



華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Email: huameng@live.com.sg

Reg. No.: 254678/00M



Your Ref :

Our Ref :

Date: 25.07.2025

LONPAC INSURANCE BHD

Attn: Motor Claims Dept

**ACCIDENT ON 04.11.2024 INVOLVING VEHICLE SMS362B AND GBH3472K ALONG
YISHUN AVE 9 TOWARDS YISHUN AVE 6**

With regards to the above, we are writing on behalf of the registered owner of vehicle SMS362B which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle GBH3472K. AS a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expense, particulars of which are follows:

1) Repair cost	\$	3,800.00
2) Loss of use- \$120 x 6 days	\$	720.00
3) Purchase 3rd party GIA	\$	31.00
Total	\$	4,551.00

We hereby enclosed herewith the following documents for your consideration of the above claim.

- a) Final Repair Bill Of SMS362B
- b) GIA report

- c) Purchase 3rd party GIA
- d) Owner / Driver NRIC & Driving License

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY @ KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

AUTHORISATION TO ACT

I/We, Nur - Kamariah Abdul Razak ("the third party claimant") of
Blk 259 Yishun Street 22 #02-79 (S) 760259 (address),
owner of Sms 362 B (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING**
WORKSHOP ("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SMS 362 B that was damaged pursuant
to the accident which occurred on 04.11.2024 (date) along Yishun Ave 9 twde Yishun
Ave 6 (location) involving vehicle no/s GBH 3472 K ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 05 (day) of 11 (month) 2024 (year)

Signed by "the third party claimant"
(with company stamp if applicable)

Signed by "the workshop"
(with company stamp)



WITHOUT PREJUDICE
TO OUR CLIENT'S PERSONAL INJURY
CLAIM (PRESENT OR FUTURE) WHICH IS
EXPRESSLY RESERVED



LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/030138
DATE : 07 AUG 2025

DISCHARGE VOUCHER

I/We, NUR-KAMARIAH BINTE ABDUL RAZAK confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of GBH3472K the sum of Singapore Dollar Four Thousand One Hundred Ninety One Only (**\$4,191.00**) 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 SMS362B and GBH3472K on 04/11/2024 along/at YISHUN AVE 9 TOWARDS YISHUN AVE 6.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ RAFFLES WINDOW SERVICES PTE LTD AND/OR MIAH NAZMUL**) 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 "**HUA MENG SPRAY PAINTING WORKSHOP**".

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.

11.08.2025

Signature of vehicle owner/Date

NUR-KAMARIAH ABDUL RAZAK 11.08.2025
Name of vehicle owner /Date



華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Email: huameng@live.com.sg

Reg. No.: 254678/00M



Your Ref :

Our Ref :

Date: 25.07.2025

VEHICLE NO : SMS 362 B
MAKE / MODEL : HONDA SHUTTLE
NAME : NUR-KAMARIAH ABDUL RAZAK
ADDRESS : BLK 259 YISHUN STREET 22
#02-79
(S) 760259

FINAL REPAIR BILL FOR VEHICLE NO : SMS362B

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMPSUM REPAIR)

\$ 3,800.00

SINGAPORE DOLLARS : THREE THOUSAND EIGHT HUNDRED ONLY

TAX INVOICE

HUA MENG SPRAY PAINTING
WORKSHOP - NUR KAMARIAH
BINTE ABDUL RAZAK

Invoice Number
GR-2024-007517

Invoice Issue Date
06 Nov 2024

Invoice Due Date
13 Nov 2024

Total Amount (S\$) 28.44
Total GST 9.00% (S\$) 2.56
Total Amount Incl. of GST (S\$) 31.00

Bill Type	Reference	Amount (S\$)	GST 9.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	05/11/2024,04/11/2024,SMS362B,GBH3472K	28.44	2.56	31.00
		Total Amount (S\$)		28.44
		Total GST 9.00% (S\$)		2.56
		Total Amount Incl. of GST (S\$)		31.00

*This is a computer generated document.
No signature is required.*



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

Traffic Police
10 Ubi Avenue 3
Singapore 408885
<http://eservices1.police.gov.sg>

Our Ref : TP/IP/33190/2024
Your Ref :
Date : 17 April 2025

Ms Nur-Kamariah Binte Abdul Razak
Blk 259 Yishun Street 22
#02-79
Singapore 760259

Dear Mdm/Sir

**ROAD TRAFFIC ACCIDENT INVOLVING SMS362B AND GBH3472K AT THE
SIGNALIZED CROSS JUNCTION OF YISHUN AVENUE 9 AND YISHUN AVENUE 6
ON 4 NOVEMBER 2024 AT 7.25 P.M.**

I refer to the above accident.

2. We have completed our investigations into the case. Our investigations revealed that the offence of Dangerous Driving Causing Hurt under Section 64(1) of the Road Traffic Act, 1961, punishable under Section 64(2B)(a) of Road Traffic Act, 1961 was disclosed against the driver of GBH3472K. Action has been initiated against the driver for the aforesaid offence.
3. Should you need any clarification, please contact Investigation Officer Ng Beifeng at Tel: 6547 6152.

Yours faithfully,

NG BEIFENG
for HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE

LONPAC INSURANCE BHD (SINGAPORE BRANCH)

GIRO AUTHORISATION FORM

Company Name:

HUA MENG SPRAY PAINTING WORKSHOP

Bank Account Details

Beneficiary Name:

HUA MENG SPRAY PAINTING WORKSHOP

Bank Name / Branch Name:

UOB (CURRENT)

Bank Account No.:

115 303 4643

Bank Code / Branch Code:

7375 & 015

Swift Code

UOVBSGSG

Email Address:

huameng@live.com.sg

(For notification of payment details)

Name/Designation/Telephone/Email of Contact person.:

Albert Tan Li Hua / Director / 96669680 / huameng@live.com.sg

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



Authorised Signature and Company Stamp

Date: 11.08.2025

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY @ KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

Acknowledged by :

Name / Date:

Hsiao Tong (LKKAUTO)

From: CHARMAINE KONG <charmainekong@lonpac.com>
Sent: Friday, August 1, 2025 3:20 PM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: [SEEK MANDATE] - REF: 24/24/24/VC05/030138 - PRS | SMS362B & GBH3472K
D.O.A : 04.11.2024 *** LKK REF:CD/LPC24110165/Xpa3

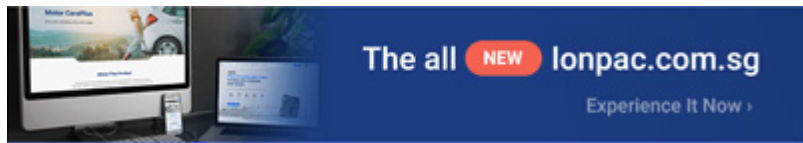
Lonpac External - General

Dear Hsiao Tong,

Please proceed as proposed.

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.

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Friday, 25 July 2025 2:15 pm
To: CHARMAINE KONG <charmainekong@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: [SEEK MANDATE] - REF: 24/24/24/VC05/030138 - PRS | SMS362B & GBH3472K D.O.A : 04.11.2024 *** LKK
REF:CD/LPC24110165/Xpa3

Lonpac External - General

Caution: This email is from an external sender. **DO NOT** click links or open attachments if you do not recognize the sender.

Your ref: **24/24/24/VC05/030138**
Our ref : CD/LPC24110165/Apa3(N)

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBH3472K(LONPAC) AND SMS362B(TP) ON 04/11/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as police investigations revealed that the offence of Dangerous Driving Causing hurt was disclosed against our driver.

We seek your approval to offer repairer **"HUA MENG SPRAY PAINTING WORKSHOP"** at **\$4,191.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 7,310.56	\$ 3,800.00
2. Loss of USE (6days x \$120.00)	\$ 720.00	\$ 360.00 (6days x \$60.00)
3. LTA/GIA Report Search Fee	\$ 31.00	\$ 31.00
Total	\$ 8,061.56	<u>\$ 4,191.00</u>

Surveyor recommended 6days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 25/07/2025 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.

From: Hsiao Tong (LKKAuto)

Sent: Friday, June 13, 2025 1:52 PM

To: CHARMAINE KONG <charmainekong@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: REF: 24/24/24/VC05/030138 - PRS | SMS362B & GBH3472K D.O.A : 04.11.2024 *** LKK

REF:CD/LPC24110165/Xpa3

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

From: Hua Meng <huameng@live.com.sg>
Sent: Friday, 8 November 2024 11:41 am
To: CHARMAINE KONG <charmainekong@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: REF: 24/24/24/VC05/030138 - PRS | SMS362B & GBH3472K D.O.A : 04.11.2024

Lonpac External - General

Dear Charmaine,

Pls arrange LKK Auto Consultants Pte Ltd.

Thank & Regards,

Kah Yen
Hua Meng Spray Painting Workshop
1, Kaki Bukit Avenue 6,
BLK C #01-34/#01-61
Singapore 417883
Tel: 6746 5519

Fax: 6743 4896

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: CHARMAINE KONG <charmainekong@lonpac.com>

Sent: Friday, November 8, 2024 11:32 AM

To: Hua Meng <huameng@live.com.sg>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: REF: 24/24/24/VC05/030138 - PRS | SMS362B & GBH3472K D.O.A : 04.11.2024

Importance: High

Lonpac External - General

Lonpac External - General

WITHOUT PREJUDICE

Dear Sirs,

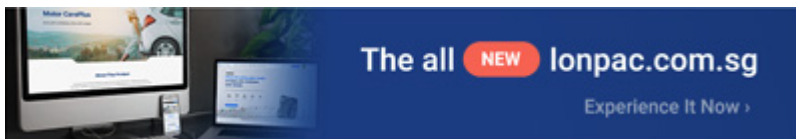
Please let us have your video footage (if any).

We intend to conduct a pre-repair survey of your client's vehicle and enclose the names of our Motor surveyor firms for your attention:-

1. FormTeam Adjusters Pte Ltd
2. LKK Auto Consultants Pte Ltd

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.

Please let us hear from you within the next 2 working days.

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

From: Hua Meng <huameng@live.com.sg>

Sent: Friday, 8 November 2024 11:26 am

To: MT_Claim_SG <mt_claim@lonpac.com>; ONG LI LI <long@lonpac.com>

Subject: PRS | SMS362B & GBH3472K D.O.A : 04.11.2024

Importance: High

Dear Sirs,

Kindly refer to the attachment for your necessary information and let us have your surveyor's name list urgently.

Thank & Regards,

Kah Yen

Hua Meng Spray Painting Workshop

1, Kaki Bukit Avenue 6,

BLK C #01-34/#01-61

Singapore 417883

Tel: 6746 5519

Fax: 6743 4896

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