

## Jia Le (LKK Auto)

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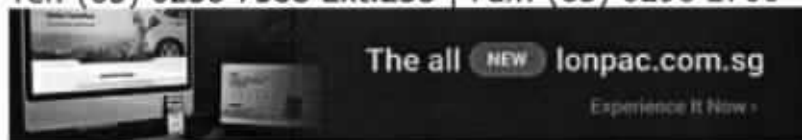
**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Tuesday, 23 July 2019 1:07 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018 [External Confidential]

### Lonpac External - Confidential

Dear Jia Le,

Kindly proceed as proposed.

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



*Lonpac External - Confidential data is for use by authorised external parties only.*

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**From:** Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]  
**Sent:** Tuesday, 23 July, 2019 11:02 AM  
**To:** MT\_Claim\_SG  
**Cc:** GERALD POH WEE BIN  
**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

Dear Sirs/Madam,

Kindly let us have your approval/instruction as third party is chasing.

Thank you.

Best Regards,  
**Carlton Chan** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Jia Le (LKK Auto)  
**Sent:** Friday, 19 July 2019 12:16 PM  
**To:** GERALD POH WEE BIN  
**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

Lonpac Ref: **18/18/18/VP05/021247**

LKK Ref: CC4/LPC18022932/Udb3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 27/12/2018 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, "**PREMIUM CARZ SERVICES PTE LTD**" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 3,931.23	\$ 2,100.00
2. Loss of Rental (3days x \$180.00)	\$ 540.00	\$ 360.00 (3days x \$120.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 4,478.68</b>	<b>\$ 2,467.45</b>

\*\*04days recommendation for repair.

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

**The above is for your approval.**

Best Regards,

**Carlör Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Friday, 11 January 2019 10:56 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

Dear Shu Pei,

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:** Shu Pei (LKKAUTO) [mailto:shupeil@lkkauto.com]  
**Sent:** Friday, 11 January, 2019 10:20 AM  
**To:** GERALD POH WEE BIN  
**Cc:** MT\_Claim\_SG; Admin A; Vic (LKKAUTO)  
**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to the above matter.

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

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@lkkauto.com) | fax: 6741-4108

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

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**From:** Shu Pei (LKKAUTO)  
**Sent:** Thursday, 27 December 2018 8:26 PM  
**To:** 'GERALD POH WEE BIN' <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Cc:** 'MT\_Claim\_SG' <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

**WITHOUT PREJUDICE**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SJQ 5647T at M/s Premium Carz Services Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- 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

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**From:** Admin-D (LKKAuto)  
**Sent:** Friday, 21 December 2018 12:52 PM  
**To:** 'GERALD POH WEE BIN' <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** 'MT\_Claim\_SG' <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

Dear Sir/Mdm,

Thank you for the assignment.

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

BEST REGARDS,

G.Nivitha | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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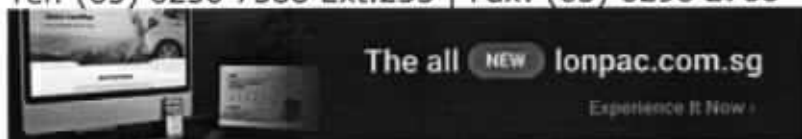
**From:** GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]  
**Sent:** Friday, 21 December 2018 12:49 PM  
**To:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Aun Teng <[aunteng@premiumcarz.com.sg](mailto:aunteng@premiumcarz.com.sg)>  
**Subject:** ACCIDENT INVOLVING SJR7569S & SJQ5647T ON 20.12.2018

Our Ref :18/18/18/VP05/021247

Dear Catherine,

Please see attached and proceed with the survey.

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



This email has been checked for viruses by AVG antivirus software.  
[www.avg.com](http://www.avg.com)



Co. Reg. No: 201416720C

1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883

Tel : 6636 9100 Fax : 6636 9113

Date : 02/01/2019

Your Ref : SJR7569S

Our Ref : 0356/SJQ5647T/TP/PC/1218

**LONPAC INSURANCE BHD**  
**300 Beach Road**  
**#17-04/07 The Concourse**  
**Singapore 199555**  
**Attn : Motor Claims Dept.**

Dear Sir/Madam

**ACCIDENT INVOLVING SJQ5647T & SJR7569S ON 20/12/2018 ALONG CLARK QUAY**

We refer to the above accident.

The accident was caused solely by the negligence of your insured and as a result, we had incurred the following Costs and Losses: -

Costs of Repair (Lump Sum)	\$ 2,100.00
Rental Fee (3 days at \$180/day)	\$ 540.00
LTA TP Search Fee	\$ 7.45
<b>Claimed Amount</b>	<b><u>\$ 2,647.45</u></b>

Enclosed are the supporting documents for your perusal:

1. Invoice 0356
2. Rental Agreement/Receipt
3. LTA Tax Invoice/Receipt
4. GIA Report for SJQ5647T
5. Certificate of Insurance
6. Satisfaction Voucher
7. Letter of Authority and Indemnity
8. Letter of Authority

Please let us hear from you within the next 14 days.

Yours faithfully



**PREMIUM CARZ SERVICES PTE LTD**



Co. Reg. No.: 201416720C  
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883  
Tel : 6636 9100 Fax : 6636 9113

## LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SJQ 5647T AND SJR 7569S  
AT/ALONG CLARK ROAD  
ON 20 DAY DECEMBER MONTH 2018 YEAR

- I/We, the owner of vehicle no. SJQ 5647T hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- 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. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to 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.
- I/we have read and understand the above statement and agreed.

Dated this 20 day December month 2018 year

Signature

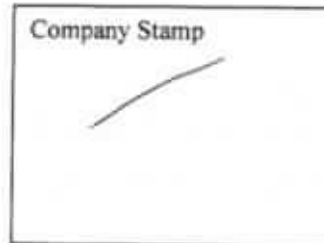
Name

NRIC/ROC No.

Address

[Signature]  
Ng Zhi Qi  
S8969940E  
Blk 573B Woodlands Dr  
16 # 09-664 5732573

Company Stamp





Co. Reg. No.: 201416720C  
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417883  
Tel : 6636 9100 Fax : 6636 9113

### Letter of Authority

Date: 20/12/2018

ACCIDENT INVOLVING SJQ5647T AND SJR 75695 ON 20/12/2018  
ALONG CLAY LANE

To Whom It May Concern:

This is to certify that I, Ng Zhi Qi (Owner), NRIC/Passport No:  
S8909900E Contact No: 9684 9033 the owner of Vehicle No:  
SJQ5647T hereby authorize Yang Zhang, Zhen (driver), NRIC/Passport  
No: S8718331I to:

- i) Drive the above stated vehicle;
- ii) Collect the vehicle upon completion of repair

The authority given herein shall be irrevocable unless notice of revocation is given to us.

Thank you.

Yours sincerely,

(Owner's Signature)





# LONPAC INSURANCE BHD

CLAIM NO : 18/18/18/VP05/021247  
DATE : 23 JULY 2019

## DISCHARGE VOUCHER

I/We, NG ZHI QI confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of SJR 7569S the sum of Singapore Dollar Two Thousand Four Hundred Only (\$2,400.00) 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 SJQ 5647T and SJR 7569S on 20 December 2018 along CLARK QUAY.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ TAN PO HWA AND/OR REUBEN TAN JING EN**) 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 **PREMIUM CARZ SERVICES 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.

26/7/2019

Signature of vehicle owner/Date

Ng Zhi Qi

26/7/2019

Name of vehicle owner /Date

settlement herein is strictly in relation to 3<sup>rd</sup> party  
property damage claim and is without prejudice  
to personal injuries claim



Co. Reg. No.: 201416720C  
1 Kaki Bukit Ave 6 #01-90 Autobay@Kaki Bukit Singapore 417863  
Tel: 6636 9100 Fax: 6636 9113

INVOICE: 0356

Date : 20/12/2018

**Bill To**

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

**Our Customer**

Name : Ng Zhi Qi  
IC No. : S8909900E  
Address : Blk 573B Woodlands Dr. 16  
#09-664  
Singapore 732573

Vehicle No : **SJQ5647T**  
Date of Accident : 20/12/2018  
Model : Chevrolet Optra

No.		Qty	Unit Price	Amount
1	To supply labour and materials to repair the above-mentioned vehicle to its pre-accident condition (Lump Sum)	1	-	\$2,100.00
TOTAL				\$2,100.00

For Premium Carz Services Pte Ltd



\* All cheque should be crossed and make payable to "Premium Carz Services Pte Ltd"



## DAWN ENTERPRISES

21 SELETAR WEST FARMWAY 1  
SINGAPORE 798125  
TEL: 6383 2661 FAX: 6484 2836  
REG. NO. 430058/00D

Premium Carz

No. 19612

Date. 29/12/18

### OFFICIAL RECEIPT

Received from

Yang Zhenjie Zen

the sum of Dollars

Five hundred forty only

being Payment Of

SLA 3808U

(26/12/18 - 28/12/18)

DAWN ENTERPRISES

\$

540/-

Cash/Cheque No.



# DAWN ENTERPRISES

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

Premium  
SJ05647T

Nº 36290

## RENTAL AGREEMENT

DATE 26/12/18

### HIRER'S PARTICULARS

Name Yang Zhongjie, Zen  
Address 657 Woodlands Ring Rd.  
#05-320  
S 752573  
IC or Passport No. 8718331 Country  
Occupation  
Date of Birth Age  
Driving Licence No. Date Passed  
Tel: (HP) 92225400 (Residence)

### DRIVER'S PARTICULARS

Name  
Address 573B Woodlands Dr. 16  
#09-664  
S 752573  
IC or Passport No. 8718331 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 licensed to carry 280 passengers only.
- Hirer is liable to pay first \$280 as excess of claims any accident plus cost of earning while damaged vehicle is under repair.
- For usage in Malaysia subject to higher excess of claims of \$85,000.00 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. In=1123585507
- No refund will be given for petrol left in vehicle.
- Hirer is liable to pay all parking fee and traffic surcharges.
- Vehicles to be return during office hour only.
- No Service on Public Holiday and Sunday.

### SCHEDULE

SLA 3P08U

### MODEL

7/11/18

Date	Time	Mileage
26/12/18	10:00AM	
28/12/18	6:15PM	

### CHARGES

Day at \$180.00 per days	\$540.00
Day at \$ per week	
Day at \$ per month	
TOTAL AMOUNT	\$540.00
AMOUNT PAID	\$540.00
BALANCE DUE	
Days Extension From To	
Amount Deposit (refundable) \$	

FROM 26/12/18	TO 28/12/18
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I/we have read and understood the terms and conditions above and hereby agreed to abide

WCE