

Hsiao Tong (LKKAUTO)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Friday, 28 December 2018 7:25 AM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: <Seek Mandate> : LONPAC Ref: 17/18/18/VC00/020489 // Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018 *LKK REF: CC4/LPC18005816/R1pa3q2

Dear Hsiao Tong,

Kindly proceed as proposed.

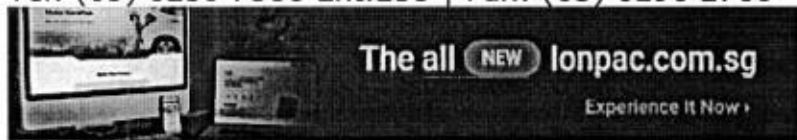
Best Regards

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, 22 December, 2018 11:20 AM

To: GERALD POH WEE BIN

Cc: MT_Claim_SG; Admin A

Subject: <Seek Mandate> : LONPAC Ref: 17/18/18/VC00/020489 // Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018 *LKK REF: CC4/LPC18005816/R1pa3q2

Lonpac Ref: 17/18/18/VC00/020489

LKK Ref: CC4/LPC18005816/R1pa3q2

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 04/04/2018 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our vehicle skidded and hit third party bus. Liability is not in our driver's favour.

Summary to offer to third party repairer, "TOWER TRANSIT SINGAPORE PTE. LTD." is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 5,507.17	\$ 3,798.50
2. Loss of Use (4days x \$300.00)	\$ 1,200.00	\$ 1,000.00 (4days x \$250.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 6,709.17	\$ 4,800.50

**04days recommendation for repair.

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 | fax: 6741-4108

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

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

Sent: Wednesday, 4 April, 2018 11:27 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Dear Mei Kwan,

Attached copy of 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

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

Sent: Wednesday, 4 April, 2018 11:18 AM

To: ERIC WOO JUN KIAT

Cc: MT_Claim_SG; GERALD POH WEE BIN; ONG LI LI; Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Asher Sng (LKKAuto); Admin A

Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

WITHOUT PREJUDICE

Your ref: 17/18/18/VC00/020489

LKK ref: CC4/LPC18005816/R1pa3

Dear Sir/ Madam,

Enclosed revert of vehicle: SMB 3032Z

Date of survey: 28.03.2018

Number of days: 4 days

We have not authorized repairs.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
-

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

Please take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Admin-D (LKKAuto)

Sent: Tuesday, 27 March, 2018 2:41 PM

To: 'ERIC WOO JUN KIAT' <ericwoo@lonpac.com>; assignments <assignments@lkkauto.com>

Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Dear Eric,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

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

Sent: Tuesday, 27 March, 2018 12:40 PM

To: assignments@lkkauto.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Dear Catherine / Nivitha,

Please refer to email below.

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

From: ERIC WOO JUN KIAT

Sent: Tuesday, 27 March, 2018 12:13 PM

To: 'Sharifah Nusaybah Binte Syed Jamil Binshahab'; MT_Claim_SG

Cc: Subramanian Kasi; Wu Tzu Ying; Kenny Tham; Alvin Tan

Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T
D.O.A: 26/03/2018

Dear Sharifah,

We will be appointing LKK Auto Consultants Pte Ltd to survey SMB3032Z.

Dear Catherine / Nivitha,

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

From: Sharifah Nusaybah Binte Syed Jamil Binshahab [<mailto:sharifah@towertransit.sg>]

Sent: Tuesday, 27 March, 2018 11:04 AM

To: MT_Claim_SG

Cc: Subramanian Kasi; Wu Tzu Ying; Kenny Tham; Alvin Tan

Subject: Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Dear Sir / Mdm,

PRE-REPAIR INSPECTION

ACCIDENT INVOLVING SMB3032Z & GQ8208T ON 26TH MARCH 2018 AT JURONG ROAD AT ABOUT 1530HRS

We are instructed by Tower Transit Singapore Pte Ltd to notify you of a road accident on **26th March 2018** at about **1530hrs** along **Jurong Road** involving our bus, **SMB3032Z** & your insured vehicle **GQ8208T**.

As a result of this accident, our bus has been damaged. Before we proceed to repair the damaged bus, please let us know **within the next 48 hours** if you wish to conduct a pre-repair inspection of our bus. If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the bus without any further reference to you.

Please contact us to arrange for an appointment to conduct the PRI.

Tower Transit Singapore Pte Ltd

21 Bulim Drive

Bulim Bus Depot

Singapore 648170

Contact Person: Ms Sharifah @ +65 9848 2243

Thank you.

Sharifah Nusaybah (Ms)

Claims Executive

E: sharifah@towertransit.sg | T: +65 6817 1747 | M: +65 9848 2243



Tower Transit Singapore Pte Ltd | www.towertransit.sg

Registered in Singapore, Registration Number 201419417K

Post & Registered Office 21 Bulim Drive, Bulim Bus Depot, Singapore 648170

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Hsiao Tong (LKKAuto)

From: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>
Sent: Wednesday, 14 November 2018 7:56 AM
To: Hsiao Tong (LKKAuto); Admin A; Admin-D (LKKAuto); CS A Team
Cc: Subramanian Kasi; Wu Tzu Ying; Katherine Tan
Subject: LOD - Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018 | LKK REF: 17/18/18/VC00/020489
Attachments: GIA Report SMB3032Z.pdf; GIA TP Search Fee SMB3032Z.pdf; Repair Bill SMB3032Z.pdf

WITHOUT PREJUDICE

Dear Sir/Mdm,

We understand that you are the insurer of vehicle no. GQ8208T which was involved in the above accident with our bus no. SMB3032Z.

We are in the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair	: \$3,798.50	(inclusive of 7% gst)
Loss of Use x 4 Days	: \$1,200.00	(\$300 x 4 days)
GIA Search Fee	: \$2.00	(enclosed)
Total	: \$5,000.50	

We look forward to hearing from you early in order to resolve this matter amicably at minimum cost to you.

Thank you.

Sharifah Nusaybah (Ms)
Senior Executive, Claims

Mobile +65 9848 2243
Office +65 6817 1747
Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd
21 Bulim Drive, Bulim Bus Depot, Singapore 648170
Registration number 201419417K
www.towertransit.sg



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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Thursday, 18 October, 2018 4:41 PM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Rasul (LKKAuto) <Rasul@lkkauto.com>; Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>

Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Without Prejudice

Hi Sharifah,

We refer to your below email.

For COR, recommended amount at **L/sum \$3,550.00(before GST) with 4 repair days.**

Kindly confirm.

****Kindly forward your LOD with all the relevant documents(ie: final repair bill, authorisation to act, rental receipt) to us (LKK) for our necessary action.**

Please note that all the finalisation subject to insurer approval.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent: Tuesday, 4 September 2018 3:01 PM

To: Rasul (LKKAuto) <Rasul@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>

Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

WITHOUT PREJUDICE

Hi Rasul,

Please see attached after-repair photos.

Unfortunately, the before-paint photos are corrupted and could not be retrieved.

Please confirm COR @ \$4,446.88 (before 7% gst) / 04 repair days.

Thank you.

Sharifah Nusaybah (Ms)
Senior Executive, Claims

Mobile +65 9848 2243
Office +65 6817 1747
Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd
21 Bulim Drive, Bulim Bus Depot, Singapore 648170
Registration number 201419417K
www.towertransit.sg



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From: ERIC WOO JUN KIAT <ericwoo@lonpac.com>
Sent: Tuesday, 27 March, 2018 12:13 PM
To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; MT_Claim_SG <mt_claim@lonpac.com>
Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Kenny Tham <Kenny.Tham@towertransit.sg>; Alvin Tan <alvin.tan@towertransit.sg>
Subject: RE: Ou Ref: 17/18/18/VC00/020489 Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Dear Sharifah,

We will be appointing LKK Auto Consultants Pte Ltd to survey SMB3032Z.

Dear Catherine / Nivitha,

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

From: Sharifah Nusaybah Binte Syed Jamil Binshahab [<mailto:sharifah@towertransit.sg>]
Sent: Tuesday, 27 March, 2018 11:04 AM
To: MT_Claim_SG
Cc: Subramanian Kasi; Wu Tzu Ying; Kenny Tham; Alvin Tan
Subject: Pre-Repair Inspection: Accident Involving SMB3032Z & GQ8208T D.O.A: 26/03/2018

Dear Sir / Mdm,

PRE-REPAIR INSPECTION

ACCIDENT INVOLVING SMB3032Z & GQ8208T ON 26TH MARCH 2018 AT JURONG ROAD AT ABOUT 1530HRS

We are instructed by Tower Transit Singapore Pte Ltd to notify you of a road accident on **26th March 2018** at about **1530hrs** along Jurong Road involving our bus, **SMB3032Z** & your insured vehicle **GQ8208T**.

As a result of this accident, our bus has been damaged. Before we proceed to repair the damaged bus, please let us know **within the next 48 hours** if you wish to conduct a pre-repair inspection of our bus. If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the bus without any further reference to you.

Please contact us to arrange for an appointment to conduct the PRI.

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Contact Person: Ms Sharifah @ +65 9848 2243

Thank you.

Sharifah Nusaybah (Ms)

Claims Executive

E: sharifah@towertransit.sg | T: +65 6817 1747 | M: +65 9848 2243



Tower Transit Singapore Pte Ltd | www.towertransit.sg
Registered in Singapore, Registration Number 201419417K
Post & Registered Office 21 Bulim Drive, Bulim Bus Depot, Singapore 648170

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LONPAC INSURANCE BHD

CLAIM NO : 17/18/18/VC00/020489
DATE : 06 JAN 2019



DISCHARGE VOUCHER

I/We, Tower Transit Singapore Pte Ltd confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of GQ8208T the sum of Singapore Dollar Four Thousand Eight Hundred and Cents Fifty Only (\$4,800.50) 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 SMB3032Z and GQ8208T on 26 March 2018 along Jurong Road.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ SNOWY SERVICES AND/OR WOO SIEW KHUEN DERRICK**) 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 **TOWER TRANSIT SINGAPORE 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.



04/01/19
Signature of vehicle owner/Date

TOWER TRANSIT SINGAPORE PTE LTD
Name of vehicle owner /Date

**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Belim Bus Depot, Singapore 648170

Co. Registration No. / GST Registration No. 201419417K

Website: www.towertransit.sg Email: AP@towertransit.sg

TAX INVOICE**Bill To:****Lonpac Insurance Bhd**300 Beach Road #17-04/07 The Concourse,
Singapore 199555

GST Reg. No : 201419417K

Invoice No. : LON-201901-01

Invoice Date : 4-Jan-2019

Terms : 28 days

Attention: Motor Claims Department

Item	DESCRIPTION	GROSS AMOUNT (\$)	TAX RATE	TAX (\$)	AMOUNT (\$)
	Being cost recovery regarding accident involving SMB3032Z and GQ8208T on 26th March 2018:				
1	Cost of Repair	3,550.00	7%	248.50	3,798.50
2	Loss of Use (4 days x \$250/day)	1,000.00	0%	0.00	1,000.00
3	GIA Search Fee	1.87	7%	0.13	2.00
TOTAL		4,551.87		248.63	4,800.50

Interest shall be levied from the due date of the invoice to the date payment is received. The interest rate shall be at 7.5% p.a. except when there is an agreement in which case the applicable late interest rate as per the agreement shall take precedence.

For Bank Transfer:

Bank Name: The Hongkong and Shanghai Banking Corporation Limited

Account Name: Tower Transit Singapore Pte Ltd

Bank Code: 7232

Branch Code: 052 Collyer Quay Branch

Account No.: 052-394822-001

SWIFT Code: HSBCSGSG

This is a computer generated invoice. No signature is required.

Third Party Insurer Enquiry

Our Ref No: GR-18-046035
Date of Request: 27/03/2018

Your Ref No: Online Purchase

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Dear Sir/Madam,

Enquiry Date 27/03/2018
Enquiry By Sharifah Nusaybah Binte Syed Jamil Binshahab
TP Vehicle No. GQ8208T
Accident Date 26/03/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GQ8208T	Lonpac Insurance Bhd	16/10/2017-29/11/2018	+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.

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-18-046035
Date of Request: 27/03/2018

Your Ref No: Online Purchase

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Dear Sir/Madam,

Enquiry Date 27/03/2018
Enquiry By Sharifah Nusaybah Binte Syed Jamil Binshahab
TP Vehicle No. GQ8208T
Accident Date 26/03/2018

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