

Yan (LKK Auto)

From: Karen Chan Siau Chin (StridesASvcs/Ins & Claims/Bus) <SiauChin.Chan@stridespremier.com.sg>
Sent: Thursday, March 6, 2025 10:41 AM
To: 'claims@aaplpro.com'
Cc: Tan Wei Teck (StridesASvcs/Ins & Claims/Bus); Chong Fei Yuan (StridesMSvcs/Finance/Fin Cont); Chan Shu Xian (StridesASvcs/Ins & Claims)
Subject: OUR REF:BUS/10/24/5007(LONPAC) - ACCIDENT ON 03.10.2024 INVOLVING SMB1306Y AND XD8188J ALONG TPE towards SLE before exit 13.
Attachments: BUS GIA.PDF; GEARS.pdf; BUS INVOICE.pdf

WITHOUT PREJUDICE

Dear Sirs,

We claim on behalf of SMRT Buses Ltd, owner of the vehicle registration number SMB1306Y.
Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$1,362.50
Loss of Use	\$825.00 (3 days x \$275.00)
GEARS search fee	\$2.18
Total	\$2,189.68

We enclose the following documents.

- 1) Repair Invoice
- 2) GIA report
- 3) GEARS Search Fee

We look forward to your confirmation to settle our claims within 15 days from the date of this email.
Payment by cheque shall be crossed and made payable to SMRT Buses Ltd.

Best Regards,
Karen Chan
Claims Department
Tel: 6556 3523

AUTHORIZATION TO ACT

I, **SMRT BUSES LTD** (the third party claimant") of **209 KRANJI ROAD SINGAPORE 739484** (address), owner of **SMB 1306Y** (vehicle no.) hereby authorize **STRIDES PREMIER AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no **SMB 1306Y** that was damaged pursuant to the accident which occurred on **03/10/2024** (date) along **TPE TOWARDS SLE BEFORE EXIT 13** (location) involving vehicle no/s **XD 8188J** ("the accident").

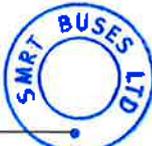
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of **SMRT BUSES LTD**.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 14 (day) of Jan (month) 2026 (year)



Signed by "the third party claimant"
(with chop if applicable)





Signed by "the workshop"
(with chop)





LONPAC INSURANCE

CLAIM NO : 23/24/24/VC05/030001
DATE : 13 JAN 2026

DISCHARGE VOUCHER

I/We, SMRT BUSES LTD (Company Reg No. 1XXXXX292D), confirmed acceptance from M/s LONPAC INSURANCE BHD AND/OR OWNER OF XD8188J sum of Singapore Dollars One Thousand Seven Hundred Only (\$1,700.00) in full and final satisfaction and discharge of all property losses competent to me upon the said M/s LONPAC INSURANCE BHD in respect of all property losses sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident involving SMB1306Y and XD8188J on 03/10/2024 along TPE TOWARDS SLE BEFORE EXIT 13.

I/We hereby agree to indemnify and keep LONPAC INSURANCE BHD / EXKLUSIVE LANDSCAPE PTE LTD / KANAN S/O KRISHNAN indemnified against all claims and any other claims whatsoever made by any person/persons on our behalf in respect of said accident.

I/We further authorize you to pay the above settlement sum directly to SMRT BUSES LTD.

I/We hereby acknowledge that this payment is made on a without admission of liability basis and without prejudice to all related claims and in respect of our insured's recovery action.


Signature & of Claimant / Date 14.01.2026


SMRT Buses Ltd 14.01.2026
Name of Claimant / Date

Note: Global sum S\$1,700.00 (all in, including repair cost, loss of use, LTA / GIA fee)

Customer Code : 3000472

SMRT BUSES LTD209 KRANJI ROAD
Singapore 739484**Tax Invoice****Inv No. :** AWLIV25020047**Date :** 24 Feb 2025**Ref :** BUS/10/24/5007**WS Job :** AWLJ24100027**Terms :** 30 Days**Veh No. :** SMB1306Y

#	Description	Qty	UOM	Unit Price	M/D	Amt
<u>Ad Hoc</u>						
1	LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00		1,250.00	0.00	1,250.00
Subtotal:						S\$ 1,250.00

Payment Instructions

- By Cheque: Crossed and made payable to "Strides Premier Automotive Services Pte. Ltd." with invoice no. indicated on the reverse side. No receipt will be issued unless requested.
- By Bank Transfer:
 - Account Name: Strides Premier Automotive Services Pte. Ltd.
 - Bank Name: DBS Bank Ltd - SGD
 - Bank Account No.: 018-008617-4
 - Swift Code: DBSSGSG

Subtotal : S\$ 1,250.00
GST 9.0% : S\$ 112.50
Total : S\$ 1,362.50*Chuah Yeow Seng*Chuah Yeow Seng (Feb 26, 2025 11:54 GMT+8)Authorised Signature
for **Strides Premier Automotive Services Pte Ltd**

E. & O.E

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

XD8188J

Date of Accident

03/10/2024 📅

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**

Period of Insurance **24/11/2023 - 23/11/2024**

Requested By **BALQISH BINTE ABDUL HALIL (...)**

Requested Date **04/10/2024 16:53**

Payment details

Request Amount: **S\$2**

GST Amount: **S\$0.18**

Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



Hsiao Tong (LKKAuto)

From: JASMINE LOK KHENG KWEI <JASMINELOK@lonpac.com>
Sent: Wednesday, January 7, 2026 4:59 PM
To: Hsiao Tong (LKKAuto)
Cc: MT_Claim_SG
Subject: RE: RE [SEEK MANDATE] RE: OREF: 23/24/24/VC05/030001 OUR REF: TBA/XD8188J Survey SMB1306Y *** LKK REF: CD/LPC24100189/Eua3

Lonpac External - General

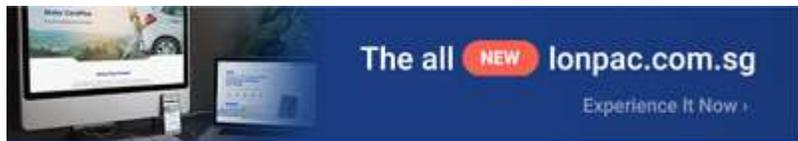
Dear Hsiao Tong,

Please proceed as proposed.

Thank you.

Best Regards

Jasmine Lok
Claims Department | Lonpac Insurance Bhd
300 Beach Road, #17-04 The Concourse, Singapore 199555
DID: 6279 9255 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 24 December 2025 3:59 pm
To: JASMINE LOK KHENG KWEI <JASMINELOK@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE [SEEK MANDATE] RE: OREF: 23/24/24/VC05/030001 OUR REF: TBA/XD8188J Survey SMB1306Y *** LKK REF: CD/LPC24100189/Eua3

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Dear Jasmine,

We would like to follow up on this matter.

Please advise mandate/instruction, Thank you.



Merry Christmas & Happy New Year 2026!



Best Regards,

Hsiao Tong, Chew (Ms) | Team Lead
Third Party Direct Settlement
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | Email: chewht@lkkauto.com
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Yan (LKK Auto) <yan@lkkauto.com>
Sent: Friday, November 7, 2025 4:05 PM
To: JASMINE LOK KHENG KWEI <jasminelok@lonpac.com>
Cc: LONPAC - MT_CLAIM_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE-SEND [SEEK MANDATE] RE: OREF: 23/24/24/VC05/030001 OUR REF: TBA/XD8188J Survey SMB1306Y ***
LKK REF: CD/LPC24100189/Eua3

Your ref: **23/24/24/VC05/030001**
Our ref : CD/LPC24100189/Eua3

Dear Sirs/Mdm,

ACCIDENT INVOLVING XD8188J(LONPAC) AND SMB1306Y(TP) ON 03/10/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he change lane and side swipe third party vehicle.

We seek your approval to offer repairer **"STRIDES PREMIER AUTOMOTIVE SERVICES PL."** at **\$1,864.68(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 1,585.41	\$ 1,362.50 (\$1,250.00 + 9%GST)
2. Loss of USE (3days x \$275.00)	\$ 825.00	\$ 500.00 (2DAYS X \$250.00)
3. LTA/ GIA SEARCH FEE	\$ 2.18	\$ 2.18
Total	\$ 2,412.59	<u>\$ 1,864.68</u>

Surveyor recommended 1day for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 09/06/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | fax: 6256-4315

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