

Vic (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 5 April, 2018 9:29 AM
To: Vic (LKKAUTO)
Cc: MT_Claim_SG; Asher Sng (LKKAUTO); Admin A
Subject: RE: <SEEK MANDATE> RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y LKK REF CC3/LPC17022619/K1hb3

Dear Vic

Please proceed with your recommendation.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse Singapore 199555
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Wednesday, 4 April, 2018 3:47 PM
To: ONG LI LI; ELAINE WONG NYUK FUNG; JANNA PAMELA TAN POH LIAN
Cc: MT_Claim_SG; Asher Sng (LKKAUTO); Admin A; Vic (LKKAUTO)
Subject: RE: <SEEK MANDATE> RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y LKK REF CC3/LPC17022619/K1hb3

Your Ref: 17/17/17/VP05/020240
Our Ref: CC3/LPC17022428/K1ha3

Dear Li Li,

ACCIDENT INVOLVING VEHICLES SLT 4784Y (OI) AND SHD 1047T (TP) ON 27/11/2017 ALONG NEWTON ROAD TOWARDS MOULMEIN ROAD

We refer to the above matter and kindly ignore our email sent out earlier with the same subject matter.

It was reported that Insured vehicle had swerved lane and collided to TP vehicle while turning at the junction. TP had furnished us a copy of their video footage. Based on the footage, TP vehicle was within its lane when the collision occurred.

We propose to offer to TP repairer "**PREMIER AUTOMOTIVE SERVICES PTE LTD**" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 835.67	\$ 107.00
Loss of Rental (\$113.23 x 2 days)	\$ 226.46	\$ 169.85 (\$113.23 x 1.5 day)
Loss of Income (\$100 x 2 days)	\$ 200.00	\$ 60.00 (\$40 x 1.5 days)
GIA Search Fee	\$ 2.00	\$ 2.00
TOTAL	\$ 1,264.13	\$ 338.85

Breakdown of days is as follows:

Our surveyor's recommended days to repair	1 day
---	-------

Downtime	0.5 day
TOTAL	1.5 days

The above is for your approval and/or further instructions please.

Thank you

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

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-----Original Message-----

From: Vic (LKKAuto)

Sent: Monday, 26 February, 2018 4:59 PM

To: ONG LI LI; LI Li (Dr); ELAINE WONG NYUK FUNG; JANNA PAMELA TAN POH LIAN

Cc: MT_Claim_SG; lisarah8076@gmail.com; Vic (LKKAuto); Admin A; Asher Sng (LKKAuto)

Subject: RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y LKK REF CC3/LPC17022619/K1hb3

Dear Li Li,

We refer to the below email and the contents were noted.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

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-----Original Message-----

From: ONG LI LI [<mailto:llong@lonpac.com>]

Sent: Monday, 26 February, 2018 3:58 PM

To: LI Li (Dr); Vic (LKKAuto); ELAINE WONG NYUK FUNG; JANNA PAMELA TAN POH LIAN

Cc: MT_Claim_SG; lisarah8076@gmail.com

Subject: RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y

Dear Dr Li Li

Happy Chinese New Year to you too!

Sorry for the late reply as I was on leave.

If you are referring to your claim against the Third party, the third party insurer (NTUC Income) is the paymaster (not Lonpac) and the decision on liability/settlement lies with their assessment of the collision and therefore, we cannot influence on their decision. If you strongly feel that you are not at fault, you/your workshop may approach the third party insurer (NTUC Income) directly or even engage lawyer to pursue your claim further. Otherwise, you may also consider to file claim under your own insurance policy so that we can process your "Own Damage" (OD) claim.

As for the third party claim against your insurance policy which is handled by us (Lonpac), we will ask our appointed surveyor (LKK) to take note of your points to negotiate for a lowest possible sum since we believed that going to trial would not be to our mutual benefit and not to escalate unnecessary legal costs.

Lastly, regarding the wrong occupation indicated in the Certificate of Insurance, I am copying our Underwriters in this email for their action.

Dear Vic(LKK), Elaine/Pamela

Fya

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

-----Original Message-----

From: LI Li (Dr) [mailto:li_li@ntu.edu.sg]

Sent: Monday, 19 February, 2018 9:44 AM

To: ONG LI LI

Cc: MT_Claim_SG; lisarah8076@gmail.com

Subject: RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y

Dear Ong Li Li,

Happy Chinese New Year to you!

The road on the other side is slanted to the right. Pic 2789 the left lane heads to the other side after the cross the fastest lane. You also can see from the photo (1723) that I haven't matched the first lane on the other side, which I was supposed to head to.

Hope you could reconsider your decision,

Meanwhile, on the Insurance Cert it states that I'm housewife. In fact, I'm a medical researcher.

Thank you,

Dr.Li Li (李莉)

MD, MPH, MSc

Lee Kong Chian School of Medicine

Novena Campus, Nanyang Technological University Singapore 308232 www.lkcmedicine.ntu.edu.sg

-----Original Message-----

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Monday, 29 January 2018 10:48 AM
To: LI Li (Dr) <li_li@ntu.edu.sg>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y

Dear Li Li

We have reviewed all the available evidence and below is our finding:-

We have since requested for the video footage (see attached) from the third party. Unfortunately, we are of view that it is not helpful in your case as it seems that our Insured vehicle has encroached into the path of TP while turning right.

Your available option would be:-

- 1) Claim the costs of repair under your own insurance policy
- 2) If you still strongly feel that you are not at fault, you/your workshop may approach the third party insurer directly or even engage lawyer to pursue your claim further without involving your insurance policy.

Hope the above clarifies.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

-----Original Message-----

From: LI Li (Dr) [mailto:li_li@ntu.edu.sg]
Sent: Thursday, 25 January, 2018 8:49 PM
To: MT_Claim_SG
Subject: 25012018152847.pdf

Dear Ms Ong

I've just received the file from Mova. It doesn't make sense that the two cars hit in the middle part. There was a passenger in the taxi at the back seat! But he said there wasn't one! Please let me know what I should do! Thanks, Li Li

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PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02

SINGAPORE 486443

TEL:65446671 FAX:62141511

CO. REG:200707743D GST REG:200707743D

Our Ref: SHD1047T/GS

WITHOUT PREJUDICE

21st December 2017

(By Email Only)

Attn: The Motor Claims Department

Lonpac Insurance Bhd
100 Beach Road #19-00
Shaw Tower
Singapore 189702

Dear Sir/Madam

ACCIDENT INVOLVING SHD1047T & SLT4784Y ALONG THOMSON ROAD / NEWTON ROAD ON 27.11.17

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: SHD1047T, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: SLT4784Y at the material time of the accident with the driver of our client's vehicle, Mr Lee Chen Tze

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: SLT4784Y, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repair	\$	107.00 (Incl. GST)
(2) Loss of Rental - 2Days @\$113.23per day	\$	226.46
(3) Loss of Income - 2Days @\$100.00per day	\$	200.00
(4) GIA Search fee	\$	2.00
	\$	<u>535.46</u>

A copy of each of the following supporting documents is enclosed:

- (1) Final Repair Bill, GIA report & sketch plan of SHD1047T
- (2) Driver's I/C and Driving Licence
- (3) Vehicle Registration card, Certificate of Insurance
- (4) Check In/Out Voucher, GIA search

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02

SINGAPORE 486443

TEL:65446671 FAX:62141511

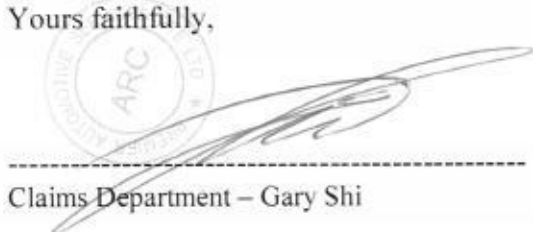
CO. REG:200707743D GST REG:200707743D

Our Ref: SHD1047T/GS

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

A handwritten signature in dark ink is written over a circular stamp. The stamp contains the text "ARC" in the center, "AUTOMOTIVE SERVICES" around the top inner edge, and "PTE LTD" around the bottom inner edge. Below the signature is a dashed horizontal line.

Claims Department – Gary Shi

Email: gary.shi@premiertaxi.com

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Premier Taxis Pte Ltd

AUTHORISATION TO ACT

I/We, **PREMIER TAXIS PTE LTD** ("the third party claimant") of **23 CHANGI SOUTH AVENUE 2 #03-02 SINGAPORE 486443** (address), owner of **SHD 1047T** (vehicle no.) hereby authorize **PREMIER AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. **SHD 1047T** that was damaged pursuant to the accident which occurred on **27/11/2017** (date) along **NEWTON ROAD** (location) involving vehicle no/s **SLT 4784Y** ("the accident").

I/We further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of "the workshop".

I/We further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

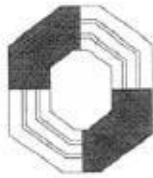
Dated this 5 (day) of April (month) **2018** (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)



LONPAC INSURANCE BHD

This settlement excludes any
bodily injuries arising out of the
above said accident and pertains
to property damage only

CLAIM NO : 17/17/17/VP05/020240
DATE : 05 APRIL 2018

DISCHARGE VOUCHER

I/We, PREMIER TAXIS PTE LTD confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner of SLT 4784Y the sum of Singapore Dollars Three Hundred Thirty Eight and Cents Eighty Five Only (\$338.85) in full and final satisfaction, liquidation and discharge of property claim competent to me/us upon the said M/s **LONPAC INSURANCE BHD** in respect of property claim sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident to my vehicle, SHD 1047T on 27 NOVEMBER 2017 along NEWTON ROAD.

I /We hereby agree to indemnify and keep indemnify (**LI LI / LONPAC INSURANCE BHD**) 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 **M/S PREMIER AUTOMOTIVE SERVICES PTE LTD**.

I/We hereby acknowledge 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

.....
Name of vehicle owner/Date




PREMIER AUTOMOTIVE SERVICES PTE LTD
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)
TEL: 65436676 / 65436689 FAX: 62141511
CO. REG NO.: 200707743D GST. REG. NO.: 200707743D

PREMIER TAXIS PTE LTD
23 CHANGI SOUTH AVENUE 2 #03-02
SINGAPORE 486443

TAX INVOICE

DATE 21-Dec-2017
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR KIA OPTIMA REGN NO: SHD 1047 T			\$ 100.00
TOTAL REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 100.00
GST @ 7%				\$ 7.00
GRAND TOTAL				\$ 107.00


for Premier Automotive Services Pte Ltd

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)



08 December 2017

To Whom It May Concern

Dear Sir/Madam

CERTIFICATION LETTER

This letter serves to inform that Lee Chen Tze of NRIC Number S0219934C is a registered driver of SHD1047T. Lee Chen Tze is paying daily rental rate of \$113.23 (Inclusive of GST).

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Ls' or a stylized 'B'.

Chin Bee Lian (Ms)
Assistant Vice President
Taxis Administration

Prepared By: SY

PREMIER TAXIS PTE LTD
23 Changi South Avenue 2
#03-02
Singapore 486443
Telephone: +65 6214 8880 Fax: +65 6214 8330
www.premiertaxi.com
Co. Reg. No. 200304975H



REPLACEMENT VEH GIVEN YES / NO

VEH NO. _____

JOB NO. _____

CHECK IN / OUT VOUCHER

| | | | | | | |

DRIVER'S NAME LEE CHEN T2E	
NRIC S0219934C	HANDPHONE 96858947
TAXI REGN NO. SHD10477	MAKE / MODEL K02
DATE IN 20 NOV 17	TIME IN 11:30
DATE OUT 28 NOV 17	TIME OUT 11:45
KILOMETRES IN	FUEL IN
	E 1/4 1/2 3/4 F
KILOMETRES OUT	FUEL OUT
	E 1/4 1/2 3/4 F

TAXI METER DOWNLOADED

YES

NO

DATE / TIME TOWED IN TO WORKSHOP

D D M M Y Y H H M M

DATE / TIME CALL TO DRIVER FOR VEHICLE COLLECTION

D D M M Y Y H H M M

I ACKNOWLEDGE AND CONFIRM THAT I HAVE EXAMINED THE ABOVE SAID VEHICLE AND THAT THE SAME IS IN GOOD CONDITION AND TO MY SATISFACTION IN EVERY RESPECT TOGETHER WITH THE ACCESSORIES / ITEMS LIST ABOVE. THIS VOUCHER IS USED IN CONJUNCTION WITH THE TERM RENTAL AGREEMENT.

CHECK IN

Lee Chen T2E

DRIVER'S NAME

27/11/17

DRIVER'S SIGNATURE / DATE / TIME

Handwritten signature

CHECKED IN BY

(PREMIER'S AUTHORISED WORKSHOP)

CHECK OUT

Lee Chen T2E X

DRIVER'S NAME

Handwritten signature X

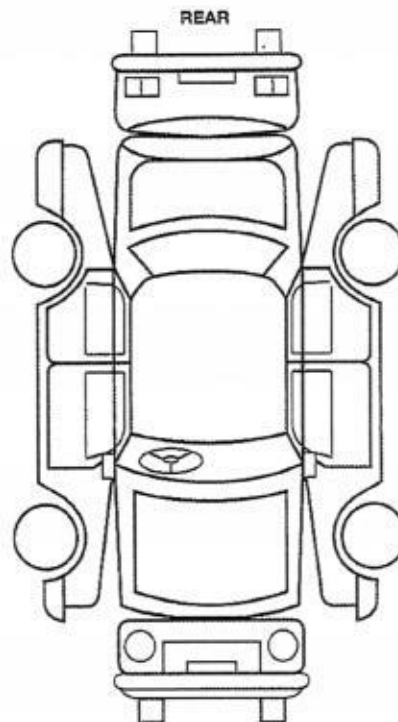
DRIVER'S SIGNATURE / DATE / TIME

Handwritten signature

CHECKED OUT BY

(PREMIER'S AUTHORISED WORKSHOP)

INDICATE AREA OF DAMAGE HERE:



BODY MARKINGS

1 - Light Dent
2 - Serious Dent
3 - Light Scratch
4 - Serious Scratch

5 - Damaged
6 - Chip
7 - Crack
8 - Peeling

SERVICE / REPAIRS DONE	DRIVER'S REMARKS																				
<table border="0"><tr><td><input type="checkbox"/> SERVICING</td><td><input type="checkbox"/> OTHERS:</td></tr><tr><td><input type="checkbox"/> T / BELT</td><td></td></tr><tr><td><input type="checkbox"/> AIRCON SYSTEM</td><td><input checked="" type="checkbox"/> ACCIDENT: DATE / TIME of ACCIDENT:</td></tr><tr><td><input type="checkbox"/> TURBO</td><td>27 NOV 17 0940</td></tr><tr><td><input type="checkbox"/> BRAKE SYSTEM</td><td></td></tr><tr><td><input type="checkbox"/> CLUTCH SYSTEM</td><td></td></tr><tr><td><input type="checkbox"/> BULB</td><td></td></tr><tr><td><input type="checkbox"/> UNDER CARRIAGE</td><td>TP/V</td></tr><tr><td><input type="checkbox"/> CPF</td><td></td></tr><tr><td><input type="checkbox"/> BATTERY</td><td></td></tr></table>	<input type="checkbox"/> SERVICING	<input type="checkbox"/> OTHERS:	<input type="checkbox"/> T / BELT		<input type="checkbox"/> AIRCON SYSTEM	<input checked="" type="checkbox"/> ACCIDENT: DATE / TIME of ACCIDENT:	<input type="checkbox"/> TURBO	27 NOV 17 0940	<input type="checkbox"/> BRAKE SYSTEM		<input type="checkbox"/> CLUTCH SYSTEM		<input type="checkbox"/> BULB		<input type="checkbox"/> UNDER CARRIAGE	TP/V	<input type="checkbox"/> CPF		<input type="checkbox"/> BATTERY		
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<input type="checkbox"/> CPF																					
<input type="checkbox"/> BATTERY																					



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-17-177104

Date of Request: 27/11/2017

Your Ref No: Online Purchase

Premier Automotive Services Pte Ltd
23 Changi South Ave 2
#01-02
Singapore 486443

Dear Sir/Madam,

Enquiry Date 27/11/2017
Enquiry By GOH WEE DEK
TP Vehicle No. SLT4784Y
Accident Date 27/11/2017

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLT4784Y	Lonpac Insurance Bhd	22/11/2017-21/11/2018	+65 62507388

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-17-177104

Date of Request: 27/11/2017

Your Ref No:

Online Purchase

Premier Automotive Services Pte Ltd

23 Changi South Ave 2

#01-02

Singapore 486443

Dear Sir/Madam,

Enquiry Date 27/11/2017

Enquiry By GOH WEE DEK

TP Vehicle No. SLT4784Y

Accident Date 27/11/2017

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque