

Vivian Lau (LKKAuto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Thursday, 11 April, 2019 9:04 AM
To: Vivian Lau (LKKAuto)
Cc: MT_Claim_SG
Subject: RE: Our Ref: 17/18/18/VP05/020501 DOA: 31/3/18 Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G. ***LKK REF:CC4/LPC18006107/Uwb3 [External Confidential]

Lonpac External - Confidential

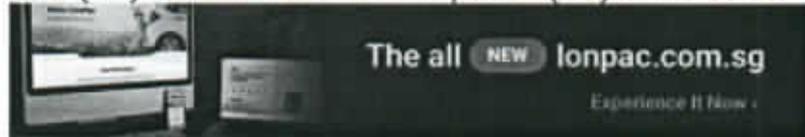
Dear Vivian,

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



Lonpac External - Confidential data is for use by authorised external parties only.

From: Vivian Lau (LKKAuto) [mailto:vivianlau@lkkauto.com]
Sent: Friday, 5 April, 2019 2:40 PM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG; Admin A
Subject: RE: Our Ref: 17/18/18/VP05/020501 DOA: 31/3/18 Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G. ***LKK REF:CC4/LPC18006107/Uwb3

Your ref: 17/18/18/VP05/020501
LKK ref : CC4/LPC18006107/Uwb3

Hi Gerald

We refer to the above matter.

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

This is a head-to-rear collision.. BOLA 27 Liability is 100%

Summary to offer to third party repairer, Precise Auto Service.. is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$9640.53	\$ 5,350.00
2. Loss of RENTAL (\$ 120.00 x 7days)	\$ 840.00	\$ 700.00(\$100.00 x 7days)
GIA SEACH	\$ 8.00	\$ 8.00

**07 days recommendation for repair

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

The above is for your approval.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto)

Sent: Wednesday, 4 April, 2018 6:28 PM

To: 'ERIC WOO JUN KIAT' <ericwoo@lonpac.com>; 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>

Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: Our Ref: 17/18/18/VP05/020501 DOA: 31/3/18 Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G. ***LKK REF:CC4/LPC18006107/Uwb3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SJN 6627K at M/s Precise Auto Service.

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

Enclosed for your perusal is:

- TP's GIA report

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

Our case handler in-charge is Vivian and she can be contacted at DID: 6841 8625.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)
Sent: Monday, 2 April 2018 5:23 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: Our Ref: 17/18/18/VP05/020501 DOA: 31/3/18 Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G.

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: Monday, 2 April, 2018 5:15 PM
To: assignments@lkkauto.com
Cc: MT_Claim_SG <mt_claim@lonpac.com>; support@preciseauto.sg
Subject: FW: Our Ref: 17/18/18/VP05/020501 DOA: 31/3/18 Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G.

Dear Catherine,

Kindly refer to email below and attachments.

Please proceed to appoint Marcus Chua conduct a survey of the vehicle SJN 6627K on without Prejudice Basis.

We look forward to receiving your report soon.

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: Precise Auto Service [<mailto:support@preciseauto.sg>]
Sent: Monday, 2 April, 2018 5:09 PM
To: ERIC WOO JUN KIAT
Cc: MT_Claim_SG
Subject: Re: Our Ref: 17/18/18/VP05/020501 DOA: 31/3/18 Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G.

Dear Mr. Eric,

We refer to your email on dated 02-04-2018. Please be informed that we are select **Mr. Marcus Chua from LKK Auto** as our SJE.

Thank You

Best Regards
Arine

On 2 April 2018 at 15:23, ERIC WOO JUN KIAT <ericwoo@lonpac.com> wrote:

Dear Arine,

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

From: Precise Auto Service [<mailto:support@preciseauto.sg>]

Sent: Monday, 2 April, 2018 1:11 PM

To: GERALD POH WEE BIN

Subject: Pre-repair Inspection for SJN 6627K. Your Insured Vehicle no : SJT 4388G.

Dear Sir,

We refer to the above mentioned matter, herewith enclosed a 2 days notice for your attention.

Please arrange to do pre-repair inspection for SJN 6627K in our workshop ASAP.

Thank You!

Best Regards

Arine

--

T : 6745 7367 | **F** : 6841 3390

E : support@preciseauto.sg

W: www.preciseauto.sg

A : 1 Kaki Bukit Ave 6, #02-33/34/36 AutoBay @ Kaki Bukit, Singapore 417883

Follow us on social media:

T : 6745 7367 | **F** : 6841 3390

E : support@preciseauto.sg

W : www.preciseauto.sg

A : 1 Kaki Bukit Ave 6, #02-33/34/36 AutoBay @ Kaki Bukit, Singapore 417883

Follow us on social media:

PRECISE AUTO SERVICE

NO. 1 KAKI BUKIT AVE 6 # 02-34/36 AUTOBAY SINGAPORE 417883

TEL : 6745 7367 FAX : 6841 3390

20-07-18

Your Ref No. : SJT 4388G

Vehicle No. : SJN 6627K/T/18

M/s LONPAC Insurance BHD

100 Beach Road

#19-00 Shaw Tower

Singapore 189702

ATTN : Ms. Vivian (LKK Motor Claim Department)

Dear Sir

**RE : ACCIDENT INVOLVING VEHICLE NO. SJN 6627K AND SJT 4388G ON 31 MARCH 2018
@ 21 : 45 HRS ALONG HOUGANG AVE 4 EXIT HOUGANG AVE 8**

We are the repairer for vehicle no. **SJN 6627K** and instructed by the owner, **Tan Yong Mong**, on his behalf to submit the claims against your insured's vehicle no. **SJT 4388G** that was involved in the above mentioned accident.

The accident was clearly caused by your insured's negligence. In order to save the legal cost, we will process the claim to you directly as follows:

1. Cost of Repair (Survey By LKK)	\$	5,350.00	(Including GST)
2. Loss Of Use (2 days X \$100.00)	\$	200.00	
3. Car Rental (7 days X \$120.00)	\$	840.00	(Including GST)
4. LTA Search	\$	8.00	
	\$	6,398.00	

Please let us have your payment in our favour of "**Precise Auto Service**".
Your prompt reply of the above claims will be much appreciated.

Yours faithfully

Jiang Yanhong



TO: **PRECISE AUTO SERVICE**
NO. 1 KAKI BUKIT AVENUE 6
#02-34/36
SINGAPORE 417883

LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SJN 6627K AND SJT 4388G

I/We, Tan Yong Mong NRIC No. S0005999D,
owner of vehicle no. SJN 6627K, hereby authorise **M/S PRECISE AUTO SERVICE** to commence repairs to my motor 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 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. In the event the proceeds of claim for damages, interest, costs and expenses including legal costs are paid to me directly by the third party insurer, I undertake to indemnify and/or reimburse the said proceeds of claim to you.

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

I/We also authorise you to sign all discharge vouchers/indemnity forms and all necessary papers 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 insurers' claim.

I/We undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event the third party's insurance company communicates with me/us directly by telephone or in writing and I/we further undertake not to enter into any compromise Settlement Agreement with the third party insurance without your consent as I understand that this may jeopardise a fair recovery of the third party claim.

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

In the event of any breach of my undertaking and the repairer is compelled to enforce this undertaking, I 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)



LONPAC INSURANCE BHD

CLAIM NO : 17/18/18/VP05/020501

DATE : 26 April 2019

DISCHARGE VOUCHER

I/We, TAN YONG MONG confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of SJT 4388G the sum of Singapore Dollar Six Thousand and Fifty Eight Only(\$ 6,058.00) 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 SJT 4388G & SJN 6627K on 31 March 2018 along HOUGANG AVE 4 EXIT HOUGANG AVE 8

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/HO POH WAH AND/OR AUTHORIZED DRIVER) 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 **PRECISE AUTO SERVICE**

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

Tan Yong Mong
.....
Name of vehicle owner /Date 27/4/19

VEHICLE DAMAGE DISCHARGE ONLY

This Discharge Voucher applies only to the claimant's claim for property damage and will not affect the personal injuries claim and/or uninsured losses claim on a later date.

Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.

PRECISE AUTO SERVICE

NO 1 KAKI BUKIT AVE 6 #02-33/34/36 AUTOBAY SINGAPORE 417883

TEL : 6745 7367 FAX : 6841 3390

CO. REG. NO. : 35766600C GST REG. NO. : 35766600C

=====

Accident Date : 31-03-18

OUR REF : S/JN 6627K/T/18

TAN YONG MONG

Blk 610 Hougang Ave 8

#06-494

Singapore 530610

TAX INVOICE

Invoice No. : TP1806-011

DATE : 30-06-18

FINAL BILL ON VEH. NO. : S/JN 6627K

VEHICLE MODEL : HONDA FIT

PART BY PART REPAIR

INCLUDING SUPPLY OF PARTS & LABOUR

PANEL BEATING & SPRAY PAINTING

5,000.00

SUB-TOTAL	:	<u>5,000.00</u>
ADD GST 7%	:	350.00
TOTAL AMOUNT SGD	:	<u><u>5,350.00</u></u>

This is a computer generated document and requires no signature.

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
PRECISE AUTO SERVICE C/O TAN YONG MONG BLK 610 HOUGANG AVENUE 8 #06-494 SINGAPORE 530610

DATE	INVOICE NO.
16-Apr-2018	A 37523

	VHA NO.	DUE DATE	VEH. NO.
	A 37523	16-Apr-2018	SLA 2243 E
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 02 APRIL 2018 TO 09 APRIL 2018 YOUR REF: SJN 6627 K	7	112.15	785.05
GST @ 7%			\$54.95
TOTAL			\$840.00

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of BKW Automobile Pte Ltd



HIRER'S PARTICULARS

Name (as in I/C): TAN YONG HONG
 NRIC/Passport No: S0005999D Date of Birth: 29/3/1954
 Address: BLK 610 HOULONG AVE 2 Age: _____
#06-494 S: 30610
 Name & Address of Employer: _____
 Occupation: _____ Driving Exp: _____
 Driving Licence No: _____ Passed Date: 24/10/1997
 D/L Type: Local/Int'l/Other: _____
 Tel(O) _____ (R) _____ HP _____

DRIVER'S PARTICULARS

Name (as in I/C): _____
 NRIC/Passport No: _____ Date of Birth: _____
 Address: _____ Age: _____
 S: _____
 Occupation: _____ Driving Exp: _____ Yrs _____
 Driving Licence No: _____ Passed / Expiry Date: _____
 D/L Type: Local/Int'l/Other: _____ Contact No: _____

Hirer's Own Vehicle No: SLN 2243 E Replace Veh No: _____
 Loan Vehicle No: SLN 2243 E VR No: _____
 Make & Model: H ELANTRA 1.6 Auto/Manual Group: _____

CHARGES		\$	cts
Daily	<u>7</u> day @ \$ <u>120</u>	Per day	<u>840</u>
Weekly/Monthly	week @ \$ _____	Per week/Monthly	_____
Others			
CDW/PAI	@ \$ _____	Per day/Monthly	_____
Delivery/Collection Svc			
GST			

OR No:	(A) SUB-TOTAL	<u>1840</u>	<u>h</u>
Petrol Level & Surchage	OUT	E	1/4
	IN	1/2	3/4
		F	
First _____ km	FREE per day	GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	

Security Deposit : \$ _____ Bank: _____

CASH/NETS/VISA/MC/AMEX/CHQ No: _____

Expiry Date: _____ Card ID No: _____

Name as in Card: _____

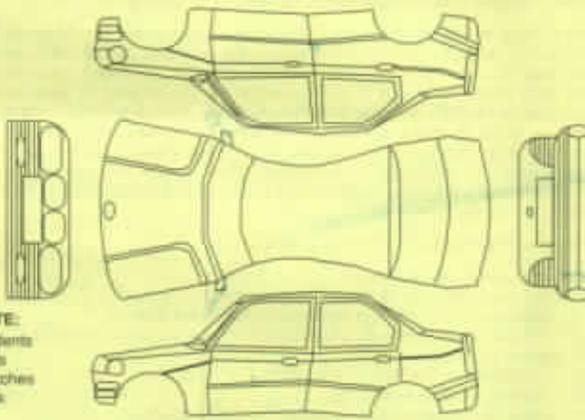
NON WAIVER EXCESS (Subject to GST): \$ 2000

ACCESSORIES CHECK

- Data Cards Camera Systems Hub Cap Radio / CD Cartridge
 Jack Tyre Opener Petrol Cap Spare Tyre

Hirer's Signature : _____ Additional Driver's Signature : _____

SINGAPORE Use Only



INDICATE:
 A - Accidents
 D - Dents
 S - Scratches
 Crack

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or petrol smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to some all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of compiling the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<u>2/4/18</u>	<u>1030AM</u>			

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<u>09/05/18</u>	<u>1:30pm</u>			

Hirer's/Driver Signature

Hirer's/Driver Signature

Enquire Vehicle & Owner Information (Vehicle No. SJT4388G As At 31 Mar 2018 / 21:45:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: PRECISE-SJN6627K

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S7123692G
Owner Name: NG YONG KIAT(HUANG RONGJIE)
Registered Address Type: HDB / HUDC
Registered Block/House No.: 443B
Registered Street Name: FAJAR ROAD
Registered Unit No.: # 12 - 86
Registered Building Name: -
Registered Postal Code: 672443

Current Vehicle Details

Vehicle No.: SJT4388G
Make Description/Model: CITROEN / C5 EXCLUSIVE 2.0L BVA AT ABS D/AB SR
Insurance Company Name: LONPAC INSURANCE BHD

Direct with LKIC
Issue \$8k to
Bonnie Kwok LLC