

SQM PTE LTD

BLK 1003 TOA PAYOH INDUSTRIAL PARK # 05- 1501

SINGAPORE 319075

EMAIL : SQM202088@GMAIL.COM

ATTN : MOTOR CLAIM DEPARTMENT

LONPAC INSURANCE BHD

Dear Sir, Mdm :

Accident involving our vehicle : SMF 4921 E and THIRD PARTY

insure vehicle : GBF 2274 H Date accident : 18/07/2024

Along / At : WOODLANDS AVE 1

1 FINAL COST OF REPAIR : \$ 6,200.00

2 ADJUSTER FEE : LKK

3 LOSS OF RENTAL : 7DAYS x \$120.00 = \$ 840.00


4 LOSS OFF USE : —

5 INSURANCE / LTA
SEARCH : \$ 2.18

6 OTHERS : TOWING —

TOTAL : \$ 7,042.18

Please kindly let us have your confirmation to settle our claim within 30 working days.



SQM PTE LTD
H.P : 90030857

LETTER OF AUTHORITY & INDEMNITY

To : **SQM PTE LTD**

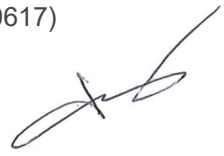
ACCIDENT INVOLVING VEHICLE NO. SMF 4971E AND GBF 2274H
ALONG Woodlands Ave 1 ON 18/07/2024.

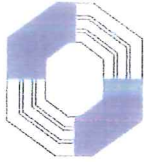
1. I/We, the owner of vehicle no. SMF 4971E hereby instruct and authorise you to commence repairs to the said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorised to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
4. Upon resolving my/our claim, you are authorised to agree with my/our solicitors on the amount of their professional costs 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.
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, I/we authorise you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/We shall also be personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your Solicitors.
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. In the event that the third party's insurance company send a cheque for the settlement amount directly to you, you have to pay **SQM PTE LTD** our repair costs and others, which is included in the settlement amount. Failure to do so may result in us commencing legal action against you to recover for our repair costs and others.

Dated this 29 day of July 2024

Name JEYABAL GOBINATH
NRIC No. S788 3809D
ROC No.
(company stamp, if applicable)
Address : BLK 617 JURONG WEST ST 65
#07-488 S(640617)
Contact No.

Remarks : 





LONPAC INSURANCE BHD

CLAIM NO : 23/24/24/VC05/029568
DATE : 09 OCTOBER 2024

DISCHARGE VOUCHER

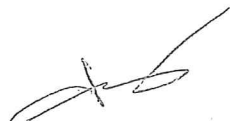
I/We, JEYABAL GOBINATH confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of GBF2274H the sum of Singapore Dollar Six Thousand Five Hundred Only (\$6,500.00) in full and final satisfaction, liquidation and discharge of all property losses competent to me/us upon the said M/s LONPAC INSURANCE 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 SMF4921E and GBF2274H on 18/07/2024 along/at 369 WOODLANDS AVE 1.

I/We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ MANNA POT CATERING PTE LTD AND/OR YANG XI BAO) 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 "SQM 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.

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10/10/2024

.....
Signature of vehicle owner/Date

JEYABAL GOBINATH 10/10/2024

.....
Name of vehicle owner /Date



SQM PTE LTD
BLK 1003 , TOA PAYOH INDUSTRIAL PARK # 05 - 1501
SINGAPORE 319075
EMAIL : SQM202088@GMAIL.COM

INVOICE

UEN : 202021228D

PRO FORMA

Date : 12/08/2024

INVOICE No. **TP 000092**

To : LONPAC INSURANCE BHD

Vehicle No: SMF 4921 E
Model : MAZDA 3

S/N	DESCRIPTION	Amount S\$
1	DATE ACCIDENT : 18/07/2024 Lump Sum Repair , supply parts and labour , to do spray painting etc	\$ 6,200.00
Total Amount :		\$ 6,200.00

NOTE : All cheques must be crossed and make payable to
SQM PTE LTD .

for SQM PTE LTD

TSR AUTOMOTIVE PTE LTD

72, JALAN ISNIN SINGAPORE 577996

UEN : 202201279H

Contact : 93825367

VEHICLE RENTAL AGREEMENT

Date : 27/07/2024

AGREEMENT No. A 1175

Owner : TSR AUTOMOTIVE PTE LTD

Hirer, I.D/ Co.Reg : JEYABAL GOBINATH SMF 4971E

Contact & Email : _____

Address : BLK 617, Jurong West street 65 #07-488 S640617

Owner and hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions on this document. Hirer acknowledges having read and understand all the tems and conditions and signifies acceptance upon signing

VEHICLE No : <u>SMF 5122M</u>	VEHICLE MODEL : <u>Hyundai Elantra</u>
Driver's Particulars	
Name : <u>JEYABAL GOBINATH</u>	Odometer : _____
I.C No. <u>57883809D</u>	Date & Time out : <u>27/07/2024 @ 1250</u>
Dr./ Licence No. <u>57883809D</u>	Date & time In : <u>07/08/2024 @ 1310</u>
Date issue . <u>24/03/2009</u>	Hour @ \$ _____
Date of Birth . <u>31/07/1978</u>	<u>7</u> Days @ \$ <u>\$ 120.00</u>
Occupation . _____	Wks @ \$ _____
	Mths @ \$ _____

Deposit : _____

Sub Total : _____

(Hirer to take note)

Balance To Pay : \$840.00

Third Party Claim / Including chain collision excess

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (Both date inclusive)

Hirer unconditionally agrees to pay Owner S\$ 3500.00 comprising excess payable and compensate to Owner for impact of claim on future motor insurance premiums.

Own Vehicle Damage

Hirer is responsible for the first S\$ 3500.00 excess for collision/ damage to first party , (i.e) TSR AUTOMOTIVE PTE LTD
(Including windscreen claim) excess S\$ 200.00 plus loss of earnings while damage vehicle is under repair .

Driver Not Cover by Insurance

General Exception : Insurance policy does not cover against any driver age below 22 and/ or above 65 years old and with driving experience of 2 year and below.



Authorised Signature

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Hirer's Signature

INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

GBF2274H

Date of Accident

18/07/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**

Period of Insurance **29/07/2023 - 28/07/2024**

Requested By

Requested Date **18/07/2024 13:52**

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**

Daphne Lee (LKK Auto)

From: CHARMAINE KONG <charmainekong@lonpac.com>
Sent: Tuesday, 8 October 2024 12:01 PM
To: Daphne Lee (LKK Auto)
Cc: MT_Claim_SG; Admin A
Subject: RE: OREF: 23/24/24/VC05/029568 (Charmaine;s case) SMF4921E & GBF2274H (DOA: 18/07/2024) *** LKK REF: CD/LPC24070481/Kma3

Lonpac External - Confidential

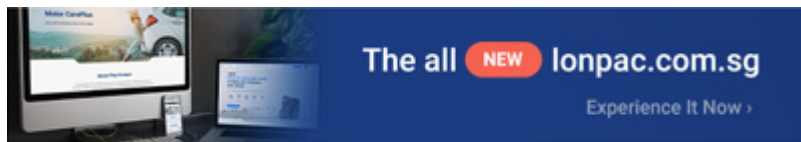
Lonpac External - Confidential

Dear Daphne,

Please proceed 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



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

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From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Wednesday, 25 September 2024 2:55 pm
To: CHARMAINE KONG <charmainekong@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: OREF: 23/24/24/VC05/029568 (Charmaine;s case) SMF4921E & GBF2274H (DOA: 18/07/2024) *** LKK REF: CD/LPC24070481/Kma3

Lonpac External - Confidential

Dear Charmaine,

Your Ref: 23/24/24/VC05/029568

We refer to the above matter and your email below.

ACCIDENT INVOLVING SMF 4921E AND GBF 2274H ON 18/07/2024

We have highlighted to your good office on 30/07/2024 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It is an accident under BOLA: NIL. OID reversing from carpark gantry hit onto front of TP.

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

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

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 13,867.06	\$ 6,200.00 (L/S)
2. Loss of Rental (7 days x \$120.00)	\$ 840.00	\$ 500.00 (5 days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 14,709.24	\$ 6,702.18

*3 days recommendation for repair.

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

Kindly note that this inspection report dated 10/09/2024 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

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

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From: CHARMAINE KONG <charmainekong@lonpac.com>

Sent: Tuesday, 30 July 2024 5:13 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>

Subject: RE: OREF: 23/24/24/VC05/029568 (Charmaine;s case) FW: PRE-REPAIR SURVEY FOR SMF4921E *** LKK REF: CD/LPC24070481/Kma3

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