

# CARSMITH PTE LTD

Email: [claims@carsmith.biz](mailto:claims@carsmith.biz) / [info@carsmith.biz](mailto:info@carsmith.biz)

08 August 2024

Your Ref: 24/24/24/VC05/029574

Our Ref: A2407-026-GBD8921U

## LONPAC INSURANCE

300 Beach Road

#17-04/07 The Concourse

Singapore 199555

### Attn: Motor Claims Department

Dear Sir/Madam,

### CLAIMANT: DK AUTO

**PROPERTY DAMAGES CLAIMS AS A RESULT OF A ROAD TRAFFIC ACCIDENT INVOLVING MOTOR VEHICLES NO. GBD8921U AND YN5230A ALONG NEO TIEW RD ON 21.07.2024.**

1. We act for DK AUTO, the owner of vehicle No. **GBD8921U** involved in the abovementioned road accident, in his claim for damages of the consequential property losses and expenses incurred as a result of the said accident.
2. We are instructed that the accident was caused solely or contributed by your / your authorized driver's / your insured's authorized driver's negligent driving, use and/or management of motor vehicle No **YN5230A**.
3. Copies of the following supporting documents are enclosed herewith for your perusal: -

a.	Invoice Cost of Repair
b.	Invoice Rental Agreement / Loss of Use
c.	Invoice LTA Search

4. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows.

i.	Cost of Repair \$2,200 + GST \$198	S\$ 2,398.00
ii.	Pre-Inspection Days – 2 Days	S\$ 300.00
iii.	Rental Agreement / Loss of Use – 3 Days	S\$ 327.00
iv.	LTA Search	S\$ 27.25
v.	Total	S\$ 3,052.25

In compliance with the protocol, we have engaged your panel of surveyor for the damages claim to the said amount. Do refer to attachment and we hope to have an amicable settlement reply soon.

5. You may acknowledge receipt of this letter by email to: [claims@carsmith.biz](mailto:claims@carsmith.biz)

Yours faithfully

**CARSMITH PTE LTD**

Attn: Motor Claims Department

LONPAC INSURANCE BHD

Dear Sir / Madam,

RE: ACCIDENT INVOLVING VEHICLE NOS. GBD 8921U & YN 5230A ALONG  
Neo Tiew Road, Harvest Lane ON  
21.07.2014.

I/We, the registered owner of vehicle registration no. GBD 8921U which was  
involved in the above accident with vehicle no. YN 5230A insured by  
LONPAC INSURANCE BHD hereby authorize that any payment due to me/us from the above  
said claim be paid to **CARSMITH PRIVATE LIMITED**.

I/we hereby indemnify **CARSMITH PRIVATE LIMITED** against all claims and/or damages  
which may arise from all actions taken for or on my/our behalf.

Yours faithfully

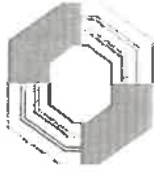


Owner Signature (company stamp if applicable)

Name in Full: DK Auto

NRIC / FIN / UEN No: 53210659L

Address: 330 ANG MO KIO AVENUE 1 #10-1827 TECK GHEE VIEW SINGAPORE 560330



# LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/029574  
DATE : 09 SEPTEMBER 2024

## DISCHARGE VOUCHER

I/We, DK AUTO confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of YN5230A the sum of Singapore Dollar Two Thousand Six Hundred Twenty Only (\$2,620.00) 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 GBD8921U and YN5230A on 21/07/2024 along/at NEO TIEW RD TO LIM CHU KANG RD.

I/We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ TOMU CONSTRUCTION & ENGINEERING PTE. LTD. AND/OR RAMASAMY RAMU) 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 "CARSMITH 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

DK Auto 09-09-2024  
.....  
Name of vehicle owner /Date



**CARSMITH PRIVATE LIMITED**

PREMIER  
8 KAKI BUKIT AVE 4 #04-34/35  
Singapore 415875  
+65 90910000  
info@carsmith.biz  
GST Registration No. : 201910097E

Tax Invoice

BILL TO

A2407-026-GBD8921U

INVOICE

5464

DATE

08/08/2024

TERMS

Due on receipt

DUE DATE

08/08/2024

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	LUMP SUM FOR REPAIR		1	2,200.00	2,200.00

THANK YOU	SUBTOTAL	2,200.00
	GST TOTAL	198.00
	TOTAL	2,398.00
	BALANCE DUE	<b>S\$2,398.00</b>

GST SUMMARY	RATE	GST	NET
	GST @ 9%	198.00	2,200.00

Company Registration No. 201910097E  
Bank Account Details: DBS Bank : 07-2009261-9  
PayNow:201910097E  
All payments are transacted in Singapore dollars only.  
All payments are non-refundable or exchangeable.  
Thanks for your patronage.  
Page 1 of 1



CARSMITH PRIVATE LIMITED

PREMIER  
8 KAKI BUKIT AVE 4 #04-34/35  
Singapore 415875  
+65 90910000  
info@carsmith.biz  
GST Registration No. : 201910097E

Tax Invoice

BILL TO

A2407-026-GBD8921U

INVOICE

DATE

TERMS

DUE DATE

5465

31/07/2024

Due on receipt

31/07/2024

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	RENTAL CAR	GBD2892J 29/07/2024 - 31/07/2024 REPLACE VEHICLE NO.: GBD8921U	2	150.00	300.00

THANK YOU	SUBTOTAL	300.00
	GST TOTAL	27.00
	TOTAL	327.00
	BALANCE DUE	<b>S\$327.00</b>

GST SUMMARY	RATE	GST	NET
	GST @ 9%	27.00	300.00

Company Registration No. 201910097E  
Bank Account Details: DBS Bank : 07-2009261-9  
PayNow:201910097E  
All payments are transacted in Singapore dollars only.  
All payments are non-refundable or exchangeable.  
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Page 1 of 1

# Carsmith

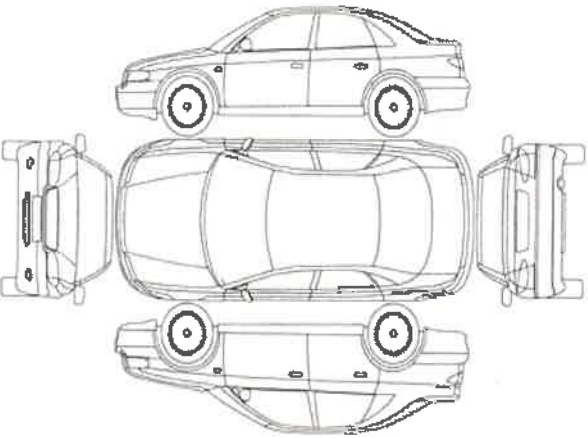
**CARSMITH PRIVATE LIMITED**

PREMIER@8 KAKIBUKIT AVE 4#04-35 SINGAPORE

HP: 9091 0000

Email: INFO@CARSMITH.BIZ

**RENTAL AGREEMENT***Carsmith*

HIRER'S PARTICULARS		Vehicle No: <i>G8D 2892J</i>		Rental Vehicle No: <i>G8D 89214</i>	
Name: <i>Ahammad Razu</i>		Vehicle Model: <i>Mitsubishi Canter</i>		Vehicle Model:	
NRIC/Fin No: <i>F7593622L</i>		Date Out: <i>29.07.2024</i>		Date In: <i>31.07.2024</i>	
Address: <i>587 Serangoon Rd # 01-01 SC218201</i>		Time Out: <i>8.30 pm</i>		Time In: <i>7.00 pm</i>	
Tel: <i>83984037</i>		Mileage Out: <i>171609</i>		Mileage In: <i>171980</i>	
Driving License No: <i>F7593622</i> Exp:		FUEL LEVEL			
ADDITIONAL DRIVER'S PARTICULARS		RENTAL CHARGES			
Name:		Hours @		Per Hour	
NRIC/Fin No:		Days @		Per Day <i>\$150</i>	
Address:		Weeks @		Per Week	
Tel:		Months @		Per Month	
Driving License No: Exp:		SUB TOTAL			
VEHICLE CHECK LIST		NON-WAIVER EXCESS CHARGES			
		OTHER CHARGES			
ADDITIONAL REMARKS:		TOTAL			
(A) ACCIDENT		IMPORTANT:			
(D) DENTS		1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER/GRABCAR/GRABESHARE ETC.			
(S) SCRATCHES		2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.			
		3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATION REDIRECTED.			
		4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR/PER DAY, INCLUSIVE OF CDW AND OR PAI WHERE APPLICABLE			
		5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.			
		6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY, CARSMITH PTE LTD.			
		Hirer's Signature			
		Additional Driver's Signature			

I have read and agreed to the terms and conditions on both sides of the 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 given Carsmith Pte Ltd in connection with this agreement is true.

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

Print Date/Time : 24 Jul 2024 / 16:43:53  
Receipt Date/Time : 24 Jul 2024 / 16:43:53

Tax Invoice/Receipt

Receipt No. : ITNET-00000-240724-003386  
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 - YN5230A As at 21 Jul 2024/16:00:00 Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - YN5230A Enquiry Fee 20240724164318571502	25.00	2.25	27.25
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				
20240724164326169		Direct Debit: eNETS Debit (Internet Banking)		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.

## Daphne Lee (LKK Auto)

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**From:** ENG HUEY NI <hneng@lonpac.com>  
**Sent:** Friday, 6 September 2024 2:46 PM  
**To:** Daphne Lee (LKK Auto)  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** RE: OREF: 24/24/24/VC05/029574 ( Huey Ni's case) FW: PRI - GBD8921U ( DOA 21.07.2024 ) \*\*\* LKK REF: CD/LPC24070415

Lonpac External - Confidential

Lonpac External - Confidential

Hi Daphne,

Please proceed as proposed.

Thanks

Huey Ni

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

**From:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Sent:** Monday, 2 September 2024 5:07 pm  
**To:** ENG HUEY NI <hneng@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: OREF: 24/24/24/VC05/029574 ( Huey Ni's case) FW: PRI - GBD8921U ( DOA 21.07.2024 ) \*\*\* LKK REF: CD/LPC24070415

Lonpac External - Confidential

Dear Huey Ni,

Your Ref: 24/24/24/VC05/029574

We refer to the above matter and your email below.

**ACCIDENT INVOLVING GBD 8921U AND YN 5230A ON 21/07/2024**

We have highlighted to your good office on 26/07/2024 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It is an accident under BOLA:27. OID hit onto rear TP.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.



Summary to offer to repairer **CARSMITH PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 12,139.00	\$ 2,398.00 (L/S) (W/GST)
2. Loss of Use For PRS (2 days x \$150.00)	\$ 300.00	\$ 0.00
3. Loss of Rental (3 days x \$109.00) (w/GST)	\$ 327.00	\$ 327.00 (3 days x \$109.00) (w/GST)
4. LTA / GIA Search Fee	\$ 27.25	\$ 27.25
<b>Total</b>	<b>\$ 12,793.25</b>	<b><u>\$ 2,752.25</u></b>

\*3 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

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

**The above is for your approval please.**

Thank You

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)

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

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

**From:** ENG HUEY NI <[hneng@lonpac.com](mailto:hneng@lonpac.com)>

**Sent:** Friday, 26 July 2024 2:22 PM

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

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

**Subject:** RE: OREF: 24/24/24/VC05/029574 ( Huey Ni's case) FW: PRI - GBD8921U ( DOA 21.07.2024 ) \*\*\* LKK REF: CD/LPC24070415

**Lonpac External - Confidential**

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Hi Mei Kwan,

We attach OI GIA.