

Jia Le (LKK Auto)

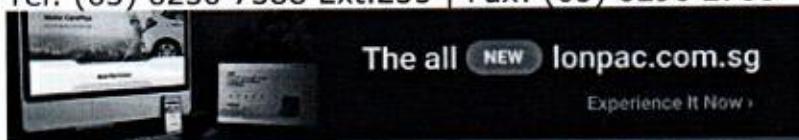
From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Friday, 13 September 2019 2:54 PM
To: Jia Le (LKK Auto)
Cc: MT_Claim_SG
Subject: RE: ACCIDENT INVOLVING SLW778B & SJA2876C ON 30.12.2018
INS/IC/LAW/0015/2019 DIRECT SETTLEMENT [External Confidential]

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.

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Tuesday, 10 September, 2019 11:52 AM
To: MT_Claim_SG
Cc: GERALD POH WEE BIN
Subject: RE: ACCIDENT INVOLVING SLW778B & SJA2876C ON 30.12.2018 INS/IC/LAW/0015/2019 DIRECT SETTLEMENT

Lonpac Ref: **18/18/19/VP05/021297**

LKK Ref: CC4/LPC19000328/R1da3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 15/01/2019 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, "TAN CHONG MOTOR SALES PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 5,072.61	\$ 2,495.45
2. Loss of Use (2days x \$50)	\$ 100.00	\$ 100.00 (2days x \$50)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00

Total \$ 5,174.61	\$ 2,597.45
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**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 | fax: 6741-4108

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

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

Sent: Tuesday, 15 January, 2019 4:14 PM

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

Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SLW778B & SJA2876C ON 30.12.2018 INS/IC/LAW/0015/2019 DIRECT SETTLEMENT

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

LPC ref: 18/18/19/VP05/021297

LKK REF: CC4/LPC19000328/R1ea3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SLW 778B

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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: Monday, 7 January, 2019 11:48 AM
To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SLW778B & SJA2876C ON 30.12.2018 INS/IC/LAW/0015/2019 DIRECT SETTLEMENT

Dear Mr Gerald,

Thank you for the assignment.

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

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: GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]
Sent: Monday, 7 January, 2019 11:37 AM
To: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; lawrenceteo@tanchong.com
Subject: FW: ACCIDENT INVOLVING SLW778B & SJA2876C ON 30.12.2018 INS/IC/LAW/0015/2019 DIRECT SETTLEMENT

Our Ref : 18/18/19/VP05/021297

Dear Catherine ,

Kindly proceed with the survey and revert on Direct Settlement once our insured lodged the report.

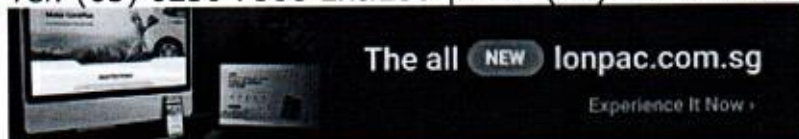
Best Regards

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: Lawrence Teo [<mailto:lawrenceteo@tanchong.com>]
Sent: Monday, 7 January, 2019 11:16 AM
To: MT_Claim_SG
Subject: ACCIDENT INVOLVING SLW778B & SJA2876C ON 30.12.2018 INS/IC/LAW/0015/2019 DIRECT SETTLEMENT

Dear Office In Charge,

Our customer, IVY LEE CHOR ING the owner of SLW778B is insured with AIG Insurance at the material time of the accident. The 3rd party SJA2876C is insured with you at the material time of the accident.

Our customer holds your insured driver liable for the accident and would like to claim against your insured driver. On behalf of our customer, we hereby enquire whether you would like to have a Direct Settlement with our customer.

Our customer's claiming for Cost Of Repair and Loss Of Rental @\$100/Day. GIA Report / Estimate attached for your action.

Best Regards,

Lawrence Teo

Tan Chong Motor Sales Pte Ltd

913 Bukit Timah Road

Singapore 589622

Tel: +65-64694091 :: DID: +65-67038914 :: Fax: +65-64697472

Email: lawrenceteo@tanchong.com

Website: www.tanchong.com :: www.nissan.com.sg

Letter Of Claim For Uninsured Loss

Insurance Company: Longpac Date: _____
Address : _____

Attention : Claims Department - Motor Claims Manager

Dear Sir/Madam,

Subject: Accident involving vehicle number SLW778B & SSA2876C
at SURONG CATERING RD on 30/12/18.

I am the owner of Vehicle Number SLW778B which was involved with the accident as mentioned above.

As the accident was solely caused by your insured vehicle, bearing registration number SSA2876C, I hereby submit my claim against your company for the uninsured loss which are as follows:

Excess payment for OD claim	\$	_____
Loss of usage (\$\$/day) for <u>0</u> days x \$50	\$	<u>100.00</u>
Car rental as per invoice attached	\$	_____
Search fee	\$	<u>2.00</u>
Others <u>car</u>	\$	<u>2495.45</u>
Total claim amount	\$	<u>2597.45</u>

Enclosed please find copies of GIA report, invoices and certificate of insurance for your necessary review.

Kindly reply me within 14 days from the date hereof, or alternatively let me have the full and final settlement for all uninsured loss which amounted to \$ 2597.45, failing which I will have to recover all losses via legal action. Please also note your prompt action will help to reduce the claim cost.

Yours sincerely

Lee Chor Ing

(Owner of motor vehicle)

Name : Ivy Lee Chor Ing

Address : BK119 203-107

Sum of East St 13 SC 600119

Telephone : 92228023



LETTER OF AUTHORITY AND INDEMNITY

- ☒ Tan Chong Motor Sales Pte Ltd, 913, Bukit Timah Road, Singapore 589623
☒ Tan Chong Motor Sales Pte Ltd, 17, Lorong 8, Toa Payoh, Singapore 319254
☐ Autolution Industrial Pte Ltd, 19, Ubi Road 4, Singapore 408623
☐ TC Autoclinic Pte Ltd, 25, Leng kee Road, Singapore 159097
☐ TC Autoclinic Pte Ltd, 1, Sixth Lok Yang Road, Singapore 628099

Type of Claim:

- ☒ Third Party (Direct Settlement)
☐ Own Damage (Recovery Claim)

ACCIDENT INVOLVING VEHICLE REGISTRATION No. SLW 778 B AND STA 2876C
ON 30/12/18 AT JURONG CATEWAY ROAD

- I, the owner of vehicle no. SLW 778 B hereby instruct you and authorise you to act for me with respect to the following: -
 - To submit my claims for all losses including uninsured loss, rental car charges, medical fees, excess payment and cost of repairs.
 - To settling my claim as they deem fit, including settling the matter on basis of my contributory negligence if any.
 - To receive payment for settlement of my claim where all payment is to be made payable to the repair workshop for cost of repairs and other uninsured losses.
 - To sign discharge voucher on my behalf.
- I further acknowledge that any settlement that workshop may reach on my behalf is on a without prejudice basis and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle is concerned.
- In the event that I am required to attend meetings, interviews, court and/or provide statements or any information in connection with my claim, I shall render full cooperation.
- In the event that my claim against the third party or his insurers is not successful or cannot be proceeded with or if any settlement is not honoured or satisfied by the third party or his insurers, I authorise you to revert to my own insurers for the cost of repairs and any losses recoverable under my policy of insurance. In this respect, I understand and accept that the excess amount applicable under the policy of insurance shall be borne by me.
- If for whatever reason, my insurers reject my 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 agree and undertake to pay the difference between what was claimed and paid out by the insurers or the full amount of my repair bill and survey fees and any other expenses reasonably incurred on my behalf or to pay you the difference in amount, as the case may be.
- I undertake to state truthfully and to make full and frank disclosure of all facts leading up to and of the accident and of any action and/or omissions in connection with my part in the accident. If any facts stated are inaccurate and my claim cannot be paid out or fails, I agree that I shall be liable to you for the repair and other costs incurred by you.
- I further undertake to sign any document or discharge voucher that is required for the purposes of my claim and if as a result of my failure to do so, my claim cannot be paid out or is delayed, I agree that I shall be liable to you for the repair and other costs incurred by you.
- I understand that the claim for loss of use of my vehicle will be based on the number on the days estimated by the surveyor in his report for the required repair. The actual number of days may be more due to unavailability of parts, weekend, holidays and other operational exigencies and I accept that it may not be possible to claim for these extra days. In addition, any contributory negligence part of my claim can also affect portion of my claim for loss of usage.
- I shall keep you informed of any correspondence and/or summons that I may receive in connection with the accident before agreeing to pay or receive any monies due under this claim.
- In the event, the insurers pay the claimed amount to me instead of you, I will inform you as soon as possible and reimburse you for the repair and other costs incurred by you.
- For successful recovery of upfront Excess payment by claimant, the workshop shall effect refund accordingly to the mode of upfront payment.
 - For upfront Excess payment by credit card, the refund shall be credited to the respective Credit Card Account via Credit Card Company handling the transaction.
 - For Excess payment by cash, the workshop shall refund the amount to the claimant via cheque payment.

Claimant's Particulars		Authorized Workshop	
Name	<u>Ivy Lee Chor Ing</u>	Company Name	<u>TAN CHONG MOTOR SALES PTE LTD</u>
Address	<u>Blk 119 #03-107</u>	Claim Office Address	<u>913, BUKIT TIMAH ROAD</u>
	<u>JURONG EAST ST 13</u>		<u>SINGAPORE 589623</u>
Telephone No	<u>92228023</u>	Telephone No	<u>TEL : 6466 7711 FAX : 6469 7472</u>
Date	<u>31/1/19</u>	Email	<u>ivy.tan@tan.sg</u>
Company Stamp (For Co Regn Vehicle)		Authorized Signature	<u>[Signature]</u>
		Claim Officer Signature	<u>[Signature]</u>



LONPAC INSURANCE BHD

CLAIM NO : 18/18/19/VP05/021297

DATE : 13 SEPTEMBER 2019

DISCHARGE VOUCHER

I/We, IVY LEE CHOR ING confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of SJA 2876C the sum of Singapore Dollar Two Thousand Five Hundred Ninety-Seven and Cents Forty-Five Only (\$2,597.45) 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 SLW 778B and SJA 2876C on 30 December 2018 along JURONG GATEWAY ROAD.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ RALF WILDEN@DANEL RALF WILDEN AND/OR SITI ZAITON BINTE ALI BAWTHAN MRS SITI WILDEN**) 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 **TAN CHONG MOTOR SALES 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

Ivy Lee Chor Ing 25/9/19

Name of vehicle owner /Date

Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road, Tan Chong Motor Centre, Singapore 589622
SERVICE CENTRES
913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92
17 LORONG 8 TOA PAYOH SINGAPORE 319254. TEL: 63570753/4/5

GST Regn No: 19-9106231-D

Co. Regn No : 199106231D



TAX INVOICE

GST REG: 19-9106231-D

LONPAC INSURANCE BHD
S : 300 BEACH RD
ONE : #17-04/07 THE CONCOURSE S(199555)
62507388
VO : DRLARDZC13UEAB-H-E
NO : HRA2446637A
NO : VSKDDAC13U0107102
SLW778B

INVOICE NO : W12140935
INVOICE DATE : 24-JUN-2019
TERMS : CREDIT
DATE REC'D : 12-FEB-2019
SA/SE : LAW
JOB NO : BG1055625
MILEAGE : 023147
YOUR REFERENCE : INS/IC/LAW/0015/201

	JOB DESCRIPTION	AMOUNT
	LABOUR	
1	REMOVE/INSTALL & TEST REAR REVERSE CAMERA	120.00
2	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL \$120/PANEL X 03	120.00
3	SUPPLY & INSTALL REVERSE SENSOR	55.00
4	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA	NC
5	REPAIR END PANEL, TAILGATE AND RENEW REAR BUMPER	780.00
6	S/PAINT REAR BUMPER, END PANEL AND TAILGATE	500.00
	SUBTOTAL :	1575.00
	PARTS	
1	CLIP BUMPER \$1.20 EA X 04	3.84
	Qty:4 @ \$1.20 each (Disc:20.00% After Disc:\$3.84each)	
2	CROMMET BUMPER \$2.50 EA X 02	4.00
	Qty:2 @ \$2.50 each (Disc:20.00% After Disc:\$4.00each)	
3	BRKT RR BUMPER RH	47.44
	Qty:1 @ \$59.30 each (Disc:20.00% After Disc:\$47.44each)	
4	BRKT RR BUMPER LH	47.44
	Qty:1 @ \$59.30 each (Disc:20.00% After Disc:\$47.44each)	
5	EMBLEM PULSAR	69.60
	Qty:1 @ \$87.00 each (Disc:20.00% After Disc:\$69.60each)	

WORKSHOP MANAGER

Our Terms and Conditions of Service (the "Conditions") printed overleaf or attached to this Invoice shall apply to all Services set out above. All Services relating to the Services shall be subject to the Conditions. Any objections to the charges in this Invoice must be made within seven (7) days of the date of this Invoice, otherwise it shall be assumed that this Invoice has been accepted as correct and conclusive.

Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622
SERVICE CENTRES
913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92
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TAX INVOICE

GST REG: 19-9106231-D

LONPAC INSURANCE BHD
300 BEACH RD
#17-04/07 THE CONCOURSE S(199555)
62507388
DRLARDZC13UEAB-H-E
HRA2446637A
VSKDDAC13U0107102
SLW778B

INVOICE NO : W12140935
INVOICE DATE : 24-JUN-2019
TERMS : CREDIT
DATE REC'D : 12-FEB-2019
SA/SE : LAW
JOB NO : BG1055625
MILEAGE : 023147
YOUR REFERENCE : INS/IC/LAW/0015/201

	JOB DESCRIPTION	AMOUNT
6	FASCIA KIT RR Qty:1 @ \$731.10 each (Disc:20.00% After Disc:\$584.88each)	584.88
	SUBTOTAL :	757.20
1	REMARKS	
1	AIG CLAIM GAINST LONPAC DOA:30.12.2018	
2	TOC:DIRECT SETTLEMENT OUR REF:INS/IC/LAW/0015/2019	
3	SATISFACTION NOTE ATTACHED T/P VEHICLE NO:SJA2876C	
4	SURVEY BY:RASUL (LKK) ON 11.01.2019 @ 1100HRS	
5	RECOMMEND 4 DAYS REPAIR	
6	AUTHORISE BY:ASHER SNG (LKK) ON 17.01.2019 @ 1445HRS VIA EMAIL	
7	*** OWNER CLAIM LOSS OF USE	
8	*** 2 BILL	
8	REPAIR FRM 18.02.2019-21.02.2019	
	Insurance Co : LONPAC INSURANCE BHD	
	Policy No..... TP-SJA2876C	
	Claim Type ... DIRECT SETTLEMENT / THIRD PARTY CLAIM	

WORKSHOP MANAGER

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Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622
SERVICE CENTRES
913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92
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TAX INVOICE

GST REG: 19-9106231-D

LONPAC INSURANCE BHD
300 BEACH RD
#17-04/07 THE CONCOURSE S(199555)
62507388
DRLARDZC13UEAB-H-E
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VSKDDAC13U0107102
SLW778B

INVOICE NO : W12140935
INVOICE DATE : 24-JUN-2019
TERMS : CREDIT
DATE REC'D : 12-FEB-2019
SA/SE : LAW
JOB NO : BG1055625
MILEAGE : 023147
YOUR REFERENCE : INS/IC/LAW/0015/2019

JOB DESCRIPTION	AMOUNT
DOA.....: 30-DEC-2018	
Our Ref.....: INS/IC/LAW/0015/2019	
Surveyor.....: SURVEYOR FROM INSURANCE CO	
LABOUR	1575.00
PARTS	757.20
SUBTOTAL	2332.20
TOTAL	2332.20
GST(7%)	163.25
AMOUNT DUE	2495.45

(NB : NC=No Charge;P=Included in Package;W=Warranty;G=Goodwill)

TWO THOUSAND FOUR HUNDRED NINETY
FIVE AND CENTS FORTY FIVE ONLY.

WORKSHOP MANAGER

Our Terms and Conditions of Service (the "Conditions") printed overleaf or attached to this Invoice shall apply to all Services set out above. The Services shall be subject to the Conditions. Any objections to the charges in this Invoice must be made within seven (7) days of the date of this Invoice, otherwise it shall be assumed that this Invoice has been accepted as correct and conclusive.

Third Party Insurer Enquiry

Our Ref No: GR-19-001226
Date of Request: 03/01/2019

Your Ref No: Online Purchase

Tan Chong Motor Sales Pte Ltd
911, Bukit Timah Road
Singapore 589622

Dear Sir/Madam,

Enquiry Date 03/01/2019
Enquiry By Eric Koh Yong Lang
TP Vehicle No. SJA2876C
Accident Date 30/12/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SJA2876C	Lonpac Insurance Bhd	30/11/2018-29/11/2019	+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.

This is a computer generated document and requires no signature.



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-19-001226
Date of Request: 03/01/2019

Your Ref No: Online Purchase

Tan Chong Motor Sales Pte Ltd
911, Bukit Timah Road
Singapore 589622

Dear Sir/Madam,

Enquiry Date 03/01/2019
Enquiry By Eric Koh Yong Lang
TP Vehicle No. SJA2876C
Accident Date 30/12/2018

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