

## Joy Irene (LKKAUTO)

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Thursday, 1 March 2018 12:39 PM  
**To:** Joy Irene (LKKAUTO)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

Dear Irene,

Kindly proceed as proposed.

Best Regards  
Gerald Poh  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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**From:** Joy Irene (LKKAUTO) [mailto:JoyIrene@lkkauto.com]  
**Sent:** Wednesday, 28 February, 2018 3:11 PM  
**To:** GERALD POH WEE BIN  
**Cc:** MT\_Claim\_SG; Admin A; Vivian Lau (LKKAUTO)  
**Subject:** FW: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

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**From:** Joy Irene (LKKAUTO)  
**Sent:** Wednesday, 28 February 2018 2:51 PM  
**To:** 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>  
**Subject:** RE: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

Ref : 17/17/17/VP05/020233

Dear Mr. Gerald,

This is a changing lane scenario where our insured came from the right lane, go straight-only lane. (Video provided).

Liability is not in our favour.

Summary to offer to repairer M/s **COMPLETE VMS PTE LTD** is as follows:

	TP CLAIMED	OUR REVISED TO OFFER
Cost of Repairs + 7% GST	\$ 7,962.52 (per estimate)	\$ 4,333.50
Loss of Rental	\$ 1,600.00 (\$200 x 8 days)	\$ 800.00 (\$100 x 8 days)
GIA/LTA Search Fee	\$ 5.35	\$ 5.35

<b>TOTAL</b>	<b>\$ 9,567.87</b>	<b>\$ 5,138.85</b>
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- 4 days recommendation for repair + DOA, pre-repair notice, weekend.

Relevant supporting claim documents attached for your perusal and reference.

For your approval.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

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**From:** GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]

**Sent:** Monday, 29 January 2018 3:38 PM

**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

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

**Subject:** RE: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

Our Ref : 17/17/17/VP05/020233

Dear Joy,

We shall review the case and revert to you.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]

**Sent:** Monday, 29 January, 2018 12:03 PM

**To:** GERALD POH WEE BIN

**Cc:** MT\_Claim\_SG; Admin A; CS A Team

**Subject:** RE: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

Dear Gerald,

Attach video from TP for your reference.

Liability is not in our favour based on video.

For your instruction.

Thank you.



Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-5792 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

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**From:** Zaini (LKK Auto)

**Sent:** Friday, 26 January 2018 3:15 PM

**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@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)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Zayyer (LKKAuto) <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

**WITHOUT PREJUDICE**

Dear Gerald,

Noted on the contents of your below email.

We will request for TP CCTV footage and revert back to you for update (if any).

Please be informed that the case handler in-charge for the above matter is Joy.

Dear Joy,

Kindly assist.

Our Ref: **CC6/LPC17022623/Kja3**

Thank you.

Best Regards,

**Zaini Kusaini** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841-2132 | email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com) | fax: 6741-4108

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

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**From:** GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]

**Sent:** Friday, 26 January 2018 3:05 PM

**To:** Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>

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

**Subject:** FW: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

Our Ref : 17/17/17/VP05/020233

Dear Zaini,

We understand that you are handling the direct settlement case.

In the accident report of SLD8054D, the driver states that the accident was captured by the car camera in his vehicle.

Please request for the video footage from the third party as there were conflicting versions to the circumstances to the accident.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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**From:** Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

**Sent:** Tuesday, 28 November, 2017 6:21 PM

**To:** MT\_Claim\_SG

**Cc:** ERIC WOO JUN KIAT; 'llong@lonpac.com'; GERALD POH WEE BIN; Zaini (LKK Auto); Hsiao Tong (LKKAuto); Admin A

**Subject:** RE: Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

**- RE- SEND-**

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SLD 8054D at M/s Complete Vms Pte Ltd - Sin Ming Drive.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice

We have not authorized repairs.

Kindly assist to verify validity of our insured's policy, and let us have a copy of insured's accident report for our necessary action.

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

***To check availability of the case handler , you may contact the undersigned.***

Thank you.

Best Regards,

Shirley Hiew | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com) | fax: 6741-4108

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

**From:** Shirley Hiew (LKK Auto)  
**Sent:** Tuesday, 28 November, 2017 6:17 PM  
**To:** 'MT\_Claim\_SG' <mt\_claim@lonpac.com>  
**Cc:** ericwoo@lonpac.com; 'llong@lonpac.com'; 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** Direct Settlement - Accident Involving SLR6319E (OI : LPC - TBA) AND SLD8054D (TP : LKK REF - CC6/LPC17022623/Kza3) on 23/11/2017

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SLD 8054D at M/s Premier Complete Vms Pte Ltd - Sin Ming Drive.  
Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice

We have not authorized repairs.

Kindly assist to verify validity of our insured's policy, and let us have a copy of insured's accident report for our necessary action.

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

***To check availability of the case handler , you may contact the undersigned.***

Thank you.

Best Regards,

Shirley Hiew | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com) | fax: 6741-4108

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





**COMPLETE VMS PTE LTD** The Premier One-Stop Vehicle Accident Claims Centre  
176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, Singapore 575721  
Tel: 6455 0012 | Fax: 6554 0012 | Email: main@completevms.com.sg  
Web: www.completevms.com.sg | Social: www.fb.com/completevms

Your Ref : 17/17/VP05/020233

Our Ref : TPDS18002 - SLD8054D

9th January 2018

By Postage

(2)

**LONPAC INSURANCE BHD**

300 Beach Road #17-04/07

The Concourse

Singapore 199555

Attention: Motor Claims Department

Dear OIC,

**ACCIDENT INVOLVING VEHICLE: SLD8054D AND SLR6319E ALONG TIONG BAHRU ON 23/11/2017**

We are the authorized repair workshop for the owner of motor vehicle no. **SLD8054D**, which is involved in the captioned accident with your insured vehicle **SLR6319E**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1	Cost of Repair	S\$ 4,333.50	(inclusive GST)
2	8 Days Loss of Rental @ \$200	S\$ 1,600.00	
3	LTA search fee	S\$ 5.35	
		<u>S\$ 5,938.85</u>	

We enclosed herewith the following documents to support the claims:-

- GIA Report
- Proforma invoice
- Lta search fee

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours Faithfully

**Chiu Siong Lim**

6455/0012

For Complete VMS Pte Ltd

To: Complete VMS Pte Ltd  
176, Sin Ming Drive,  
#03-14, Sin Ming Autocare Complex  
Singapore 575721

**LETTER OF AUTHORIZATION**

RE: ACCIDENT BETWEEN SLD80540 / SLR6319E (Vehicle Numbers)  
ON 22/11/2017 (Date of Accident) AT Tiong Bahru Road / Zion Road

1. I/We, the owner of vehicle no. SLD80540 hereby appoint you to act for me to repair and recover damages sustained to my vehicle in the above accident from the third party driver and / or his / her insurers.
2. In this respect, I/We have authorized you to repair, correspond, negotiate and settle on my behalf, all claims against the parties involved in the subject accident. All final financial awards in my favor pertaining to the subject accident claim are to be paid to Complete VMS Pte Ltd.
3. By way of this Letter of Authorization, I/We also further authorized you to sign all Discharge Vouchers and any other related documents in settlement of the subject accident claims. I/We hereby undertake to ratify and reaffirm such signing of Discharge Vouchers and/or documents from any third party insurers by us.
4. During the settlement process with the third party insurers / drivers, you may act fully on my behalf and all negotiations and correspondences given by you to the third party insurers / driver are as if given directly from me. With regards to the settlement of the above subject accident claim, I/We agree and undertake to ratify all correspondences and negotiations given by you to the third party insurers / driver and further agree and undertake to be bound by all acts performed or carded out by you.
5. I/We understand that should the subject accident claims fail or not able to reach an amicably settlement with the third party insurers or driver, I/We will have to appointed a solicitors by way of signing a warrant to act in present of the appointed solicitor to further pursue the matter and to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable). I/We further agrees that should I/We fails or disagrees to appoint a solicitors at that stage, I/We shall be fully liable for all costs incurred to you until that point of time.
6. I/We further confirm my/our understanding that I/We shall render my/our full co-operation pertaining to the settlement of the subject accident and method of repair adopted shall be in accordance to the standard practices of the industry and will be at the full discretion of you.
7. I/We hereby agree that upon settlement of the above subject accident claim, I/We are required to sign Discharge Voucher/s issued by the third party insurers. After which all settlement monies shall be used to settle all costs and fee incurred to carry out the above subject accident repairs and claims. This settlement monies shall constitute a full discharge of your payment obligation to us.
8. Any indemnity / discharge voucher signed by the workshop is without prejudice to my rights to claim for compensation for my personal injury (if any). Complete VMS Pte Ltd is only authorized to negotiate and finalized with Third Party for my property damages

Signature :

Name :

Date :

Email: :

Witness's Name & Signature

Company Stamp (if applicable) :





# LONPAC INSURANCE BHD

CLAIM NO : 17/18/18/VP05/020233  
DATE : 01 March 2018


## DISCHARGE VOUCHER

I/We, **COMPLETE VMS PTE LTD** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner of **SLR 6319E** the sum of Singapore Dollars **Four Thousand Nine Hundred Thirty Eight & Eighty Five Cents Only (\$4,938.85)** 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/our vehicle, **SLD 8054D** on **23 NOVEMBER 2017** along **TIONG BAHRU ROAD & ZION ORAD**

I /We hereby agree to indemnify and keep indemnify (**LOW BOON CHIN/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 COMPLETE VMS 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

16/6/2018

  
.....  
Name of vehicle owner/Date

16/6/2018

This indemnity is signed without prejudice  
to my rights to claim for compensation  
for my personal injury.



# COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721  
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg  
Business Reg. No. 200416180E GST Reg. No.: 200416180E



LONPAC INSURANCE BHD  
100 BEACH ROAD #19-00 SHAW TOWER  
SINGAPORE 189702

Contact : 62507388 Fax No. : 62962706

## Tax Invoice : VM013482

Invoice Date : 16/06/2018  
Vehicle Num. : SLD8054D  
Make/Model : HONDA SHUTTLE 1.5G  
Mileage(Km) :  
POWVO/RO# :  
Ref./Remark : 12/18/18/VP05/020233

S/N	Quantity	Particular	Unit Price	Amount S\$
		COST OF REPAIR AS AGREED AT		4,050.00

SingDollars : Four Thousand Three Hundred Thirty-Three & Cents Fifty Only

Total S\$ :	4,050.00
GST S\$ :	283.50
Amount Due S\$ :	4,333.50
=====	

Terms : 30 Days

  
\_\_\_\_\_  
COMPLETE VMS PTE LTD



35 Eden Grove, Singapore 539085  
Co. Reg. No.: 200717924R

## INVOICE

No: **2023**

To: TAN KHENG GEE

c/o Complete VMS Pte Ltd

Date: 9. Jan. 2018

Vehicle No: SGE8467A

QTY	DESCRIPTION	UNIT PRICE	AMOUNT
1	Rental for 8 days	\$200.00	\$1,600.00
	24/11/2017 to 1/12/2017		
	Reference: SLD8054D		

Cheques should be crossed and made payable to "COMPLETE LEASING PTE LTD"

TOTAL

\$1,600.00

I/ We hereby confirm the order

for **COMPLETE LEASING PTE LTD**

\_\_\_\_\_  
Authorized Signature & Company's Stamp

\_\_\_\_\_  
Order checked & accepted by





35 Eden Grove, Singapore 539085  
Co.Reg. No.: 200717924R

SLD 805 412

### VEHICLE RENTAL AGREEMENT

STA No: 001942

#### HIRER'S PARTICULAR

Name : (as in I/C) Tan Keng Gee

NRIC / Passport No: S14049281

Address: 30 bristol Road #02-01

S219860

#### ADDITIONAL DRIVER'S PARTICULARS

Name : (as in I/C) \_\_\_\_\_

NRIC / Passport No: \_\_\_\_\_

Address: \_\_\_\_\_

#### REMARKS

Veh. No: SGE8467A Replace Veh. No: \_\_\_\_\_

Mileage Out: \_\_\_\_\_ Mileage Out: \_\_\_\_\_

Out : Date 24/1/2017 Out : Date \_\_\_\_\_

Out : Time 10:10 AM Out : Time \_\_\_\_\_

RENTAL CHARGES		
Daily	<u>8</u> @ \$ <u>200</u>	<u>\$1600.00</u>
Monthly	@ \$ _____	
Delivery Charges @ \$		<u>for</u>
Others	@ \$ _____	
SUB TOTAL \$		<u>1600.00</u>

PETROL: Empty, 1/8, 1/4, 3/8, 1/2, 5/8, 3/4, 7/8, Full

#### INSURANCE EXCESS PAYABLE ON CLAIM

Hirer is responsible for the first \$ \$2500 - excess  
for Collision / Damages to 1st party (i.e.) COMPLETE LEASING P/L  
vehicle (inc. windscreen) and also first \$ \$2000 - excess  
for Collision / Damages to 3rd party's vehicle for each and every  
accident / damages.

Hirer's Signature: Tan Keng Gee

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.

#### IMPORTANT

1. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. VEHICLE IS STRICTLY FOR USE IN SINGAPORE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT FROM THE COMPANY COMPLETE LEASING PTE LTD
3. IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER;
  - (i) shall report all accidents involving the said vehicle to the owner immediately,
  - (ii) shall NOT admit liability or sign any settlement documents with any 3rd parties
4. THIS AGREEMENT IS SUBJECT TO THE CONDITIONS PRINTED ON THE REVERSE SIDE

DATE IN	TIME IN	CHECKED BY	SIGNATURE OF HIRER / DRIVER
<u>1/2/17</u>	<u>5:45 pm</u>	<u>[Signature]</u>	<u>Tan Keng Gee</u>



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

Print Date/Time : 24 Nov 2017 / 10:56:22

Receipt Date/Time : 24 Nov 2017 / 10:56:22

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-171124-000586

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 - SLR6319E As at 23 Nov 2017/00:00:01 Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - SLR6319E Enquiry Fee 20171124105531263638	5.00	0.35	5.35
Sub-Total		5.00	0.35	5.35
Total Before Rounding		5.00	0.35	5.35
Rounding Difference				0.00
Total Amount Payable				5.35
Paid By				
	xxxxxxxxxxxx5909	Credit Card; Visa/MasterCard		5.35
Total				5.35
Cash Change				0.00
Tendered Amount				5.35
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.