663Z & EY1111R on 12<sup>th</sup> January 2022 at 15.10 SGT.**

Lump Sum Repair (SJP8338X)	3,300.00
Loss of Usage – Rental (6 days @ 100.00)	600.00
LTA Search Fee	7.45
Cost & Disbursement & Report @ 321.00	Waived

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**Grand Total: 3,907.45 (SGD)**

Please also note that you or your insurer should send us an acknowledgement of receipt of this letter within **7 days** of your receipt of this letter, failing which our client will have no alternative but to commence proceedings without further notice to you or your insurer.

We shall be glad if you can forward the payment at your early convenience.

**For internet banking transfer – OCBC Current Account No. 620-453233-001 or  
PAYNOW UEN 39108900E**

ACKNOWLEDGED BY	DATE	ALFRED AUTO SERVICES & SUPPLIES
		<i>Alfred Quah</i>

Note: Full payment must be completed 7 days from the date of this letter. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

Date: 14/01/2022

To The Motor Claims Manager

M/s QBE Insurance (Singapore) Pte Ltd  
1 Wallich Street #35-01 Guoco Tower  
Tel 6246633 Fax 65333270  
Singapore 078881


Dear Sirs,

ACCIDENT ON 12/01/2022 15:10 INVOLVING VEHICLES NOS:  
SJR663Z AND EY1111R  
ALONG / AT Amk Ave 2 & Ave 7 Intersector


I/We, Cheah Geok Tseng/Xie Yuzhen of NRIC NO.: 87635317 D  
am/are the registered owner of motorcar no: SJR663Z. I/We, hereby  
authorised you to release all compensation monies pertaining to the above-mentioned accident,  
directly to my repairer, M/s Alfred Auto Services & Supplies.

I/We, hereby authorise the said repairer, M/s Alfred Auto Services & Supplies to collect all  
compensation monies due to me from you or any other party, regarding the said accident.

Thank you.

  
Signature

Owner: CHEAH GEOK TSENG

  
Signature

Witness by: Quah Hock Wah

NRIC No: 81748849/2

Date: 14/01/2022

## DISCHARGE VOUCHER

**Without Prejudice  
Save As to Costs**

Your Reference : SJR 663Z  
Our Reference : VC014970

I/We, CHEAH GEOK TSENG do hereby acknowledge the sum of Singapore Dollars: Three thousand Nine hundred Seven and cents forty five only (S\$3,907.45) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'SOH LAY CHOO', over damage to my/our vehicle SJR 663Z from an accident involving SJR 663Z and EY 1111R at/along ANG MO KIO ST. 13 TWDS ANG MO KIO AVE 1 which occurred on 12 JANUARY 2022 at about 1510 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 'SOH LAY CHOO', 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) 31 of (month) 05 (year) 2022

Signature

CHEAH GEOK TSENG

Claimant's Name

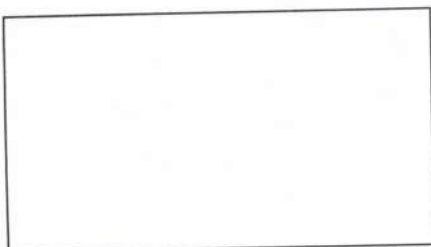
97635317D

FIN/NRIC No.

50 CEDAR AVE

8349718

Address



Company stamp if applicable

Witness's Signature

Quah Hock Wah

Witness's Name

8174884912

FIN/NRIC No.

81K 5035 #01-351

Ang Mo Kio End Prk 2

S. 569538

Address

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





# ALFRED AUTO

## Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538  
Tel: 6483 4586 Fax: 6483 4882 Reg. No. 391089/00-E  
Email: alfredauto@hotmail.com



**Tax Invoice: 130122**

**[WITHOUT PREJUDICE SAVE AS TO COSTS]**

**Date: 17.02.2022**

**QBE Insurance (Singapore) Pte Ltd**

**1 Wallich St #35-01 Guoco Tower**

**Singapore 078881.**

**Tel: 6224-6633**

**Fax: 6533-3270**

**Cc:**

**Cheah Geok Tseng (Xie Yuzhen)**

**50 Cedar Avenue**

**Singapore 349718.**

**Volkswagen Sharan 2.0 TSi**

**Final Repair Cost for Vehicle Reg. No: SJR 663 Z**

**Lump Sum Repair**

**3,300.00**

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**Grand Total: 3,300.00 (SGD)**

We shall be glad if you can forward the payment at your early convenience.

**For internet banking transfer – OCBC Current Account No. 620-453233-001 or  
PAYNOW UEN 39108900E**

ACKNOWLEDGED BY	DATE	ALFRED AUTO SERVICES & SUPPLIES
		<i>Alfred Quah</i>

Note: Full payment must be completed 7 days from the invoice date. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 13 Jan 2022 / 19:27:38

Receipt Date/Time : 13 Jan 2022 / 19:27:31

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-220113-003556

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - EY1111R				
As at 12 Jan 2022/15:10:00				
Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - EY1111R			
	Enquiry Fee	7.00	0.49	7.49
	20220113192649622465			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	4r5b6gce--			
	8H0544359Y086224X		Credit Card	7.45
	<b>Total</b>			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

QBE Insurance (Singapore) Pte Ltd.  
1 Wallich Street #35-01  
Guoco Tower Singapore 078881  
Tel 62246633 Fax 65333270

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 13 Jan 2022 / 16:21:52

Receipt Date/Time : 13 Jan 2022 / 16:21:16

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-220113-002794

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
1	Renew COE - SJR663Z Veh Quota Premium ( 01 Feb 2022 - 31 Jan 2032 ) 20220113162007712201	79,034.00	0.00	79,034.00
	<b>Sub-Total</b>	79,034.00	0.00	79,034.00
	<b>Total Before Rounding</b>	79,034.00	0.00	79,034.00
	<b>Rounding Difference</b>			0.00
	<b>Total Amount Payable</b>			79,034.00
	Paid By			
	20220113162021196	Direct Debit: eNETS Debit (Internet Banking)		79,034.00
	<b>Total</b>			79,034.00
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			79,034.00
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 24 February 2022 3:17 PM  
**To:** shirleysohlc@gmail.com  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/QBE22000592/Dgs3 \*\*\*  
ACCIDENT INVOLVING EY 1111R & SJR 663Z ON 12/01/2022 \*\*\*

**Importance:** High

**Our Ref:** CC4/QBE22000592/Dgs3

24 FEBRUARY 2022

SOH LAY CHOO

Dear Sir/Madam,

**ACCIDENT INVOLVING EY 1111R & SJR 663Z ON 12/01/2022**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (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.

This is to inform you that we received a Third Party Claim from **SJR 663Z**.

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 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)

**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.**

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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



*Save the Earth. Print only when necessary.*



## Cecilia Chong (LKK Auto)

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**From:** Jenny Toh <jenny.toh@qbe.com>  
**Sent:** Friday, 27 May 2022 3:12 PM  
**To:** Cecilia Chong (LKK Auto)  
**Cc:** claims-singapore; Admin A  
**Subject:** RE: VC014970 TP CLAIM YOUR REF EY1111R LKK REF : CC4/QBE22000592/Dgs3

Dear Cecilia

Kindly 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](#)



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.*

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**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Friday, 27 May 2022 1:36 pm  
**To:** Jenny Toh <jenny.toh@qbe.com>  
**Cc:** claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: VC014970 TP CLAIM YOUR REF EY1111R LKK REF : CC4/QBE22000592/Dgs3

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

QBE Ref: VC014970

LKK Ref: CC4/QBE22000592/Dgs3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 21/02/2022 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is a head-to-rear collision. Liability is not in our driver's favour.

Summary to offer to third party repairer, "**ALFRED AUTO SERVICES & SUPPLIES**" is as follows: -

	<i>Claimed Amount</i>	<i>Revised Amount</i>
1. Cost of Repair (w/GST)	\$ 18,462.00	\$ 3,300.00
2. Loss of Use (6days x \$100.00)	\$ 600.00	\$ 600.00 (6days x \$100.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 19,069.45</b>	<b>\$ 3,907.45</b>

**\*\*04days recommendation for repair + 1sunday + 1PRS = 6days.**

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 23/05/2022 is only for mandate purpose.

The above is for your approval.