

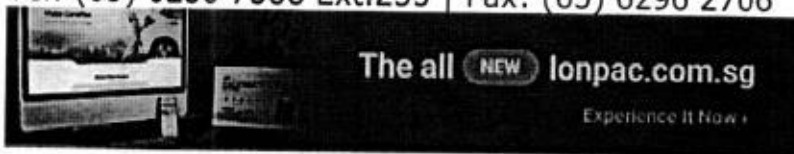
## Hsiao Tong (LKKAUTO)

**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Friday, 8 February 2019 2:31 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: <Seek Mandate> Lonpac Ref: 17/17/17/VP05/020296 \*LKK  
REF:CC4/LPC17024358/T1pb3 [ACCIDENT INVOLVING SKD 5914D(LONPAC) AND  
SLD 4407X(TP) ON 21/12/2017]

Dear Hsiao Tong,

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



**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Saturday, 2 February, 2019 4:09 PM  
**To:** GERALD POH WEE BIN  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** <Seek Mandate> Lonpac Ref: 17/17/17/VP05/020296 \*LKK REF:CC4/LPC17024358/T1pb3 [ACCIDENT INVOLVING SKD 5914D(LONPAC) AND SLD 4407X(TP) ON 21/12/2017]

Lonpac Ref: 17/17/17/VP05/020296  
LKK Ref: CC4/LPC17024358/T1pb3s2

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 27/12/2017 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is a head-to-rear collision. Liability is not in our driver's favour.

Summary to offer to third party repairer, "VERMOGEN ACE PTE LTD" is as follows: -

|                                    | Claimed Amount      | Revised Amount              |
|------------------------------------|---------------------|-----------------------------|
| 1. Cost of Repair (w/GST)          | \$ 23,529.26        | \$ 2,996.00                 |
| 2. Loss of Use (15days x \$100.00) | \$ 1,500.00         | \$ 420.00 (7days x \$60.00) |
| 3. LTA/ GIA Search Fee             | \$ 2.00             | \$ 2.00                     |
| <b>Total</b>                       | <b>\$ 25,031.26</b> | <b>\$ 3,418.00</b>          |

\*\*04days recommendation for repair + 1sunday + 1PH + 1PRS = 7days.

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

The above is for your approval.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Shu Pei (LKKAuto)

**Sent:** Friday, 29 December 2017 2:50 PM

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

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Our Ref: 17/17/17/VP05/020296 Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D DOA: 21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY \*\*\*LKK REF:CC4/LPC17024358/T1pb3

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- Preliminary advice
- TP estimated cost of repair

Thank you.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@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:** Thursday, 28 December, 2017 9:43 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

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

**Subject:** RE: Our Ref: 17/17/17/VP05/020296 Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D DOA: 21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY \*\*\*LKK REF:CC4/LPC17024358/T1pb3

Dear Shu Pei,

Attached insured's GIA report for your attention.

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:** Shu Pei (LKKAUTO) [mailto:shupeil@lkkauto.com]

**Sent:** Wednesday, 27 December, 2017 5:25 PM

**To:** ERIC WOO JUN KIAT; GERALD POH WEE BIN

**Cc:** MT\_Claim\_SG; Admin A; Hsiao Tong (LKKAUTO); Zaini (LKK Auto)

**Subject:** RE: Our Ref: 17/17/17/VP05/020296 Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D  
DOA: 21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY \*\*\*LKK REF:CC4/LPC17024358/T1pb3

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SLD 4407X at M/s Vermogen Ace Pte Ltd.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Please be informed that estimated cost of repair and preliminary advice is not ready yet

Our case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

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

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**From:** Admin-D (LKKAUTO)

**Sent:** Friday, 22 December, 2017 2:41 PM

**To:** 'ERIC WOO JUN KIAT' <[ericwoo@lonpac.com](mailto:ericwoo@lonpac.com)>

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

**Subject:** RE: Our Ref: 17/17/17/VP05/020296 Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D DOA:  
21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY

Dear Eric,

Thank you for the assignment.

*"Wishes you a Merry Christmas & Happy New Year 2018"*

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** ERIC WOO JUN KIAT [<mailto:ericwoo@lonpac.com>]

**Sent:** Friday, 22 December, 2017 12:38 PM

**To:** juan paulo baldoz <[paulovermogenace@gmail.com](mailto:paulovermogenace@gmail.com)>

**Cc:** Eric Glorioso <[ericvermogenace@gmail.com](mailto:ericvermogenace@gmail.com)>; ezel tejano <[ezelvermogenace@gmail.com](mailto:ezelvermogenace@gmail.com)>; Minoko <[minokovermogenace@gmail.com](mailto:minokovermogenace@gmail.com)>; pila.vermogenace <[pila.vermogenace@gmail.com](mailto:pila.vermogenace@gmail.com)>; Edmond Lim jian zhi <[edmondvermogenace@gmail.com](mailto:edmondvermogenace@gmail.com)>; Lina Rosli <[linavermogenace@gmail.com](mailto:linavermogenace@gmail.com)>; Luis Tan <[luis.vermogenace@gmail.com](mailto:luis.vermogenace@gmail.com)>; Paul <[Paul@v-auto.com.sg](mailto:Paul@v-auto.com.sg)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com)

**Subject:** RE: Our Ref: 17/17/17/VP05/020296 Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D DOA: 21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY

Dear Paulo Baldoz,

Noted.

Dear Catherine,

FYA.

Thank you.

Best Regards,

Eric Woo

Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6279 9253 | Fax: (65) 6296 3767

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**From:** juan paulo baldoz [<mailto:paulovermogenace@gmail.com>]

**Sent:** Friday, 22 December, 2017 12:34 PM

**To:** ERIC WOO JUN KIAT

**Cc:** Eric Glorioso; ezel tejano; Minoko; pila.vermogenace; Edmond Lim jian zhi; Lina Rosli; Luis Tan; Paul; MT\_Claim\_SG

**Subject:** Re: Our Ref: 17/17/17/VP05/020296 Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D DOA: 21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY

Dear Eric,

Kindly assign Mohamad Taufikh to conduct PRS at Vermogen Ace Pte Ltd here at 6 Benoi Sector S(629904) 22/12/2017 (Friday).

Thank you

On Thu, Dec 21, 2017 at 5:54 PM, ERIC WOO JUN KIAT <[ericwoo@lonpac.com](mailto:ericwoo@lonpac.com)> wrote:

Dear Paulo Baldoz,

We refer to your email below.

We will proceed to conduct a pre-repair survey of the damage to your client's vehicle jointly with your workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert. (Please see attached).

Please let us know within 2 working days whether you are agreeable to the appointment of any of the motor surveyors provided to you as a single joint expert. You may select one of the listed motor surveyors.

Thank you.

Best Regards,

Eric Woo

Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6279 9253 | Fax: (65) 6296 3767

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**From:** juan paulo baldoz [mailto:[paulovermogenace@gmail.com](mailto:paulovermogenace@gmail.com)]

**Sent:** Thursday, 21 December, 2017 5:24 PM

**To:** MT\_Claim\_SG; ONG LI LI

**Cc:** vmg.vermogenace; Eric Glorioso; ezel tejano; Minoko; pila.vermogenace; Edmond Lim jian zhi; Lina Rosli; Luis Tan; Paul

**Subject:** Lonpac Insurance Bhd: Our Ref: SLD4407X Your Ref: SKD5914D DOA: 21/12/2017 / LOA: KPE ) : PLEASE ARRANGE TP SURVEY

Dear Sir / Madam,

Kindly arrange our client's vehicle for pre-repair survey at Vermogen Ace Pte Ltd here at 6 Benoi Sector S(629904). on **22/12/2017 (Friday)**.

Please refer to the attachment and revert to us soon.

Dear Officer In-charge,

Please let us know what is the liability?

Kindly check & revert to us as soon as possible.

Thank you.

Best Regards,

**VERMOGEN  
ACE**

Paulo Baldoz

Vermogen Ace Pte Ltd

6358 3031



**Vermogen ACE Pte Ltd**

1 Bukit Batok Crescent  
#05-23 Wcega Plaza  
Singapore 658064  
Co. Reg No.: 201606023C GST Reg No.: 201606023C  
Tel: 6694 4919 Fax: 6694 4929  
Email: vermogenace@gmail.com

Yr Ref : SKD5914D

Our Ref : SLD4407X

25 October 2018

Without Prejudice

Attn: Motor Claim Dept

**LONPAC INSURANCE BHD**

100 Beach Road  
#19-00 Shaw Tower  
Singapore 189702

Dear Sir/Mdm,

**Accident involving SLD4407X & SKD5914D on 21/12/2017 10:15 hrs at along KPE.**

We refer to the above said accident.

As instructed, we are claiming the following as stated below:-

|                                  |           |                 |
|----------------------------------|-----------|-----------------|
| 1. Cost of repair                | \$        | 2,996.00        |
| 2. Loss of use (\$100 x 15 days) | \$        | 1,500.00        |
| 3. GIA search fee                | \$        | 2.00            |
| <b>Total</b>                     | <b>\$</b> | <b>4,498.00</b> |

We enclosed herewith relevant document as stated below:-

1. Accident report
2. Final Repair Bill
3. Letter of authority
4. GIA search receipt

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thank you.

Best Regards,

Ezel Tejano (Claim dept)

Vermogen ACE PTE LTD

Tel : 6358 3031 Fax: 6694 4929

Email: [ezel.t@vermogen-group.com](mailto:ezel.t@vermogen-group.com)



Vermogen ACE Pte Ltd  
1 BUKIT BATOK CRESCENT #05-23 WCEGA PLAZA S(658064)  
TEL : 6694 4919 FAX : 6515 5207  
Email : vermogenace@gmail.com  
REG No : 201606023C

### LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SLD 4407X and SKD 5914D

I/We LCRF PTE LTD UEN/NRIC NO. 201624597K, owner of Vehicle No. SLD 4407X, hereby authorise M/S Vermogen ACE Pte Ltd to commence repairs to my vehicle and to forward the claim for damages sustained in the above accident to the third party driver and /or his employer and /or the vehicle owner and /or the insurer concerned. I /We agree that in consideration of you giving up your repairer's lien. I/We agree to assign the whole proceeds of my/our third party claim to you and if applicable, our solicitors (to be appointed by you on my / our behalf) shall accept this as my /our irrevocable authority to pay the amount compensated direct to you after deduction of their costs on a solicitor & client basis. I/We undertake to co-operate fully with you and our solicitors to see the claim to a successful conclusion.

If third party driver and and/or his employer and/or the vehicle owner and/or insurer reject liability, I/We will fully be responsible for the repair costs and other incidentals.

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

I/We authorise 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 of the third party's insurance company communicate with me/us directly by telephone 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.

My/our vehicle is repaired by the repairer on my/our will without any inducement, threat and/or promise.

In the event that the repairer is compelled to enforce this undertaking, I/We agree that I/shall pay for the legal costs incurred by the repairer on a solicitor and client's full indemnity basis.

  
Owner Signature



(Company Stamp If applicable)



To :

Dear Sirs,

CLAIMANT :

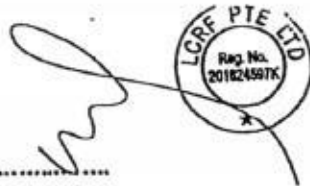
ACCIDENT INVOLVING SLD 4407X AND SKD 5914D ON  
21/12/17 AT KPE.

I/WE LCRF PTE LTD, am/are the registered  
Owner of vehicle no. SLD 4407X.

Please note that I have assigned all compensation monies due to me/us in the above said accident to  
**Vermogen ACE Pte Ltd.**

I/We, hereby authorize you to release all compensation monies pertaining to the above said accident  
to **Vermogen ACE Pte Ltd** and forward your settlement cheque to **Vermogen ACE Pte Ltd** whom  
I/we had authorized to collect the said compensation monies.

Thanks you,



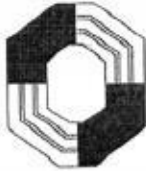
Signature of Claimant

(Company Stamp, if applicable)

Name : LCRF PTE LTD

NRIC No : 201624597K

Date : \_\_\_\_\_



# LONPAC INSURANCE BHD

CLAIM NO : 17/17/17/VP05/020296  
DATE : 01 MARCH 2019

**WITHOUT PREJUDICE to:**  
(a) Insurers' Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
inconsistencies found in this  
Discharge Voucher]

## DISCHARGE VOUCHER

I/We, LCRF Pte Ltd confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of SKD5914D the sum of Singapore Dollar Three Thousand Four Hundred Eighteen Only (\$3,418.00) 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 SLD4407X and SKD5914D on 21 December 2017 along KPE.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ CHEN YILANG AND/OR**) 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 **VERMOGEN ACE 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



4 March 2019  
.....  
Name of vehicle owner /Date



Vermogen ACE Pte Ltd  
1 BUKIT BATOK CRESCENT #05-23  
WCEGA PLAZA S(658064)  
TEL : 6694 4919 FAX : 6694 4929  
CO. & GST REG NO : 201606023C

**Tax Invoice: 20430**

**LONPAC INSURANCE BHD**

100, Beach Road  
#19-00 Shaw Tower  
Singapore 189702  
Tel: +65 6250 7388 Fax: +65 6296 3767

Bill Date: 13/11/2018  
Vehicle No: SLD4407X  
Vehicle Model: HONDA VEZEL  
Date of Accident: 21/12/2017  
Claim No:

Attn: Motor Claims Dept

| S/N | QTY | Descriptions   | Unit Price | Amount S\$ |
|-----|-----|----------------|------------|------------|
| 1   |     | Lumpsum repair |            | 2800.00    |

E. & O.E.

|                   |            |                |
|-------------------|------------|----------------|
| Total             | S\$        | 2800.00        |
| GST 7%            | S\$        | 196.00         |
| <b>Amount Due</b> | <b>S\$</b> | <b>2996.00</b> |



for Vermogen ACE Pte Ltd



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-17-192752

Date of Request: 21/12/2017

Your Ref No:

Online Purchase

Vermogen Ace Pte Ltd  
1 Bukit Batok Crescent, #04-54/55 WCEGA Plaza  
Singapore 658064

Dear Sir/Madam,

Enquiry Date 21/12/2017  
Enquiry By LINA  
TP Vehicle No. SKD5914D  
Accident Date 21/12/2017

**Enquiry Result**

| TP Vehicle No. | Insurer              | Period of Insurance   | Insurer Tel. No. |
|----------------|----------------------|-----------------------|------------------|
| SKD5914D       | Lonpac Insurance Bhd | 26/02/2017-25/02/2018 | +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.

This is a computer generated document and requires no signature.



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-17-192752

Date of Request: 21/12/2017

Your Ref No:

Online Purchase

Vermogen Ace Pte Ltd  
1 Bukit Batok Crescent, #04-54/55 WCEGA Plaza  
Singapore 658064

Dear Sir/Madam,

Enquiry Date 21/12/2017

Enquiry By LINA

TP Vehicle No. SKD5914D

Accident Date 21/12/2017

| 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