

Vivian Lau (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 11 October, 2018 8:52 AM
To: Vivian Lau (LKKAUTO)
Cc: MT_Claim_SG; Thin Thin (LKKAUTO)
Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK REF:CC4/LPC18007011/Awb3

Dear Vivian

Please proceed.

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: Vivian Lau (LKKAUTO) [mailto:vivianlau@lkkauto.com]
Sent: Tuesday, 9 October, 2018 7:48 PM
To: ONG LI LI
Cc: MT_Claim_SG; Thin Thin (LKKAUTO)
Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK REF:CC4/LPC18007011/Awb3

Your ref: 17/18/18/VP05/020544
LKK ref : CC4/LPC18007011/Awb3

Hi Lili.

We refer to the above matter.

We have highlighted to your good office on 19 April 2018 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This accident happened OI make a 3 point turn while reversing collided on TP .Liability is 100%

Summary to offer to third party repairer, Kang Car Repairers Pte Ltd is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 2,404.34	\$ 1,765.50
2. Loss of INCOME (\$ 120.00 x 4days)	\$ 480.00	\$ 480.00 (\$ 120.00 x 4days) Training Car
3.GIA SEACH	\$ 10.00	\$ 10.00
Total	\$ 2,894.34	\$ 2,255.50

**03 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: Vivian Lau (LKKAuto)

Sent: Thursday, 13 September, 2018 4:09 PM

To: 'ONG LI LI' <llong@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK
REF:CC4/LPC18007011/Awb3 - Part 2

Dear Lili,

We refer to the email below.

Please be informed the adjusted TP COR- \$ 1,650.00.

We spoke to OI Mr Hui, informed him we receive a claim from TP, base on TP CCTV footage front and rear there is contact between both vehicle. OI agree to settle.

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

Sent: Wednesday, 25 April, 2018 11:11 AM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK
REF:CC4/LPC18007011/Awb3 - Part 2

Dear Vivian

1) What is the adjusted TP COR?

- 2) Are you able to engage Insured before settlement? i.e. your view/opinion on the case and intention to settle the case.

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: Vivian Lau (LKKAUTO) [<mailto:vivianlau@lkkauto.com>]

Sent: Wednesday, 25 April, 2018 10:43 AM

To: ONG LI LI

Cc: MT_Claim_SG

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK
REF:CC4/LPC18007011/Awb3 - Part 2

Dear Lili,

We refer to the above matter.

Enclosed is TP video for your perusal. **Part 2/2**

OI make a 3point turn, while reversing collided on TP.

Kindly advice on your view/opinion/instruction for this claim.

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: Vivian Lau (LKKAUTO)

Sent: Wednesday, 25 April, 2018 10:42 AM

To: 'ONG LI LI' <long@lonpac.com>

Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK
REF:CC4/LPC18007011/Awb3 - Part 1

Dear Lili,

We refer to the above matter.

Enclosed is TP video for your perusal. Part 1/2

OI make a 3point turn, while reversing collided on TP.

Kindly advice on your view/opinion/instruction for this claim.

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: Thursday, 19 April, 2018 6:20 PM

To: ONG LI LI <llong@lonpac.com>

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

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544 ***LKK
REF:CC4/LPC18007011/Awb3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SKE 1379U at M/s Kang Car Repairers Pte Ltd.

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

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: Vivian Lau (LKKAuto)

Sent: Thursday, 19 April 2018 12:20 PM

To: ONG LI LI <llong@lonpac.com>; Shu Pei (LKKAuto) <shupeil@lkkauto.com>

Cc: Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544

Dear Lili,

Content noted with thanks

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

Sent: Thursday, 19 April, 2018 12:11 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Shu Pei (LKKAuto) <shupeil@lkkauto.com>

Cc: Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>

Subject: FW: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544

Hi Vivian

Understand that you are the handler for this case. Please refer to Insured's emails and attachments including the full set of GIA report.

You may want to request for the video footage and let us have your assessment on this case.

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: ONG LI LI

Sent: Thursday, 19 April, 2018 11:52 AM

To: 'Linda Liu'; MT_Claim_SG

Cc: Lucas HUI; Bevan Lim (LKK Auto) (bevanlim@lkkauto.com)

Subject: RE: Follow-Up Documents (Police Report & Auto Shop's Report) Our Ref: 17/18/18/VP05/020544

Dear Linda

Thank you for your email.

We have appointed LKK Auto Consultants Pte Ltd to handle the TP claim.

They will assess the liability and quantum.

Dear Bevan (LKK)

We will be forwarding you the full set of GIA report for your assessment.

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: Linda Liu [mailto:linda.vv.liu@gmail.com]
Sent: Thursday, 19 April, 2018 11:34 AM
To: MT_Claim_SG; ONG LI LI
Cc: Lucas HUI
Subject: Follow-Up Documents (Police Report & Auto Shop's Report)

Hello, Li Li,

For your reference, here are some of the details:

Vehicle #: SCW6863E
Vehicle Make & Model: Opel Astra 1.8
Insured: Hui Yau Wai (Lucas)
Policy No. Z17VP05016344

Attached please find the following two documents:

- #1. Accident reported to officer at Paya Lebar Police Station last evening.
- #2. Assessment report by Cheng Hoe Motor that was provided earlier this morning.
(Located at 10 Ang Mo Kio Industrial Park 2A, #01-04 AMK Autopoint, SGP 568047)
The auto shop took photos of our Opel vehicle.

At the time of the accident, the passenger in the vehicle was: Mdm. Dang Lai Wah
Relationship to Driver: Mother

If you need any further information, please feel free to email.

Thank you for your assistance.

Regards,
Linda

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Dear Linda

Thank you for your call and email.

Please see the other party's accident report(attached) and police statement (below).

Brief Details.

12/04/2018 @2215HRS (HOUGANG STREET 21, KOVAN MALL CARPARK ENTERANCE)

ON 12 APRIL 2018 AT AROUND 2215HRS, I WAS STOPPING AT THE GANTRY BARRIER TOWARDS KOVAN MALL CARPARK. A 3RD PARTY VEHICLE SCW6863E ON MY RIGHT MAKE AN ILLEGAL U-TURN BEFORE HE COLLIDED INTO MY CAR, I SOUNDED MY HORN BUT THE CAR DID NOT STOP REVERSING AND COLLIDED INTO THE REAR RIGHT OF MY VEHICLE. I THEN CAME OUT OF MY CAR BUT THE 3RD PARTY DID NOT STOP HIS CAR AND SPEED OFF. I FOLLOWED HIM AND HE TURNED INTO THE CONDOMINIUM "KOVAN ESQUIRE". NOBODY WAS INJURED.
THAT'S ALL



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0420181379LON
Your Ref : SCW6863E

Date : 21 JUN 2018

WITHOUT PREJUDICE

Lonpac Insurance Bhd
C/O LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Pk
Singapore 408933
Attention : Motor Claim Department /Ms Vivian Lau

Dear Sirs,

Accident involving SKE1379U and SCW6863E on 12.04.2018 along Hougang St 21-Kovan Mall Carpark Entrance.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SCW6863E.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by M/S ComfortDelgro Driving Centre Pte Ltd, the owner of motor-vehicle no: SKE1379U, we submit their claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 1,765.50
Loss of use (4 days (3 days + 1 PRI)x \$120.00—Training vehicle)	\$ 480.00
LTA search fee by Law Firm	\$ 10.00
	<u>\$ 2,255.50</u>
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV1800306
- 2) GIA report and certificate insurance of SKE1379U
- 3) LTA search fee and invoice from A C Syed & Partners
- 4) Vehicle Registration Details

We hope to receive your early reply soon.

Thank you.

Yours faithfully,
KANG CAR REPAIRERS PTE LTD

LETTER OF AUTHORITY

Your Ref: SCW6863E

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

Dear Sirs,

Accident involving SKE1379U and SCW6863E on 12/04/2018 along Hougang St 21 –Kovan Mall carpark Entrance.

We, the undersigned, hereby accept and authorize Lonpac Insurance Bhd to issue the settlement cheque of \$ 2,175.50 in favour of our workshop, Kang Car Repairers Pte Ltd in full and final settlement of our claim for our repair cost and loss of use in respect of the above accident.

Yours faithfully,


.....
Vice President
Operations Division
ComfortDelGro Driving Centre Pte Ltd
205 Ubi Ave 4
Singapore 408805

KANG CAR REPAIRERS PTE. LTD.

.....
Witnessed by: Kong Chin Watt



LONPAC INSURANCE BHD

CLAIM NO : 17/18/18/VP05/020544
DATE : 17 October 2018

This Discharge Voucher applies strictly for Claimant's claim for personal injury / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.


DISCHARGE VOUCHER

I/We, Comfortdelgro Driving Centre Pte Ltd confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of SCW 6863E the sum of Singapore Dollar Two Thousand One Hundred Seventy Five and Cents Fifty Only (\$2,175.50) 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 SKE 1379U on 12 April 2018 along Kovan Mall Car Park Entrance.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ Hu Z Yau Wai**) 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 Kang Car Repairers 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

Phaw Gim Leoi
Vice President
Operations Division
26 OCT 2018
Name of vehicle owner /Date

ComfortDelGro Driving Centre Pte Ltd
205 Ubi Ave 4
Singapore 408805



江氏修理汽車私人有限公司

KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg
Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S: LONPAC INSURANCE BHD
100 BEACH ROAD
#19-00 SHAW TOWERS
SINGAPORE 189702

TEL: 62507388 FAX: 62962706

ATTN: Motor Claim Department

Your Ref No: SCW6863E

Claim Type: Third Party

Accident Date: 12/04/2018

TP Veh Reg No: SCW6863E

Final No: KCR-INV1800306

Claim No: EST1800098

Date: 13 Jun 2018

Policy No: M489523

Veh Reg No: SKE1379U

Make/Model: TOYOTA VIOS E AUTO

Chassis No: MR053HY9305288081

Engine No: 1NZY462979

Reg. Date: 10/02/2012

Tax Invoice to Vehicle No :SKE1379U

			PAGE:1
Description	Quantity	List Price	Amount
		SS	SS

As recommended by surveyor to proceed repair at total cost/lumpsum cost	SS 1,650.00
Add GST @ 7%	115.50
Total Amount payable	SS 1,765.50

TOTAL: SINGAPORE DOLLAR ONE THOUSAND SEVEN HUNDRED SIXTY FIVE AND CENTS FIFTY ONLY

For Kang/Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

Enquire Vehicle & Owner Information (Vehicle No. SCW6863E As At 12 Apr 2018 / 22:15:00)**Law Firm Search Details**

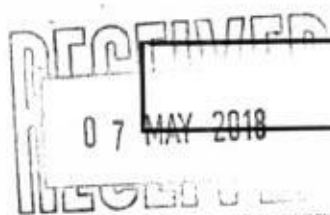
Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: ACS.KC.LTA.04.18

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S2185949D
Owner Name: HUI YAU WAI
Registered Address Type: Free Format
Registered Block/House No.: 47
Registered Street Name: KOVAN ROAD
Registered Unit No.: # 03 - 06
Registered Building Name: -
Registered Postal Code: 548132

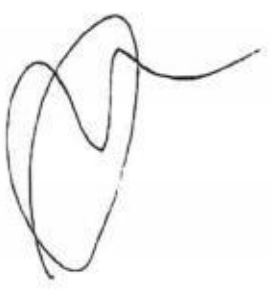
Current Vehicle Details

Vehicle No.: SCW6863E
Make Description/Model: OPEL / ASTRA-H GTC 1.8AT Z18XER
Insurance Company Name: LONPAC INSURANCE BHD

**A.C. SYED & PARTNERS**ADVOCATES & SOLICITORS
COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : KANG CAR REPAIRERS PTE LTD	BILL NO: B039 /2018
YOUR REF:	
OUR REF : ACS.KC.LTA.APRIL.2018	DATE : 7/5/18
TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.	
<u>LTA SEARCHES FOR THE MONTH APRIL 2018</u>	
1. SCW 6863E as at 12.4.18 <i>SKG 13794</i>	\$ 10.00
2. SJX 5276T as at 23.4.18	\$ 10.00
3. SKA 9319L as at 21.4.18	\$ 10.00
4. SKM 8282B as at 17.4.18	\$ 10.00
5. SLX 9918A as at 23.4.18	\$ 10.00
6. GBB 8749L as at 21.4.18	\$ 10.00
Total:	<u>\$ 60.00</u>
[SINGAPORE DOLLARS: SIXTY ONLY.]	
	
M/s A C SYED & PARTNERS ADVOCATES & SOLICITORS SINGAPORE	
We reserved the right to forward a subsequent bill for any disbursements omitted herein. E. & O.E.	