

Hsiao Tong (LKKAuto)

From: ONG LI LI <llong@lonpac.com>
Sent: Monday, 24 December 2018 12:02 PM
To: Hsiao Tong (LKKAuto)
Cc: MT_Claim_SG; Admin A
Subject: RE: <Seek Mandate> : LONPAC Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF: CC4/LPC18019495/Apa3q2

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: Saturday, 22 December, 2018 11:49 AM
To: GERALD POH WEE BIN; ONG LI LI
Cc: MT_Claim_SG; Admin A
Subject: <Seek Mandate> : LONPAC Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF: CC4/LPC18019495/Apa3q2

Lonpac Ref: **18/18/18/VP05/021054**
LKK Ref: CC4/LPC18019495/Apa3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SLU 6906U(OI) AND SGG 880G(TP) ON 24/10/2018

We refer to the above matter.

We have highlighted to your good office on 07/11/2018 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, "**LEANG AUTOMOTIVE**" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$10,251.00	\$ 3,300.00
2. Loss of Rental (5days x \$200.00)	\$ 1,000.00	\$ 750.00 (5days x \$150.00)
Total	\$11,251.00	\$ 4,050.00

**04days recommendation for repair + 1Sunday = 5days

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 <geraldpoh@lonpac.com>

Sent: Wednesday, 7 November 2018 11:39 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF: CC4/LPC18019495/Apa3

Dear Hsiao Tong,

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: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Wednesday, 7 November, 2018 11:32 AM

To: ONG LI LI

Cc: MT_Claim_SG; Admin A; assignments

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF: CC4/LPC18019495/Apa3

Hi Lili,

Thank you for your email. We will continue to handle third party claim.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

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

Thank you.

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 <llong@lonpac.com>

Sent: Friday, 2 November 2018 10:37 AM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; assignments <assignments@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Hsiao Tong

Our Insured has appealed against our repudiation successfully.

Therefore, please continue to handle the Third party claim and let us have your preliminary advice soon.

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: Monday, 29 October, 2018 10:30 AM

To: 'Admin-D (LKKAuto)'; assignments

Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Catherine

Please note that our Insured has breached the policy terms and conditions and therefore, we have repudiate all liabilities under the insurance policy.

Kindly refer the TP claims to our Insured directly.

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: Admin-D (LKKAuto) [<mailto:admin-d@lkkauto.com>]

Sent: Wednesday, 24 October, 2018 11:01 AM

To: ONG LI LI; assignments

Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Li Li,

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

Sent: Wednesday, 24 October, 2018 10:56 AM

To: Maria <mariah@alc.com.sg>; assignments@lkkauto.com; Catherine Chong (LKK Auto) <admin-d@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Without Prejudice

Save as to Costs

Dear Maria

Thank you for confirming the appointment of a Single Joint Expert.

Dear Nivitha/Catherine

Please assign Adrian Ling to conduct TP survey.

Thanks,

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: Maria [<mailto:mariah@alc.com.sg>]

Sent: Wednesday, 24 October, 2018 10:51 AM

To: ONG LI LI

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

WITHOUT PREJUDICE

Dear Li Li,

Kindly arrange your surveyor, Mr Adrian Ling, to conduct the pre-repair survey, at our client's designated workshop.

Best Regards

Mariah

Arasan **L**aw **C**hambers

151 Chin Swee Road
#06-08 Manhattan House
Singapore 169876

☎: 6835 3350

☎: 6835 3352

Email: Mariah@alc.com.sg

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

Sent: Wednesday, October 24, 2018 10:35 AM

To: mariah@alc.com.sg; assignments@lkkauto.com; Catherine Chong (LKK Auto) <admin-d@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

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 | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse Singapore 199555
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

Lonpac Insurance Bhd

300 Beach Road
 #17-04/07 The Concourse
 Singapore 199555
 Attn: Motor Claims Dept

Dear Sir/ Madam

**ACCIDENT INVOLVING VEHICLE NO SGG880G AND SLU6906U ALONG BUKIT
 BATOK EAST AVE 3 ON 24/10/2018**

We understand that you are the insurer of SLU6906U vehicle.

We are instructed by the owner of motor vehicle SGG880G to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

1.	Cost of repair	S\$ 3,300.00
2.	Loss of Use/Rental (05days x \$200.00)	S\$ 1,000.00
3.	LTA Search fee	S\$ -
4.	Towing Fee	S\$ -
	TOTAL	<u>S\$ 4,300.00</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully




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 settlement of this action.

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 settlement of this action.

Date: 24.10.2018

To: M/s Leang Automotive
No. 1 Kaki Bukit Avenue 6
#01-68
Singapore 417883

LETTER OF AUTHORITY & INDEMNITY

I/We LAI CHIEN ROU (LAI SIANG ROU) NRIC No./ Co Registration No. S8267308F of (address) BLK 602 SENJA RD #16-13(S) 670602 the registered owner (or his/her/their/agent) of motor vehicle registration no. 3648804 hereby authorise M/s Leang Automotive ("the Repairer") to commence repairs to my/our vehicle and to forward the claim for inter alia the costs of repairs to the owner/insured of the Third Party responsible for the said accident on (date) 24.10.2018 involving motor vehicle nos 8LUG966U along BUKIT BATOK EAST AVE 3. I further authorise M/s Leang Automotive to sign and execute all documents in my name including but not limited to the Discharge Voucher in connection with the claim against the Third Party

However, if the third party rejects liability for whatever reasons and/or if the claim is reverted to my/our insurers and my/our insurers do not settle the repair costs and disbursements under my/our own insurance policy, I/we will be fully responsible for the repair costs and disbursements.

I also agree that if I do not fully co-operate in the Third Party claim, I will be responsible for any losses incurred by my Repairer.

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

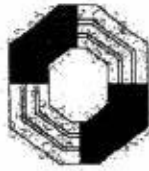
In the event that the Repairer is compelled to enforce this undertaking, I/we agree that I/we shall pay for the legal costs incurred by the Repairer on a solicitor and client full indemnity basis.



Signature/ Co. Stamp

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.



LONPAC INSURANCE BHD

CLAIM NO : 18/18/18/VP05/021054
DATE : 24 DEC 2018

DISCHARGE VOUCHER

I/We, Lai Chien Rong (Lai JianRong) confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of SLU6906U the sum of Singapore Dollar Four Thousand Fifty Only (\$4,050.00) 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 SGG880G and SLU6906U on 24 Oct 2018 along Bukit Batok East Ave 3.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ TANG KANG WEI 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 LEANG AUTOMOTIVE.

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.

 26/12/2018

.....
Signature of vehicle owner/Date

LAI CHIEN RONG 26/12/2018
.....
Name of vehicle owner /Date

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.



DAWN ENTERPRISES

21 SELETAR WEST FARMWAY 1
SINGAPORE 798125
TEL: 6383 2661 FAX: 6484 2836
REG. NO. 430058/000

No. 19724

Date. 29/10/18

SK48806

OFFICIAL RECEIPT

Received from

Lai Chien Rong

the sum of Dollars

One thousand only

being Payment Of

SIX 24370

(24/10/18 - 29/10/18)

DAWN ENTERPRISES

1000/7



Leong Auto

DAWN ENTERPRISES

21 Seletar West Farmway 1
Singapore 798125
Tel: 63832661 Fax: 64842836
Reg No.430058/00D

Nº 36162

RENTAL AGREEMENT

DATE 24/10/18

HIRER'S PARTICULARS

Name Lai Chien Rong
Address 602 Senja Rd.
#16-13
S 670602
82075081
I/C or Passport No. 82075081 Country _____
Occupation _____
Date of Birth _____ Age _____
Driving Licence No. _____ Date Passed _____
Tel: (HP) 9710 1070 (Residence) _____

DRIVER'S PARTICULARS

Name _____
Address _____
I/C or Passport No. _____ Country _____
Occupation _____
Date of Birth _____ Age _____
Driving Licence No. _____ Date Passed _____
Tel: (Office) _____ (Residence) _____

IMPORTANT NOTES:

- No Insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence.
- This vehicle is licenced to carry 204 passengers only.
- Hirer is liable to pay first \$ 2000 as excess all claims any accident plus loss of earning while damaged vehicle is under repair.
- For usage to Malaysia subject to higher excess all claims of S\$5,000.00 and different rental rate
- Please notify our office should there be any accident involving this hired vehicle within 24 hrs
- No refund will be given for vehicle returns early.
- No refund will be given for petrol left in vehicle.
- Hirer is liable to pay all parking fee and traffic summonses.
- Vehicles to be return during office hour only.
- No Service on Public Holiday and Sunday.

CHARGES

5 Day at \$ <u>200.00</u> per days	\$1000.00
Day at \$ _____ per week	
Day at \$ _____ per month	
TOTAL AMOUNT	\$1000.00
AMOUNT PAID	\$1000.00
BALANCE DUE	
Days Extension From _____ To _____	
Amount Deposit (refundable) \$	

SCHEDULE

MODEL

SKX 2487D

T/Picnic

Date	Time	Mileage
<u>24/10/18</u>		
<u>29/10/18</u>		

FROM

24/10/18

TO

29/10/18

I/we have read and understood the terms and conditions above and hereby agreed to abide

Hirer's Signature

Driver/Gurantor's Signature

DAWN ENTERPRISES