

Main: Blk 3007, Ubi Road 1, #01-406, Singapore 408701 Branch: Blk 3014, Ubi Road 1, #01-324, Singapore 408702

Office: 6743 1913 Fax: 6743 5234 Workshop: 6741 4368 Email: admin@jhk.com.sg Website: www.jhk.com.sg

Co. / GST Reg. No. : 201300082W

Our Ref : SMN4742M Your Ref : GBK9816Y

24-Jul-2024

Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse, Singapore 199555 Motor Claims Department

Accident involving SMN4742M/GBK9816Y (Lonpac Insured) on 01-Jul-2024

We act for H CONCEPT ASIA PTE LTD, the owner of vehicle no. SMN4742M, which was involved in the above accident.

Our client suffered loss and damage because of your Insured's negligence in the driving of motor vehicle no. GBK9816Y

We quantify our client claim's as follows:

1 Cost of Repair inclusive of GST S\$ 5,450.00 2 Loss of Rental S\$ 120.00/day X 6 days 3 GIA Search Fee S\$ 2.18 Total Claim Amount S\$ 6,236.98

Pre-repair inspection of our client's vehicle was carried out by Surveyor Macus from LKK Auto Consultants Pte Ltd and we have finalized \$\$ 5,000.00 before GST on 11-Jul-2024

We enclose herewith the necessary invoices for your immediate action

Please let us know whether you are accepting liability and will be doing settlement within 7 days upon receiving this letter. If there are no discrepancies, please assist to forward the DV to us within 7 days.

Joo Hak Kee Auto Pte Ltd T: 6743 1913 F: 6743 5234 E: vvonneang@jhk.com.sg



LETTER OF AUTHORITY & INDEMNITY 函件的授权及弥偿

Joo Hak Kee Auto Pte Ltd To: Blk 3007 Ubi Road 1 #01-406 Singapore 408701

«SMN 4	F142M GBK 9816Y
Accident involving yehicle no	op-fore, EXIT KPE
at <u>PIE TOWARD Changi</u> On <u>01107124</u>	
Joo Hak Kee Auto Pte Ltd to commence rep. 2. You are further authorized to appoint solid instruction as if the appointment is made and the conduct of my/our claim against the third necessary, to commence legal proceedings in 3. You have my/full authority to instruct my/our daim, you are authority and/or his insurers on such term a 4. Upon resolving my/our claim, you are authority amount of their professional cost and disburs payment of the balance of the settlement sunthe event that my/our claim or legal suit is not lower understand and agree that I/We shall be third party as well as the professional cost and notwithstanding that my/solicitors were appoind 5. In the event that I/We am/are required to Court in connection with my/our claim, I/We 6. In the event that my/our claim against the or cannot be proceeded with and/or if any judy the third party, I/We authorize you to make of repairs and any other losses recoverable to I/We understand and accept that the excess shall be borne by me/us. 7. If for whatever reason, my/our insurers repairs and/or any other losses recoverable to pay less than the amount claimed by you. I/w your repair bill and survey fees and any other or to pay you the difference in amount, as the	citors on my/our behalf and give the solicitors full instructions are given by me/us with respect to party driver/ or his insurers including if n court in my/our name against the third party. our solicitors to negotiate a settlement with the is you deem fit. It storized to agree with my/our solicitors on the sements for acting for me/us and to receive in on my/our behalf directly into your account. In it successful or is dismissed for whatever reason, in e personally liable to bear the legal cost of the indidisbursement of my/our solicitors inted by you on my/our behalf, attend at my/our solicitors' office or to attend shall render full co-operation. It is third party and/or his insurers is not successful digment or settlement is not honored or satisfied in a claim against my/our own insurer for the cost under my/our policy of insurance. In the respect, is amount applicable under the policy of insurance or make an offer to we agree and undertake to pay the full amount of the responses reasonably incurred on my/our behalf in ease may be.
Dated this day ofO2_	_month of year 20 7_4
Sign/Name/Company Chop NRIC: 2XXXXX448Z Address:	Name of Insurers: INCOME INSURANCE LTD Policy No: 5111525275-04 Contact No:



CLAIM NO : 24/24/VC05/029469

DATE : 11 SEPT 2024

DISCHARGE VOUCHER

I/We, H CONCEPT ASIA PTE LTD confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of GBK9816Y the sum of Singapore Dollar Five Thousand Nine Hundred Ninety Seven and Cents Eighteen Only (\$5,997.18) 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 SMN4742M and GBK9816Y on 01/07/2024 along/at PIE TOWARDS CHANGI B4 EXIT KPE.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ KING BUILD PTE LTD AND/OR AHAMMED RAJO) 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 ""JOO HAK KEE AUTO 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.

H concept Asia Pte Ltd Rack! Tan / 11/9/2024

Signature of vehicle owner/Date

Name of vehicle owner /Date



Joo Hak Kee Auto Pte Ltd Blk 3007 Ubi Road 1 #01-406 Singapore 408701 Tel: +65 67431913 Email: admin @jhk.com.sg Website: www.jhk.com.sg UEN No.: 201300082W

INVOICE

Bill To: **Lonpac Insurance Bhd** Invoice No.:

INV240727 (C)

Invoice Date:

12 Jul 2024

Singapore Due Date: 19 Jul 2024

Attn:

Accounts Department

Tel:

Email:

Reference:

SMN4742M

Description	Quantity	Discount	Unit Price	Tax	Amount SGD
TOTAL LUMP SUM REPAIR COST	1.00	%	5,000.00	9%	5,000.00
			(Includes dis	Subtotal scount of \$)	5,000.00
			Total Local supp and	oly of goods services 9%	450.00
			Total Amount D	ue SGD	5,450.00
** A late payment inter		** A late payment interest of 2%	per month will be impo	osed on overdue accounts	

For PAYNOW payment:

UEN: 201300082W

(Joo Hak Kee Auto Pte Ltd)

For Bank Transfer, our bank details as follows:

Bank Name

:Overseas-Chinese Banking Corporation Ltd

Account Name : Joo Hak Kee Auto Pte Ltd

Account No

:647-245505-001

Bank Code

:7339

Branch Code :647

Swift Code

:OCBCSGSGXXX



This is an auto-generated document. No Signature is required.



A subsidiary of BKW Automobile Pte Ltd

BKW RENT A CAR PTE LTD

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: https://bkw.sg

TAX INVOICE

Invoiced To
TAN XUE LI (CHEN XUELI)
C/O JOO HAK KEE AUTO PTE LTD
BLK 3007 UBI ROAD 1

#01-406

SINGAPORE 408701

Invoice Number Invoice Date Due Date VHA Number Vehicle Number A 14188 15/07/2024 15/07/2024 A 14188 SMK 3809 C

S/N	Description	No. of Days	Rate	Amount
1 RENTAL FROM 02 JULY 2024 TO 08 JULY 2024 YOUR REF: SMN 4742 M	6	120.00	720.00	
		S	ubtotal	720.00
		GS	T @ 9%	64.80
		Total (in	cl. GST)	784.80
		Less: Pa	yments	-
		Amou	ınt Due	S\$784.80

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.







Name (as in I/C)

Address:

Occupation Driving Licence No:

NRIC/Passport No:

RENT CAR BKW

Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 627 ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D 24 HOURS HELPLINE: 6223 1122

A / BMS / P

VHA No: 14188

Workshop:

VEHICLE HIRING AGREEMENT

HIRE	R'S PARTICULARS
Name (as in I/C) NRIC/Passport No: Address:	Date of Birth: Age:
Name & Address of Employer	
Occupation Driving Licence No:	Driving Exp: Passed Date:
D/L Type: Local/Int'l/Others:	
	ACCUMULATION OF STREET

AUTHORIZED DRIVER'S PARTICULARS

Date of Birth:

Driving Exp:

Passed / Expiry Date:

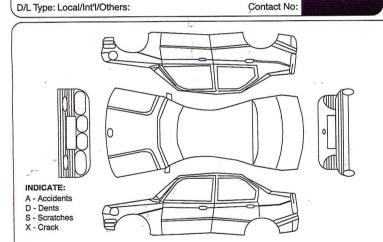
Age:

)

Yrs

S(

Hirer's Ov	Hirer's Own Vehicle No: Strand Replace Veh No:										
Loan Veh	Loan Vehicle No: VR No:										
Make & M	lodel:	, .	ų	1	7 :	7 1	5	Auto/M	lanual Gr	oup:	
			HAR	GES	3			:	\$		cts
Daily	6	da	ay	@\$	13	.)		Per day	/ 3.2	200	
Weekly/M	onthly	w	eek	@\$		Pe	er week	/Monthly	/		
Others									J		
CDW/PAI		@	\$				Per day	/Monthl	y		
Delivery/0	Collec	tion Svc			VI				, p.		
5)	N.			1.			GST	7%	46	4	· ·
OR No:		8			,		(A) SU	B-TOTAI	L :		100
Petrol Level	OUT	E	1/4	4 /	1/2		3/4	F			
& Surcharge	IN				-		-				
☐ Retur						G	ST				
Excess mil	rstkm FREE per day		TOTAL CHARGES		S						
	((2) = (CANT COL	(2/26	w (/)	VE CALC	27/2	(0.6.130	Co. C. () (2)	1.50 TESP.	(1)17(0 C/Z)/Z



SC 78-98-98 78-98-98	16-58-54 16-58-54 16-58-54	ראלינוציעראלינוציער	\$ 18.71 X 18.71 X 18.71 X 18.71
NON WAIVER	REXCESS (Subject	et to GST): \$	2000/-
☐ Data Cards	☐ Camera Systems	☐ Hub Cap	Radio / CD Cartridge
☐ Jack	☐ Tyre Opener	☐ Petrol Cap	☐ Spare Tyre
~ **	IV.		3

Hirer's Signature:

Additional Driver's Signature:

SINGAPORE Use Only *Please refer to point 5

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

1. 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

2 years regular and quanted triving experience. Parties to observe superations 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 P where applicable. Any returns after our operation hours will be charged as a full

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 minimun \$200 in additional 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 it's use or operation.

The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-wavier 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.

venicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an 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 cost of removing the ottensive 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 \$60.0 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 curret of a recident.

the event of an accident.

the event of an accident.

11. 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.

12. All customers' data will be kept strictly confidential and is solely used for the

purpose of completing the sales transactions and other relating matters.

13. i understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Time Out Mileage Remarks Date Out

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 oned 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
08/7/24	15,20	5.		5. F





INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GBK9816Y

Date of Accident

01/07/2024 苗

Reset

% RESULT & RECEIPT

TP Insurer Enquiry	
Insurance	Lonpac Insurance Bhd
Period of Insurance	17/02/2024 - 16/02/2025
Requested By	ANG SIOK CHIN, YVONNE (JOO
Requested Date	02/07/2024 14:10

Payment details

Request Amount: **\$\$2** GST Amount: **\$\$0.18**

Total Amount Due (GST Inclusive): \$\$2.18

General Insurance Association

Records Management Centre
GST Registration No: **M400017735**

LONPAC INSURANCE BHD (SINGAPORE BRANCH)

GIRO AUTHORISATION FORM

Company Na	me:	JOO HAK KEE AUTO PTE LTD
Bank Account	Details	
	Beneficiary Name:	JOO HAK KEE AUTO PTE LTD
	Bank Name / Branch Name:	OVERSEAS-CHINESE BANKING CORPORATION LTI
	Bank Account No.:	647-245505-001
	Bank Code / Branch Code:	647
	Swift Code	OCBCSGSGXXX
Email Address	s:	ADMIN@JHK.COM.SG
(For notification	on of payment details)	
Nama/Dasign	ation/Telephone/Email of Contact person.:	
		97968989 / ADMIN@JHK.COM.SG
120 001	0007 BIRLEG FOR TO TO TO TO TO	
I hereby author	prise Lonpac Insurance Bhd to remit all pay	ment directly to the above nominated account.
Authorised :	Signature and Company Stamp	
Date:		
Acknowledg	and hy :	
Acknowledg	ged by .	
Name / Date:		_
	×	

Hsiao Tong (LKKAuto)

From: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>

Sent: Thursday, 22 August 2024 3:57 PM **To:** Hsiao Tong (LKKAuto); MT_Claim_SG

Cc: Admin A

Subject: OUR REF: 24/24/VC05/029469 ACCIDENT INVOLVING VEHICLE SMN4742 &

GBK9816Y ON 01/07/2024

Lonpac External - General

Lonpac External - General

Dear Hsiao Tong,

You have our mandate to settle as follow.

Cost of repair	\$5,450.00
Loss of rental	\$545.00 - \$654.00
GIA fee	\$2.18
Total	\$5,997.18 - \$6,106.18

Please start LOR offer from the low side.

Thank you.

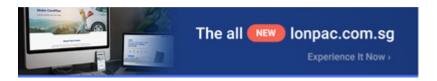
Best Regards

Eric Woo

Executive | Lonpac Insurance Bhd

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

DID: 6279 9240 | 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: Thursday, August 15, 2024 9:22 AM **To:** MT_Claim_SG <mt_claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [SEEK MANDATE]- ACCIDENT INVOLVING VEHICLE SMN4742 & GBK9816Y ON 01/07/2024

Lonpac External - General

Your ref: **24/24/VC05/029469** Our ref: CD/LPC24070049/Upa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBK9816Y(LONPAC) AND SMN4742M(TP) ON 01/07/2024

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "JOO HAK KEE AUTO PTE LTD" at \$6,106.18 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 9% GST)	\$ 14,733.49	\$ 5,450.00 (\$5,000.00 + 9% GST)
2. Loss of RENTAL (6days x \$120.00)(with 9%GST)	\$ 784.80	\$ 654.00 (6DAYS X \$100.00)(+9%GST)
3. LTA/GIA SERACH FEE	\$ 2.18	\$ 2.18
Total	\$ 15,520.47	\$ 6,106.18

Surveyor recommended 5days for repair +1SUNDAY = 6DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 13/08/2024 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.

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From: Hsiao Tong (LKKAuto)

Sent: Friday, July 19, 2024 3:13 PM

To: MT_Claim_SG < mt_claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: NEW DIRECT SETTLEMENT - ACCIDENT INVOLVING VEHICLE SMN4742 & GBK9816Y ON 01/07/2024

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: Rajes (LKK Auto) < rajes@lkkauto.com>

Sent: Tuesday, July 2, 2024 3:02 PM

To: GERALD POH WEE BIN <<u>geraldpoh@lonpac.com</u>>; assignments <<u>assignments@lkkauto.com</u>>; MT_Claim_SG

<mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: NEW DIRECT SETTLEMENT - ACCIDENT INVOLVING VEHICLE SMN4742 & GBK9816Y ON 01/07/2024

Dear Gerald,

Thank you for the assignment.

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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

Sent: Tuesday, July 2, 2024 2:51 PM

To: 'yvonneang@jhk.com.sg' <yvonneang@jhk.com.sg>

Cc: MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; assignments <<u>assignments@lkkauto.com</u>>; Admin A <<u>admin-</u>

a@lkkauto.com>

Subject: FW: NEW DIRECT SETTLEMENT - ACCIDENT INVOLVING VEHICLE SMN4742 & GBK9816Y ON 01/07/2024

Lonpac External - General

Lonpac External - General

WITHOUT PREJUDICE

Dear Yvonne,

Our insured has not lodged the report. For liability clearance, please liaise with the surveyors.

Since your workshop is on the list of panel for ARC, we would not be furnishing you our list of surveyors.

In the meantime, we shall appoint LKK Auto Consultants Pte Ltd for the survey.

Aside to LKK - Attn: Rajes

FYNA

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

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

From: Yvonne Ang <<u>yvonneang@jhk.com.sg</u>>

Sent: Tuesday, July 2, 2024 2:21 PM

To: MT_Claim_SG <mt_claim@lonpac.com>

Subject: NEW DIRECT SETTLEMENT - ACCIDENT INVOLVING VEHICLE SMN4742 & GBK9816Y ON 01/07/2024

Dear Sir/Madam

Kindly arrange a pre-repair survey for the above and if possible would like to do direct settlement.

Please provide us your list of surveyors for our selection.

We're in the midst of preparing the estimate.

Enclosed a copy of the SAS.

Kindly advise on liability

Details as follows

Name of Workshop:	Joo Hak Kee Auto Pte Ltd

Address of Survey Location :	3007 Ubi Rd 1 #01-406 Singapore 408701
Name of Contact Person :	YVONNE ANG
Contact Number :	HP: 97968989 Office: 67431913
Vehicle in workshop:	YES

Yvonne Ang (Ms)

Business Operations Manager

Joo Hak Kee Auto Pte Ltd

3007 Ubi Rd 1

#01-406

Singapore 408701

HP: 9796 8989 Office: 6743 1913 Fax: 6743 5234

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