



Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Office Phone: 6773 7377 Email : motor@wahhong.sg

Co Reg No : 199806235M GST Reg No : 199806235M

Our Ref: WH3470

Date: 27/1/2025

ATTENTION: MOTOR CLAIMS DEPT

WITHOUT PREJUDICE

Lonpac Insurance BHD

300, Beach Road, The Concourse, #17-04/07, Singapore 199555

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING SKJ5299P AND GBK4324H

ALONG BUKIT BATOK EAST AVE 3 TOWARDS BUKIT BATOK EAST AVE 6 (SLIP ROAD) ON 17/10/2024 @ 09:11HRS.

We are instructed by C A S MARINE PTE LTD to claim damages against your insured in connection with a road accident on involving our client's motor registration number SKJ5299P motor vehicle registration number GBK4324H driven by you or your authorised driver at the material time.

We are instructed that your negligent caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair after surveyor final estimate (W/GST)	\$	13,097.22
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs)	\$	150.00
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs)	\$	872.00
3) TP Insurer Enquiry Fee	\$	2.18
Total Amount (SGD\$)		\$ 14,121.40

A copy of each of the following supporting documents is enclosed:

- 1) LETTER OF DEMAND
- 2) REPAIRER'S INVOICE
- 3) TP ENQUIRY FEE INVOICE
- 4) 2 RENTAL INVOICE
- 5) LETTER OF AUTHORISATION
- 6) WORKSHOP'S DISCHARGE VOUCHER
- 7) 2 RENTAL AGREEMENT

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For any further enquiry, kindly contact us via email to **motor@wahhong.sg** or call Melvin at 8778 3338 directly.

Yours Faithfully,



Melvin



Payment Details : WAH HONG MOTORS & CREDIT PTE LTD

Account With : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001 / PAYNOW : UEN 199806235M

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SKJ5299P AND GBK4324H AT/ALONG BUKIT BATOK EAST AVE 3 TOWNS BUKIT BATOK EAST AVE 6 (SLIP ROAD) ON 17/10/2024 @ 0911 HRS.

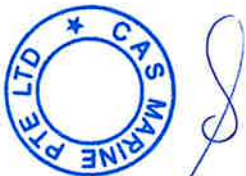
I/We, C A S MARINE PTE LTD, the owner of vehicle no. SKJ5299P
hereby instruct and authorize you to commence repairs to the above said vehicle.

1. I/We hereby authorize that any payment due to me/us from the aforesaid claim be paid to **M/s Wah Hong Motors & Credit Pte Ltd** ("repairer").
2. I/We are aware that there is a **fourteen (14) days' time-frame** on converting my third-party motor claims to Own Damage Claim ("OD claim") to my/our own Insurance Policy from the date of the accident. If I/we wish to convert to OD claim, I/We have to do it within the said time frame and there is a compulsory Policy Excess stated in the motor Insurance Policy taken up by me/us, is applicable for OD claim. In the event if I/we exceed the said time frame and I/We wish to convert my/our claim to OD claim, I/we will need to appeal to my/our insurance myself/ourselves.
3. I/We understand that for third-party claims, my repairer will alert the third-party insurance of my claims against their insured and check the liability with them for the above said accident. I/We understand that for liability check, the time taken for insurers to determine the liability assumed by each party varies depending on the accident circumstances and statements, evidence etc made by party/parties involved, as such matter may exceed the fourteen (14) days' time frame. In the event that if the liability of the said matter has yet to establish within the fourteen (14) days open period, I/we will inform my repairer my/our decisions whether to decide to convert my claim to my/our own Insurance Policy (Own Damage Claim) or continue to proceed on third-party claim or pay for the repair on my/our own costs.
4. If the matter is unable to resolve due to liability issues, it may/may not proceed to Dispute Resolution Mechanism (DRM) as such I/We will be liable for all costs, including DRM Fees and other disbursements incurred.
5. I/We acknowledge that my repairer will not be able to proceed my/our claim further under the following circumstances:
 - i. Third Party Insurance Company dispute (eg. 50/50 liability) or denies liability; and
 - ii. Third Party owner/driver fails or refuses to report and/or the Insurance Company repudiates liability of their insured due to breach of policy terms and conditions.
6. I/We understand that unforeseen situations, such as the local unavailability of spare parts, might cause delays in the repair of my/our vehicle. If overseas ordering and shipping of parts is necessary, it may result in an extended waiting period for their arrival. Consequently, I/we kindly request that the time taken for parts procurement and shipping should not be included in the initially estimated repair period.
7. In the event that I/We instruct my repairer to withdraw my/our third-party claims or OD claims, I/we will be liable and agree to pay for all costs, ie. the spare parts expenses that have been indent, repair cost, rental fees, administration fees, all other disbursements directly and/or indirectly that my repairer incurred.
8. I/We understand that Total Loss Claim, I/we agree to pay Administration Fee, Storage Fee & other disbursements (LTA Search Fee, GIA Fee, Loss of Use, etc...) incurred before the collection of my/our vehicle.
9. I/We acknowledge that I/We will give my/our full cooperation to my repairer, shall they need me/us to:-
 - i. make amendment of the statement in the GIA Motor Accident;
 - ii. request for documents / evidence ie. Police investigation, vehicle sales agreement etc;
 - iii. signature on the Final Discharge Voucher

If I/we refuse give my/our co-operate to my repairer on the above said para (7) to para (9), I/we will be liable to pay for all cost, ie. the repair cost, administration charge and other disbursements incurred. My repairer will also reserve their rights to proceed legal action against me and all the legal costs and disbursement incurred will be liable by me.

I/We hereby acknowledge that I/we have read and understand the contents of this document and give my/our consent and acknowledgement herein.

Dated this 18 day of 10 2024.



Policy Holder's Signature
(Company stamp if applicable)

Driver's Signature
(If driver is not policyholder)



Witness Signature

Name: C A S MARINE PTE LTD
NRIC No.: 2XXXXX265W
Contact: 83391379

Name: CHUA SWEET BIN
NRIC No.: 4XXXX 919J
Contact: 83391379

Name: Suzana Bte Edris
NRIC No.: 5XXXX374C
Contact: 8778 4888



LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/030045
DATE : 27 MARCH 2025

DISCHARGE VOUCHER

I/We, C A S MARINE PTE LTD confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of GBK4324H the sum of Singapore Dollar Thirteen Thousand Seven Hundred Forty-Two And Cents Sixty Only (**\$13,742.60**) 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 SKJ5299P and GBK4324H on 17/10/2024 along/at BUKIT BATOK WEST AVE 6 TWDS BUKIT BATOK STREET 21.

I/We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ ENG TAT TRANSPORT TRADING AND/OR LAW LEE SENG**) 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 "**WAH HONG MOTORS & CREDIT 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.



.....
Signature of vehicle owner/Date

..... C A S MARINE PTE LTD 28/03/2025
Name of vehicle owner /Date

Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub
Singapore (608581)
Phone : 6773 7377
Email : motor@wahhong.sg
CO / GST Reg No : 199806235M

TAX INVOICE

BILLING DETAILS

BILL TO :	Lonpac Insurance BHD	INVOICE NO.:	WH3470
NAME :	C A S MARINE PTE LTD	REFERENCE NO.:	
VEHICLE NUMBER :	SKJ5299P	DATE :	15/01/2025
MAKE & MODEL :	LAND ROVER DISCOVERY SPORT 2.0P SPE	REMARKS :	

S/N	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$)
1	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.			\$12,015.80

Payment Mode :	Subtotal (SGD\$)	\$12,015.80
	Tax 9% GST (SGD\$)	\$1,081.42
	Total (SGD\$)	\$13,097.22

Please Note : Goods sold are not returnable.

Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot Payment To 8778 3338.

*Bank Transfer to be made to Wah Hong Motors & Credit Pte Ltd
Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)
Account No : 6877 6098 3001
PAYNOW : UEN 199806235M*

Thank you for your business.

This is a computer generated document, no signature is required.



AKK Rental Pte Ltd (ROC:201708966M)

Email : sg.akkrental@gmail.com

Attention To	:	
Accident Vehicle	:	SKJ5299P LAND ROVER DISCOVERY SPORT 2.0P

INVOICE

Terms

Date

AKK1177C

COD

04/11/2024

S/NO	DESCRIPTION	No. Of Days	UNIT PRICE	AMOUNT
1	Rental payment for VEHICLE no. SMX5535K TOYOTA CAMRY Rental Period 04/11/2024 - 04/11/2024 Driver Ref : CHUA SWEE BIN	1	\$ 150.00	\$ 150.00
			TOTAL	\$ 150.00

**Payment Instructions :**

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot To 9488 8238

Bank Transfer to be made to AKK RENTAL PTE LTD

Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 712-119 080-001

PAYNOW : UEN 201708966MAMA

Thank you for your business.

SCAN TO PAY

This is a computer generated document, no signature is required.

WH3470

AKK RENTAL PTE LTD

(ROC:201708966M)

Email: sg.akkrental@gmail.com

Car Rental Rate :

\$ _____ daily / Weekly/ Monthly

NON-WAIVER EXCESS : \$2500 + GST (OWN DAMAGE)

\$2000 + GST (THIRD PARTY)

WINDSCREEN : NOT COVERED - AS CHARGED

Rental Vehicle Information

ONLY PERSONS ABOVE 23 YEARS OF AGE AND UNDER 75 YEARS OLD WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE

VEHICLE RENTAL AGREEMENT

Company / Owner Name : CAS MARINE PTE LTD

Hirer's Name : CHUA SWEET BIN

Address : 5, JALAN KAKATUA
SPORE 598566

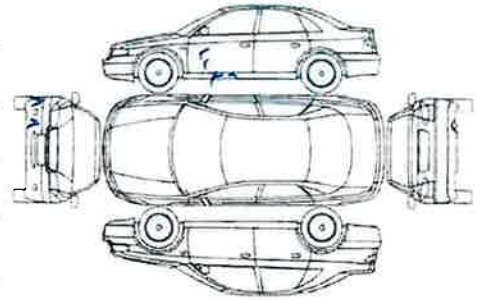
Hirer's NRIC : 51486919J Handphone No : 83391379

Date of Birth : 08-02-1961 Issue Date : 15-09-2021

Driving Pass Date : 30-04-1981

Car Plate Number : SMX5535K

Make and Model : TYT CAMRY



Symbols to be used:

X CHIP
O DENT
- SCRATCHES

SUBJECT TO TERMS AND CONDITIONS PRINTED ON REVERSE SIDE

Should the Hirer(s) fail to comply with any conditions of this contract, all losses and damages suffered by the owner arising out of such failure shall be borne by and paid for by the hirer(s). Subject to the terms & conditions contained on the front and reverse hereof of which the hirer(s) acknowledges that they are aware, the hirer agrees to rent the above vehicle and elects to pay all amounts payable under this agreement by the method of payment of which details are given on this document.

The Hirer(s) accept responsibility for all traffic violations. A \$50 administration fee will apply for unpaid fines or to delayed process of infringement.

HIRER(S) RESPONSIBILITY

Maintaining water and oil levels is the hirer(s) responsibility. Should any malfunction of the vehicle occur, any sign of overheating, you must stop the vehicle immediately or you will be held liable and loss of bond may occur. Vehicle are provided in a clean and tidy manner and should be returned in a similar state otherwise a cleaning fee will apply.

LATE RETURNS

Late returns will be charged for at the rate of \$10 per hour

PETROL RETURNS

All vehicles are supplied with petrol and should be returned with petrol level likewise.

There will be **NO REFUND** for excess petrol.

The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer. (Charges \$30 - \$300).

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

There will be NO REFUND for excess petrol.

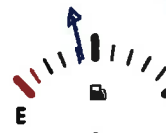
Fuel tank Reading



Date & Time Out: 04/11/2024
9:15am

Signature of Hirer

You should not sign this unless you are sure you understand its effect



Date & Time In: 04/11/2024
3:30pm

Signature of Hirer

You should not sign this unless you are sure you understand its effect

HIRE/Period Expiry _____ Days/ Weeks/Months

Deposit Received \$ _____

Total Received : \$ _____

ONLY PERSONS ABOVE 23 YEARS OF AGE AND UNDER 70 YEARS OLD WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE



NON-WAIVER EXCESS : \$2500 + GST (OWN DAMAGE)
\$2000 + GST (THIRD PARTY)

WINDSCREEN : NOT COVERED - AS CHARGED



Signature of Hirer

SIGNED OF BEHALF OF AKK Rental Pte Ltd

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

ADDITIONAL DRIVER

NAME :

Driving Pass Date:

DATE OF BIRTH :

NRIC:

HP:

*Our Reference :

SKJ5299P
LAND ROVER DISCOVERY SPORT



A subsidiary of BKW Automobile Pte Ltd

B K W RENT A CAR PTE LTD

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: <https://bkw.sg>

TAX INVOICE

Invoiced To

WAH HONG MOTORS AND CREDIT
PTE LTD
C/O CHUA SWEE BIN
5 JALAN KAKATUA
SINGAPORE 598566

Invoice Number

A 15609

Invoice Date

16/12/2024

Due Date

16/12/2024

VHA Number

A 15609

Vehicle Number

SFN 20 Y

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 02 DECEMBER 2024 TO 06 DECEMBER 2024 YOUR REF: SKJ 5299 P	4	200.00	800.00

Subtotal 800.00

GST @ 9% 72.00

Total (incl. GST) 872.00

Less: Payments -

Amount Due S\$872.00

Account Name: BKW RENT A CAR PTE LTD

Account No: 118-312-9991 Paynow UEN: 200106276D

Bank: UNITED OVERSEAS BANK LTD (UOB)

Branch: UOB Shaw Centre Branch

Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208

Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG

All cheques must be made payable to BKW RENT A CAR PTE LTD.

* Please indicate the invoice number and vehicle number in the reference.



W613470



VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C): **CHUA SWEET BIN**
 NRIC/Passport No: [REDACTED] Date of Birth: **8/2/1961**
 Address: **5 JALAN KAKATUA** Age: **59**
 S(**598566**)
 Name & Address of Employer:
 Occupation: Driving Exp:
 Driving Licence No: [REDACTED] Passed Date: **30/4/1981**
 D/L Type: Local/Int'l/Others:

AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C):
 NRIC/Passport No: [REDACTED] Date of Birth:
 Age: S()
 Occupation: Driving Exp: Yrs
 Driving Licence No: [REDACTED] Passed / Expiry Date:
 D/L Type: Local/Int'l/Others: Contact No:

Hirer's Own Vehicle No: **SKJ 1998** Replace Veh No:
 Loan Vehicle No: **STN 201** VR No:
 Make & Model: **Cherry** Auto/Manual Group:
 CHARGES \$ cts
 Daily **4** day @ \$ **200** Per day **\$800** ✓
 Weekly/Monthly week @ \$ Per week/Monthly
 Others
 CDW/PAI @ \$ Per day/Monthly
 Delivery/Collection Svc
 GST **9%** **\$72** **L**
 OR No: (A) SUB-TOTAL **\$872** **L**
 Petrol Level & Surcharge: OUT IN E 1/4 1/2 3/4 F
☐ Return the same petrol level
 First _____ km FREE per day
 Excess mileage is chargeable at _____ cents per km
 GST
 TOTAL CHARGES

NON WAIVER EXCESS (Subject to GST): \$ **500**

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only *Please refer to point 5

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver by BKW must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling, illegal racing), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of minimum \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's fur between \$300 - \$500.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
2/12/24	9-45AM	1101		

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
2/12/24	1200	61386		Bin Tin 06/12/24

Hirer's/Driver Signature


INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GBK4324H

Date of Accident

17/10/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**

Period of Insurance **10/07/2024 - 09/07/2025**

Requested By **Suzana BTE Edros (WAH HONG...**

Requested Date **18/10/2024 15:28**

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**

Daphne Lee (LKK Auto)

From: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>
Sent: Friday, 21 March 2025 4:39 PM
To: Daphne Lee (LKK Auto)
Cc: MT_Claim_SG; Admin A
Subject: RE: OUR REF: 24/24/24/VC05/030045 ACCIDENT INVOLVING SKJ5299P & GBK4324H ON 17/10/2024 ***LKK Ref: CD/LPC24100348/Rma3

Lonpac External - General

Lonpac External - General

Dear Daphne,

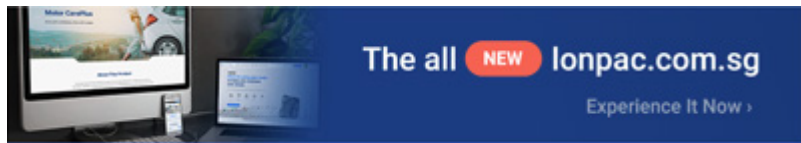
You have our mandate to settle as follow.

Cost of repair	\$13,097.22
Loss of use	\$643.20
GIA fee	\$2.18
Total	\$ 13,742.60

Thank you.

Best Regards

Eric Woo
Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04 The Concourse, Singapore 199555
DID: 6279 9240 | Fax: (65) 6296 2706



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

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From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Friday, 28 February 2025 9:48 am
To: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>