

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, January 2, 2026 3:30 PM  
**To:** ENG HUEY NI  
**Cc:** MT\_Claim\_SG (mt\_claim@lonpac.com)  
**Subject:** RE: [SEEK MANDATE] - REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B \*\*\* LKK REF: CD/LPC24110338/Rpa3

Dear Huey Ni,

Please be informed that the third party has rejected our 50/50 offer and is proposing 100%. The third party's opinion is that if our insured vehicle had been stationary at the time of the accident, the damage to the third party's vehicle would have been to the front rather than the rear. The breakdown of third party counter propose is as follows: -

|   |                   |
|---|-------------------|
| 1. Cost of Repair (w/GST)                 | \$ 872.00         |
| 2. Loss of Rental (5days x \$100.00)w/GST | \$ 545.00         |
| 3. LTA/GIA Search Fee                     | \$ 33.18          |
| <b>Total</b>                              | <b>\$1,450.18</b> |

Please review and let us have your further mandate/instruction.

Thank you.

**Best Regards,**

**Hsiao Tong, Chew (Ms)** | Team Lead  
Third Party Direct Settlement  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** ENG HUEY NI <hneng@lonpac.com>  
**Sent:** Friday, June 6, 2025 4:51 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>  
**Subject:** RE: [SEEK MANDATE] - REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B \*\*\* LKK REF: CD/LPC24110338/Rpa3

**Lonpac External - Confidential**

Hi Hsiao Tong,

Please proceed as proposed. For rental, please try a little lower, if possible.

Thanks

Huey Ni

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](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 16 May 2025 11:13 am

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: [SEEK MANDATE] - REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B \*\*\* LKK REF: CD/LPC24110338/Rpa3

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

Dear Sirs/Mdm,

Please advise mandate/instruction, Thanks.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, April 11, 2025 1:30 PM

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Cc:** 'MT\_Claim\_SG' <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [SEEK MANDATE] - REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B \*\*\* LKK REF: CD/LPC24110338/Rpa3

Your ref: **24/24/24/VC05/030184**

Our ref : CD/LPC24110338/Rpa3(N)

Dear Sirs/Mdm,

**ACCIDENT INVOLVING GBK2617B(LONPAC) AND SMT5524M(TP) ON 09/11/2024**

We refer to the above matter.

Third party driver reported that he was traveling straight and hit by insured van who was reversing out from parking lot.

Our insured driver reported that his vehicle was parked stationary at 937 Tampines ST 91 OSCP lot. He came down to unload goods. Suddenly third party came straight at fast speed and scratched onto insured van's rear right portion.

Third party has no video for this matter. Only scene photo which is inconclusive.

In view of conflicting version, we propose 50/50 and would like to seek your approval to offer repairer **"ETHOZ PROTECT PTE LTD"** at **\$741.68(all-in)**.

The summary is as follows: -

|   | Amount Claimed | Amount Revised |                                      |
|---|----------------|----------------|--------------------------------------|
| 1. Cost of Repair (with 9% GST)             | \$ 1,199.00    |                | \$ 872.00 (\$800.00 + 9%GST)         |
| 2. Loss of Rental (6days x \$250.00)(w/GST) | \$ 1,635.00    |                | \$ 545.00 (5days x \$100.00) + 9%GST |
|   |                |                | \$1,417.00                           |
|   |                | @ 50%          | \$ 708.50                            |
| 3. LTA/GIA SEARCH FEE                       | \$ 33.18       |                | \$ 33.18                             |
| <b>Total</b>                                | \$ 2,867.18    |                | <b>\$ 741.68</b>                     |

Surveyor recommended 4days for repair + 1PRS = 5DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 11/04/2025 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](mailto:chewht@lkkauto.com)

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

---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Monday, December 2, 2024 12:02 AM

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B \*\*\* LKK REF: CD/LPC24110338/Rpa3

Dear Sir/ Madam,

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 take note that the case handler 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](mailto:MeiKwan@lkkauto.com)

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

---

**From:** Hueh Yin (LKK Auto) <[huehyin@lkkauto.com](mailto:huehyin@lkkauto.com)>

**Sent:** Monday, 18 November 2024 3:12 pm

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B

Dear Charmaine,

As spoke with repairer, they still want to proceed the survey. They will send us video footage if they have.

Thank you.

Best Regards,

**Hueh Yin** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Sent:** Monday, November 18, 2024 2:54 PM

**To:** Hueh Yin (LKK Auto) <[huehyin@lkkauto.com](mailto:huehyin@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B

**Lonpac External - General**

**Lonpac External - General**

Dear Hueh Yin,

As liability is unclear. Please check with the workshop if they still wish to carry out the survey and ask for video footage (if any).

I have copied you in my previous email to them.

Do update us if they are still arranging survey with you.

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.

---

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

**From:** Hueh Yin (LKK Auto) <[huehyin@lkkauto.com](mailto:huehyin@lkkauto.com)>

**Sent:** Monday, 18 November 2024 2:51 pm

**To:** CHARMINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B

# Lonpac External - General

Dear Charmaine,

Thank you for the assignment.

Best Regards,

**Hueh Yin** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>

**Sent:** Monday, November 18, 2024 2:33 PM

**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Selamatshahh Zainal <[Selamatshahh.Zainal@ethozprotect.com](mailto:Selamatshahh.Zainal@ethozprotect.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** FW: REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B

## Lonpac External - General

## Lonpac External - General

Without Prejudice

Dear Zainal,

Liability is unclear for your client's claim. Our insured report as follow below. Please advise if you would still like to carry out the survey?

Describe Circumstance of the Accident

My vehicle was parked stationary at 937 Tampines

st 91 USCP lot. I came down to unload goods.

Suddenly, vehicle B came straight at a fast speed

and scratched onto my vehicle's rear right portion.

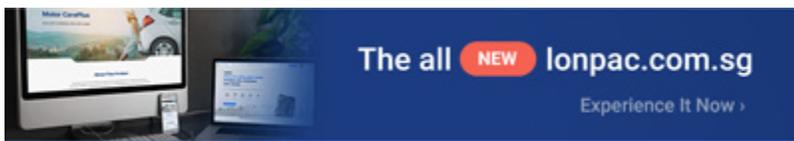
Thank you.

Best Regards,

Charmaine Kong

Claims Officer | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555



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](mailto:charmainekong@lonpac.com)>

**Sent:** Monday, 18 November 2024 2:27 pm

**To:** Selamatshahh Zainal <[Selamatshahh.Zainal@ethozprotect.com](mailto:Selamatshahh.Zainal@ethozprotect.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** FW: REF: 24/24/24/VC05/030184 - Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B

## Lonpac External - General

WITHOUT PREJUDICE

REF: 24/24/24/VC05/030184

OIC: Huey Ni

Dear Zainal,

We are appointing LKK for the survey.

**Aside to Hueh Yin (LKK), FYNA please.**

Thank you.

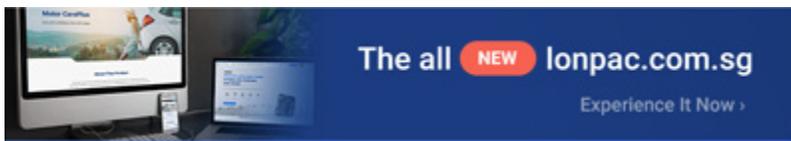
Best Regards,

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.

---

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:** Selamatshahh Zainal <[Selamatshahh.Zainal@ethozprotect.com](mailto:Selamatshahh.Zainal@ethozprotect.com)>

**Sent:** Monday, 18 November 2024 2:17 pm

**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** Request TP Claim Survey for SMT5524M accident on 09/11/2024 against GBK2617B

Hi Motor Claim,

Please assist to make arrangement for TP survey **SMT5524M** accident on 09/11/2024. Claiming against your insured **GBK2617B**. A copy of the accident report and estimate is enclosed. Vehicle can be survey at **ETHOZ 18, PANDAN ROAD (609270)**.

Before we proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the vehicle without further reference to you.

*Warmest Regards,*

*Selamatshahh Zainal*

*18, Pandan Road S(609270)*

*DID: 6654 7717*

*H/P: 9624 8656*

Disclaimer: This message may contain confidential information intended only for the use of the addressee named above. If you are not the intended recipient of this message you are hereby notified that any use, dissemination, distribution or reproduction of this message is prohibited. If you received this message by mistake, please notify the sender by reply email immediately. Please conduct your own virus checks before opening any attachment as ETHOZ PROTECT does not guarantee the integrity of this email or attached files has been maintained nor this communication is free of viruses, interceptions or interference. Any views expressed in this message are those of the individual sender and may not necessarily reflect the views of ETHOZ PROTECT. ETHOZ PROTECT shall not be responsible nor liable for the improper and incomplete transmission of the information contained in this communication nor for any delay in its receipt or damage to your system.