

## Poh Kin (LKKAUTO)

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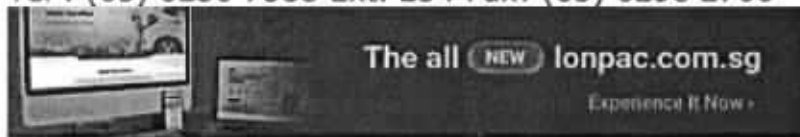
**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Tuesday, 5 March 2019 11:13 AM  
**To:** Poh Kin (LKKAUTO)  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** RE: SEEK MANDATE; ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJL 9475Y (OI) AND SJT 9490K (TP) ON 12-11-2018; LKK ref : CC4/LPC18020566/Ufa3; Lonpac ref: 18/18/18/VP05/021112 [External General]

### Lonpac External - General

Dear Poh Kin

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



*Lonpac External - General data is for internal / external use.*

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**From:** Poh Kin (LKKAUTO) [mailto:pohkin@lkkauto.com]  
**Sent:** Saturday, 2 March, 2019 11:53 AM  
**To:** ONG LI LI  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** SEEK MANDATE; ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJL 9475Y (OI) AND SJT 9490K (TP) ON 12-11-2018; LKK ref : CC4/LPC18020566/Ufa3; Lonpac ref: 18/18/18/VP05/021112  
**Importance:** High

### Without Prejudice

Our Ref: CC4/LPC18020566/Ufa3  
Your Ref: 18/18/18/VP05/021112

Dear Ms Li Li,

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJL 9475Y (OI), SJT 9490K (TP) AND OTHERS ALONG ECP ON 12/11/2018**

We refer to the above matter.

Liability: The said chain collision involved Three vehicles whereby TP was the first vehicle, our insured was the second vehicle and was push forward by behind vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

**Poh Kin (LKKAUTO)**

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**From:** Poh Kin (LKKAUTO)  
**Sent:** Saturday, 2 March 2019 11:53 AM  
**To:** ONG LI LI  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** SEEK MANDATE; ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJL 9475Y (OI) AND SJT 9490K (TP) ON 12-11-2018; LKK ref : CC4/LPC18020566/Ufa3; Lonpac ref: 18/18/18/VP05/021112  
**Attachments:** LKK Adjustment Report.pdf; LKK Inspection report.pdf; LKK resurvey photo-after repair photo.pdf; LKK survey photo.pdf; TP LOD\_SJT 9490K.pdf  
**Importance:** High

**Without Prejudice**

Our Ref: CC4/LPC18020566/Ufa3  
Your Ref: 18/18/18/VP05/021112

Dear Ms Li Li,

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJL 9475Y (OI), SJT 9490K (TP) AND OTHERS ALONG ECP ON 12/11/2018**

We refer to the above matter.

Liability: The said chain collision involved Three vehicles whereby TP was the first vehicle, our insured was the second vehicle and was push forward by behind vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

Summary to offer to third party repairer, SME Motor Pte Ltd is as follows: -

|                           | <b>Claimed Amount</b>            | <b>Revised Amount</b>             |
|---------------------------|----------------------------------|-----------------------------------|
| 1. Cost of Repair (w/GST) | \$ 3,125.52 (\$2,921.05 + 7%gst) | \$ 2,247.00 (\$2,100.00 + 7% gst) |
| 2. Loss of Rental         | \$ 300.00 (\$100.00 x 3 days)    | \$ 300.00 (\$100.00 x 3 days)     |
| 3. GIA search             | \$ 2.00                          | \$ 2.00                           |
| <b>Total</b>              | <b>\$ 3,427.52</b>               | <b>\$ 2,549.00</b>                |

**\*\*03 days recommendation for repair**

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

The above is for your approval.

**LONPAC INSURANCE BHD**  
100 Beach Road #19-00  
Shaw Tower  
Singapore 189702

Your Insured Veh No. : **SJL9475Y**  
Your Ref :  
Our Ref : **SJT9490K**  
Date : **13/12/2018**

**WITHOUT PREJUDICE**

Dear Sir/Madam

**Accident involving SJL9475Y and SJT9490K  
on 12/11/18 at ECP.**

**Please refer only to the boxes marked ( x ).**

- ☒ We refer to ☒ the above accident  
☐ our/your letter dated
- ☒ We have been authorised by the owner of vehicle number **SJT9490K** which was damaged by your insured's motor vehicle number **SJL9475Y** in the aforesaid accident.
- ☒ We are instructed that the accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

|                                     |                 |
|-------------------------------------|-----------------|
| Cost of Repair                      | <b>2,247.00</b> |
| Survey report fees                  | -               |
| Loss of Use( days @ \$0.00 per day) | -               |
| Car Rental Fees                     | <b>300.00</b>   |
| GIA/LTA search fees                 | <b>2.00</b>     |
| <b>Total S\$</b>                    | <b>2,549.00</b> |

- ☒ We forward herewith the following relevant supporting documents:-
- |  |  |
|--|--|
| <input type="checkbox"/> Survey Reports & photographs (To be returned within 7 days on demand) | <input checked="" type="checkbox"/> Copy of NRIC/Driving licence   |
| <input checked="" type="checkbox"/> Final repair bill(Tax Invoice)                             | <input checked="" type="checkbox"/> Copy of LTA/GIA vehicle search |
| <input type="checkbox"/> Bill/Receipt for the excess   | <input checked="" type="checkbox"/> Non-injury motor report form   |
| <input checked="" type="checkbox"/> Rental Agreement   | <input checked="" type="checkbox"/> Letter of Authority            |
| <input checked="" type="checkbox"/> Copy of the Insurance Certificate                          |  |
- ☒ Cheque to be make payable to **Messrs SME MOTOR PTE LTD.**
- ☐ Any request for a re-survey of our client's vehicle must be arrange within the 14 days upon receipt of this letter. The re-survey must be conducted at our premises, in the presence of our client.
- ☒ Please note that you should send to us an acknowledgment of receipt of this letter within 07 days of your receipt of this letter.

Yours faithfully,

**WE HEREBY ACKNOWLEDGE RECEIPT**

  
**SME MOTOR PTE LTD**  
encd:

Date: \_\_\_\_\_  
**PLEASE CHOP AND SIGN**

## LETTER OF AUTHORITY

To: M/s Lompac Insurance BHD  
Singapore

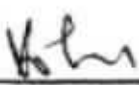
Accident involving my/our vehicle no. SJT 9490K and SJL 9475Y on 12/11/2018  
along ICP

I/We, Tong Chee Keong NRIC No. ST019763D  
of BK 125 Bedok North #12-127 Singapore 460125

the registered owner of vehicle no. SJT 9490K at the material time of accident, do  
hereby authorise Messrs SME MOTOR PTE LTD as my/our agent and representative  
to correspond in, negotiate and settle, on my/our behalf, my/our claim against you as  
owner/operator/insurer of vehicle no. SJL 9475Y.

I/We also authorise them to accept settlement cheque on my/our behalf. Kindly issue  
your cheque in favour of "M/s. SME MOTOR PTE LTD".

Dated this 22 day of 11 2018

  
Signature of Owner or his/her/their  
Duly Authorised Representative



# LONPAC INSURANCE BHD

CLAIM NO : 18/18/18/VP05/021112

DATE : 25/3/2019

Without Prejudice  
to any claim for  
personal injury

## DISCHARGE VOUCHER

I/We, TONG CHEE KEONG confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner of SJL 9475Y the sum of Singapore Dollars Two Thousand Five Hundred Forty-Nine Only (**\$2,549.00**) in full and final satisfaction, liquidation and discharge of property claim competent to me/us upon the said **M/s LONPAC INSURANCE BHD** in respect of property claim sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident to my vehicle, SJT 9490K on 12<sup>th</sup> November 2018 along/at ECP.

I /We hereby agree to indemnify and keep indemnify (**LIANG ZHAOYANG /LONPAC INSURANCE BHD**) 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 **M/s SME MOTOR PTE LTD.**

I/We hereby acknowledge 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

  
.....  
Name of vehicle owner/Date 25/3/19

## SME Motor Pte Ltd

1 Kaki Bukit Ave 6, #02-15 Autobay@KakiBukit Singapore 417883  
TEL: 67476106 (6 lines) FAX: 67442368 Email: service@smemotor.com.sg  
GST:201119451E RCB NO:201119451E

M/S : LONPAC INSURANCE BHD  
300, Beach Road, #17-04/07  
THE CONCOURSE  
Singapore 199555

TEL: 62507388 FAX: 62963767

ATTN: Motor Claim Department

Your Ref No: 18/LP/TP-226 (11)

Claim Type: Third Party

Accident Date: 12/11/2018

TP Veh Reg No: SJL9475Y

Claim No: EST0004480

Final No: INV0004004

Date: 02 Apr 2019

Policy No: P10094737R00

Veh Reg No: SJT9490K

Make/Model: CHEVROLET CRUZE

Chasis No: KL1JF6961AK569330

Engine No: F16D34958881

Reg. Date: 10/11/2009

### Tax Invoice to Vehicle No :SJT9490K

| Description                 | Quantity | List Price<br>SS | Amount<br>SS |
|-----------------------------|----------|------------------|--------------|
| <b>Parts</b>                |          |                  |              |
| 1 REAR BUMPER               | 1 PC     | 1,127.00         |              |
| 2 REAR BUMPER CLIP          | 10 PC    | 23.00            |              |
| 3 REAR BUMPER REINFORCEMENT | 1 PC     | 454.25           |              |
|                             |          | 1,604.25         | 1,604.25     |
| <b>Special Net</b>          |          |                  |              |
| 4 REVERSE SENSOR            | 1 PC     | 200.00           |              |
|                             |          | 200.00           | 200.00       |
| <b>Labour</b>               |          |                  |              |
| 5 WIRE CHECKING             | 1 UNIT   | 20.00            |              |
| 6 LABOUR CHARGE             | 1 UNIT   | 400.00           |              |
| 7 SPRAY PAINTING            | 1 UNIT   | 450.00           |              |
|                             |          | 870.00           | 870.00       |
| Total                       |          |                  | SS 2,674.25  |
| Lump Sum Less 0%            |          |                  | -574.25      |
| Sub Total                   |          |                  | SS 2,100.00  |
| Less Excess                 |          |                  | SS 0.00      |
| Amount Before GST           |          |                  | SS 2,100.00  |
| Add GST @ 7%                |          |                  | 147.00       |
| Total Amount Payable        |          |                  | SS 2,247.00  |

TOTAL: SINGAPORE DOLLAR TWO THOUSAND TWO HUNDRED FORTY SEVEN ONLY

For SME Motor Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

# CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,  
SINGAPORE 575642. TEL: 6453 4680  
REGN. NO.: 53090791K

## VEHICLE RENTAL AGREEMENT

NO: 8274

| HIRER'S PARTICULAR   |                                  | Vehicle No: <u>SJT 9490K</u>   |  | Mileage Out: <u>197455</u> |     |     |   |
|--|----------------------------------|--|--|----------------------------|-----|-----|---|
| Hirer: <u>Tong Chee Keong</u>  |                                  | Make & Model: <u>TOYOTA ACTIS</u>  | <input checked="" type="radio"/> Auto <input type="radio"/> Manual |                            |     |     |   |
| NRIC / Passport No: <u>S7019763D</u>   | Date of Birth: <u>10/02/1970</u> | OUT : Date: <u>19/11/2018</u>  | OUT : Time: <u>1006 HRS</u>  |                            |     |     |   |
| Address: <u>Blk 12B Bedok North Rd</u>   |                                  | Replace Veh No:  | Mileage Out:   |                            |     |     |   |
| <u>#12-127 S (460125)</u>  |                                  | OUT : Date:  | OUT : Time:  |                            |     |     |   |
| Driving Licence No: <u>S7019763D</u>   | Pass Date: <u>27/03/2000</u>     |  |  |                            |     |     |   |
| Contact Number: <u>9645 4418</u>   |                                  |  |  |                            |     |     |   |
| DRIVERS PARTICULARS<br>(if different from Hirer)   |                                  | CHARGES  |  |                            |     |     |   |
| Appointed Driver:  |                                  | Daily <u>3</u> @ \$ <u>100/-</u> per day   | <u>300.00</u>  |                            |     |     |   |
| NRIC / Passport No:  | Date of Birth:                   | Weekly @ \$ per week   |  |                            |     |     |   |
| Address:   |                                  | Monthly @ \$ per month   |  |                            |     |     |   |
| Driving Licence No:  | Pass Date:                       | Hours @ \$ per hour  |  |                            |     |     |   |
| Contact Number:  |                                  | Others @ \$  |  |                            |     |     |   |
|  |                                  | SUB-TOTAL \$ <u>300.00</u>   |  |                            |     |     |   |
| <b>New Insurance Policy Terms &amp; Conditions as at 08-12-2010</b><br><b>1. NOT PERMITTED TO DRIVE - Not Covered</b><br>Driver Age 22 years old and below<br>Driver above Age 70 years old<br>Driver less than 2 years Driving Experience<br><b>2. ADDITIONAL EXCESS - S\$3000.00</b><br>Driver Age 23 to 25 years old with 2 years driving experience<br>Driver Age 65 to 70 years old with 2 years driving experience |                                  | PETROL LEVEL   |  |                            |     |     |   |
|  |                                  | Out  | E  | 1/4                        | 1/2 | 3/4 | F |
|  |                                  | In   | E  | 1/4                        | 1/2 | 3/4 | F |
|  |                                  | TOTAL CHARGES \$ <u>300.00</u>   |  |                            |     |     |   |
| REMARKS  |                                  | <b>IMPORTANT!</b><br><b>FOR SINGAPORE USE ONLY</b><br>Excess Liability: <u>S\$2500.00</u><br>Malaysia Excess (With Prior Consent): <u>Not Allowed</u><br>Hirer's Signature: <u>[Signature]</u><br>Addition Driver's Signature: _____ |  |                            |     |     |   |

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 given CHIN HUI CAR RENTAL in connection with this agreement is true.

### \* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

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 CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

| DATE IN         | TIME IN        | MILEAGE       | CHECKED BY         | SIGNATURE OF HIRER / DRIVER |
|-----------------|----------------|---------------|--------------------|-----------------------------|
| <u>22/11/18</u> | <u>1335hrs</u> | <u>197410</u> | <u>[Signature]</u> | <u>[Signature]</u>          |

SJT 9490K (SME) (TP)

# CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

## OFFICIAL RECEIPT

M/s TONG CHEE KEONG  
BLK 125 BEDOK NORTH ROAD  
#12-127, SINGAPORE 460125.

No: 273004

Date: 22.11.2018

| S/No. | Description                              | Amount           |
|-------|--|------------------|
| 1     | RENTAL FEES FOR SJQ 3837A<br>VRA NO 8274 | <u>\$ 300.00</u> |

SINGAPORE DOLLARS THREE HUNDRED ONLY.

### PAYMENT MODE:

CASH -

CHEQUE -

  
Chin Hui Car Rental





# 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

## Third Party Insurer Enquiry

Our Ref No: GR-18-174791

Date of Request: 12/11/2018

Your Ref No: Online Purchase

SME Motor Pte Ltd  
1 Kaki Bukit Ave 6 #02-15  
AutoBay @ Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 12/11/2018

Enquiry By Gary Seah

TP Vehicle No. SJL9475Y

Accident Date 12/11/2018

### Enquiry Result

| TP Vehicle No. | Insurer              | Period of Insurance   | Insurer Tel. No. |
|----------------|----------------------|-----------------------|------------------|
| SJL9475Y       | Lonpac Insurance Bhd | 19/01/2018-18/01/2019 | +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.

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**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-18-174791  
Date of Request: 12/11/2018

Your Ref No: Online Purchase

SME Motor Pte Ltd  
1 Kaki Bukit Ave 6 #02-15  
AutoBay @ Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date: 12/11/2018  
Enquiry By: Gary Seah  
TP Vehicle No: SJL9475Y  
Accident Date: 12/11/2018

| 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.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque