

Jia Le (LKK Auto)

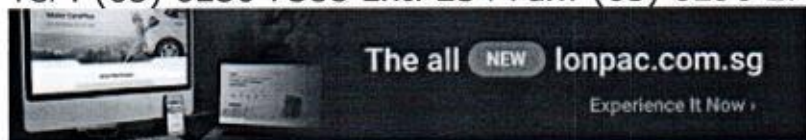
From: ONG LI LI <llong@lonpac.com>
Sent: Monday, 5 August 2019 12:22 PM
To: Jia Le (LKK Auto); MT_Claim_SG
Subject: RE: Survey for vehicle No : GBC7997M TP Claim Our Ref: 18/18/18/VC00/021206
LKK REF CC4/LPC18022364/Udb3 [External General]

Lonpac External - General

Dear Jia Le

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.

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Thursday, 1 August, 2019 5:27 PM
To: MT_Claim_SG
Cc: ONG LI LI
Subject: RE: Survey for vehicle No : GBC7997M TP Claim Our Ref: 18/18/18/VC00/021206 LKK REF CC4/LPC18022364/Udb3

Lonpac Ref: **18/18/18/VC00/021206**
LKK Ref: CC4/LPC18022364/Udb3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 18/12/2018 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Insured collided onto third party parked vehicle. Liability is not in our driver's favour.

Summary to offer to third party repairer, "ETHOZ GROUP LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 8,121.30	\$ 1,123.50
2. Loss of Rental (3days x \$120)	\$ 360.00	\$ 360.00 (3days x \$120)
3. LTA/ GIA Search Fee	\$ 17.00	\$ 17.00
Total	\$ 8,498.30	\$ 1,500.50

**03days recommendation for repair.

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

The above is for your approval.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@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, 19 December, 2018 12:03 PM

To: Vic (LKKAuto); Shu Pei (LKKAuto)

Cc: MT_Claim_SG; Admin A

Subject: RE: Survey for vehicle No : GBC7997M TP Claim Our Ref: 18/18/18/VC00/021206 LKK REF CC4/LPC18022364/Uhb3

Dear Vic

Our Insured has now reported the accident (see attached).

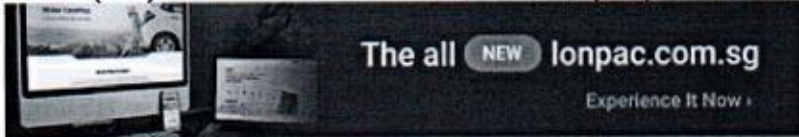
Regards,

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: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: Wednesday, 19 December, 2018 10:21 AM

To: ONG LI LI; Shu Pei (LKKAuto)

Cc: MT_Claim_SG; Admin A; Vic (LKKAuto)

Subject: RE: Survey for vehicle No : GBC7997M TP Claim Our Ref: 18/18/18/VC00/021206 LKK REF CC4/LPC18022364/Uhb3

Dear Lili,

Noted with thanks.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

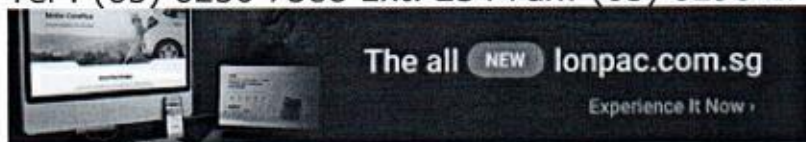
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From: ONG LI LI [<mailto:llong@lonpac.com>]
Sent: Wednesday, 19 December, 2018 10:00 AM
To: Shu Pei (LKKAuto)
Cc: MT_Claim_SG; Admin A; Vic (LKKAuto)
Subject: RE: Survey for vehicle No : GBC7997M TP Claim Our Ref: 18/18/18/VC00/021206

Dear Vic

Our Insured has not filed the accident report yet as he is exploring a private settlement.

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: Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]
Sent: Tuesday, 18 December, 2018 6:54 PM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG; Admin A; Vic (LKKAuto)
Subject: RE: Survey for vehicle No : GBC7997M TP Claim

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle GBC 7997M at M/s Ethoz Group Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

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: Wednesday, 12 December 2018 9:44 AM

To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>; assignments <assignments@lkkauto.com>

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

Subject: RE: Survey for vehicle No : GBC7997M TP Claim

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in the workshop, repairer arrange on 17/12/2018.

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: GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]

Sent: Tuesday, 11 December 2018 5:13 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: Survey for vehicle No : GBC7997M TP Claim

Dear Catherine,

For your necessary action.

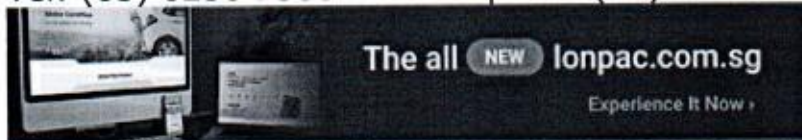
Best Regards

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: Jimmy Goh [<mailto:jimmy.gohkl@ethozgroup.com>]

Sent: Tuesday, 11 December, 2018 5:05 PM

To: GERALD POH WEE BIN

Cc: MT_Claim_SG; Ng Boon Kai; Jonathan Lim

Subject: RE: Survey for vehicle No : GBC7997M TP Claim

Hi Gerald,

Please find attach for your reference.

We would like to choose Marcus Chua to survey the vehicle.

Thanks

Best Regards,
Jimmy Goh
Motor Claims Operations

ETHOZ

ETHOZ GROUP LTD

22 Tampines Street 92 Singapore 528876

DID:6654 7618 | Fax:6654 7648

Website: www.ethozgroup.com



From: GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]

Sent: Tuesday, December 11, 2018 16:53

To: Jimmy Goh <jimmy.gohkl@ethozgroup.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Survey for vehicle No : GBC7997M TP Claim

WITHOUT PREJUDICE

Our Ref : 18/18/18/VC00/021206

Dear Jimmy

Attached list of surveyors for your attention.

Our insured has yet to lodge a report.

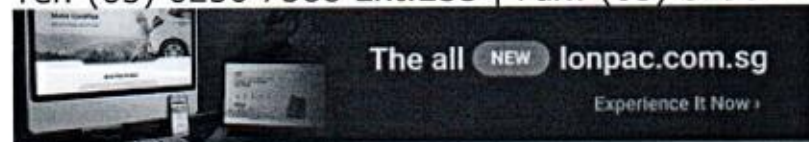
Best Regards

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: Jimmy Goh [<mailto:jimmy.gohkl@ethozgroup.com>]

Sent: Tuesday, 11 December, 2018 4:31 PM

To: MT_Claim_SG

Cc: Ng Boon Kai

Subject: Survey for vehicle No : GBC7997M TP Claim

Hi Motor Claims,

Appreciate if you could arrange survey for the above mentioned vehicle.

Please forward your list of surveyors to us.

Your insured : YM9673J

DOA : 15/11/2018

Thanks

Best Regards,
Jimmy Goh
Motor Claims Operations

ETHOZ
ETHOZ GROUP LTD

22 Tampines Street 92 Singapore 528876

DID:6654 7618 | Fax:6654 7648

Website: www.ethozgroup.com



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

Letter of Demand

Your Ref : YM 9673 J
Our Ref : OCR/15112018/TP-10057
Date : 07/01/2019

LONPAC INSURANCE BHD.
BLK 100 BEACH ROAD
-#19-00 SHAW TOWER
Singapore - 189702

Attn : Motor Claim Department

Subject : ACCIDENT INVOLVING VEHICLE NUM : GBC-7997-M, YM9673J ON
15/11/2018 AT AT ENTERPRISE ONE BUILDING 3RD FLOOR

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	1,123.50
2. Loss Of Use (3 days)	360.00
3. Miscellaneous - GIA fee	17.00

TOTAL 1,500.50

Enclosed : Copies of Repair Cost Invoice, GIA search invoice & GIA Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Ashley Nguyen

CLAIM DEPARTMENT

DID : 66547920

FAX : 66547540

EMAIL : ashley.nguyen@ethozgroup.com

Date : 15/11/2018

To : ETHOZ GROUP LTD
() 30, Bukit Batok Crescent, Singapore 658075
() 50, Gul Crescent, Singapore 629543
(✓) 22, Tampines Street 92, Singapore 528876
From : ETHOZ GROUP LTD

(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO. : GBC7997M

ACCIDENT DATE : 15/11/2018 09:20

LOCATION : AT ENTERPRISE ONE BUILDING 3RD FLOOR

OTHER VEHICLE (S) : YM9673J
(IF ANY)

1. I hereby authorise **ETHOZ GROUP LTD** ("ETHOZ") to :-
- a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and
- b. ☐ act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].
- b. ☒ act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or ** bodily injury sustained as a result of the Accident (collectively known hereinafter as the "Damage") from the Third Party and/or Third Party Insurer in question (collectively known as the "Third Party") until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].
2. I confirm that ETHOZ's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the Insurer/Third Party** and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the Claim and any or all such other tasks concerning the settlement, resolution and/or completion of the Claim;

Where authorising party is not vehicle owner and policyholder.

☒ I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with ETHOZ on his behalf. Unless the context otherwise requires, any references to "me", "my", "I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.

Page 1 of 3

*Tick where applicable.
** Delete as appropriate.



EXCEPT :-

- a. such matters or tasks that the Insurer/Third Party** and/or the law requires me to personally attend to; and
 - b. the due submission of the Claim to the Insurer (where applicable)
3. I understand if I submit a claim of whatever nature to my own insurer(s) FOURTEEN (14) days after the Accident (or such other time stipulated by my own insurer(s) and/or the law), such claim will not or may not be accepted by my own insurer.
4. I further confirm and accept that :-
- a. To the extent permitted by law :-
 - i. I will indemnify and keep ETHOZ indemnified in connection with or arising from the Claim; and
 - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold ETHOZ liable for losses/damages of whatever nature arising from or in connection with the Claim.
 - b. ETHOZ does not guarantee and never represented that the Insurer/Third Party** will fully indemnify me for the Damage and/or the Repair's costs AND that I shall be and continue to be liable to ETHOZ for the whole of the Repair's costs.
6. I agree and accept "ETHOZ's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party** in respect of the Repair's costs to me is: -
- | | | | |
|----|---------------|---|-------------|
| a. | 50% and below | - | NO REFUND |
| b. | 100% | - | FULL REFUND |
7. I shall inform and forward to ETHOZ all correspondence and letters received by me from the Insurer/Third Party**, any other insurer, solicitors, governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by ETHOZ, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to ETHOZ for the full repair costs and the expenses incurred (directly or indirectly) by ETHOZ in connection with the Claim.
9. I shall not; -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any offer from the Insurer/Third Party** or any other relevant party; without consultation of and expressed approval from ETHOZ



10. In consideration hereof (including without limitation ETHOZ's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to ETHOZ all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim;

which ETHOZ shall be further entitled to apportion in its absolute withany excess being paid by ETHOZ to me as it deems fit in its absolute discretion.

11. I further confirm that payment to ETHOZ or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and effective discharge of the payment obligations by any party of the aforesaid proceeds of my Claim And that I shall not be authorised in law to receive payment.



Owner & Policyholder's Signature/Company Stamp (if applicable); or **

Authorising Party's Signature/Company Stamp (if applicable)

Name: ETHOZ GROUP LTD

NRIC No.: 198104531H

Designation:

Address:



Witness' Signature JONATHAN LIM

Name:

NRIC No.:

Designation: MOTOR CLAIMS SALES EXECUTIVE

Address: C/O 30 BT BATOK CRESCENT SINGAPORE 658075



LONPAC INSURANCE BHD

CLAIM NO : 18/18/18/VC00/021206
DATE : 05 AUGUST 2019



DISCHARGE VOUCHER

I/We, ETHOZ GROUP LTD confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of YM 9673J the sum of Singapore Dollar One Thousand Four Hundred Forty Only (\$1,440.00) 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 GBC 7997M and YM 9673J on 15 November 2018 along AT ENTERPRISE ONE BUILDING 3RD FLOOR.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ TEO SOON SENG PTE LTD AND/OR LIU HONGYA) 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 ETHOZ GROUP 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.



6/8/19

Signature of vehicle owner/Date

Ethoz Group Ltd 6/8/19
Name of vehicle owner /Date

*** This Discharge Voucher applies only to be the claimant's Claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

TAX INVOICE

PREMIERTECH ENGINEERING PTE. LTD.
1 KAKI BUKIT ROAD 1
#03-25 ENTERPRISE ONE
SINGAPORE - 415934

Tax Invoice : WS 1901/OFM0147
Invoice Date : 07-Jan-2019
Ref. No. : 18110765
GST No. : M2-0057587-3

Page 1

VEHICLE NO. : GBC-7997-M
ACCIDENT DATE : 15/11/2018

MAKE & MODEL : TOYOTA DYNA 150 3.0 DIESEL G (M)

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING REPAIR COST FOR THE ABOVE VEHICLE			1,050.00
7 % GST			73.50

Total (S\$)	1,123.50
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E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ GROUP LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : ASHLEY NGUYEN
DID : 68547920
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple, Please write your Invoice No. on the back of your cheque.

Customer Name : PREMIERTECH ENGINEERING PTE. LTD.
Reference. No. : 18110765
Tax Invoice : WS 1901/OFM0147
Invoice Date : 07-Jan-2019
Invoice Amount : S\$ 1,123.50
Payment Due Date : 07-Jan-2019
Cheque No. : _____

ETHOZ GROUP LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



TAX INVOICE

LONPAC INSURANCE BHD.
BLK 100 BEACH ROAD
#19-00 SHAW TOWER
SINGAPORE - 189702

Tax Invoice : WS 1908/OFM0162
Invoice Date : 06-Aug-2019
Ref. No. : 18110765
GST No. : M2-0057587-3

Page 1

VEHICLE NO. : GBC-7997-M
ACCIDENT DATE : 15/11/2018

MAKE & MODEL : TOYOTA DYNA 150 3.0 DIESEL G (M)

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING 100 % SUCCESSFUL CLAIM FOR VEH NO. GBC-7997-M			
ACCIDENT ON 15/11/2018 AS FOLLOWS :-			
REPAIR COSTS			1,050.00
LOSS OF USE			299.50
GIA FEE			15.89
7 % GST			74.61

Total (S\$)	1,440.00
-------------	----------

E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ GROUP LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : JOYCE CHOO
DID : 66547920
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : LONPAC INSURANCE BHD.
Reference. No. : 18110765
Tax Invoice : WS 1908/OFM0162
Invoice Date : 06-Aug-2019
Invoice Amount : S\$ 1,440.00
Payment Due Date : 06-Aug-2019
Cheque No. : _____

ETHOZ GROUP LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075





RECORDS MANAGEMENT CENTRE

**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-18-177504

Date of Request: 15/11/2018

Your Ref No: Online Purchase

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Enquiry Date 15/11/2018
Enquiry By Jonathan Lim Kok Siong
Vehicle No. YM9673J
Accident Date 15/11/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YM9673J	Lonpac Insurance Bhd	15/01/2018-14/01/2019	+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-18-177503

Date of Request: 15/11/2018

Your Ref No: JON TAMPINES

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 15/11/2018

Place of Accident: AT ENTERPRISE ONE BUILDING 3RD

Client Vehicle No: GBC7997M

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**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-18-177504

Date of Request: 15/11/2018

Your Ref No: Online Purchase

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Enquiry Date 15/11/2018
Enquiry By Jonathan Lim Kok Siong
Vehicle No. YM9673J
Accident Date 15/11/2018

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.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque