



Co. Reg. No.: 201416720C

1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883

Tel : 6636 9100 Fax : 6636 9113

Date : 14/4/2025

Your Ref : LONPAC-YP6566P

Our Ref : 633/SMV9983J/TP/PC1024

**LONPAC INSURANCE BHD**  
**300 BEACH ROAD**  
**#17-04/06 THE CONCOURSE**  
**SINGAPORE 199555**  
**ATTN : MOTOR CLAIMS DEPT**

Dear Sir/Madam

**ACCIDENT INVOLVING SMV9983J, & YP6566P ON 24/10/2024 ALONG UPPER BUKIT TIMAH RD BEFORE HUME AVE**

We refer to the above accident.

The accident was caused solely by the negligence of your insured and as a result, we had incurred the following Costs and Losses: -

|                                      |                            |
|--------------------------------------|----------------------------|
| Costs of Repair (Lump Sum)           | \$ 16,250.00               |
| Loss of LOR (12days at \$152.60/day) | \$ 1,831.20                |
| TP Search Fee-GIA                    | \$ 2.18                    |
| <b>Claimed Amount</b>                | <b><u>\$ 18,083.38</u></b> |

Enclosed are the supporting documents for your perusal:

1. Invoice 633
2. Rental Invoice
3. GIA Search Receipt
4. Certificate of Insurance
5. Letter of Authority and Indemnity
6. Satisfaction Voucher

Please let us hear from you within the next 10 days.

Yours faithfully



**PREMIUM CARZ SERVICES PTE LTD**



Co. Reg. No.: 201416720C  
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883  
Tel : 6636 9100 Fax : 6636 9113

## LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SMV9983J AND YP 6566P  
AT/ALONG UPPER BUKIT TIMAH RD BEFORE HUME AVE  
ON 24 DAY OCTOBER MONTH 2024 YEAR

- I/We, the owner of vehicle no. SMV9983J hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- 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 relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to 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.
- I/we have read and understand the above statement and agreed.

Dated this 24 day OCTOBER month 2024 year

Signature

Name

: RAJALAKSHMI D/O KALIDAS

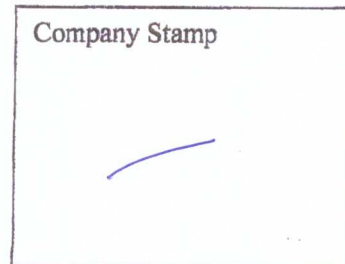
NRIC/ROC No.

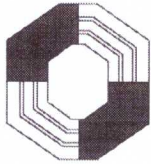
: SXXXX942A

Address

: BLK 375 CLEMENTI AVE 4  
# 12-154  
SINGAPORE 120375

Company Stamp





# LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/030086  
DATE : 06 JUNE 2025

## DISCHARGE VOUCHER

I/We, RAJALAKSHMI D/O KALIDAS confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of YP6566P the sum of Singapore Dollar Seventeen Thousand Five Hundred Sixty Only **(\$17,560.00)** 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 SMV9983J and YP6566P on 24/10/2024 along/at UPPER BUKIT TIMAH ROAD.

I/We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ H-C CON CONSTRUCTION PTE. LTD. AND/OR RAMIAH KRISHNASAMY**) 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 "**PREMIUM CARZ SERVICES 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 12/6/25

RAJALAKSHMI D/O KALIDAS

.....  
Name of vehicle owner /Date 12/6/25

settlement herein is strictly in relation to 3<sup>rd</sup> party  
property damage claim and is without prejudice  
to personal injuries claim





ROC: 201416720C

Date: 12-6-2025

INV No: PC14526

Your Ref : 24/24/24/VC05/030086

Our Ref : 633/SMV9983J/TP/PC1024

1 Kaki Bukit Ave 6 #01-90, #02-39 Autobay@Kaki Bukit Singapore 417883 Tel: 6636 9100 Fax: 6636 9113

Bill To : LONPAC INSURANCE BHD  
300 BEACH ROAD  
#17-04/06 THE CONCOURSE  
SINGAPORE 199555

Our Customer : RAJALASHMI D/O KALIDAS  
NRIC : SXXXX942A  
Address : BLK 375 CLEMENTI AVE 4  
#12 - 154  
SINGAPORE 120375

Vehicle No : SMV9983J  
Date of Accident : 24-10-24  
Model : AUDI A3 SEDAN 1.0 TFSI S TRONIC (LED)

Re: Third Party Claim Against YP6566P

| No               | Item Description                      | Amount      |
|------------------|---------------------------------------|-------------|
| 1                | Finalized Settlement Sum - Global Sum | \$17,560.00 |
| TOTAL AMOUNT DUE |                                       | \$17,560.00 |

(Singapore Dollars Seventeen Thousand Five Hundred And Sixty only)

Yours faithfully,



Premium Carz Services Pte Ltd

**Bank Details:**

Bank Name: United Overseas Bank Limited (UOB)  
Beneficiary Name: Premium Carz Services Pte Ltd  
Bank A/C No: 369-307-232-6  
Bank / Branch Code: 7375 / 041  
PayNow: UEN 201416720CA18

## TAX INVOICE

**Invoiced To**

PREMIUM CARZ SERVICES PTE LTD  
C/O RAJALAKSHMI D/O KALIDAS  
BLK 375 CLEMENTI AVENUE 4  
#12-154  
SINGAPORE 120375

**Invoice Number**

A 15268

**Invoice Date**

11/11/2024

**Due Date**

11/11/2024

**VHA Number**

A 15268

**Vehicle Number**

SND 6411 X

| S/N | Description   | No. of Days | Rate   | Amount   |
|-----|---|-------------|--------|----------|
| 1   | RENTAL FROM 24 OCTOBER 2024 TO 05 NOVEMBER 2024<br>YOUR REF: SMV 9983 J | 12          | 140.00 | 1,680.00 |

|                          |                    |
|--------------------------|--------------------|
| Subtotal                 | 1,680.00           |
| GST @ 9%                 | 151.20             |
| <b>Total (incl. GST)</b> | <b>1,831.20</b>    |
| Less: Payments           | -                  |
| <b>Amount Due</b>        | <b>S\$1,831.20</b> |

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.





### HIRER'S PARTICULARS

Name (as in I/C)

NRIC/Passport No:

Date of Birth:

Address:

Age:

S( )

Name & Address of Employer

Occupation

Driving Exp:

Driving Licence No:

Passed Date:

D/L Type: Local/Int'l/Others:

### AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C)

NRIC/Passport No:

Date of Birth:

Address:

Age:

S( )

Occupation

Driving Exp:

Yrs

Driving Licence No:

Passed / Expiry Date:

D/L Type: Local/Int'l/Others:

Contact No:

Hirer's Own Vehicle No:

Replace Veh No:

Loan Vehicle No:

VR No:

Make & Model:

Auto/Manual Group:

CHARGES

\$

cts

Daily

day

@ \$

Per day

Weekly/Monthly

week

@ \$

Per week/Monthly

Others

CDW/PAI

@ \$

Per day/Monthly

Delivery/Collection Svc

GST

OR No:

(A) SUB-TOTAL

Petrol Level

OUT

E

1/4

1/2

3/4

F

Surcharge

IN

☐ 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): \$

ACCESSORIES CHECK

☐ Data Cards

☐ Camera Systems

☐ Hub Cap

☐ Radio / CD Cartridge

☐ Jack

☐ Tyre Opener

☐ Petrol Cap

☐ Spare Tyre

INDICATE:

A - Accidents

D - Dents

S - Scratches

X - Crack

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

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

Hirer's/Driver Signature

INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

YP6566P

Date of Accident

24/10/2024 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

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

Period of Insurance ..... **04/06/2024 - 03/06/2025**

Requested By ..... **YEE GEOK FONG (PREMIUM CA...**

Requested Date ..... **24/10/2024 10:30**

#### 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)

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**From:** CHARMAINE KONG <charmainekong@lonpac.com>  
**Sent:** Friday, 6 June 2025 2:40 PM  
**To:** Daphne Lee (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: OUR REF: 24/24/24/VC05/030086 /YP6566P Accident involving SMV9983J (our client) & YP6566P (Lonpac Ins's Insured) on 24/10/2024 \*\*\* LKK REF: CD/LPC24100414/Ama3

## Lonpac External - Confidential

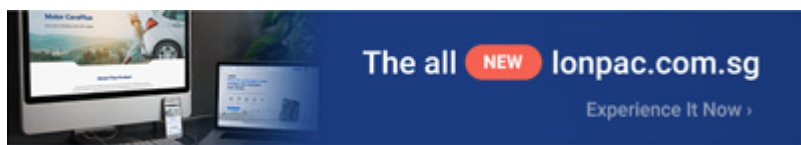
Dear Daphne,

Mandate as follows:

|                       |             |
|-----------------------|-------------|
| <b>Cost of repair</b> | \$16,250.00 |
| <b>LOU</b>            | \$1,308.00  |
| <b>LTA/GIA/Report</b> | \$2.18      |
| <b>Total</b>          | \$17,560.18 |

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



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)  
**Sent:** Tuesday, 5 November 2024 10:22 AM  
**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** FW: OUR REF: 24/24/24/VC05/030086 /YP6566P Pre-repair Survey ~ Accident involving SMV9983J (our client) & YP6566P (Lonpac Ins's Insured) on 24/10/2024 \*\*\* LKK REF: CD/LPC24100414/Ama3

Dear Charmaine,

Refer to the above matter