

Hsiao Tong (LKKAuto)

From: Thiam Heng Huat <thh176@yahoo.com>
Sent: Wednesday, May 7, 2025 5:20 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: REQUEST FOR LOD - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24 *** LKK
REF : CD/LPC24120398/Kpa3
Attachments: Invoice SMS9912E.pdf; receipt-20241226-120743.pdf; Car rental.pdf; LOA.pdf

Dear Hsiao Tong,

We refer to the above mentioned.

Attached is the repair invoice, LTA receipt, LOA, car rental and below are the items our client wishes to claim from Lonpac Insurance.

| | |
|-----------------|-------------------|
| 1. Repair costs | \$6,540.00 |
| 2. Car rental | 1,260.00 |
| 3. LTA search | 27.25 |
| | \$7,827.25 |

We look forward to an early settlement.

Warmest regards,
Steven
Thiam Heng Huat Pte Ltd
82636295

LETTER OF AUTHORISATION

To: THIAM HENG HUAT PTE LTD

RE: ACCIDENT ON 23.12.24 INVOLVING SMS 9912E AND YP 9840G

ALONG/AT DUNEARN ROAD SLIP ROAD TO ADAM ROAD


I/We LIM POH CHIN SERENE NRIC/UEN NO: S1799669Z

OF 253 ARCADIA ROAD #03-10 SINGAPORE 289849

1. The owner of motor vehicle no: SMS 9912E hereby authorize **Thiam Heng Huat Pte Ltd** to commence repairs of the said vehicle forthwith. I/We agreed to assign the whole proceeds my/our third party claim to **Thiam Heng Huat Pte Ltd**. My/our solicitors (to be appointed by **Thiam Heng Huat Pte Ltd** on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to **Thiam Heng Huat Pte Ltd** after deduction of their cost on a solicitors & client basis. I/We undertake to co-operate fully with **Thiam Heng Huat Pte Ltd** and/or solicitors also with a true Motor Accident Report/Police Report until the claim to a successful conclusion including court proceedings, failing which, I/We undertake to bear all costs incurred.
2. I/We authorize **Thiam Heng Huat Pte Ltd** to sign all discharge voucher/indemnity forms and all necessary papers on my/our behalf in connection with the above claims.
3. In the event that third party insurer issued the Agreed Settlement Cheque to me/us, I/We undertake to either give the said cheque to **Thiam Heng Huat Pte Ltd** or bank into our account and re-issue the cheque amount to **Thiam Heng Huat Pte Ltd**.

DATES THIS 24 DAY OF December 2024

X

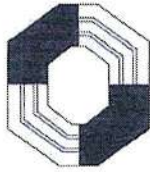


SIGNATURE OF OWNER



SIGNATURE OF WITNESS

NAME: Ngoh Shwu Woei



LONPAC INSURANCE BHD

CLAIM NO : 24/24/25/VC05/030368

DATE : 22 JULY 2025

DISCHARGE VOUCHER

I/We, LIM POH CHIN SERENE confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of YP9840C the sum of Singapore Dollar Seven Thousand Three Hundred Sixty Seven and Cents Twenty Five Only (**\$7,367.25**) 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 SMS9912E and YP9840C on 23/12/2024 along/at SLIP ROAD OF DUNEARN ROAD TO ADAM ROAD.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ FRESHENING INDUSTRIES PTE LTD AND/OR SUBRAMANI SHANMUGASUNDHARAM**) 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 "**THIAM HENG HUAT 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

LIM POH CHIN SERENE

.....
Name of vehicle owner /Date

26.07.25

VEHICLE DAMAGE DISCHARGE ONLY

My execution of this Discharge Voucher is in relation to my vehicle damage claim only and is without prejudice to any other rights or claim that I have arising from the same accident.

THIAM HENG HUAT PTE LTD

176 Sin Ming Drive
#05-14 Sin Ming AutoCare
Singapore 575721
Phone 82636295
GST registration number: 201605960N

Bill To:

LIM POH CHIN SERENE
c/o 176 Sin Ming Drive
#05-14 Sin Ming Autocare
Singapore 575721

TAX INVOICE

DATE 25-Feb-25
Invoice No THH250224
Vehicle No SMS9912E
Make/Model Hyundai Avante
Date of Accident 23-Dec-24

| NO | DESCRIPTION | AMOUNT |
|-------|---|-------------|
| | Lump sum repair costs | 6,000.00 |
| | (Surveyor recommended repair days : 6 days) | |
| | | 6,000.00 |
| | 9% GST | 540.00 |
| | | \$ 6,540.00 |
| TOTAL | | \$ 6,540.00 |

THIAM HENG HUAT PTE LTD



168 AUTO SERVICES PTE LTD

Co Reg No: 201934944C

176 SIN MING DRIVE, #05-14 SIN MING AUTOCARE, SINGAPORE 575721

Tel: 8263 6295 Fax : 6266 2881

Bill To : LIM POH CHIN SERENE
BLK 253 ARCADIA ROAD
#03-10
SINGAPORE 289849
HP: 96249982

Your Ref

:

SMS9912E
HYUNDAI AVANTE

Invoice No

:

R2025-05-0001

Due Date

:

10 JAN 2025

Payment Term:

:

7days from last rental date

| DESCRIPTION | AMOUNT |
|---|-------------|
| RENTAL VEHICLE NO: SJP2256M Model : Hyundai Avante Ref .Vehicle Rental Agreement No. RA25-0101 dated 26.12.2024 Being rental from 26.12.2024 to 3.1.2025 9 Days X \$140/day | S\$1,260.00 |
| Singapore Dollars ONE THOUSAND TWO HUNDRED AND SIXTY ONLY | S\$1,260.00 |

Cheque is to be crossed and made payable to : 168 AUTO SERVICES PTE LTD
Interest @ 7% per annum is chargeable from overdue payment date.

Authorised Signature

168 AUTO SERVICES PTE LTD

168 AUTO SERVICES PTE LTD

168 AUTO SERVICES PTD LTD

UEN : 201934944C

Blk 176 Sin Ming Drive

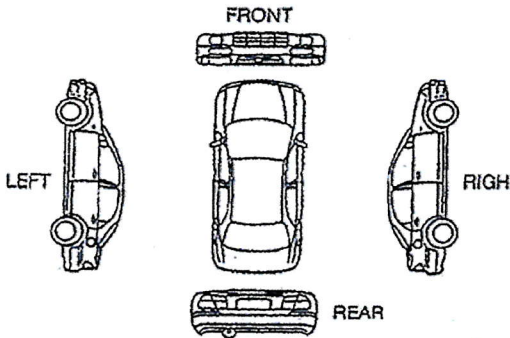
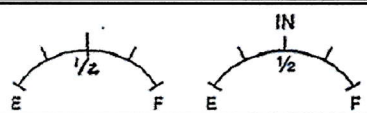

#05-14 Autocare

Singapore 575721

Steven (Hp : 8263 6295)

VEHICLE RENTAL AGREEMENT

No: RA25-0101


| | | | | | | | | | | | | |
|--|--|---|--------------------------------------|-----------------------------------|------------------------------------|-------------------------------|-----------------------------------|---------------------------------------|--|----------------------------------|--|--|
| HIRER'S PARTICULAR Name : (as in I/C) <u>LIM POH CHIN SERENE</u> NRIC / PASSPORT No : <u>S1799669Z</u> Address (Res) : <u>253 Arcadia Rd #03-10</u> <u>(S) 289849</u> Name & Address of Employer : _____ Occupation : _____ Driving Exp : _____ D/L No : _____ D/L Type : Local/International Pass Date : _____ Date of Birth : _____ Tel: (O) _____ (R) _____ HP : <u>96249982</u> | | Veh No : <u>8JP2256M</u> Replace Veh No : <u>8MS99DE</u> Mileage Out : _____ Mileage Out : _____ Make & Model _____ Make & Model _____ Auto / Manual _____ Auto / Manual _____ Out Date : <u>26.12.24</u> Out Date : _____ Out Time : _____ Out Time : _____ | | | | | | | | | | |
| ADDITIONAL DRIVER'S PARTICULARS Name : (as in I/C) _____ NRIC / PASSPORT No : _____ Pass Date : _____ Date of Birth : _____ Address (Res) : _____ HP : _____ | | RENTAL CHARGES Daily @ \$ _____ Weekly @ \$ _____ Monthly @ \$ _____ Hours @ \$ _____ Lease Period : _____ CDW @ \$ _____ PAI @ \$ _____ Delivery Service _____ SUB-TOTAL \$ _____ | | | | | | | | | | |
| Refundable Deposit : Cash/Nets/Cheque/VISA/MC Cards No : _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES <div style="text-align: center;"><p>FRONT LEFT RIGHT REAR</p></div> ACCESSORIES CHECK <table border="0"><tr><td><input type="checkbox"/> Ashtray</td><td><input type="checkbox"/> Cig Lighter</td><td><input type="checkbox"/> S / Tyre</td></tr><tr><td><input type="checkbox"/> STD Tools</td><td><input type="checkbox"/> Jack</td><td><input type="checkbox"/> Hub Caps</td></tr><tr><td><input type="checkbox"/> Radio / Cass</td><td><input type="checkbox"/> CD/Cartridges</td><td><input type="checkbox"/> S / RIM</td></tr></table> | | <input type="checkbox"/> Ashtray | <input type="checkbox"/> Cig Lighter | <input type="checkbox"/> S / Tyre | <input type="checkbox"/> STD Tools | <input type="checkbox"/> Jack | <input type="checkbox"/> Hub Caps | <input type="checkbox"/> Radio / Cass | <input type="checkbox"/> CD/Cartridges | <input type="checkbox"/> S / RIM |  EXTENSION _____ Collection Service _____ Misc _____ ESTIMATED TOTAL RENTAL \$ _____ Sales Person Code : _____ Hirer is responsible in accordance to the insurance policy excess for collision/damage to first part (i.e.) YONG FA CAR RENTAL & SVC PTE LTD Vehicle (including windscreen) and also excess for collision/damage to third party's vehicle for each and every accident/damage. X Hirer's Signature  Addition Driver's Signature _____ | |
| <input type="checkbox"/> Ashtray | <input type="checkbox"/> Cig Lighter | <input type="checkbox"/> S / Tyre | | | | | | | | | | |
| <input type="checkbox"/> STD Tools | <input type="checkbox"/> Jack | <input type="checkbox"/> Hub Caps | | | | | | | | | | |
| <input type="checkbox"/> Radio / Cass | <input type="checkbox"/> CD/Cartridges | <input type="checkbox"/> S / RIM | | | | | | | | | | |

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

*** IMPORTANT**

1. ONLY PERSONS ABOVE 21 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE. AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY RICA LEASING PTE LTD.
3. IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER :
 - (i) shall report all accidents involving the said vehicle to the Owner immediately;
 - (ii) shall take immediate steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the Owner);
 - (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents :-
 - (a) Injury case;
 - (b) non-injury case involving a Government vehicle, or damage to Government property;
 - (c) non-injury case involving a foreign vehicle (to obtain their motor insurance policy. Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
 - (d) non-injury case involving a pedestrian or cyclist.

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 RICA LEASING 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.

| DATE IN | TIME IN | MILEAGE | CHECKED BY | REMARKS | DEPOSIT REFUND | |
|-----------------|---------|---------|------------|---------|----------------|--|
| <u>31/12/25</u> | | | | | |  SIGNATURE OF HIRER/DRIVER |

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 26 Dec 2024 / 12:07:43

Receipt Date/Time : 26 Dec 2024 / 12:07:23

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241226-001681

Previous Receipt No. :

| S/N | Item Description/ Business Transaction Reference No. | Amount Before GST (S\$) | GST Amount (S\$) | Amount After GST (S\$) |
|---|--|-------------------------------|------------------------|------------------------------|
| Result of Insurance Enquiry - YP9840C As at 23 Dec 2024/18:20:00 Insurance Co: LONPAC INSURANCE BHD | | | | |
| 1 | Insurance Enquiry - YP9840C | | | |
| | Enquiry Fee | 25.00 | 2.25 | 27.25 |
| | 20241226120650894185 | | | |
| | Sub-Total | 25.00 | 2.25 | 27.25 |
| | Total Before Rounding | 25.00 | 2.25 | 27.25 |
| | Rounding Difference | | | 0.00 |
| | Total Amount Payable | | | 27.25 |
| | Paid By | | | |
| | DICNV20241226120651368703 | SGQR(PayNow) | | 27.25 |
| | Total | | | 27.25 |
| | Cash Change | | | 0.00 |
| | Tendered Amount | | | 27.25 |
| | Excess Refundable Amount | | | 0.00 |

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Hsiao Tong (LKKAuto)

From: CHARMAINE KONG <charmainekong@lonpac.com>
Sent: Monday, June 16, 2025 11:05 AM
To: Hsiao Tong (LKKAuto)
Cc: MT_Claim_SG
Subject: RE: [SEEK MANDATE] - OREF: 24/24/25/VC05/030368 - FW: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24 *** LKK REF: CD/LPC24120398/Kpa3(N)

Lonpac External - General

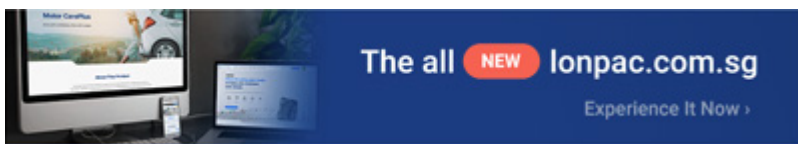
Dear Hsiao Tong,

Mandate as follows:

| | |
|-----------------------|----------|
| Cost of repair | 6,540.00 |
| Rental | 900.00 |
| Search fee | 27.25 |
| Total | 7,467.25 |

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 2 January 2025 12:00 pm

To: CHARMAINE KONG <charmainekong@lonpac.com>

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

Subject: RE: OREF: 24/24/25/VC05/030368 (Charmaine's case) FW: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24 *** LKK REF: CD/LPC24120398/Kpa3(N)

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 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)

From: CHARMAINE KONG <charmainekong@lonpac.com>

Sent: Thursday, 2 January 2025 10:45 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: OREF: 24/24/25/VC05/030368 (Charmaine's case) FW: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24

Lonpac External - General

Lonpac External - General

Dear Hueh Yin,

OI report attached.

Thank you.

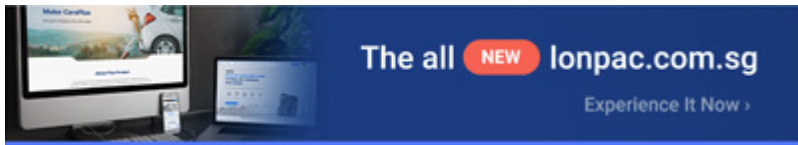
Best Regards,

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



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

Sent: Thursday, 26 December 2024 3:25 pm

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: OREF: 24/24/25/VC05/030368 (Charmaine's case) FW: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24

Lonpac External - General

Dear Gerald,

Thank you for the assignment.

Cheers to a *Wonderful Christmas* and a *Happy New Year 2025!*

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)

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, December 26, 2024 2:55 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Thiam Heng Huat <thh176@yahoo.com>

Subject: FW: OREF: 24/24/25/VC05/030368 (Charmaine's case) FW: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24

Lonpac External - General

Lonpac External - General

Dear Hueh Yin,

FYNA. Insured yet to report.

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

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From: Thiam Heng Huat <thh176@yahoo.com>

Sent: Thursday, 26 December 2024 2:49 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Re: OREF: 24/24/25/VC05/030368 (Charmaine's case) FW: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24

Dear Gerald,

Please arrange for LKK Auto Consultants Pte Ltd to conduct the survey.

Warmest regards,
Steven
Thiam Heng Huat Pte Ltd
82636295

On Thursday, 26 December 2024 at 01:46:58 pm SGT, GERALD POH WEE BIN <geraldpoh@lonpac.com> wrote:

Lonpac External - General

Lonpac External - General

WITHOUT PREJUDICE

Dear Steven,

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

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

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

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

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

From: Thiam Heng Huat <thh176@yahoo.com>

Sent: Thursday, 26 December 2024 1:33 pm

To: MT_Claim_SG <mt_claim@lonpac.com>

Subject: REQUEST FOR PRS - SMS9912E YOUR INSURED: YP9840C DOA: 23.12.24

Dear Motor Claims Team,

We refer to the attachments.

Kindly assist to register our client's TP claim and let us have your list of nominated surveyors within the next 2 working days from date of this email.

Please respond soonest possible.

Warmest regards,
Steven
Thiam Heng Huat Pte Ltd
82636295