

## Jia Le (LKK Auto)

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**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Tuesday, 28 May 2019 4:39 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: Our Ref: 18/19/19/VC05/021322 OUR REF ; KM1901-40 // YOUR REF : GBA6913Y ACCIDENT INVOLVING GBA6913Y AND SKC6454M [External General]

### Lonpac External - General

Dear Jia Le

Please proceed.

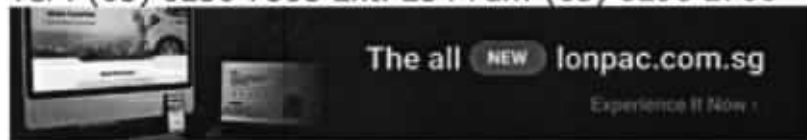
Regards,

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.*

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**From:** Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]  
**Sent:** Thursday, 23 May, 2019 2:07 PM  
**To:** ONG LI LI  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: Our Ref: 18/19/19/VC05/021322 RE: OUR REF ; KM1901-40 // YOUR REF : GBA6913Y ACCIDENT INVOLVING GBA6913Y AND SKC6454M

Lonpac Ref: 18/19/19/VC05/021322

LKK Ref: CC4/LPC19000968/Dpa3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 22/01/2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Vehicle of insured driver lost control and collided onto the third party vehicle. Liability is not in our driver's favour.

Summary to offer to third party repairer, "Karz Works Pte Ltd" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 11,183.50	\$ 4,000.00
2. Loss of Rental (14days x \$120.00)	\$ 1,680.00	\$ 960.00 (8days x \$120.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 12,870.95</b>	<b>\$ 4,967.45</b>

KARZ WORKS PTE LTD  
53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934  
(TEL) 6 8 4 4 5 9 3 4 (FAX) 6 8 4 4 2 4 7 4 (E-MAIL)  
KARZWORKSSG@GMAIL.COM

16<sup>th</sup> April 2019

Our reference: KM1901-40  
Your reference: GBA6913Y

**M/s Lonpac Insurance Bhd**

**BY HAND**

100 Beach Road  
#19-00 Shaw Tower  
Singapore 189702

**Attn: Motor Claims Department**

Dear Sir / Madam,

Claimant : TOH HOCK SENG  
Address : BLK 512A YISHUN STREET 51 #06-499 S(761512)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on 12 JAN 2019 along EXIT OF YM70 TOWARDS MAIN ROAD OF YISHUN AVE 4 involving our client's vehicle registration number SKC6454M and vehicle registrations number GBA6913Y driven by you/your insured's driver at the material time.

The accident was caused by your insured 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 expense, particulars of which are as follows:-

Cost of Repair	:	\$4, 000.00
Loss of Rental	:	\$1. 680.00
LTA Search	:	\$7.45
Total	:	\$5, 687.45

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Performa Invoice;
- f) LTA Search;
- g) Rental Form & Rental Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



.....  
Karz Works Pte Ltd

Encl.

# KARZ WORKS PTE LTD

53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

(TEL) 68445934 (FAX) 68442474 (E-MAIL) KARZWORKSSG@GMAIL.COM

## LETTER OF AUTHORIZATION

In consideration of Repairer Workshop Karz Works Pte Ltd, 53 Ubi Avenue 1, Paya Ubi Ind Park #01-23 Singapore 408934

I/We, ~~hwe seng~~ Toh Hack Seng of NRIC/Passport number/ROC number:  
Owner of vehicle no. SKC6454M hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/we undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim,

Dated this 12 (day) of 01 (month) 20<sup>19</sup> (year)



Owner's signature/Company stamp (if applicable)

Name: Toh Hack Seng

NRIC/FIN/UEN No: S13901146

# KARZ WORKS PTE LTD

53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK  
SINGAPORE 408934

(TEL) 68445934 (FAX) 68442474 (E-MAIL) KARZWORKSSG@GMAIL.COM

Accident on 12/01/2019 at Exit of YM70 turns main road of Yishun Ave 4 Between vehicle nos.

SKC6454M & GBA6913Y ,

(NRIC No. S1390114G ) of Blk S12A Yishun Street S1 #06-499 S(761512)

hereby confirm that I was involved in the above said accident and it was not a false or staged accident.

If I am injured as a result from the accident, I confirm that my injury is genuine and I have not been advised by anyone to seek medical treatment for submitting a claim. I have been advised that if the above said is false or staged accident, I am committing a serious offence.

I am reporting the accident based on the best of my knowledge, on my own accord and in the light of the factual scenario.

Am

Owner's signature/Company stamp (if applicable)

Name: Toh Hock Seng

NRIC/FIN/UEN No: S1390114G



## LONPAC INSURANCE BHD

CLAIM NO : 18/19/19/VC05/021322  
DATE : 27 JUNE 2019

### DISCHARGE VOUCHER

I/We, TOH HOCK SENG confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of GBA 6913Y the sum of Singapore Dollar Four Thousand Nine Hundred Sixty-Seven and Cents Forty-Five Only (\$4,967.45) 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 SKC 6454M and GBA 6913Y on 12 January 2019 along EXIT OF YM70 TOWARDS MAIN ROAD OF YISHUN AVE 4.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ KIANTEEN AND/OR SARKER MASUD**) 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 **KARZ WORKS 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.

*TH*

Toh Hock Seng 9/7/19

Signature of vehicle owner/Date

Toh Hock Seng 9/7/19

Name of vehicle owner /Date

53 UBI AVENUE 1 #01-23

PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

(TEL) 68445934

(FAX) 68442474

(E-MAIL) KARZWORKS.SG@GMAIL.COM

UEN No. 201802142M

**Bill To:**

LONPAC INSURANCE BHD

300, Beach Road, 07 The Concourse, #17-04

SINGAPORE 199555

Invoice number : KW-1077

Date : 9/7/2019

Terms : C.O.D.

Vehicle number : SKC6454M

Make / Model : MITSUBISHI LANCER

Reference : KM1901-40	Subtotal	\$4,000.00
* Cheque payment should be issued in favour to KARZ WORKS PTE LTD	Less: Deposit	\$0.00
** Please ensure that your vehicle is of good condition upon the point of collection.	Balance Due	\$4,000.00

E. & O. E.



KARZ WORKS PTE LTD

CUSTOMER'S SIGNATURE

# K & t Cars

55 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934  
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com  
Biz Reg. No.: 53208965X

No.: 2767

## OFFICIAL RECEIPT

Date: 11/03/19

Received from Toh Heek Seng

The Sum of Dollars One Thousand Six Hundred Eighty Dollars

Being payment of SJJ2806A 12/01/19 to 25/01/19

K & t Cars

\$ 1680/80

Cheque No.:

  
Authorised Signature



# K & t Cars

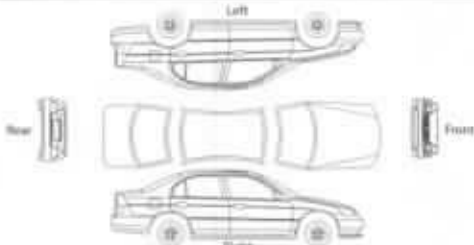
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park  
Singapore 408934  
Tel: 6844 5938 Fax: 6285 5228  
Email: kntcars@gmail.com  
Biz Reg. No.: 53208965X

## VEHICLE RENTAL AGREEMENT

NO.: KT-03870

Veh. No.: <u>SJT7806A</u>	Replace Veh. No.: <u>3KC6454M</u>
Veh. M / M: <u>Toyota Vios</u>	Replace Veh. M / M: <u>Mitsubishi Lancer</u>

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: <u>Toh Hock Seng</u>	Name: <u>Zhuo Ziyang</u>		
Address: <u>Bk S12A Yishun street S1</u>	Address: <u>Bk S12A Yishun street S1</u>		
<u>#06-499 S1261S121</u>	<u>#06-499 S1261S121</u>		
I/C: <u>S13901146</u>	D.O.B: <u></u>	I/C: <u>S8306648B</u>	D.O.B: <u>10/03/1983</u>
Contact: <u>84886078</u>	Pass Date: <u></u>	Contact: <u>93221382</u>	Pass Date: <u>22/01/2009</u>

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	



RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	<u>12 JAN 19</u>		Date In	<u>25/01/19</u>	
Time Out	<u>11:16AM</u>		Time In	<u>1800</u>	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	<u>120</u>	<u>14</u> Days @ \$ <u>1680</u>	OUT	E	¼	½	¾	F
Weekly	@ \$		Wks @ \$						
Monthly	@ \$		Mth @ \$	IN	E	¼	½	¾	F
Hours	@ \$		Hrs @ \$						
*Inclusive of additional charges (if any)				Petrol Charges	YES	NO	AMT: _____		
Amt payable* \$ <u>1680</u>				CDW	YES	NO	AMT: _____		
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST				Security Deposit	YES	NO	AMT: _____		
Bank / Cheque No.:				Advance Payment	YES	NO	AMT: _____		

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tendered accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of K & t CARS (authorised signature only)

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 14 Jan 2019 / 14:24:09

Receipt Date/Time : 14 Jan 2019 / 14:24:09

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-190114-001894

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - GBA6913Y As at 12 Jan 2019/00:20:00 Insurance Co: LONPAC INSURANCE BHD			
1	Insurance Enquiry - GBA6913Y Enquiry Fee 20190114142255763309	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	xxxxxxxxxxxx5251			
	Credit Card: Visa/MasterCard			7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt

OK

Save as PDF