

## Letter Of Claim For Uninsured Loss

Insurance Company: \_\_\_\_\_

QBE

Date: \_\_\_\_\_

17/02/2022

Address : \_\_\_\_\_

Attention : \_\_\_\_\_

Claims Department – Motor Claims Manager

Dear Sir/Madam,

Subject: Accident involving vehicle number

SCN8119E

&

GX3663H

at

TAH CHING ROAD

on

23/01/2022

I am the owner of Vehicle Number SCN8119E which was involved with the accident as mentioned above.

As the accident was solely caused by your insured vehicle, bearing registration number GX3663H, I hereby submit my claim against your company for the uninsured loss which are as follows:

Excess payment for OD claim

Loss of usage (S\$/day) for 09 days

X 450

Car rental as per invoice attached

MEAL  
RPH

Search fee

Others

con

Total claim amount

\$

\$

\$

\$

\$

\$

\$

450.00

551.00

2.00

8025.00

9028.00

Enclosed please find copies of GIA report, invoices and certificate of insurance for your necessary review.

Kindly reply me within 14 days from the date hereof, or alternatively let me have the full and final settlement for all uninsured loss which amounted to \$ 9028.00, failing which I will have to recover all losses via legal action. Please also note your prompt action will help to reduce the claim cost.

Yours sincerely

Call  
(Owner of motor vehicle)

Name

CHEN HUI MEI HEB HONG

Address

Telephone

62682292

S( )



## LETTER OF AUTHORITY AND INDEMNITY

- ☒ Tan Chong Motor Sales Pte Ltd, 913, Bukit Timah Road, Singapore 589623  
☐ Tan Chong Motor Sales Pte Ltd, 17, Lorong 8, Toa Payoh, Singapore 319254  
☐ Autolution Industrial Pte Ltd, 19, Ubi Road 4, Singapore 408623  
☐ TC Autoclinic Pte Ltd, 25, Leng Kee Road, Singapore 159097  
☐ TC Autoclinic Pte Ltd, 1, Sixth Lok Yang Road, Singapore 628099

### Type of Claim:

- ☒ Third Party (Direct Settlement)  
☐ Own Damage (Recovery Claim)

ACCIDENT INVOLVING VEHICLE REGISTRATION No. SCN 8119 E AND GX 3663 A  
ON 23/01/2022 AT TAN CHONG ROAD

- I, the owner of vehicle no. SCN 8119 E hereby instruct you and authorise you to act for me with respect to the following:-
  - To submit my claims for all losses including uninsured loss, rental car charges, medical fees, excess payment and cost of repairs.
  - To settling my claim as they deem fit, including settling the matter on basis of my contributory negligence if any.
  - To receive payment for settlement of my claim where all payment is to be made payable to the repair workshop for cost of repairs and other uninsured losses.
  - To sign discharge voucher on my behalf.
- I further acknowledge that any settlement that workshop may reach on my behalf is on a without prejudice basis and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle is concerned.
- In the event that I am required to attend meetings, interviews, court and/or provide statements or any information in connection with my claim, I shall render full cooperation.
- In the event that my claim against the third party or his insurers is not successful or cannot be proceeded with or if any settlement is not honoured or satisfied by the third party or his insurers, I authorise you to revert to my own insurers for the cost of repairs and any losses recoverable under my policy of insurance. In this respect, I understand and accept that the excess amount applicable under the policy of insurance shall be borne by me.
- If for whatever reason, my insurers reject my claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I agree and undertake to pay the difference between what was claimed and paid out by the insurers or the full amount of my repair bill and survey fees and any other expenses reasonably incurred on my behalf or to pay you the difference in amount, as the case may be.
- I undertake to state truthfully and to make full and frank disclosure of all facts leading up to and of the accident and of any action and/or omissions in connection with my part in the accident. If any facts stated are inaccurate and my claim cannot be paid out or fails, I agree that I shall be liable to you for the repair and other costs incurred by you.
- I further undertake to sign any document or discharge voucher that is required for the purposes of my claim and if as a result of my failure to do so, my claim cannot be paid out or is delayed, I agree that I shall be liable to you for the repair and other costs incurred by you.
- I understand that the claim for loss of use of my vehicle will be based on the number on the days estimated by the surveyor in his report for the required repair. The actual number of days may be more due to unavailability of parts, weekend, holidays and other operational exigencies and I accept that it may not be possible to claim for these extra days. In addition, any contributory negligence part of my claim can also affect portion of my claim for loss of usage.
- I shall keep you informed of any correspondence and/or summons that I may receive in connection with the accident before agreeing to pay or receive any monies due under this claim.
- In the event, the insurers pay the claimed amount to me instead of you, I will inform you as soon as possible and reimburse you for the repair and other costs incurred by you.
- For successful recovery of upfront Excess payment by claimant, the workshop shall effect refund accordingly to the mode of upfront payment.
  - For upfront Excess payment by credit card, the refund shall be credited to the respective Credit Card Account via Credit Card Company handling the transaction.
  - For Excess payment by cash, the workshop shall refund the amount to the claimant via cheque payment.

Claimant's Particulars		Authorized Workshop <u>LAWRENCE TRL</u>	
Name <u>CHEN HUI MI NEE HOE</u>		Company Name <u>TAN CHONG MOTOR SALES PTE LTD</u>	
Address <u>90 YUSUF STIMAR RD</u> <u>#08-32 S 618645</u>		Claim Officer's Name <u>613 BUKIT TIMAH ROAD</u>	
Telephone No <u>6282292</u>		SINGAPORE 589623 TEL : 6466 7711 FAX : 6469 7472	
Date	Email	Date	
Company Stamp [For Co Regn Vehicle]	Authorized Signature <u>[Signature]</u>	Claim Officer Signature <u>[Signature]</u>	



## DISCHARGE VOUCHER

Without Prejudice  
Save As to Costs

Your Reference : SCN 8119E  
Our Reference : ACVC014979

I/We, **CHEN HUEI MEI NEE HONG** do hereby acknowledge the sum of Singapore Dollars: **NINE THOUSAND AND TWENTY EIGHT ONLY (\$9,028.00)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**MACMARINE SERVICES PTE LTD**', over damage to my/our vehicle **SCN 8119E** from an accident involving **GX 3663H** and **SCN 8119E** at/along **JUNCTION OF YUAN CHING ROAD AND TAN CHING ROAD** which occurred on **23/01/2022** at about **10:25 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 '**MACMARINE SERVICES 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.

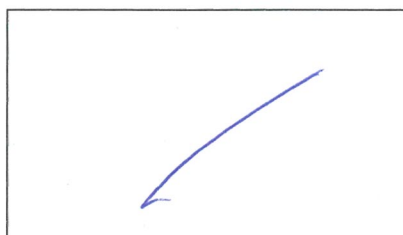
Dated this (day) 17 of (month) May (year) 2022

x [Signature]  
Signature

x Chen Huei Mei  
Claimant's Name HEE HONG

XS2188450B  
FIN/NRIC No.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Address



Company stamp if applicable

[Signature]  
Witness's Signature

WANG BEE TB  
Witness's Name

\_\_\_\_\_  
FIN/NRIC No.

TAN CHONG MOTOR SALES PTE LTD  
913 Bukit Timah Road  
Singapore 589623  
Tel: 6466 7711 Fax: 6469 7472

\_\_\_\_\_  
Address

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





## Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622  
SERVICE CENTRES  
913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92  
19 LORONG 8, TOA PAYOH, SINGAPORE 319255. TEL: 63570753/4/5



**GST Regn No: 19-9106231-D**  
**Co. Regn No : 199106231D**

TAX INVOICE

GST REG: M2-0007974-4

NAME : QBE INSURANCE (SINGAPORE) PTE LTD  
ADDRESS : 1 RAFFLES QUAY  
TELEPHONE : #29-10 SOUTH TOWER S(048583)  
MODEL : 62246633  
ENGINE NO : CDGARSAN16EPA2-L--  
CHASSIS NO : QG16414168  
VEHICLE NO : JN1CFAN16Z0102907  
SCN8119E

INVOICE NO : W12143318  
INVOICE DATE : 17-MAY-2022  
TERMS : CREDIT  
DATE REC'D : 27-JAN-2022  
SA/SE : LAW  
JOB NO : BG1113917  
MILEAGE : 159305  
YOUR REFERENCE : INS/IC/LAW/0032/

ITEMS	JOB DESCRIPTION	Credit Terms	AMOUNT
1	REMARKS		
1	NTUC CLAIM AGAINST QBE		
	DOA:23.01.2022		
2	TOC:DIRECT SETTLEMENT		
	OUR REF:INS/IC/LAW/0032/2022		
3	SATISFACTION NOTE ATTACHED		
	T/P VEHICLE NO:GX3663H		
4	SURVEY BY LKK STEVE ON 25.01.2022		
	RECOMMEND 7 DAYS REPAIR		
5	AUTHORISE BY ASHER LKK ON 27.01.2022		
	REPAIR FROM 27.01.2022 - 05.02.2022		
6	*** TOWED IN BY NTUC INCOME A.A W/O T183682		
7	*** OWNER CLAIM LOSS OF USE		
8	*** WITH MEDICAL CLAIM		
	Insurance Co : QBE INSURANCE (SINGAPORE) PTE LTD		
	Policy No..... TP-GX3663H		
	Claim Type ... DIRECT SETTLEMENT / THIRD PARTY CLAIM		
	DOA..... 23-JAN-2022		
	Our Ref..... INS/IC/LAW/0032/2022		
	Surveyor..... M/S LKK ENGINEERING & MANAGEMENT SERVICES		
	LABOUR :		7500.00
	PARTS :		0.00
	SUBTOTAL :		7500.00
	TOTAL :		7500.00
	GST(7%) :		525.00
	AMOUNT DUE :		8025.00

(NB : NC=No Charge;P=Included in Package;W=Warranty;G=Goodwill)  
DOLLARS: EIGHT THOUSAND TWENTY FIVE ONLY.

WORKSHOP MANAGER

The General Terms and Conditions of Service (the "Conditions") printed overleaf or attached to this Invoice shall apply to all Services set out above. Any claims relating the Services shall be subject to the Conditions. Any objections to the charges in this Invoice must be made within seven (7) days from the date of this Invoice, otherwise it shall be assumed that this Invoice has been accepted as correct and conclusive.

CUSTOMER





www.tanchong.com

## Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622  
SERVICE CENTRES  
913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92  
19 LORONG 8, TOA PAYOH, SINGAPORE 319255. TEL: 63570753/4/5

GST Regn No: 19-9106231-D

Co. Regn No : 199106231D



TAX INVOICE

GST REG: M2-0007974-4

NAME : QBE INSURANCE (SINGAPORE) PTE LTD  
ADDRESS : 1 RAFFLES QUAY  
TELEPHONE : #29-10 SOUTH TOWER S(048583)  
MODEL : 62246633  
ENGINE NO : CDGARSAN16EPAZ-L--  
CHASSIS NO : QG16414168  
VEHICLE NO : JN1CFAN16Z0102907  
SCN8119E

INVOICE NO : W12143318  
INVOICE DATE : 17-MAY-2022  
TERMS : CREDIT  
DATE REC'D : 27-JAN-2022  
SA/SE : LAW  
JOB NO : BG1113917  
MILEAGE : 159305  
YOUR REFERENCE : 1NS/1C/LAW/0032/

ITEMS	JOB DESCRIPTION	Credit terms	AMOUNT
1	LABOUR		
1	FOCUS & ADJUST H/LAMP, RESET HORIZONTAL & VERTICAL ALIGNMENT TO FACTORY SPECIFICATION		NC
2	RENEW AIR BAG MODULE, SENSOR, RESET SYSTEM USING NISSAN CONSULT		NC
3	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL \$120/PANEL X 02		NC
4	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA \$100/PANEL X 03		NC
5	INSTALL ULTRAMAX SOLAR FILM - FRT W/SCREEN WITH ANTI GLARE		NC
6	RENEW FRONT WINDSHIELD GLASS ASSY.		NC
7	CHECK WHEEL ALIGNMENT, ADJUST WHERE NECESSARY AND TEST DRIVE VEHICLE		NC
8	REPAIR LH FRONT DOOR, LH FRONT WHEELHOUSE AND RENEW BONNET, LH FRONT FENDER, SUPPORT PANEL, FRONT BUMPER		NC
9	S/PAINT FRONT BUMPER, LH FRONT FENDER, DOOR, SUPPORT PANEL, BONNET, WHEELHOUSE		NC
10	DISCHARGE/CHARGE A/CON GAD AND RENEW CONDENSER		NC
11	RENEW RADIATOR		NC
12	AS PER AGREED LUMP SUM REPAIR		7500.00
13	SUPPLY AND RENEW FRONT/REAR NO PLATE (SMART PLATE WITH CASING)		NC
SUBTOTAL :			7500.00

DOLLARS:

WORKSHOP MANAGER

The General Terms and Conditions of Service (the "Conditions") printed overleaf or attached to this Invoice shall apply to all Services set out above. Any claims relating the Services shall be subject to the Conditions. Any objections to the charges in this Invoice must be made within seven (7) days from the date of this Invoice, otherwise it shall be assumed that this Invoice has been accepted as correct and conclusive.

CUSTOMER



# SATISFACTORY NOTE

**TAN CHONG MOTOR SALES PTE LTD (TCMS)**

**AUTOLUTION INDUSTRIAL PTE LTD (AIPL)**

**TC AUTOCLINIC PTE LTD (TCAC)**

DATE:

OWNER NAME:

NRIC NO.:

ADDRESS:

VEHICLE MODEL:

REGN. NO.:

CHASSIS NO.:

TYPE OF CLAIM:

OWN DAMAGE (OD)

OWN DAMAGE (OD) & UNINSURED LOSS  
(EXCESS & LOSS OF USAGE) VIA  
TCMS / AIPL / TCAC

THIRD PARTY THROUGH  
TCMS / AIPL / TCAC

THIRD PARTY - OWNER  
DIRECT CLAIM AGAINST  
THIRD PARTY INSURANCE

WINDSCREEN / GLASS (W/S)

INSURANCE CO.:

CLAIM NO.:

POLICY NO.:

DATE OF ACCIDENT:

DATE RECEIVED:

DATE COMPLETED:

We / I hereby confirmed that the accident repair carried out by Tan Chong Motor Sales Pte Ltd / Autolution Industrial Pte Ltd / TC AutoClinic Pte Ltd and that all necessary repairs as resulted of the accident of the above vehicle have been completed to our / my satisfaction and that We / I have no futher claim whatsoever against the above Company in repect thereof. Terms and Conditions as stipulated in the overleaf applies.

We / I have taken delivery of my car after all necessary repair carried out by Tan Chong Motor Sales Pte Ltd / Autolution Industrial Pte Ltd / TC AutoClinic Pte Ltd on\*

Note: In the event of an Own Damage Claim, your Insurance Company may under policy terms & conditions, or as standard Industrial Practice, increase the loading on your premium during Insurance Policy renewal. Your NCD [Non Claim Discount] may also be affected, subject to business policy of respective Insurance Company.

(NAME / SIGNATURE OF INSURED)

FOOTNOTE:

TCMS / AIPL / TCAC\* WILL CLAIM ON BEHALF  
OF OWNER  
THROUGH TCMS'S LEGAL AID

DEPOSIT PAID BY OWNER

OWNER WILL MAKE CLAIM AGAINST  
THIRD PARTY INSURANCE COMPANY

DOCUMENTS RETURNED TO  
OWNER

TCMS / AIPL / TCAC\* WILL CLAIM ON BEHALF  
OF OWNER UNINSURED LOSS. (EXCESS  
PAYMENT & LOSS OF USAGE)

INSURANCE CO. COPY

\* Delete When Necessary



0072


INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

GX3663H

Date of Accident

23/01/2022 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... QBE Insurance (Singapore) Pt...

Period of Insurance ..... 15/04/2021 - 14/04/2022

Requested By ..... Eric Koh Yong Lang (Tan Chon...

Requested Date ..... 26/01/2022 09:52

#### 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**



## OFFICIAL RECEIPT

RECEIPT NO : J001690823  
DATE / TIME : 29.01.2022 / 09:34:40

PAYMENT RECEIVED FROM CHEN TAI LIANG

PATIENT NAME : CHEN TAI LIANG  
EXT PATIENT ID : XXXXX395A  
CUSTOMER NO : 8225062

PAYMENT DATE : 29.01.2022  
PAYMENT TIME : 09:34:40  
PAYMENT MODE : VISA

TOTAL AMOUNT PAID (SGD) : 551.00

<u>BILL NO</u>	<u>BILL DATE</u>	<u>PAYMENT AMOUNT</u>
16206548C	26.01.2022	SGD 551.00

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



**TAX INVOICE**

Page 1 of 2

MR. CHEN TAI LIANG

BLK 9C #08-32  
YUAN CHING ROAD  
PARKVIEW MANSIONS  
SINGAPORE 618645



Accepts: PayNow

**\$ 551.00**  
FINAL AMOUNT PAYABLE

BILL REF. NO:  
16206548C

BILL DATE  
23 JAN 2022

NRIC / FIN / MRN  
R0012395A

LOCATION  
NTFGH

VISIT DATE ► 23 JAN 2022 11:49 AM

TOTAL AMOUNT(BEFORE GOVT SUBSIDY)	\$	767.30
GOVT SUBSIDY	\$	-216.30
<b>TOTAL AMOUNT (BEFORE GST)</b>	<b>\$</b>	<b>551.00</b>
7% GST	\$	38.57
GST absorbed by Govt	\$	-38.57
<b>TOTAL AMOUNT (AFTER GOVT SUBSIDY)</b>	<b>\$</b>	<b>551.00</b>
<b>TOTAL AMOUNT PAYABLE</b>	<b>\$</b>	<b>551.00</b>
Net Payment made	\$	0.00
<b>FINAL AMOUNT PAYABLE</b>	<b>\$</b>	<b>551.00</b>

**CHARGES**

CASE NO.	SPECIALTY / CLASS	BEFORE GOVT SUBSIDY (\$)	AFTER GOVT SUBSIDY (\$)
9220318800G	ACCIDENT & EMERGENCY / NA		
SERVICES	DESCRIPTION		
A&E ATTENDANCE FEE		254.00	127.00
ECG 12 LEADS		26.80	0.00
XR CERVICAL SPINE AP & LATERAL		60.50	0.00
PARACETAMOL 500MG TABLET		2.00	0.00
CT BRAIN		424.00	424.00
	TOTAL AMOUNT (BEFORE GOVT SUBSIDY)	767.30	
	GOVT SUBSIDY	216.30	
	TOTAL AMOUNT (BEFORE GST)		551.00
	7% GST		38.57
	GST absorbed by Govt (for subsidised patient only)		-38.57
	Subtotal		551.00
	<b>TOTAL AMOUNT (AFTER GOVT SUBSIDY)</b>		<b>551.00</b>

For change of appointment  
please call 6716 2222

PRINTED ON: 23 JAN 2022 02:06 PM



**TAX INVOICE**

BILL REF. NO.  
**16206548C**

BILL DATE  
**23 JAN 2022**

NRIC / FIN / MRN  
**R0012395A**

PATIENT NAME  
**MR. CHEN TAI LIANG**

**PAYMENT SUMMARY**

TOTAL AMOUNT (AFTER GOVT SUBSIDY)		551.00
SCHEMES (SCHEME ID) / PAYOR	REFERENCE NO.	AMOUNT PAYABLE (\$)
MR. CHEN TAI LIANG		551.00

MR. CHEN TAI LIANG	TOTAL AMOUNT PAYABLE	551.00
	Net Payment made	0.00

**FINAL AMOUNT PAYABLE \$ 551.00**

**PAYMENT OPTIONS & ADVISORY**



**Self-Service Kiosk**  
• AXS Station



**Counter Services**  
• Service Locations at SOC and Pharmacy / Business Office  
• 7-Eleven Stores



**E-Payment**  
• OneNUHS App  
• HealthHub Mobile App  
• Payment through PayNow by scanning the SGQR code on this bill with your banking app  
• DBS/POSB Digibank online/mobile or DBS Paylah!  
• AXS e-Stations/m-Stations



**Payment Policy**

- Credit balance from your bill will be used to offset any other outstanding bills that you may have within the same payment account.
- If no bill number is indicated, the payment received will be used to offset the oldest outstanding bill.
- Payment made via AXS and E-Payments will be updated to your bill within 3 working days.

Tower B 2樓 財政部





## AFTER VISIT SUMMARY

NAME: CHEN TAI LIANG

MRN: R0012395A

ADDRESS:  
Temporary address used  
Singapore 999999

DOB: 23/5/1970  
AGE: 51 y.o.  
GENDER: M

PHONE: 6000 0000 (Home Phone)

### DIAGNOSIS

#### ED Arrival Information

Arrival	Means of arrival	Escorted by
23/1/2022 11:49	SCDF Ambulance	-

#### Primary Physician

Primary Physician  
CHOO CHIN FOO, Denyna

#### Diagnosis

Injured in road traffic accident - Primary  
Head contusion

Comments

#### Disposition Plan

ED Disposal	Comment
AMA/AOR	

#### Allergies (Reviewed on: 23/01/22)

No Known Allergies

#### Procedure Orders

None

### DISPOSITION

#### Medical Certificate/ Light Duty/ Time Chit

MC ID	Issued	Type	Start Date	End Date	Duration (Days)	Question	Answer
1192724326	Medical Certificate	Outpatient Sick Leave	23 Jan 2022	27 Jan 2022	5	Certificate Eligible for Court Absence Class	No Print

#### Discharge Medications

Medication	Instructions	Dispense	Start Date	End Date	Auth. Provider
Paracetamol Tablet	Take 1 g 4 times a day when required for fever or pain for up to 5 days.		23/1/2022	28/1/2022	Juan SZE JOO

Discharge Medications (continued)

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Referral Orders

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REFERRAL TO ORTHOPAEDICS - SPINE SURGERY - JHC

Ordered  
23/01/22 13:38

This is a computer-generated summary of information available and correct at point of print. Please refer to your doctor for further information or clarification.



**Asher Sng (LKKAUTO)**

---

**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 27 January 2022 10:15 AM  
**To:** YWCHOY@MACMARINE.COM.SG  
**Subject:** ACCIDENT INVOLVING GX 3663H AND SCN 8119E ON 23/01/2022

**Our Ref: CC3/QBE22000930/Eea3**

27 JAN 2022

**MACMARINE SERVICES PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING GX 3663H AND SCN 8119E ON 23/01/2022**

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  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

*c.c. QBE Insurance (Singapore) Pte Ltd  
(Motor Claims Dept)*

## Asher Sng (LKKAuto)

---

**From:** Jenny Toh <jenny.toh@qbe.com>  
**Sent:** Wednesday, 11 May 2022 15:28  
**To:** Asher Sng (LKKAuto)  
**Cc:** claims-singapore; Admin A  
**Subject:** RE: [MANDATE REQUEST] RE: ACVC014979 - CIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT \*\*\* LKK REF: CC3/QBE22000930/Eea3

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear Asher

Kindly 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, 9 May 2022 9:48 am  
**To:** Jenny Toh <jenny.toh@qbe.com>  
**Cc:** claims-singapore <claims-singapore@qbe.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** FW: [MANDATE REQUEST] RE: ACVC014979 - CIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT \*\*\* LKK REF: CC3/QBE22000930/Eea3

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 18/04/2022.

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](mailto: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:** Monday, 18 April 2022 12:47

**To:** Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>

**Subject:** [MANDATE REQUEST] RE: ACVC014979 - CIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022  
INS/IC/LAW/0032/2022 DIRECT SETTLEMENT \*\*\* LKK REF: CC3/QBE22000930/Eea3

Your ref : ACVC014979

Our ref : CC3/QBE22000930/Eea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured make a right turn at the cross junction without green arrow 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 " **TAN CHONG MOTOR SALES PTE LTD**" at **\$9,028.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 15,871.05	\$ 8,025.00
2. Loss of Use (9days x \$50)	\$ 450.00	\$ 450.00 (9days x \$50)
3. LTA Search Fee	\$ 2.00	\$ 2.00
4. Medical Fee	\$ 551.00	\$ 551.00
<b>Total</b>	<b>\$ 16,874.05</b>	<b>\$ 9,028.00</b>

Enclosed here with all the relevant documents for your perusal.



Kindly note that this inspection report dated 18/04/2022 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](mailto: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.

-----Original Message-----

From: Robin Siow <[robin.siow@qbe.com.my](mailto:robin.siow@qbe.com.my)>  
Sent: Thursday, 27 January 2022 09:59  
To: Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
Cc: Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; claims-singapore <[claims-singapore@qbe.com](mailto:claims-singapore@qbe.com)>; Jenny Toh <[jenny.toh@qbe.com](mailto:jenny.toh@qbe.com)>; Joyce Cheong <[Joyce.Cheong@qbe.com](mailto:Joyce.Cheong@qbe.com)>  
Subject: RE: ACVC014979 - CIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT \*\*\* LKK REF: CC3/QBE22000930/Eea3

Hi Mei Kwan,

Please find the attached GIA report as requested.

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

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

-----Original Message-----

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

Sent: Wednesday, 26 January, 2022 4:39 PM

To: Robin Siow <robin.siow@qbe.com.my>; Joyce Cheong <joyce.cheong@qbe.com>

Cc: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; Jenny Toh <jenny.toh@qbe.com>

Subject: RE: ACCIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT

\*\*\* LKK REF: CC3/QBE22000930/Eea3

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

Dear Robin / Joyce,

We refer to the above matter.

Please kindly assist.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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.

-----Original Message-----

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

Sent: Wednesday, 26 January, 2022 4:37 PM

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

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

Subject: RE: ACCIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT

\*\*\* LKK REF: CC3/QBE22000930/Eea3

Dear Sir/ Madam,

We refer to the above matter.

We have received an assignment from TP repairer, M/s Tan Chong Motor Sales Pte Ltd and TP repairer proposed for a direct settlement.

Survey done on 26.01.2022.

Kindly let us have a copy of your insured's GIA report and claim ref for our necessary action.

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

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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.

-----Original Message-----

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

Sent: Wednesday, 26 January, 2022 4:30 PM

To: Lawrence Teo <lawrenceteo@tanchong.com>

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>; claims-singapore <claims-singapore@qbe.com>; boo\_boo\_seng@tanchong.com; kwekkh@tanchong.com

Subject: RE: ACCIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT

\*\*\* LKK REF: CC3/QBE22000930/Eea3

Dear Lawrence,

Please provide us police report.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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.

-----Original Message-----

From: Lawrence Teo <lawrenceteo@tanchong.com>

Sent: Wednesday, 26 January 2022 2:23 PM

To: QBE CLAIM DEPT <claims-singapore@qbe.com>; SUR <sur@lkkauto.com>



Cc: Boo Boo Seng <boo\_boo\_seng@tanchong.com>; Kwek Kim Hwee <kwekkh@tanchong.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Subject: ACCIDENT INVOLVING SCN8119E & GX3663H ON 23.01.2022 INS/IC/LAW/0032/2022 DIRECT SETTLEMENT

Importance: High

Dear Office In Charge,

Our customer, CHEN HUEI MEI NEE HONG owner was insured with NTUC Insurance at the material time of the accident. The 3rd party is insured with you at the material time of the accident.

Our customer holds your insured driver liable for the accident and would like to claim against your insured driver. On behalf of our customer, we hereby enquire whether you would like to have a Direct Settlement with our customer.

Our customer's claiming for Cost Of Repair and Loss Of Rental @\$100/Day.GIA Report / Estimate attached for your action. Subject to Medical claim.

Car with us.

Best Regards,

Lawrence Teo

Tan Chong Motor Sales Pte Ltd

913 Bukit Timah Road

Singapore 589623

Tel: +65-64694091 :: DID: +65-67038914 :: Fax: +65-64697472

Email: lawrenceteo@tanchong.com

Website:

<https://nam10.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.tanchong.com%2F&data=04%7C01%7Crobin.siow%40qbe.com.my%7Cedc10f91be0943872a5a08d9e0a7606c%7Cce56fae6055d4c9fb6c99d341506a491%7C1%7C0%7C637787832156454603%7CUnknown%7CTWFPbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCi6Mn0%3D%7C0&data=9wdKFqkgxQre%2BP5PjTaHJwt8VSfwilXwNsy6WF3FcvE%3D&reserved=0> ::

<https://nam10.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.nissan.com.sg%2F&data=04%7C01%7Crobin.siow%40qbe.com.my%7Cedc10f91be0943872a5a08d9e0a7606c%7Cce56fae6055d4c9fb6c99d341506a491%7C1%7C0%7C637787832156454603%7CUnknown%7CTWFPbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCi6Mn0%3D%7C0&data=eYBmuHkdbTqyBTupWcURCYIgn4j3e9n20b3hHAqpdg%3D&reserved=0>

-----Original Message-----

From: Singapore Printer

Sent: Wednesday, January 26, 2022 1:44 PM

To: Lawrence Teo <lawrenceteo@tanchong.com>

Subject: Scan Data from FX-2ECDE2

Sent by: [lawrenceteo@tanchong.com]

Number of Images: 11

Attachment File Type: PDF

Device Name: BT-TCMS-SVCADM-592607

[https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Foffice365mail-footer-images.s3-ap-southeast-1.amazonaws.com%2Fnissan\_nim.jpg&data=04%7C01%7Crobin.siow%40qbe.com.my%7Cedc10f91be0943872a5a08d9e0a7606c%7Cce56fae6055d4c9fb6c99d341506a491%7C1%7C0%7C637787832156454603%7CUnknown%7CTWFpbGZsb3d8eyJWljiMC4wLjAwMDAiLCJQIjIiV2luMzliLCJBTiI6IklhaWwiLCJXVCi6Mn0%3D%7C0&reserved=M9uwME1IN57rAMjd%2B48jcSiYUkuat9NfUr5d7Jg4IG4%3D&reserved=0]<https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.nissan.com.sg%2F&data=04%7C01%7Crobin.siow%40qbe.com.my%7Cedc10f91be0943872a5a08d9e0a7606c%7Cce56fae6055d4c9fb6c99d341506a491%7C1%7C0%7C637787832156454603%7CUnknown%7CTWFpbGZsb3d8eyJWljiMC4wLjAwMDAiLCJQIjIiV2luMzliLCJBTiI6IklhaWwiLCJXVCi6Mn0%3D%7C0&reserved=%2BCY1n%2F60JnlfjN74WV2n0wXgpa7wLfC0jy3SSUOKIfI%3D&reserved=0>

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