

Our Ref: [SJR7208J]

Your Ref: [SL0P247A0001]

[02/09/2024]

[LONPAC INSURANCE BHD]

[300 BEACH ROAD #17-04/06]

[THE CONCOURSE]

[SINGAPORE 199555]

Dear [SIRS],

Re: Accident Involving [SJR7208J] & [GBD3900P]

along [228 SIM AVE TOWARDS GEYLANG 25 SINGAPORE] on [09/07/2024 02:45 (SGT)]

We refer to the aforementioned accident and hereby act on behalf of the owner of [SJR7208J] regarding his Property Damage Claim.

As a consequence of this incident, our client has incurred the following losses:

Cost of Repairs [S\$4,450]

Loss of Rental [S\$1080]
(9 days x S\$120)

LTA Search [S\$27.25]

Towing Fee [S\$0]

Total [S\$5,557.25]

We have enclosed herewith the supporting documents pertaining to the above claims.

- I. Discharge Voucher
- II. Letter of Authorization
- III. LTA Search
- IV. Rental Invoice
- V. Repair Invoice

Kindly confirm receipt of this letter and provide an estimated timeline for the settlement.

I appreciate your prompt attention to this matter and look forward to your immediate response.

Sincerely,



LETTER OF AUTHORISATION

In consideration of Repairer Workshop AFC AUTOMOTIVE PTE LTD, 50 Gambas Crescent #08-13, Proxima@Gambas, Singapore 757022

I/We, **GOH CHEN YONG** of NRIC/Passport No./ROC No.: **S8013853I**
Owner of vehicle No. **SJR7208J** hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use/loss of rental, etc.

I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis.

I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees, and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

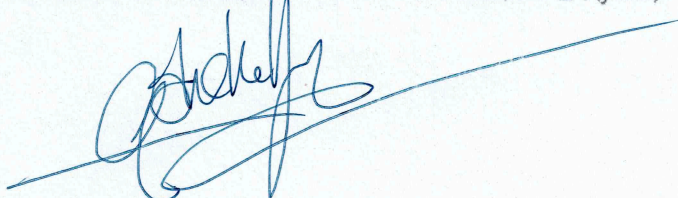
I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third-party/own insurer(s) claim.

I/We undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I/We undertake to pay you the sum claimed in relation to my/our property damage claim.

Dated this **10th** (day) of **Jul** (month) **20 24**(year)



Owner's Signature
(Company stamp if applicable)

Name : **GOH CHEN YONG**

NRIC/Passport No./ROC No. : **S8013853I**



LONPAC INSURANCE BHD

CLAIM NO : 23/24/24/VC05/029519
DATE : 23 SEP 2024

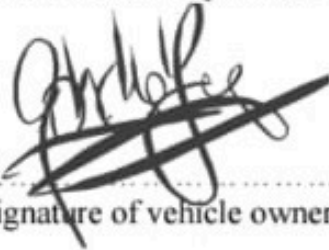
DISCHARGE VOUCHER

I/We, GOH CHEN YONG confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of GBD3909P the sum of Singapore Dollar Five Thousand Three Hundred Seventeen and Cents Twenty-five Only (**\$5,317.25**) 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 SJR7208J and GBD3909P on 09/07/2024 along/at SIMS AVE.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ LH CONSTRUCTION & HARDWARE PTE. LTD. AND/OR YI JIEXI**) 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 "**AFC AUTOMOTIVE 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

Goh Chen yong12/12/2024

.....
Name of vehicle owner /Date

**AFC AUTOMOTIVE PTE. LTD.**

50 GAMBAS CRESCENT #08-13
PROXIMA@GAMBAS, Singapore
757022 SGP
+6580253827
admin@afcauto.sg
Company Registration No. 202420298K

INVOICE

BILL TO
LONPAC INSURANCE BHD
300 BEACH ROAD #17-04/06
THE CONCOURSE
SINGAPORE 199555

INVOICE 1005
DATE 02/09/2024
TERMS Net 30
DUE DATE 02/10/2024

DATE		AMOUNT
31/08/2024	COST:REPAIR WORKS LUMPSUM	4,450.00

Make and Model: TOYOTA WISH 1.8X A
Mileage: -
Chassis/Car Plate No.: ZGE200007615 | SJR7208J

BALANCE DUE

S\$4,450.00

Invoice Payment Instructions**Bank Transfer:**

- Bank: DBS Bank
- Account Name: AFC AUTOMOTIVE PTE. LTD.
- Account Number: 072-117539-8

PayNow:

- UEN: 202420298K

Please ensure that you include your invoice number as a reference when making the payment.
This will help us process your payment quickly and efficiently.



INVOICE

Fresh Car Pte Ltd
UEN No: 201608540Z
105 Kaki Bukit Ave 1, #03-03, Shunli Industrial
Park, Singapore 415987
Telephone: (65) 88262269 / 88689863
Email: leslielye@freshcars.sg

INVOICE #
RAO0723000052
DATE: 25/03/2024

TO:
SEE TOH LOONG SIMON
Apt Blk 77 Lorong Limau #12-47 Singapore
(320077)

FOR:
Car Rental

DESCRIPTION	AMOUNT
<u>RE: RENTAL SERVICE</u>	<u>SGD</u>
Mazda 3 (SLR4504A) Rental Period (25 March 2024 - 03 April 2024) (\$120/day for 9 days)	\$1080
*Only the following payment modes are accepted: Cash , PayNow to 201608540Z (Fresh Cars Pte Ltd) , Bank Transfer to DBS 0179050731	
	\$1080

Thank you for your business!

Yan (LKK Auto)

From: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>
Sent: Friday, September 20, 2024 12:16 PM
To: Yan (LKK Auto)
Cc: MT_Claim_SG; Hsiao Tong (LKKAuto); Admin A
Subject: OREF: 23/24/24/VC05/029519 LKK REF: CD/LPC24070244/Eua3

Lonpac External - General

Lonpac External - General

Dear Yan,

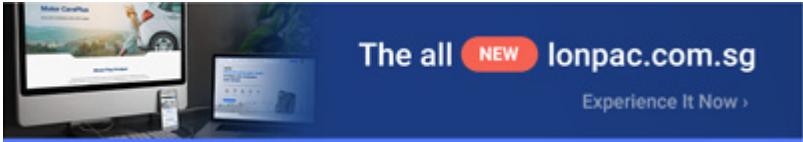
You have our mandate to settle as follow.

Cost of repair	\$4,450.00
Loss of use	\$720.00 - \$960.00 (\$120 x 6-8days)
GIA fee	\$27.25
Total	\$5,197.25 – \$5,437.25

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: Yan (LKK Auto) <yan@lkkauto.com>
Sent: Friday, 13 September 2024 3:05 pm
To: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: [re-submit to SEEK MANDATE] RE: OREF: 23/24/24/VC05/029519 *** LKK REF: CD/LPC24070244/Eua3

Lonpac External - General

Your ref: 23/24/24/VC05/029519
Our ref : CD/LPC24070244/Eua3

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBD3909P(LONPAC) AND SJR7208J(TP) ON 09/07/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "AFC AUTOMOTIVE PTE LTD" at **\$ 5,437.25(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 18,873.00	\$ 4,450.00
2. Loss of RENTAL (9days x \$120.00)	\$ 1,080.00	\$ 960.00 (8DAYS X \$120.00)
3. LTA/ GIA SEARCH FEE	\$ 27.25	\$ 27.25
Total	\$ 19,980.25	<u>\$ 5,437.25</u>

Surveyor recommended 6days for repair + 1 Sunday + 1PRS = 8days

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 21/08/2024 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | DID: 6841-6051 | 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: ERIC WOO JUN KIAT <ERICWOO@lonpac.com>

Sent: Friday, September 6, 2024 2:20 PM

To: Yan (LKK Auto) <yan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: OREF: 23/24/24/VC05/029519 *** LKK REF: CD/LPC24070244/Eua3

Lonpac External - General

Lonpac External - General

Dear Meng Yan,

I have spoken to Hsiao Tong about the error in loss or rental in the LOD.

Please get third-party workshop to redo the LOD and to re-seek mandate from us.

Thank you.

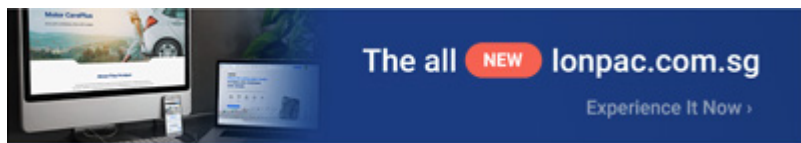
Best Regards

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: Yan (LKK Auto) <yan@lkkauto.com>

Sent: Wednesday, 4 September 2024 5:25 pm

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

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

Subject: [SEEK MANDATE] RE: Surveyor Visit Scheduling -OREF: 23/24/24/VC05/029519 jWER *** LKK REF: CD/LPC24070244/Eua3

Lonpac External - General

Your ref: **23/24/24/VC05/029519**

Our ref : CD/LPC24070244/Eua3

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBD3909P(LONPAC) AND SJR7208J(TP) ON 09/07/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer **"AFC AUTOMOTIVE PTE LTD"** at **\$ 4,837.25 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 18,873.00	\$ 4,450.00
2. Loss of RENTAL (3days x \$120.00)+8%GST	\$ 360.00	\$ 360.00 (3DAYS X \$120.00)

3. LTA/ GIA SEARCH FEE	\$ 27.25	\$ 27.25
Total	\$ 19,260.25	\$ 4,837.25

Surveyor recommended 6days for repair.

Enclosed here with all the relevant documents for your perusal.
Kindly note that this inspection report dated 21/08/2024 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | DID: 6841-6051 | 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.

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From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, July 16, 2024 6:12 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Yan (LKK Auto) <yan@lkkauto.com>
Subject: RE: Surveyor Visit Scheduling -OREF: 23/24/24/VC05/029519 jWER *** LKK REF: CD/LPC24070244/Eua3

Lonpac External - General

Lonpac External - General

Dear Mei Kwan,

Attached copy of OI 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

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: Monday, July 15, 2024 6:02 PM
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Yan (LKK Auto) <yan@lkkauto.com>
Subject: RE: Surveyor Visit Scheduling -OREF: 23/24/24/VC05/029519 jWER *** LKK REF: CD/LPC24070244/Eua3

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly let us have a copy of insured's accident report for our necessary action.

Please note that our officer in charge is Yan.

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)

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

From: Claims Department <claims@afcauto.sg>

Sent: Monday, July 15, 2024 11:16 AM

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

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

Subject: Re: Surveyor Visit Scheduling -OREF: 23/24/24/VC05/029519 jWER

Dear Gerald,

Thank you for your prompt response and for appointing LKK Auto Consultants Pte Ltd for the survey.

We confirm that our client has verified the date of the accident as 9th July 2024.

Should you require any further information or assistance, please do not hesitate to contact us.

Thank you once again for your cooperation.

On Sat, Jul 13, 2024 at 9:35 AM GERALD POH WEE BIN <geraldpoh@lonpac.com> wrote:

Lonpac External - General

Lonpac External - General

WITHOUT PREJUDICE

Dear Jermaine,

We shall appoint LKK Auto Consultants Pte Ltd for the survey.

In the meantime, contrary to our earlier email, our insured has now advised the date of accident as 9/7/2024.

Please verify with your client.

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: Jermaine Tham <jermaine@afcauto.sg>
Sent: Friday, July 12, 2024 7:56 PM
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Subject: Re: Surveyor Visit Scheduling

Dear Sir/Madam,

We appreciate your fast response, we will proceed to choose 3. LKK Auto Consultants Pte Ltd for the survey.

Best regards,

Claims Department

AFC Automotive Pte. Ltd.

UEN: 202420298K

50 GAMBAS CRESCENT #08-13

PROXIMA@GAMBAS

SINGAPORE (757022)

On 12 Jul 2024, at 10:34 AM, 'GERALD POH WEE BIN' via Admin Claims
<claims@afcauto.sg> wrote:

Lonpac External - Confidential

Lonpac External - Confidential

WITHOUT PREJUDICE

Dear Sirs,

Please confirm the date of accident as our insured reported the date of accident as 11/7/2024.

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.

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

From: GERALD POH WEE BIN

Sent: Friday, July 12, 2024 9:33 AM

To: 'claims@afcauto.sg' <claims@afcauto.sg>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: Surveyor Visit Scheduling

WITHOUT PREJUDICE

Dear Sirs,

Our insured has not lodged the accident report and we are making enquiries.

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. Appraisal Associates Pte Ltd
2. FormTeam Adjusters Pte Ltd
3. 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

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: Claims Department <claims@afcauto.sg>
Sent: Thursday, July 11, 2024 10:07 PM
To: SGEINSURANCE <sgeinsurance@lonpac.com>
Subject: Surveyor Visit Scheduling

Our Reference: [SJ7208J]

Your Reference: [SLP0P247A0001]

Date: [11/07/2024]

Lonpac Insurance Bhd

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

BY EMAIL ONLY: sgcinsurance@lonpac.com

Dear Sir/Madam,

RE: PROPERTY DAMAGE CLAIM Claimant: [GOH CHEN YONG] Accident Involving: [SJR7208J] & [GBD3909P] at [228 SIM AVE TOWARDS GEYLANG 25, SINGAPORE] on [10/07/2024]

We represent [GOH CHEN YONG], the owner of motor vehicle number [SJR7208J], which was involved in the aforementioned accident.

1. We hereby notify you that we are claiming against your insured motor vehicle number [GBD3909P] for damages, costs, and disbursements due to the negligence of your insured driver.
2. Please inform us if you wish to conduct a pre-repair inspection of our client's motor vehicle at [AFC AUTOMOTIVE PTE. LTD. VICOM @ KAKI BUKIT #04-01, SINGAPORE 415933]. You may contact [Jermaine, 80253827] to arrange this.
3. If we do not hear from you within the next two (2) working days, we will advise our client to proceed with their own inspection and repairs.

--

Best regards,

Claims Department

AFC Automotive Pte. Ltd.

UEN: 202420298K

50 GAMBAS CRESCENT #08-13

PROXIMA@GAMBAS

SINGAPORE (757022)

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recipient(s).

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Best regards,

Claims Department

AFC Automotive Pte. Ltd.

UEN: 202420298K

50 GAMBAS CRESCENT #08-13

PROXIMA@GAMBAS

SINGAPORE (757022)