

## Hsiao Tong (LKKAUTO)

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, December 17, 2025 9:30 AM  
**To:** CHARMAINE KONG  
**Cc:** MT\_Claim\_SG (mt\_claim@lonpac.com)  
**Subject:** RE: [SEEK MANDATE] - Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S  
Date of Accident: 07.06.2024 \*\*\* LKK REF: CASE-24060004

Dear Charmaine,

We refer to the above matter.

Please be informed that third party rejected our offer at 50/50 and propose for 100%.

We have reviewed the matter and are of the view that the bulk of the liability falls on our insured driver, as he was moving off from a stationary position while the third party was already proceeding ahead of him, thereby resulting in the collision.

We would like to reseek mandate as follows: -

	Amount Revised	
1. Cost of Repair (with 9% GST)		\$ 10,564.50 (\$9,692.20 + 9%GST)
2. Loss of Use		\$ 600.00 (10days x \$60.00)
		\$ 11,164.50
	<b>@ 90%</b>	<b>\$ 10,048.05</b>
3. LTA/GIA SEARCH FEE		\$ 2.18
<b>Total</b>		<b>\$ 10,050.23</b>

Please let us have your further mandate/ instruction after reviewing the matter.  
Thank you.



**Merry Christmas & Happy New Year 2026!**



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)

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**From:** CHARMAINE KONG <charmainekong@lonpac.com>

**Sent:** Tuesday, January 7, 2025 2:34 PM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

**Subject:** RE: [SEEK MANDATE] - Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024 \*\*\* LKK REF: CASE-24060004

## Lonpac External - General

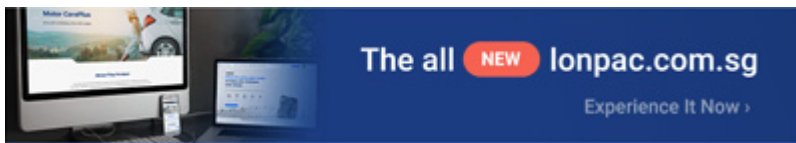
## Lonpac External - General

Dear Hsiao Tong,

Please proceed as proposed and start LOU offer from low.

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.

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 13 December 2024 1:37 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] - Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024 \*\*\* LKK REF: CASE-24060004

## Lonpac External - General

Your ref: 24/24/24/VC05/029358

Our ref : CD/LPC24060004/Kpa3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING YP2500E(LONPAC) AND SBU338S(TP) ON 07/06/2024**

We refer to the above matter.

From third party video, we observe that our driver was moving off from stationary while third party pass by our insured vehicle. We are of the view that both parties should exercise caution to avoid collision.

We would like to propose 50/50 and seek your approval to offer repairer "LAI HUAT (MENG KEE) MOTOR PTE LTD" at **\$5,684.43(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised	
1. Cost of Repair (with 9% GST)	\$ 11,022.30		\$ 10,564.50 (\$9,692.20 + 9%GST)
2. Loss of Use (11days x \$100.00)	\$ 1,100.00		\$ 800.00 (10days x \$80.00)
			\$ 11,364.50
		@ 50%	\$ 5,682.25
3. LTA/GIA SEARCH FEE	\$ 2.18		\$ 2.18
<b>Total</b>	\$ 12,124.48		\$ 5,684.43

Surveyor recommended 7days for repair + 1PRS + 1SUNDAY + 1PH(17/06/2024) = 10DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 10/06/2024 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

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

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

**Sent:** Thursday, 20 June 2024 10:17 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.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:** RE: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024 \*\*\* LKK REF: CASE-24060004

## Lonpac External - General

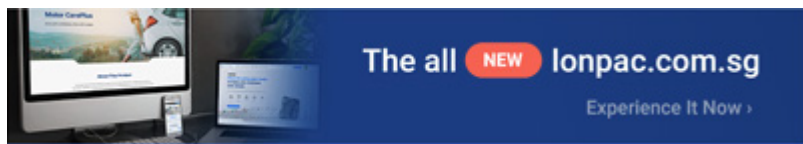
## Lonpac External - General

Dear Hsiao Tong,

Please proceed to offer settlement at 50% liability 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



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, June 18, 2024 3:29 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:** RE: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024 \*\*\* LKK REF: CASE-24060004

## Lonpac External - General

Dear Charmaine,

As discussed on 12/06/2024, attached here with a copy of third party rear video footage for your reference.

[https://www.dropbox.com/scl/fi/7hqnd2mt7z54rotc6pb04/2024-06-07-19-01-54427-rear-camera\\_YJHRgM10.mp4?rlkey=ricy3oxyc553qule14vv7lmme&st=oseebbqg&dl=0](https://www.dropbox.com/scl/fi/7hqnd2mt7z54rotc6pb04/2024-06-07-19-01-54427-rear-camera_YJHRgM10.mp4?rlkey=ricy3oxyc553qule14vv7lmme&st=oseebbqg&dl=0)

From third party video, we observe that our driver was moving off from stationary while third party pass by our insured vehicle. We are of the view that both parties should exercise caution to avoid collision.

In view of this, we would like to propos 50/50 for this matter.

For your comments/ instruction please. 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)

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

**Sent:** Wednesday, June 12, 2024 2:01 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)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024 \*\*\* LKK REF: CASE-24060004

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

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](mailto:MeiKwan@lkkauto.com)

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

**Sent:** Wednesday, June 12, 2024 11:06 AM

**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>; Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

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

**Subject:** RE: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

Dear Charmaine,

Thank you for the email.

Dear Hsiao Tong,

**Kindly assist CASE-24060004.**

Best Regards,

**Rajes** | 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, #01-25 | S(408933)

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

**Sent:** Tuesday, June 11, 2024 4:43 PM

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>; 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: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

**Lonpac External - General**

**Lonpac External - General**

Dear Rajes,

Please forward the attached video link below to the handler to revert to workshop on liability.

Thank you.

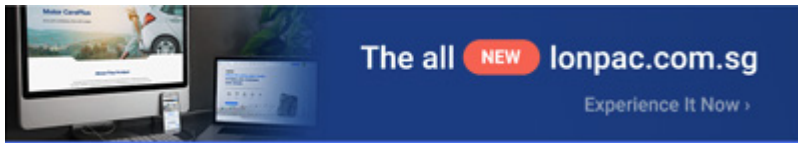
Best Regards,

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:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Sent:** Tuesday, June 11, 2024 3:58 PM

**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: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

Dear Charmaine

Please find below the dropbox link for the video footage:

<https://www.dropbox.com/scl/fi/289vu8zkstger7aiqvb2g/USE-THIS-Video-Footage.mp4?rlkey=max9xk72j94f2g8fd4vrso5m3&st=r5sfiq5r&dl=0>

Please let us hear from you soon.

Thank you.

Kind regards.

Jenny Lim  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267

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

**Sent:** Tuesday, 11 June 2024 3:48 pm

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

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

**Subject:** RE: Your Ref: 24/24/24/VC05/029358- YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

## Lonpac External - General

## Lonpac External - General

Without prejudice

Dear Jenny,

Liability not sure. Please forward us video evidence.

My insured report as follows:

Describe Circumstance of the Accident

\*\* NOTE: PLEASE TAKE NOTE THAT YOUR INSURER HAVE 14 DAYS TIME FRAME for you to submit OWN DAMAGE Claim under your Own Comprehensive policy. Pls check your policy for more information.

( ) Claim Own Policy ( ) Claim Third party ( ☒ ) Reporting Only  
( ) Claim OD/ TP at other workshop ( )

Sketch Plan

A: YP2500E  
W2 WORKERS - M)  
B: SBU3385

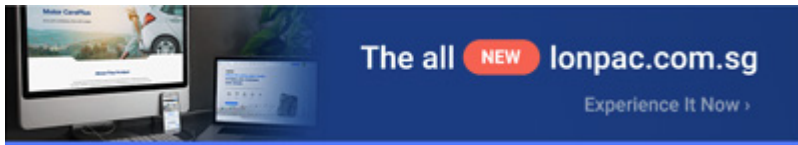
Vehicle No: YP2500E (Lonpac)  
Date & Time: 07/06/24 @ 1900 (Clear/dry)

I stopped at the slip road, to look out for vehicles in main road.  
Motor Car SBU3385 came from behind and squeeze through from my left,  
as a result, collided onto the front left portion of my stopped lorry.  
No injuries involved.

Thank you.

Best Regards,  
Charmaine Kong  
Claims Officer | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 The Concourse, Singapore 199555





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**From:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>  
**Sent:** Tuesday, June 11, 2024 3:45 PM  
**To:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>  
**Subject:** RE: Your Ref: YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

Dear Charmaine

We refer to the above matter.

Please can you confirm whether liability is in our client's favour?

We look forward to hear from you soon.

Thank you.

Kind regards.

Jenny Lim  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267

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**From:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>  
**Sent:** Monday, 10 June 2024 12:12 pm  
**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: Your Ref: YP 2500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

**Lonpac External - General**

# Lonpac External - General

WITHOUT PREJUDICE

Dear Jenny,

Insured YP2500E has not reported.

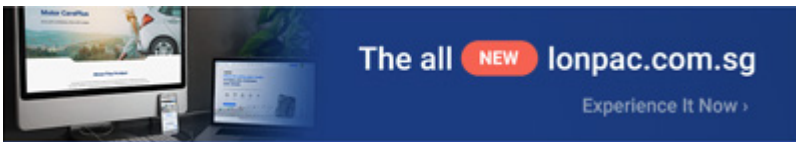
Please amend my insured's vehicle number in your client's GIA report.

We are appointing LKK for the survey.

Aside to LKK Rajes, 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



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**From:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Sent:** Monday, June 10, 2024 12:07 PM

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

**Subject:** RE: Your Ref: YP 7500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

Dear Charmaine

The vehicle number should be YP 2500E.

Thank you.

Kind regards.

Jenny Lim  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03

Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267

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**From:** CHARMAINE KONG <[charmainekong@lonpac.com](mailto:charmainekong@lonpac.com)>  
**Sent:** Monday, 10 June 2024 11:53 am  
**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: Your Ref: YP 7500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

Lonpac External - General

Lonpac External - General

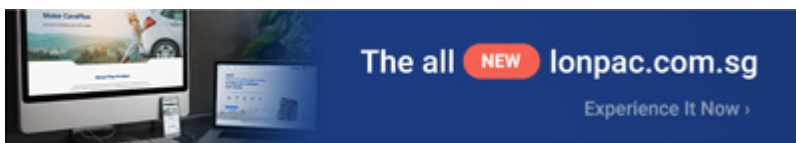
WITHOUT PREJUDICE

Dear Jenny,

Please confirm if our insured vehicle number. YP7500E is not our insured.

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:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>  
**Sent:** Monday, June 10, 2024 11:40 AM  
**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** Your Ref: YP 7500E / Our Ref: SBU 338S Date of Accident: 07.06.2024

Dear Sir

We refer to the above matter.

1. Please can you arrange to survey our client's vehicle no. SBU 338S today?
2. Please advise officer in charge and confirm whether liability is in our client's favour?

Supporting documents are enclosed for your reference.

Thank you.

Kind regards.

Jenny Lim  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267

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