

## Khanchna (LKK Auto)

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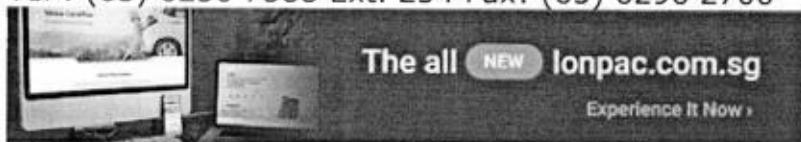
**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Tuesday, 17 September 2019 12:54 PM  
**To:** Khanchna (LKK Auto); MT\_Claim\_SG  
**Cc:** Admin A  
**Subject:** RE: MANDATE REQUEST - Accident Involving SDK 8113A (OI- LONPAC) & SGH 8145M (TP) ON 25/01/2019 [External General]

### Lonpac External - General

Dear Khanchna

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:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** Monday, 16 September 2019 5:34 PM  
**To:** ONG LI LI; MT\_Claim\_SG  
**Cc:** Admin A  
**Subject:** RE: MANDATE REQUEST - Accident Involving SDK 8113A (OI- LONPAC) & SGH 8145M (TP) ON 25/01/2019 [External General]

Dear Ms. Ong Li Li,

We refer to the above matter and your e-mail below.

Please be informed that the third party's submitted estimate is consistent with the damages on the third party vehicle, therefore the deduction is minimal.

We attach herewith a copy of our report for your easy reference.

Your approval please to our mandate request dated 11/9/2019.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** ONG LI LI <[long@lonpac.com](mailto:long@lonpac.com)>

**Sent:** Thursday, 12 September 2019 5:21 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: MANDATE REQUEST - Accident Involving SDK 8113A (OI- LONPAC) & SGH 8145M (TP) ON 25/01/2019  
[External General]

## Lonpac External - General

Dear Khanchna

The arrangement of Direct Settlement gives the workshops fast settlement/payment in return for claim cost savings.

The deduction for this case is quite minimal.

Can you ask your surveyor to re-look into this case if he can further reduce the repair costs?

Regards,

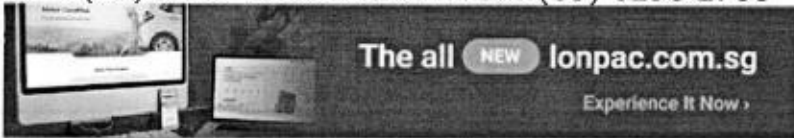
Ong Li Li

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:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Wednesday, 11 September 2019 10:22 AM

**To:** MT\_Claim\_SG

**Cc:** Admin A

**Subject:** MANDATE REQUEST - Accident Involving SDK 8113A (OI- LONPAC) & SGH 8145M (TP) ON 25/01/2019

Lonpac Ref: 19/19/19\*VP05/021368

LKK Ref: CC4/LPC19001822/Ekb3s2

Dear Sir/Madam,

We refer to the above matter.

We have highlighted to your good office on 28/01/2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It is a head to rear collision. We opine that BOLA 27 is applicable and liability is down against Insured.

Summary to offer to third party repairer "CYCLE & CARRIAGE AUTOMOTIVE PTE LTD" as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 9,448.10	\$ 7,436.50
2. Loss of Rental (9 days x \$ 160) (W/GST)	\$ 1,540.80	\$ 1,540.80 (9 days x \$160)(w/GST)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 10,990.90</b>	<b>\$ 8,979.30</b>

\*\*07days recommendation for repair + 1 Sunday + 1 PRS = 9 days

**The above is for your approval.**

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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



CYCLE &amp; CARRIAGE AUTOMOTIVE PTE LTD

Body & Paint Centre  
 209 Pandan Gardens, Singapore 609339  
 Tel +65 6568 4501 - Fax +65 6565 1240  
 Company No. 197701469G

Our ref : SGH8145M  
 Your ref : SDK8113A

Date: 03<sup>rd</sup> July 2019

Mr Asher Sng (Case Handler)  
 LKK AUTO CONSULTANTS PTE. LTD.  
 Blk. 51 Paya Ubi Industrial Park  
 Ubi Avenue 1 #02-25  
 Singapore 408933

Dear Sir/ Madam,

**RE: SUBMISSION OF DOCUMENTS FOR SGH8145M – DOA: 25/01/2019**

Kindly be informed that our customer, Mr Pratap Chinnan Nambiar, owner of vehicle registration no. SGH8145M (insured with AIG) holds vehicle registration no. SDK8113A which is insured with you at the time of an accident liable and hereby submitting a claim against your insured for the cost incurred.

On behalf of our customer, we provide the following claim for your settlement as below:

Repair Cost	:	\$ 7,436.50	
Loss of Use	:	\$ 1,540.80	(\$ 171.20 x 09 days)
GIA Search Fee	:	\$ 2.00	
Total	:	<u>\$ 8,979.30</u>	

We are pleased to enclose the documents as set out in the attached checklist.

Please contact Mr. Andre Chow En De at 91449137 or email him at [andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg) **within 7 working days** from the date of this letter should there be any missing documents or any other additional documents required. If we do not hear from you during these 7 days, we would take it that all documents submitted to you are complete and in order.

Cheque should be make payable to Cycle & Carriage Automotive Pte. Ltd.

We look forward to receiving your early settlement of the invoice(s). Thank you.

Yours faithfully,  
 CYCLE & CARRIAGE AUTOMOTIVE PTE LTD

  
 \_\_\_\_\_  
**MANAGER**  
**SERVICE OPERATIONS - PG**



Exceptional Journeys

Surveyor : Steve - LKK  
Company : Lonpac  
DOA : 25/01/2019  
CSE : Coco  
Date of Survey : 11/03/2019

VEHICLE NO : SGH8145M  
MODEL : MIT/ ASX 2.0 CVT 2WD  
WIP : 35727

Material	: \$	<u>2,240.00</u>
Labour	: \$	<u>4,710.00</u>
Sub-Total	: \$	<u>6,950.00</u>
Less Excess	: \$	<u>-</u>
Total	: \$	<u>6,950.00</u>
GST 7%	: \$	<u>486.50</u>
Grand Total	: \$	<u>7,436.50</u>
Finalise By/Date	: JoJo dtd	<u>12/04/2019</u>

Email : 12/04/19 10:50am

REVERT BACK WITHIN 7 DAYS,  
OTHERWISE WILL PROCEED WITH INVOICING

SURVEYOR'S REPORT REQUIRED

REPAIR TOOK 7 WORKING DAYS + 2 Days ( 1 ) Weekends  
+          Days (          ) Public Holiday  
TOTAL DAYS REPAIR TOOK = 9

TP Claim LONPAC - SDK8113A

Claim GIA / LTA fee \$ 2.00

Claim Loss  Use  Rental

Claim Medical Fee / Others                                 

Third Party Report

## AUTHORIZATION TO ACT

I, Pratap Chiruman Nambiat ("the third party claimant")  
of \_\_\_\_\_ (address), owner of  
SGH 8145M (vehicle no.) hereby authorize  
Cycle & Carriage Automotive Pte Ltd.

("the workshop") to act for me with respect to my claim for repair costs  
and/or rental and/or loss of use ("claim") for my vehicle no. SGH 8145M  
that was damaged pursuant to the accident which occurred on 25.01.2019  
(date) along Lorong 6 Toa Payoh outside HDB Hub  
(location) involving vehicle no/s SDK 813A  
(\*the accident\*).

I further authorized the workshop to settle my above mentioned claim in a  
manner that they deem fit and the workshop is further authorized to receive  
payment further to settlement of my claim with payment cheque/s being  
made in favour of the workshop.

I further acknowledge that any settlement the workshop any reach on my  
behalf is on a without prejudice and without admission of liability basis insofar  
as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 25 day of 01 (month) 20 19 (year)

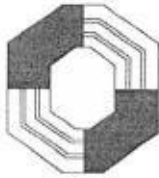


Signed by "the third party claimant"



Signed by "the workshop"





# LONPAC INSURANCE BHD

CLAIM NO : 19/19/19\*VP05/021368  
DATE : 17 SEPTEMBER 2019


## DISCHARGE VOUCHER

I/We, **PRATAP CHINNAN NAMBIAR** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of **SDK8113A** the sum of Singapore Dollar Eight Thousand Nine Hundred and Seventy-Nine and Thirty Cents Only (\$8,979.30) 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 **SDK8113A** and **SGH8145M** on 25 January 2019 along Lorong 6 Toa Payoh.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ QUEK HOCK TIONG**) 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 **CYCLE & CARRIAGE AUTOMOTIVE 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

**PRATAP CHINNAN NAMBIAR**  
.....  
Name of vehicle owner /Date



CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED  
PANDAN GARDENS CUSTOMER SERVICE CENTRE**

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056

**TAX INVOICE**

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
LONPAC INSURANCE BHD	Cust No/Name /Pratap Chinnan Nambiar
MOTOR CLAIM DEPARTMENT	Reg No/Reg Date SGH8145M / 16/05/2016
300 BEACH ROAD	Date In/Mileage 11/03/2019/ 24478
#17-04/07 THE CONCOURSE	Chassis/Package JMFXTGA2WFZC14123 /FS315N
SINGAPORE 199555	Engine No 4B11RK7318
Contact No	Make/Model MIT/ASX 2.0 CVT 2WD (N04)
11/03/	Colour/Trim A03 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	26/06/2019/ 11:04	TLC	881 / Jojo Cheng	35727	41436650

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW REAR BUMPER, REAR END PANEL, REPAIR TAILGATE REAR COMPARTMENT				2200.00
E PNT98000 SPRAY PAINT REAR BUMPER, REAR END PANEL, TAILGATE				1260.00
E PNT88000 REMOVE & INSTALL PARKING SENSOR				100.00
M SUNDRY SUPPLY C&C LOGO				40.00
M SUNDRY APPLY SEALANT FOR DAMAGED PORTION				40.00
A 54900099 CHECK WIRING & CHASSIS ELECTRICAL SYSTEM				30.00
A 54900099 CONDUCT DIAGNOSTIC CHECK FOR THE CAR SYSTEM				200.00
A 54900099 RENEW REAR EXHAUST SYSTEM				300.00
M SUNDRY SUNDRY				20.00
E PNT88000 REMOVE & INSTALL REAR COMPARTMENT TRIMS				300.00
S SPECIALISTJOB SUPPLY REVERSE SENSOR MIT ASX / A31				220.00
X FACE,RR BUMPER	1.00	877.00	00.00	877.00
X REINFORCEMENT,RR BUMPER	1.00	231.00	00.00	231.00
X PANEL,RR END	1.00	257.00	00.00	257.00
X MARK,THREE-DIA	1.00	51.00	00.00	51.00
X MARK,ASX	1.00	55.00	00.00	55.00
X MOULDING,RR WHEEL ARCH,RH	1.00	131.00	00.00	131.00
X BUZZER,KEYLESS OPERATIO,RR	1.00	90.00	00.00	90.00
X MUFFLER,EXHAUST MAIN	1.00	479.00	00.00	479.00
X HANGER,EXHAUST MUFFLER	1.00	24.00	00.00	24.00
X COVER,RR BUMPER	1.00	15.00	00.00	15.00

Payment should be made strictly by cash, NETS or credit cards. Thank you.  
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



## TAX INVOICE

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
LONPAC INSURANCE BHD  MOTOR CLAIM DEPARTMENT 300 BEACH ROAD #17-04/07 THE CONCOURSE SINGAPORE 199555 Contact No  11/03/	Cust No/Name /Pratap Chinnan Nambiar
	Reg No/Reg Date SGH8145M / 16/05/2016
	Date In/Mileage 11/03/2019/ 24478
	Chassis/Package JMFXTGA2WFZC14123 /FS315N
	Engine No 4B11RK7318
	Make/Model MIT/ASX 2.0 CVT 2WD (N04)
	Colour/Trim A03 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	26/06/2019/ 11:04	TLC	881 / Jojo Cheng	35727	41436650

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
X BRACKET,RR BUMPER	2.00	15.00	00.00	30.00
Z TEXT LONPAC TP CLAIM SDK8113A DOA: 25/01/2019 SURVEYOR: STEVE LKK 11/03/2019				

*Cycle & Carriage celebrates 120 years.  
Visit [www.cyclecarriage.com/120](http://www.cyclecarriage.com/120) for more info!*

Parts	2,240.00		Nett	6,950.00
Labour	4,390.00	7% GST on	6950.00	486.50
Standard Menu	0.00			
Specialist Job	220.00		Total Payable	7,436.50
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	100.00		Total Due	7,436.50
Total(w/o GST)	6,950.00			

*Payment should be made strictly by cash, NETS or credit cards. Thank you.  
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.*

**CHAN'S & SONS ENTERPRISE**

363 Sembawang Road  
 Singapore 758379  
 Tel 67532536 Fax:67567565  
 GST Reg No: 51-936900-M

**chan's**  
 www.chans.com.sg

*Celo*

**TAX INVOICE****PRATAP CHINNAN NAMBIAR**

**INVOICE** : **AR1903-0305**  
**DATE** : 22/03/2019  
**TERMS** : C.O.D  
**STAFF ID** : ELAINE  
**AGREEMENT NO.** : HA201903-0090

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
-------------	--------------

Vehicle Reg No	: SKG5516D	1,440.00
Make / Model	: TOYOTA CAMRY 2.0 AUTO	
Rental Dates	: Rental Billing From 11/03/2019 To 20/03/2019	
Period	: 9 days	
Rental Rate	: S\$ 171.20 Per Day (Including GST)	
Reference No	: SGH8145M	

**AMOUNT : S\$**  
**ONE THOUSAND FIVE HUNDRED FORTY DOLLARS**  
**AND CENT EIGHTY ONLY**

**NON-TAXABLE VALUE :** 0.00  
**TAXABLE VALUE :** 1,440.00  
**GST 7% :** 100.80

**TOTAL S\$ : 1,540.80**

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

## RENTAL AGREEMENT

201903-0090

Hirer's Name <b>PRATAP CHINNAN NAMBIAR</b>		Date of Birth	Passport/ Nric No. <b>S2648859A</b>	Nationality
Address <b>105C DALMEY RD</b>		Occupation	Driving Licence No.	Date of Expiry
Postal Code <b>259498</b>	Contact No. <b>67357274</b>	Mobile Phone No. <b>97633730</b>		
Joint Hirer's / Guarantor's Name <b>MISHA PRATAP NAMBIAR</b>		Date of Birth <b>06.01.1958</b>	Passport/ Nric No. <b>S2648860K</b>	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code	Contact No.	Mobile Phone No. <b>97633730</b>		

### CHECK OUT

Date <b>11 MAR 19</b>	Time <b>9.36a</b>	Mileage  KM	E	1/4	1/2	3/4	F
Date <b>20.3.19</b>	Time <b>12.29pm</b>	Mileage  KM	Remarks <b>LONGAC</b>				

### CHECK IN

- IMPORTANT NOTES:-**
- ☑ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
  - ☑ No refund will be given for vehicle that returns early.
  - ☑ Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
  - ☑ Third Party Liability – First \$2000 for any Third Party Accident Claim.
  - ☑ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
  - ☑ Hirer is responsible for all parking fines & traffic summons.
  - ☑ Extension:- One day's advance notice is required otherwise no extension will be allowed.
  - ☑ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
  - ☑ Vehicle returned after office hour will be charged to the next working day.
  - ☑ Hourly extension is charged at 1/5 of the daily rate.
  - ☑ As preventive maintenance, please check water & engine oil daily.
  - ☑ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
  - ☑ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
  - ☑ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	9 @	160 +	gst 1440.00
DISCOUNT			
GST @ 7%			100.80
TOTAL			1540.80
EXTENSION			
COLOK Plt. SGT 8145M			
DEPOSIT (refundable) S\$			Mm
CHANGED OVER FROM VEH.		DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
 I/We declare that all information given on this form is true and accurate.

  
 Hirer's Signature

Joint Hirer's/ Guarantor's Signature



  
 for CHAN'S & SONS ENTERPRISE

VEHICLE NO. <b>SK4 556 N</b>	MODEL
FROM	RETURN

\*Estimate Date. For actual return see CHECK IN



**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-19-015133

Date of Request: 26/01/2019

Your Ref No:

Online Purchase

Cycle & Carriage Automotive Pte Ltd  
241 Alexandra Road  
Singapore 159931

Dear Sir/Madam,

Enquiry Date 26/01/2019  
Enquiry By Coco Lu Ting  
TP Vehicle No. SDK8113A  
Accident Date 25/01/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SDK8113A	Lonpac Insurance Bhd	23/01/2019-22/01/2020	+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-19-015133

Date of Request: 26/01/2019

Your Ref No: Online Purchase

Cycle & Carriage Automotive Pte Ltd  
241 Alexandra Road  
Singapore 159931

Dear Sir/Madam,

Enquiry Date 26/01/2019  
Enquiry By Coco Lu Ting  
TP Vehicle No. SDK8113A  
Accident Date 25/01/2019

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