



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: **WH3590**

Date: 23/02/2025

ATTENTION: MOTOR CLAIMS DEPT

WITHOUT PREJUDICE

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

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING XE7701D AND XE1392B

ALONG WEST COAST HIGHWAY TOWARDS BRANI GATE 2 ON 15/10/2024 @ 18:10HRS.

We are instructed by SPIRAL TRANSPORTATION & SERVICES PTE LTD to claim damages against your insured in connection with a road accident on involving our client's motor registration number XE7701D motor vehicle registration number XE1392B 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)	\$	3,776.85
2) Loss of use (Includes loss of PRS and loss of Sun & PHs) (18 days x \$180.00)	\$	1,440.00
3) TP Insurer Enquiry Fee	\$	2.18
Total Amount (SGD\$)		\$ 5,219.03

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) LETTER OF AUTHORISATION
- 5) WORKSHOP'S DISCHARGE VOUCHER

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. XE7701D AND XE1392B AT/ALONG WEST COAST
HIGHWAY TOWARDS BRANI GATE 2 ON 15/10/2024 @ 1810 HRS.

I/We, SIPRAL TRANSPORTATION & SERVICES PTE LTD, the owner of vehicle no. XE7701D
hereby instruct and authorize you to commence repairs to the above said vehicle.

- 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").
- 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.
- 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.
- 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.
- I/We acknowledge that my repairer will not be able to proceed my/our claim further under the following circumstances:
 - Third Party Insurance Company dispute (eg. 50/50 liability) or denies liability; and
 - 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.
- 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.
- 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.
- 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.
- I/We acknowledge that I/We will give my/our full cooperation to my repairer, shall they need me/us to:-
 - make amendment of the statement in the GIA Motor Accident;
 - request for documents / evidence ie. Police investigation, vehicle sales agreement etc;
 - 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 22 day of 10 2024.


Policy Holder's Signature
(Company stamp if applicable)

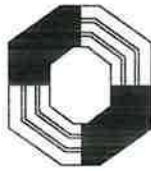
Name: SIPRAL TRANSPORTATION & SERVICES PTE LTD
NRIC No.: G XXXX 311A
Contact: 1 XXXXX 5756
82186669


Driver's Signature
(If driver is not policyholder)

Name: YAN YONG LIN
NRIC No.: G XXXX 311A
Contact: 89412799


Witness Signature

Name: SUZANA BIE EDROS
NRIC No.: S XXXX 374C
Contact: 8778 4888



LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/030088

DATE : 06 MAY 2025

DISCHARGE VOUCHER

I/We, SPIRAL TRANSPORTATION & SERVICES PTE LTD confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of XE1392B the sum of Singapore Dollar Four Thousand Four Hundred Ninety-nine And Cents Three Only (\$4,499.03) 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 XE7701D and XE1392B on 15/10/2024 along/at WEST COAST HIGHWAY.

I/We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ AIK HUAT TRANSPORT PTE LTD AND/OR MOHAN SAKTHIVEL) 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.

ROBERTO TAPIA

13/05/25

Signature of vehicle owner/Date



SPIRAL TRANSPORTATION & SERVICES PTE LTD

Name of vehicle owner /Date

Cost of Repair	\$3,776.85 (W/GST)
Search Fee	\$2.18
Loss of Use	\$720.00
Total	\$4,499.03

WH3590

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.:	WH3590
NAME :	SPIRAL TRANSPORTATION & SERVICES PT	REFERENCE NO.:	
VEHICLE NUMBER :	XE7701D	DATE :	19/02/2025
MAKE & MODEL :	VOLVO FMX460 42T RSS DC 80T E6D	REMARKS :	

S/N	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$)
1	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.			\$3,465.00

Payment Mode :	Subtotal (SGD\$)	\$3,465.00
	Tax 9% GST (SGD\$)	\$311.85
	Total (SGD\$)	\$3,776.85

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.




INSURER ENQUIRY

Find insurer

Vehicle reg. no.

XE1392B

Date of Accident

15/10/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**

Period of Insurance **10/02/2024 - 09/02/2025**

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

Requested Date **22/10/2024 17:12**

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: CHARMAINE KONG <charmainekong@lonpac.com>
Sent: Wednesday, 30 April 2025 9:51 AM
To: Daphne Lee (LKK Auto)
Cc: MT_Claim_SG; Admin A
Subject: RE: OREF: 24/24/24/VC05/030088 (Charmaine's case) FW: LOD & INV: WH3590 ACCIDENT INVOLVING XE7701D AND XE1392B ALONG WEST COAST HIGHWAY TOWARDS BRANI GATE 2 ON 15/10/2024 @ 18:10HRS.

Lonpac External - General

Lonpac External - General

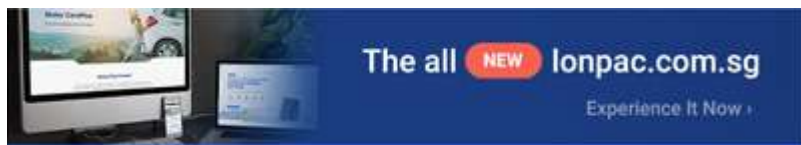
Dear Daphne,

Mandate as follows:

Cost of repair	3,776.85
LOU	720.00 to 1,440.00
LTA/GIA Search fee	2.18
Total	\$4,499.03 to \$5,219.03

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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