

Our Ref : SMZ 288X

Your Ref : XE4738T/

24-Jul-2024

Lonpac Insurance Bhd  
300 Beach Road #17-04/07  
The Concourse, Singapore 199555  
Motor Claims Department

Accident involving SMZ 288X/XE4738T/ (Lonpac Insured) on 24-Jun-2024

We act for LAI CHIN MENG, the owner of vehicle no. SMZ 288X, which was involved in the above accident.

Our client suffered loss and damage because of your Insured's negligence in the driving of motor vehicle no. XE4738T/

We quantify our client claim's as follows:

1	Cost of Repair inclusive of GST	S\$ 1,035.50
2	Loss of Use S\$ 100.00/day X 3 days	S\$ 300.00
3	GIA/TP Search Fee	S\$ 29.43
	Total Claim Amount	S\$ 1,364.93

Pre-repair inspection of our client's vehicle was carried out by Surveyor Macus from LKK Auto Consultants Pte Ltd and we have finalized \$\$ 950.00 before GST on 15-Jul-2024

We enclose herewith the necessary invoices for your immediate action

Please let us know whether you are accepting liability and will be doing settlement within 7 days upon receiving this letter. If there are no discrepancies, please assist to forward the DV to us within 7 days.

  
Joo Hak Kee Auto Pte Ltd  
T: 6743 1913 F: 6743 5234  
E: yvonneang@jhk.com.sg

## LETTER OF AUTHORITY & INDEMNITY

函件的授权及弥偿

To: Joo Hak Kee Auto Pte Ltd  
Blk 3007 Ubi Road 1  
#01-406 Singapore 408701

Accident involving vehicle no. SMZ 288X and XE 4738 T  
at WCEGA Plaza carpark  
On 24/6/24

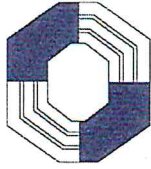
1. I/ We, the owner of vehicle no. SMZ 288X hereby instruct and authorize Joo Hak Kee Auto Pte Ltd to commence repairs to the said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instruction as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver/ or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such term as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal cost of the third party as well as the professional cost and disbursement of my/our solicitors notwithstanding that my/solicitors were appointed by you on my/our behalf.
5. In the event that I/We am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/We shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/We authorize you to make a claim against my/our own insurer for the cost of repairs and any other losses recoverable under my/our policy of insurance. In the respect, I/We understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us.
7. If for whatever reason, my/our insurers reject my/our 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/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. I/We shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay or receive any monies due to this claim.

Dated this day of 26 month of 06 year 20 24



Sign/Name/Company Chop  
NRIC: SXXXX785C  
Address:

Name of Insurers: India International Insurance Pte Ltd  
Policy No: D22MPC0002930-02  
Contact No: \_\_\_\_\_



# LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/029421

DATE : 21 SEPT 2024

## DISCHARGE VOUCHER

I/We, LAI CHIN MENG confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of XE4738T the sum of Singapore Dollar One Thousand Three Hundred Thirty Seven and Cents Sixty Eight Only **(\$1,337.68)** in full and final satisfaction, liquidation and discharge of all property losses competent to me/us 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 SMZ288X and XE4738T on 24/06/2024 along/at WCEGA PLAZA CARPARK.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ LBT GLOBAL LOGISTICS PTE. LTD. AND/OR VARINDER SINGH**) against all claims and any claims whatsoever made by any person/persons on our behalf in respect of the said accident.

I/We further authorize you to pay the above settlement sum directly to “**JOO HAK KEE AUTO PTE LTD**”.

I/We hereby acknowledged 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.

07.10.2024

.....  
Signature of vehicle owner/Date

LAI CHIN MENG / 07.10.2024

.....  
Name of vehicle owner /Date



## INVOICE

**Bill To:** Lonpac Insurance Bhd

Singapore

Attn: Accounts Department

Tel:

Email:

**Invoice No.:** INV240762 (C)

**Invoice Date:** 24 Jul 2024

**Due Date:** 31 Jul 2024

**Reference:** SMZ 288X

Description	Quantity	Discount	Unit Price	Tax	Amount SGD
TOTAL LUMP SUM REPAIR COST	1.00	%	950.00	9%	950.00
Subtotal (Includes discount of \$)					950.00
Total Local supply of goods and services 9%					85.50
<b>Total Amount Due SGD</b>					<b>1,035.50</b>

\*\* A late payment interest of 2% per month will be imposed on overdue accounts

For PAYNOW payment:

**UEN: 201300082W** (Joo Hak Kee Auto Pte Ltd)

For Bank Transfer, our bank details as follows:

Bank Name :Overseas-Chinese Banking Corporation Ltd

Account Name :Joo Hak Kee Auto Pte Ltd

Account No :647-245505-001

Bank Code :7339

Branch Code :647

Swift Code :OCBCSGSGXXX



This is an auto-generated document. No Signature is required.

INSURER  
ENQUIRY

## Find insurer

Vehicle  
reg. no.

XE473E

Date of  
Accident

24/0 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... **Lonpac Insurance Bhd**

Period of Insurance **07/03/2024 - 27/03/2025**

Requested **ANG SIOK CHIN, YVONNE (JOO...**  
By

Requested Date ..... **24/06/2024 13:27**

#### 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**

# LONPAC INSURANCE BHD (SINGAPORE BRANCH)

## GIRO AUTHORISATION FORM

Company Name: JOO HAK KEE AUTO PTE LTD

Bank Account Details

Beneficiary Name: JOO HAK KEE AUTO PTE LTD

Bank Name / Branch Name: OVERSEAS-CHINESE BANKING CORPORATION LT

Bank Account No.: 647-245505-001

Bank Code / Branch Code: 647

Swift Code: OCBCSGSGXXX

Email Address: ADMIN@JHK.COM.SG  
(For notification of payment details)

Name/Designation/Telephone/Email of Contact person.:  
TEO SOI JOO / DIRECTOR / 67431913 / 97968989 / ADMIN@JHK.COM.SG

I hereby authorise Lonpac Insurance Bhd to remit all payment directly to the above nominated account.



Authorised Signature and Company Stamp

Date:

Acknowledged by :

Name / Date:

## Hsiao Tong (LKKAUTO)

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**From:** Mei Kwan (LKKAUTO)  
**Sent:** Friday, 13 September 2024 11:28 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** FW: [SEEK MANDATE] - REF: 24/24/24/VC05/029421 - NEW DIRECT SETTLEMENT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Tuesday, 20 August 2024 8:57 AM  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [SEEK MANDATE] - REF: 24/24/24/VC05/029421 - NEW DIRECT SETTLEMENT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

Lonpac External - General

Lonpac External - General

Dear Hsiao Tong,

Please proceed as proposed.

Best Regards

Gerald Poh  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 The Concourse, Singapore 199555  
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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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:** Thursday, August 15, 2024 10:36 AM  
**To:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [SEEK MANDATE] - REF: 24/24/24/VC05/029421 - NEW DIRECT SETTLEMENT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

Lonpac External - General

Your ref: 24/24/24/VC05/029421

Our ref : CD/LPC24060210/Upa3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING XE 4738T/TRC5597H(LONPAC) AND SMZ 288X(TP) ON 24/06/2024**

We refer to the above matter.

We are of the view that liability is not in our driver's favour as insured lorry's rear door had opened, swing and hit onto third party vehicle.

We seek your approval to offer repairer "JOO HAK KEE AUTO PTE LTD" at **\$1,364.93(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 9% GST)	\$ 4,071.15	\$ 1,035.50 (\$950.00 + 9% GST)
2. Loss of Use (3days x \$100.00)	\$ 300.00	\$ 300.00 (3DAYS X \$100.00)(+9%GST)
3. LTA/GIA SERACH FEE	\$ 29.43	\$ 29.43
<b>Total</b>	<b>\$ 4,400.58</b>	<b><u>\$ 1,364.93</u></b>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 14/08/2024 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, July 25, 2024 11:26 AM

**To:** [geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: REF: 24/24/24/VC05/029421 - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

Dear Sirs/ Mdm,



We refer to the above matter.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>

**Sent:** Wednesday, July 24, 2024 11:08 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: REF: 24/24/24/VC05/029421 - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X&XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

## Lonpac External - General

## Lonpac External - General

Dear Mei Kwan,

Attached OI report.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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

**From:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Sent:** Wednesday, July 3, 2024 5:17 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

Cc: MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: REF: 24/24/24/VC05/029421 - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

## Lonpac External - General

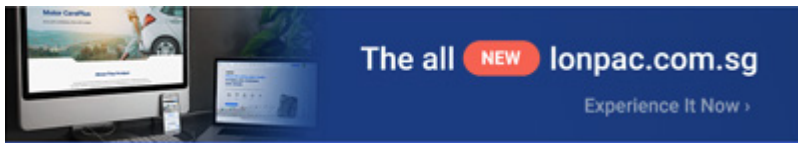
Reference: 24/24/24/VC05/029421 (Gerald's case)

Dear Mei Kwan,

Insured still no report.

Thank you.

Best Regards,  
Charmaine Kong  
Claims Officer | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 The Concourse, Singapore 199555  
Tel: (65) 6250 7388 Ext.268 | Fax: (65) 6296 2706



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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, July 3, 2024 4:06 PM

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: REF: TBA - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

## Lonpac External - General

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

**Mei Kwan** | Admin

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com)

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

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, June 26, 2024 11:55 AM

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: REF: TBA - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024 \*\*\* LKK REF: CD/LPC24060210/Upa3

Dear Sir / Madam,

Please see attached TP video.

Thank you.

Best Regards,

**Mei Kwan** | Admin

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com)

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

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**From:** Rajes (LKK Auto) <[rajes@lkkauto.com](mailto:rajes@lkkauto.com)>

**Sent:** Monday, June 24, 2024 3:09 PM

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: REF: TBA - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024

Dear Charmaine,

Thank you for the assignment.

Best Regards,

**Rajes** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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**From:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Sent:** Monday, June 24, 2024 2:04 PM

**To:** Yvonne Ang <[yvonneang@jkh.com.sg](mailto:yvonneang@jkh.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

Cc: MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

Subject: FW: REF: TBA - NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024

## Lonpac External - General

## Lonpac External - General

WITHOUT PREJUDICE

Dear Yvonne,

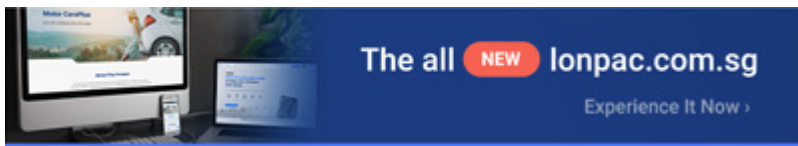
Our insured has not filed the report.

Meanwhile, we will appoint LKK for the survey.

**Aside to LKK Rajes, FYNA please.**

Thank you.

Best Regards,  
Charmaine Kong  
Claims Officer | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 The Concourse, Singapore 199555  
Tel: (65) 6250 7388 Ext.268 | Fax: (65) 6296 2706



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**From:** Yvonne Ang <[yvonneang@jhk.com.sg](mailto:yvonneang@jhk.com.sg)>

**Sent:** Monday, June 24, 2024 1:45 PM

**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** NEW DIRECT SETTLEMNT - ACCIDNET INVOLVING SMZ288X& XE4738T/TRC5597H ON 24/06/2024

Dear Sir/Madam,

Kindly arrange a pre-repair survey for the above and if possible would like to do direct settlement.

Please provide us your list of surveyors for our selection.  
We're in the midst of preparing the estimate.

Enclosed a copy of the SAS for your necessary action,



Please advise on liability as soon as possible.

Thank you and hope to hear from you soon.

**Yvonne Ang (Ms)**

**Business Operations Manager**

**Joo Hak Kee Auto Pte Ltd**

**3007 Ubi Rd 1**

**#01-406**

**Singapore 408701**

**HP: 9796 8989 Office: 6743 1913 Fax: 6743 5234**

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