

Our Ref: TP 1024-8317

12.11.2024

LONPAC INSURANCE BHD
300 BEACH ROAD,
#17-04/07 The Concourse
Singapore 199555

Attn: Motor Claims Department

Dear Sir,

ACCIDENT INVOLVING VEHICLE: SGW60Y & GBK5742C ON 21.10.2024

We are the authorized repair workshop for the owner of motor vehicle no: **SGW60Y** which was involved in the above captioned accident with your insured vehicle: **GBK5742C**. The vehicle owner has requested and authorized us to assist him in presenting the claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

01) Coast of repair (incl gst)	\$	4,142.00
03) Reimbursement - Loss of Rental (03 days x \$414.2/day)	\$	1,242.60
	\$	<u>5,384.60</u>

We enclosed herewith the following documents to support the claims:-

- a) Letter of Authorisation / GIA report(s) / Insurance Certificate, etc...
- b) Final Tax Invoice Car rental No 15338

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you
Yours faithfully



Annie
For Progressive Car Care Pte Ltd
Email : claims@proccare.com.sg



PROGRESSIVE
CAR CARE PTE LTD

Progressive Car Care Pte Ltd
(Co. Reg. No. 201006949C)
Blk 3022A Ubi Road 1 #01-45/46 S408716
T: +65 6741 5336 | F: +65 6741 7208
E: claims@procarcare.com.sg
W: www.procarcare.com.sg

Date : 22/10/24

Our Ref : TP1024

I / We GIAM HUAN LI AMELIA Nric No S7511457E

Residing at BLK 527 HOUGANG AVENUE 6 # 07-201 (S530527) owner of

Vehicle No S9W60Y hereby authorize PROGRESSIVE CAR CARE PTE LTD at

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716 to resolve the above matter.

In respect of this authorization, I / We confirmed to accept whatsoever settled or agreed by them

and also agreed that all Payments include Loss of Use to make in favour of

PROGRESSIVE CAR CARE PTE LTD.

I / We am/are fully aware that all settlement made in respect of the accident occurred on

21/10/24 Along / at UBI AVE 3 will be full and

Final discharge of the claims inclusive of damages, loss of use etc.



Amelia

SIGNATURE OF OWNER



LONPAC INSURANCE

CLAIM NO : 24/24/24/VC05/030071

DATE : 06 FEB 2026

DISCHARGE VOUCHER

I/We, GIAM HUAN LI AMELIA (NRIC No. S7511457E), confirmed acceptance from M/s **LONPAC INSURANCE BHD AND/OR OWNER OF GBK5742C** sum of Singapore Dollars Four Thousand Seven Hundred Thirty and Cents Sixty Only (**\$4,730.60**) 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 SGW60Y and GBK5742C on 21/10/2024 along 52 UBI AVE 3.

I/We hereby agree to indemnify and keep **LONPAC INSURANCE BHD / VIPLAS ENGINEERING PTE LTD / VARADHARAJ SATHISHKUMAR** 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 **PROGRESSIVE CAR CARE PTE 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

Giam Huan Li Amelia

.....
Name of Claimant / Date **06.02.26**

Note: S\$4,730.60 (all in, including Repair Cost, Loss of Use, LTA/GIA Search Fee)

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716

TEL: 6741 5336 FAX: 6741 7208

Email: claims@procarcare.com.sg

GST REG NO: 201006949C Company Reg No: 201006949C

LONPAC INSURANCE BHD

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

Attn: Motor Claim Department

Your Ref No: TP 1024-8317
Claim Type: Third Party
Accident Date: 21 October 2024
TP Veh Reg No: GBK5742C

Claim No: EST1511951
No: PS1508997
Date: 12 Nov 2024
Policy No: SP2005168648
Veh Reg No: SGW60Y
Make/Model: MERCEDES BENZ /
MERCEDES BENZ /
S320L (R19 LED)
Chassis No: WDD2221622A258905
Engine No: 27682430366110
Reg. Date: 16 Aug 2016

Final Repair Bill: SGW60Y

Description	Unit Price	Quantity	List Price SGD	Amount SGD
Others				
1 COST OF REPAIR-	3,800.00	1 UNIT	<u>3,800.00</u>	3,800.00

Total 3,800.00
Add GST @ 9% 342.00
Total Amount Payable SGD 4,142.00

SINGAPORE DOLLAR FOUR THOUSAND ONE HUNDRED FORTY TWO ONLY

PROGRESSIVE CAR CARE PTE LTD
Blk 3022A Ubi Road 1 # 01-45/46
Singapore
For Progressive Car Care Pte Ltd
Tel: 6741 5336 Fax: 6741 7208
Email: claims@procarcare.com.sg

AUTHORISED SIGNATURE

TAX INVOICE

Invoiced To

PROGRESSIVE AUTOMOTIVE PTE LTD
C/O GIAM HUAN LI AMELIA
BLK 527 HOUGANG AVENUE 6
#07-201
SINGAPORE 530527

Invoice Number

A 15338

Invoice Date

11/11/2024

Due Date

11/11/2024

VHA Number

A 15338

Vehicle Number

SNF 9497 T

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 04 NOVEMBER 2024 TO 07 NOVEMBER 2024 YOUR REF: SGW 60 Y	3	380.00	1,140.00

Subtotal	1,140.00
GST @ 9%	102.60
Total (incl. GST)	1,242.60
Less: Payments	-
Amount Due	S\$1,242.60

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.



SGW60Y

VEHICLE HIRING AGREEMENT

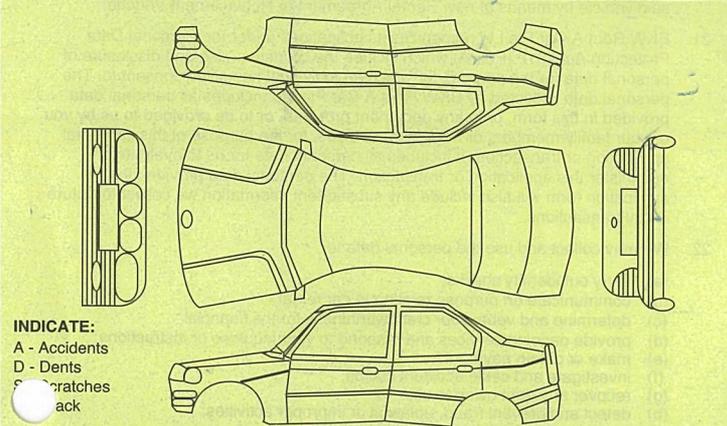
HIRER'S PARTICULARS

Name (as in I/C) *GIAM HUAN LI AMELIA*
NRIC/Passport No: [Redacted] Date of Birth: [Redacted]
Address: *BLK 527 HOUGANG AVENUE 6 # 07 201* Age: *S(530527)*
Name & Address of Employer: [Redacted]

Occupation: [Redacted] Driving Exp: [Redacted]
Driving Licence No: [Redacted] Passed Date: [Redacted]
D/L Type: Local/Int'l/Others: [Redacted]

AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C) *LIM LIANG KAI ERIC*
NRIC/Passport No: [Redacted] Date of Birth: *16/3/1973*
Address: *BLK 527 HOUGANG AVENUE 6 #07-201* Age: *S(530527)*
Occupation: [Redacted] Driving Exp: [Redacted] Yrs: [Redacted]
Driving Licence No: [Redacted] Passed / Expiry Date: *10/12/93*
D/L Type: Local/Int'l/Others: [Redacted] Contact No: [Redacted]



Hirer's Own Vehicle No:		Replace Veh No:	
Loan Vehicle No: <i>SUF A497 T</i>		VR No:	
Make & Model: <i>M. E200</i>		Auto/Manual Group:	
CHARGES			
Daily	<i>3</i> day @ \$ <i>380</i>	Per day	\$ <i>1140</i>
Weekly/Monthly	week @ \$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
		GST <i>9%</i>	\$ <i>102</i>
OR No:		(A) SUB-TOTAL	\$ <i>1242</i>
Petrol Level & Surchage	OUT	E	1/4
	IN		1/2
			3/4
			F
<input type="checkbox"/> Return the same petrol level		GST	
First _____ km FREE per day		TOTAL CHARGES	
Excess mileage is chargeable at _____ cents per km			



NON WAIVER EXCESS (Subject to GST): \$ *4000*

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
<i>24/11/24</i>		<i>39925</i>		

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
<i>27/11/24</i>	<i>11:55</i>	<i>40007</i>	<i>TIMMY</i>	

Hirer's/Driver Signature

Hsiao Tong (LKKAuto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Saturday, 23 November 2024 12:35 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: [SEEK MANDATE] - OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI) *** LKK REF: CD/LPC24100399/Xpa3

Lonpac External - General

Lonpac External - General

Dear Hsiao Tong,

Please proceed as proposed but for rental, start from \$490.50 up to \$588.50.

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

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: Friday, 22 November 2024 4:12 pm
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] - OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI) *** LKK REF: CD/LPC24100399/Xpa3

Lonpac External - General

Your ref: **24/24/24/VC05/030071**
Our ref : CD/LPC24100399/Upa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBK5742C(LONPAC) AND SGW60Y(TP) ON 21/10/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he hit onto third party parked vehicle.

We seek your approval to offer repairer "PROGRESSIVE CAR CARE PTE LTD" at \$4,730.60(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 9% GST)	\$ 9,901.12	\$ 4,142.00 (\$3,800.00 + 9% GST)
2. Loss of Rental (3days x \$380.00)(with 9%GST)	\$ 1,242.60	\$ 588.60 (3days x \$180.00)(+9% GST)
Total	\$11,143.72	\$ 4,730.60

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 22/11/2024 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

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

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

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

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Thursday, 14 November 2024 6:45 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI) *** LKK REF: CD/LPC24100399/Xpa3

Lonpac External - General

Lonpac External - General

Dear Mei Kwan,

Our reference is 24/24/24/VC05/030071 and the claim is handled by me.

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

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 14 November 2024 12:10 am
To: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI) *** LKK REF: CD/LPC24100399/Xpa3

Lonpac External - General

Hi Eric,

We refer to the above matter.

Enclosed for your perusal is:

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

Please note that our officer in charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

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From: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>

Sent: Wednesday, October 23, 2024 4:54 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI) *** LKK REF: CD/LPC24100399/Xpa3

Lonpac External - General

Lonpac External - General

Dear Mei Kwan,

Please refer to attached.

Thank you.

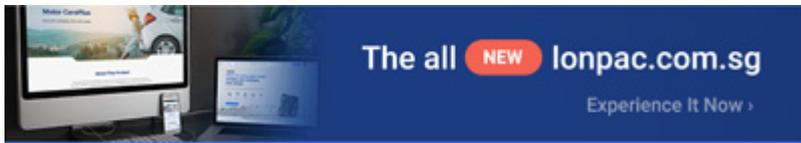
Best Regards

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.

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

Sent: Wednesday, 23 October 2024 4:29 pm

To: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI) *** LKK REF: CD/LPC24100399/Xpa3

Lonpac External - General

Dear Sir / Madam,

We refer to the above matter.

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

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

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

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From: Hueh Yin (LKK Auto) <huehyin@lkkauto.com>

Sent: Wednesday, 23 October 2024 2:24 PM

To: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>; claims@procarcare.com.sg; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI)

Dear Eric,

Thank you for the assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

Best Regards,

Hueh Yin | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>

Sent: Wednesday, October 23, 2024 1:47 PM

To: claims@procarcare.com.sg; Rajes (LKK Auto) <rajes@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: OUR REF: TBA/GBK5742C Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C(OI)

Lonpac External - General

Lonpac External - General

Without Prejudice

Dear Sir,

We will be appointing LKK for the above survey.

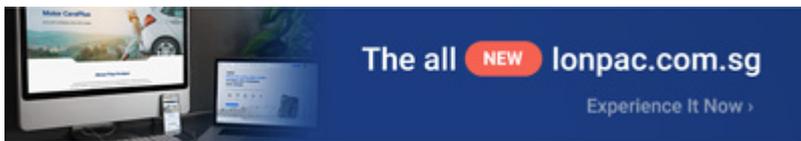
Dear LKK,

Below PRI email FYNA.

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.

From: Claims <claims@procarcare.com.sg>

Sent: Wednesday, 23 October 2024 9:49 am

To: MT_Claim_SG <mt_claim@lonpac.com>

Cc: Claims <claims@procarcare.com.sg>

Subject: Arrange for survey - Acc on 21.10.2024 invlg SGW60Y & GBK5742C

Dear sirs

Please refer to attached and arrange for survey

Vehicle not in workshop

Regards,

Siew Chin

Claims Advisory

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716

T: +65 6741 5336 | F: +65 6741 7208

E: claims@procarcare.com.sg

W: www.procarcare.com.sg



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