

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	S\$ 784.80
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: [yvonneang@jhk.com.sg](mailto:yvonneang@jhk.com.sg)

## LETTER OF AUTHORITY & INDEMNITY

函件的授权及弥偿

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

Accident involving vehicle no. SMN 4742M and GBK 9816Y  
at PIE towards changi before Exit KPE  
On 01/07/24

1. I/We, the owner of vehicle no. SMN 4742M hereby instruct and authorize **Joo Hak Kee Auto Pte Ltd** to commence repairs to the said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instruction as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver/ or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such term as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal cost of the third party as well as the professional cost and disbursement of my/our solicitors notwithstanding that my/solicitors were appointed by you on my/our behalf.
5. In the event that I/We am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/We shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/We authorize you to make a claim against my/our own insurer for the cost of repairs and any other losses recoverable under my/our policy of insurance. In the respect, I/We understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us.
7. If for whatever reason, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. I/We shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay or receive any monies due to this claim.

Dated this day of 02 month of 07 year 2024



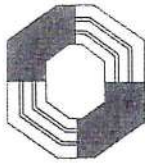
Ram



Sign/Name/Company Chop  
NRIC: 2XXXXXX448Z  
Address: \_\_\_\_\_

Name of Insurers: INCOME INSURANCE LTD  
Policy No: 5111525275-04  
Contact No: \_\_\_\_\_





# LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/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.



*Ravi*

Signature of vehicle owner/Date

*H Concept Asia Pte Ltd / RICKI TAN / 11/9/2024*

Name of vehicle owner /Date

## INVOICE

Bill To: Lonpac Insurance Bhd

Singapore

Attn: Accounts Department

Tel:

Email:

Invoice No.:

INV240727 (C)

Invoice Date:

12 Jul 2024

Due Date:

19 Jul 2024

Reference:

SMN4742M

Description	Quantity	Discount	Unit Price	Tax	Amount SGD
TOTAL LUMP SUM REPAIR COST	1.00	%	5,000.00	9%	5,000.00
Subtotal (Includes discount of \$)					5,000.00
Total Local supply of goods and services 9%					450.00
<b>Total Amount Due SGD</b>					<b>5,450.00</b>

\*\* A late payment interest of 2% per month will be imposed 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.

## 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** A 14188  
**Invoice Date** 15/07/2024  
**Due Date** 15/07/2024  
**VHA Number** A 14188  
**Vehicle Number** 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

Subtotal	720.00
GST @ 9%	64.80
<b>Total (incl. GST)</b>	<b>784.80</b>
Less: Payments	-
<b>Amount Due</b>	<b>S\$784.80</b>

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.





## VEHICLE HIRING AGREEMENT

Workshop: 7416

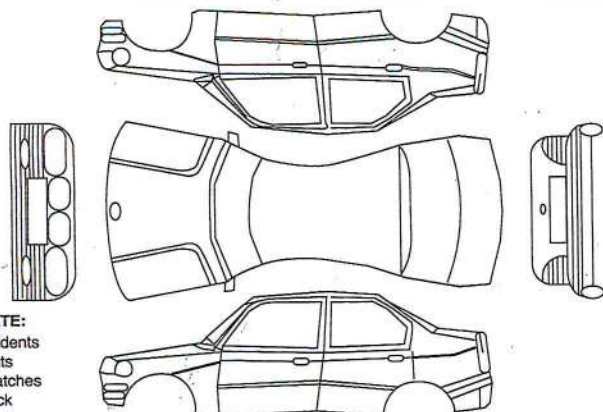
### HIRER'S PARTICULARS

Name (as in I/C) TAN XUE LI  
NRIC/Passport No: [REDACTED] Date of Birth: 15/12/92  
Address: 6541 PULAU CENDANA Age: 25  
S(52608)  
Name & Address of Employer  
Occupation [REDACTED] Driving Exp: 2017/2022  
Driving Licence No: [REDACTED] Passed Date:  
D/L Type: Local/Int'l/Others:

### AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C)  
NRIC/Passport No: [REDACTED] Date of Birth:  
Address: [REDACTED] Age: [REDACTED]  
S( )  
Occupation [REDACTED] Driving Exp: [REDACTED] Yrs  
Driving Licence No: [REDACTED] Passed / Expiry Date:  
D/L Type: Local/Int'l/Others: [REDACTED] Contact No: [REDACTED]

Hirer's Own Vehicle No: [REDACTED] Replace Veh No:  
Loan Vehicle No: [REDACTED] VR No:  
Make & Model: [REDACTED] Auto/Manual Group:  
CHARGES : \$ cts  
Daily 6 day @\$ 130 Per day 780  
Weekly/Monthly week @\$ Per week/Monthly  
Others  
CDW/PAI @\$ Per day/Monthly  
Delivery/Collection Svc  
GST 9% 964  
OR No: (A) SUB-TOTAL 970  
Petrol Level & Surchage  
OUT IN E 1/4 1/2 3/4 F  
☐ Return the same petrol level  
First        km FREE per day  
Excess mileage is chargeable at        cents per km  
GST  
TOTAL CHARGES



NON WAIVER EXCESS (Subject to GST): \$ 2000

### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

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

- 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 may return all damages costs to be borne by the Hirer/the Authorized 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 PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- 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 minimum \$200 in addition 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 its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver 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. The owner reserve the right not to replace a 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 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 \$60.00 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 event of an accident.
- 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.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<u>08/12/20</u>	<u>15:20</u>	<u>151</u>	<u>[REDACTED]</u>	<u>[REDACTED]</u>

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 Questioned 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
<u>08/12/20</u>	<u>15:20</u>	<u>151</u>	<u>[REDACTED]</u>	<u>[REDACTED]</u>

Hirer's/Driver Signature

INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

GBK9816Y

Date of Accident

01/07/2024 

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: **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**



# LONPAC INSURANCE BHD (SINGAPORE BRANCH)

## GIRO AUTHORISATION FORM

Company Name:

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 LTD

Bank Account No.:

647-245505-001

Bank Code / Branch Code:

647

Swift Code

OCBCSGSGXXX

Email Address:

ADMIN@JHK.COM.SG

(For notification of payment details)

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

TEO SOI JOO / DIRECTOR / 67431913 / 97968989 / ADMIN@JHK.COM.SG

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



Authorised Signature and Company Stamp

Date:

Acknowledged by :

Name / Date:



## Hsiao Tong (LKKAuto)

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**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: 24/24/24/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.

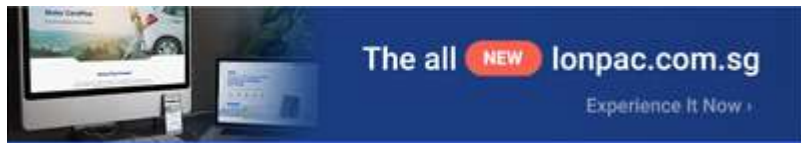
Cost of repair	\$5,450.00
Loss of rental	\$545.00 - \$654.00
GIA fee	\$2.18
Total	\$5,997.18 - \$6,106.18

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



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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: **24/24/24/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
<b>Total</b>	\$ 15,520.47	<b><u>\$ 6,106.18</u></b>

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](mailto:chewht@lkkauto.com)

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

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**From:** Hsiao Tong (LKKAuto)

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



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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto: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](mailto:chewht@lkkauto.com)

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

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**From:** Rajes (LKK Auto) <[rajes@lkkauto.com](mailto:rajes@lkkauto.com)>

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

**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto: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](mailto:assignments@lkkauto.com) | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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**From:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>

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

**To:** 'yvonneang@jhk.com.sg' <[yvonneang@jhk.com.sg](mailto:yvonneang@jhk.com.sg)>

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

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**From:** Yvonne Ang <[yvonneang@jhk.com.sg](mailto:yvonneang@jhk.com.sg)>

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

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