

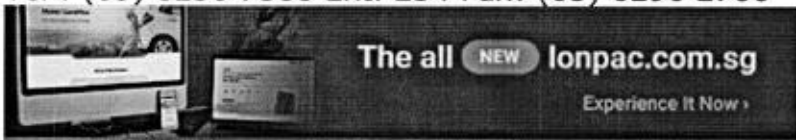
Hsiao Tong (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Wednesday, 9 January 2019 9:36 AM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG; Admin A
Subject: RE: <SEEK MANDATE> Our Ref: 18/18/18/VC05/021032 //RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Dear Hsiao Tong

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: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Sunday, 6 January, 2019 11:45 AM
To: ONG LI LI
Cc: MT_Claim_SG; Admin A
Subject: <SEEK MANDATE> Our Ref: 18/18/18/VC05/021032 //RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Lonpac Ref: **18/18/18/VC05/021032**
LKK Ref: CC4/LPC18018896/Upa3s2

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 23/10/2018 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, "1ST AUTOWORKS PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 21,114.63	\$ 11,220.45
2. Loss of Use (5days x \$100.00)	\$ 500.00	\$ 250.00 (5days x \$50.00)
Total	\$ 21,614.63	\$ 11,470.45

**05days 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: ONG LI LI <long@lonpac.com>

Sent: Tuesday, 23 October 2018 2:24 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Our Ref: 18/18/18/VC05/021032 RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Hi Mei Kwan

Please see attached for our Insured's GIA report.

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

Sent: Tuesday, 23 October, 2018 1:55 PM

To: ONG LI LI

Cc: MT_Claim_SG; Admin A; Hsiao Tong (LKKAuto); Vic (LKKAuto)

Subject: RE: Our Ref: 18/18/18/VC05/021032 TBA RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

WITHOUT PREJUDICE

LPC ref: 18/18/18/VC05/021032

LKK REF: CC4/LPC18018896/Upa3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SLZ 8700G

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident 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: ONG LI LI <long@lonpac.com>

Sent: Thursday, 18 October, 2018 2:59 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Our Ref: 18/18/18/VC05/021032 TBA RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Dear Mei Kwan

Our Insured has not reported the accident to us yet.

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

Sent: Wednesday, 17 October, 2018 4:48 PM

To: ONG LI LI

Cc: MT_Claim_SG; Admin A; Hsiao Tong (LKKAuto); Vic (LKKAuto)

Subject: RE: Our Ref: TBA RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

LPC ref: TBA

LKK REF: CC4/LPC18018896/pa3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that this case is currently pending confirmation from TP repairer for direct settlement.

We have not authorized repairs.

Kindly let us have a copy of insured's accident 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, 16 October, 2018 4:05 PM

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

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

Subject: RE: Our Ref: TBA RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in workshop, repairer will arrange.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

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

Sent: Tuesday, 16 October 2018 3:10 PM

To: ronnie.tan@firstautoworks.com.sg; MT_Claim_SG <mt_claim@lonpac.com>; assignments@lkkauto.com;

Catherine Chong (LKK Auto) <admin-d@lkkauto.com>

Cc: Suhaimi <suhaimi@firstautoworks.com.sg>

Subject: Our Ref: TBA RE: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Without Prejudice

Save as to Costs

Dear Sir/Mdm

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the following list to conduct the joint pre-repair survey as a single joint expert.

No.	Name	Please tick ✓
1	Kalvin Ang	
2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	

5	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards,
Ong Li Li
Senior Claims Executive | Lompac Insurance Bhd
300 Beach Road #17-04/07 The Concourse Singapore 199555
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Ronnie Tan [<mailto:ronnie.tan@firstautoworks.com.sg>]
Sent: Tuesday, 16 October, 2018 2:28 PM
To: MT_Claim_SG
Cc: Suhaimi
Subject: Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

Date:16/102018

Notice of accident

Firstauto (KB) - Ronnie Tan/ AXA Insurance/ TP Our insured SLZ 8700G / DOA 14/10/2018

To:

Lompac Insurance BHD

Dear Sir

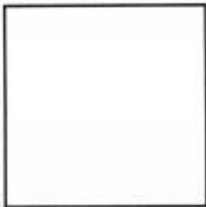
We are instructed by Loh Chen Meong Gabriel to notify you of a road traffic accident on 14/10/2018 at about 16.45 hrs at Punggol Field Road / Punggol Way involving our client's/customer's vehicle registration number SLZ 8700G and vehicle registration

number YM 7196H driven by you at the material time. A copy of the Singapore accident statement/traffic police report filed is enclosed.

As a result of the accident, our client's/customer's vehicle has been damaged. Before our client/we proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurer would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client/we shall proceed to repair the vehicle without further reference to you.

Yours faithfully,

Ronnie Tan
1st Autoworks Pte Ltd
23 Kaki Bukit Ave 4
#04-01 (South Wing)
Singapore 415933
Vicom building



This email has been checked for viruses by AVG antivirus software.
www.avg.com

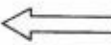
Letter of Demand

To : Lumpac Insurance Bhd

Re : Accident involving my vehicle no. SLZ 8700G and vehicle no. Ym 7196H on 14/10/2018 at 16.45 HRS PM/AM along PUNGGOL FIELD ROAD / PUNGGOL WAY

- 1) I/We, the owner of vehicle no. SLZ 8700G hereby appoint 1st Autoworks Pte Ltd ("the workshop") to act for me/us to recover damages sustained in the above accident from the third party driver and/or insurers. Claims are as follows :

Vehicle Repair cost / Excess	\$ 11220.45
Vehicle Rental Fee for _____ days @	
\$ _____ per day	\$
Loss of use/rental for <u>5</u> days @	
\$ <u>100</u> per day	\$ 500.00
Loss of income for _____ days @	
\$ _____ per day	\$
Police search fee/police report fee/LTA search fees	\$
Others	\$
Total :	\$ 16220.45

Signature of vehicle owner Gabriel 

Name - LOH CHEN LEENG GABRIEL

Address : BLK 24, #05-25 UPPER
SERANGGON VIEW (S) 534205

Tel : 97966408

Witnessed by : L

RONNIE

Authorization To Act

I, LOH CHEN LEONG GABRIEL ("the third party claimant") of
BLK 24, HOS-25 UPPER SERANGOON VIEW (S) 534205
(address), owner of SLZ 8700 G (vehicle no.) hereby
authorize 1ST AUTOWORKS PTE LTD
("the workshop") to act for me with respect to my claim for repair
costs and/or rental and/or loss of use ("claim") for my vehicle
no. SLZ 8700 G that was damaged pursuant to the accident which
occurred on 14/10/2018 (date) along PUNGGOL FIELD ROAD /
PUNGGOL WAY (location) involving
vehicle no/s YM 7196 H
("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that
they deem fit and the workshop is further authorized to receive payment further to
settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on
a without prejudice and without admission of liability basis in so far as the
driver/owner/insurers of the other vehicle/s is concerned.

Dated this 16 day of Oct (month) 20 18 (year)

→ 

Signed by "the third party claimant"



Signed by "the workshop"

Letter of Authorisation & Indemnity

Accident Involving Vehicle no. SL28700G and Ym 71964 On 14/10/2018

At PUNGGOL FIELD ROAD / PUNGGOL WAY

1. I/We, the owner of vehicle no. SL28700G hereby instruct and authorize 1ST AUTO WORKS PTE LTD ("the workshop") to commence repairs to the said vehicle. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$ - being refundable deposit of the repair to my/our said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursement for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on our behalf.
5. I/we also hereby instruct and authorise you deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
6. In the event that I/we am/are required to attend at my/our solicitors office or to attend court in connection with my/our claim, I/we shall render full co-operation.
7. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party, I/we authorise you to revert the claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under policy of insurance shall be borne by me/us.
8. If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
9. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 16 day of Oct 2018

Signature of vehicle owner

Name - LOH CHEN LEENA GABRIEL

IC No : 576230652

(Company stamp, if applicable)

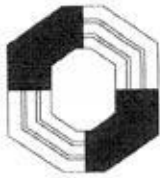
Address : BLK 24, #05-25

UPPER SERANGOON VIEW SS 534205

Tel : 97966408

Witnessed by :

Ronnie



LONPAC INSURANCE BHD

CLAIM NO : 18/18/18/VC05/021032
DATE : 30 MARCH 2019

DISCHARGE VOUCHER

I/We, Loh Chen Leeng Gabriel confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of YM7196H the sum of Singapore Dollar Eleven Thousand Four Hundred Seventy and Cents Forty Five Only (\$11,470.45) 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 SLZ8700G and YM7196H on 14 Oct 2018 along Punggol Field Road/ Punggol Way.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ FRESHENING INDUSTRIES PTE LTD AND/OR CHONG KAM CHOON**) 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 **1ST AUTOWORKS 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 10/6/19

LOH CHEN LEENG GABRIEL

.....
Name of vehicle owner /Date 10/6/19

**"SIGNED WITHOUT PREJUDICE FOR
ANY PERSONAL INJURY CLAIM"**

1st Autoworks Pte Ltd

23 Kaki Bukit Ave 4, #04-01 (South Wing) Singapore 415933 Tel: 68441985 Fax: 68445185

TAX INVOICE

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

GST Ref. No: M2-0111811-5

Vehicle No: SLZ 8700G
Chasis No : W0VZRHNY4JS163871
Engine No: 10XTA41017924

Invoice No: CGI-ASC-18IR01585G

Invoice Date: 3/12/2018

DESCRIPTION	AMOUNT	SGD
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Parts

No.	Qty.	Description	Price (SGD)
1	1	Rear Bumper Lower(Black)	1,888.00
2	1	Rear Bumper Reinforcement Bar	781.00
3	1	Rear End Panel Trim	295.00
4	1	Rear Tailgate	2,742.00
5	1	RHR Bumper Upper	754.00
6	1	Opel Logo	132.00
7	1	Grandland X Lettering	204.00
8	1	Turbo Lettering	110.00

Supplementary Parts

9	1	Tailgate W/Strip	290.00
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Total: 7196.00
Less 10%: 719.60
Parts Total : 6476.40

Labour

No.	Description	Price (SGD)
1	To dismantle / renew the accident damaged portion, to panel beating, reshape, straighten, orientate and align repair / replacement	1,625.00
2	Carry out spray painting on accident affected area. (Rear bumper, Rear Tailgate)	1,650.00
3	To disconnect wire harness of electrical component to facilitate repairs, reconnect and check electrical function after repair	50.00
4	Transfer of parts from old bootlid to new bootlid	180.00
5	Remove and replace reverse sensor (Labour)	50.00
6	To remove and refit rear windscreen	120.00
7	To remove and refit cushion upholstery to facilitate repair	100.00
8	Carry out reseal rear number plate (OPC)	120.00


Labour Total : 3895.00

Other

<u>No.</u>	<u>Other Description</u>	<u>Price (SGD)</u>
1	Rear bumper clip set	70.00
2	Rear number plate	45.00
Other Total :		\$115.00

Total : 10486.40
GST (7%) 734.05
Grand Total: 11220.45

Yours Faithfully,


Ronnie Tan
Service Advisor
Tel: 68441985 Fax: 68445185

E & O E

- ALL CHEQUE PAYMENTS SHOULD BE CROSSED AND MADE PAYABLE TO "I ST AUTOWORKS PTE LTD".
- PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.