

Khanchna (LKK Auto)

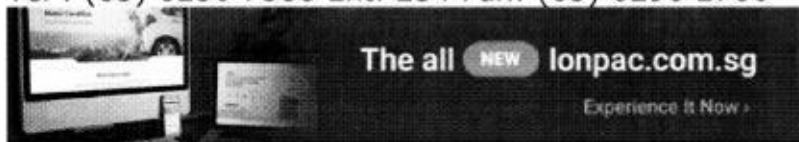
From: ONG LI LI <llong@lonpac.com>
Sent: Friday, 22 November 2019 12:21 PM
To: Khanchna (LKK Auto); MT_Claim_SG
Cc: Admin A
Subject: RE: Request for mandate - SJN9380B Your Ref: 181919VP05021582 [External General]

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.

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Friday, 15 November 2019 5:44 PM
To: MT_Claim_SG
Cc: Admin A
Subject: Request for mandate - SJN9380B Your Ref: 181919VP05021582

Lonpac Ref: 181919VP05021582

LKK Ref: CC4/LPC19005535/Aka3s2

Dear Sir/Madam,

We refer to the above matter.

We have highlighted to your good office on 28/03/2019 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 "FIRST AUTOWORKS PTE LTD" as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 17,310.14	\$ 2,273.75
2. Loss of Use (2 days x \$ 100)	\$ 200.00	\$ 120.00 (2 days x \$60)
Total	\$ 17,510.14	<u>\$ 2,393.75</u>

**02days recommendation for repair

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 | Fax: 6741-4108
 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic (LKKAuto)
Sent: Tuesday, 21 May, 2019 6:10 PM
To: ONG LI LI
Cc: MT_Claim_SG; Admin A; Vic (LKKAuto); Adrian Ling (LKKAuto)
Subject: RE: Renewal notice - SJN9380B Our Ref: 181919VP05021582 [External Confidential]

Dear Li Li,

We refer to the below email.

Please be informed that we met Insured Mr Goh at our office today at around 1:30PM.

During our meeting, we had shown Mr Goh the TP video footage (as attached) in which he had no further objection on how the accident happened.

Furthermore, we had explained to him that the damages sustained to the TP vehicle were likely consistent to the nature of accident and that the parts being replaced as per our surveyor recommendation are also consistent to the nature of the impact.

At first, Mr Goh is hesitant that whatever damages sustained to TP vehicle may not be from this accident as he thought that TP might be involved in another accident but he got no proof to provide.

Upon further discussion, Mr Goh had highlighted to us that he got NCD protector. He will leave it to us or to the insurance to handle the matter but what his concern is that his premium should not be much affected. We had informed him with regards to the policy and premium in which it is beyond our authority but to highlight to our principal for their further review.

The Insured is willing to settle the claim, but he also hopes that his premium will be lowered down as quoted to him by the agent.

We are currently pending for TP LOD for our further action.

Thank you.

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)



408933
Ubi Avenue 1
#02-25

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: ONG LI LI [<mailto:llong@lonpac.com>]

Sent: Wednesday, 15 May, 2019 4:18 PM

To: Vic (LKKAuto)

Cc: MT_Claim_SG

Subject: FW: Renewal notice - SJN9380B Our Ref: 181919VP05021582 [External Confidential]

Lonpac External - Confidential

Dear Vic

As spoken, please see Insured's email below and reply by 5pm today.

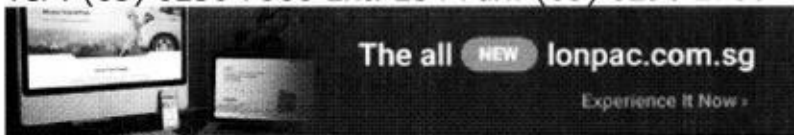
Regards,

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

From: Mong Yong Goh [<mailto:mygoh2809@gmail.com>]

Sent: Wednesday, 15 May, 2019 3:57 PM

To: Pure Insurance Agencies Pte Ltd

Cc: ELAINE WONG NYUK FUNG; Cindy Sim; ONG LI LI

Subject: Re: Renewal notice - SJN9380B [External Confidential]

Dear Alan,

The accident I have there is no damaged and at that time and agreed with the driver that he will not claim but 2 days later he called me and asked me to compensate him SGD 200. He forward me the photographs which is totally different from my photograph at that time of the accident. I told your colleague Ms. Ong Li Li and she said that she will get your surveyor to look into this. Appreciate you check with her.....Thanks.

Regards,

Goh Mong Yong

9777 3574

On Wed, May 15, 2019 at 11:26 AM Pure Insurance Agencies Pte Ltd <admin@pureinsurance.com.sg> wrote:

Dear Mr Goh,

1) \$500 excess was added to the renewal insurance due to accident on 20 March 2019. Third Party Property Damage (Claim amount: \$5,000).

2) NCD Protector was removed due to the accident.

NCD 50% is intact due to the NCD protector.

Hope this clarify.

Thank you.

Best Regards,

Alan



Pure Insurance Agencies Pte Ltd

p: 6289 3343 m: 8222 7711

f: 6285 2351

a: 210 Turf Club Road, Lot A42

The Grandstand, Singapore 287995

e: admin@pureinsurance.com.sg

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We provide advice on general insurance products for personal and businesses.

Business

Marine | Property | Engineering | Liability | Motor | Employee Benefits | Bond | Business Package

Personal

Medical | Accident | Travel | Home | Domestic Help

Vehicle

Scrap | Export | Car Loan | New Car | Used Car | Commercial Vehicles

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I/We have obtained clear and unambiguous consent from the proposer, to the collection, use, holding, processing, disclosure and transfer of the proposer's/policyholder's personal data to Pure Insurance Agencies Pte Ltd or may be disclosed or transferred by Our Company to its associated individuals, companies or any independent third parties within or outside Singapore for one or more purposes stated in the Data Protection Policy.

On 2019-05-15 10:35, Mong Yong Goh wrote:

Hi Elaine,
Thank you for your quotation..... I noticed that my excess is \$500 whereas my existing excess is zero. Also there is no coverage on NCD. Kindly look into it and come back to me asap as I will be going oversea. Thanks in advance....

Regards,

Goh Mong Yong

9777 3574

On Tue, May 14, 2019 at 3:15 PM ELAINE WONG NYUK FUNG <elainewong@lonpac.com> wrote:

Lonpac External - Confidential

Dear Mr Goh,

Please refer attached renewal notice for your reference.

Dear Zeeky/Cindy,

Please assist to follow up.

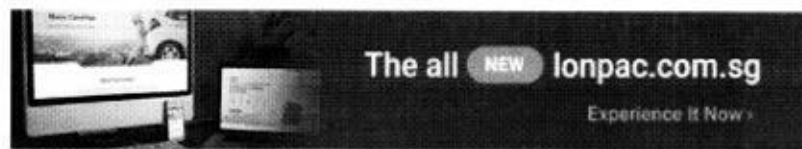
Thanks.

Warmest Regards,

Elaine Wong

Lonpac Insurance Bhd, Singapore

Personal Lines, Underwriting



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Letter of Demand

To: COMPAC INSURANCE BHD

Re : Accident involving my vehicle no. SDF 8896A and vehicle no. SJN 93808 on 20/3/2019 at 07.00 HRS PM/AM along BKE TUDS SINGAPORE CUSTOM

1) I/We, the owner of vehicle no. SDF 8896A hereby appoint 1ST AUTOWORK PTE LTD. ("the workshop") to act for me/us to recover damages sustained in the above accident from the third party driver and/or insurers. Claims are as follows :

Vehicle Repair cost / Excess	\$ 2273.75
Vehicle Rental Fee for _____ days @	
\$ _____ per day	\$
Loss of use/rental for <u>2</u> days @	
\$ <u>100</u> per day	\$ 200.00
Loss of income for _____ days @	
\$ _____ per day	\$
Police search fee/police report fee/LTA search fees	\$
Others	\$
Total :	\$ 2473.25

Signature of vehicle owner  ←

Name - LEE HAN SIANG JOSEPH

Address : 65 KALLANG BANG

#07-345 (S) 330065

Tel : 96606866

Witnessed by :

RONNIE


Letter of Authorisation & Indemnity

Accident Involving Vehicle no. SDF 8896A and 20/3/2019 On 20/3/2019

At BKE TWOS SINGAPORE CUSTOM

1. I/We, the owner of vehicle no. SDF 8896A hereby instruct and authorize 1ST AUTOWORKS PTE LTD ("the workshop") to commence repairs to the said vehicle. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. 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.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursement for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on our behalf.
5. I/we also hereby instruct and authorise you deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
6. In the event that I/we am/are required to attend at my/our solicitors office or to attend court in connection with my/our claim, I/we shall render full co-operation.
7. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party, I/we authorise you to revert the claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under policy of insurance shall be borne by me/us.
8. If for whatever reasons, my/our insurers reject my/our 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/we agree and 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.
9. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 27 day of 03 2019

Signature of vehicle owner [Signature] 

Name - LEE HAM SIANG JOSEPH

IC No : 57318896 B

(Company stamp, if applicable)

Address : 65 KALLANG DRIVE

#07-345 (S) 330065

Tel : 90606866

Witnessed by :

[Signature]

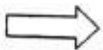
Authorization To Act

I, LEE HAN SIANG JOSEPH ("the third party claimant") of
65 KALLANG BARU #07-345 (S7330065)
(address), owner of SDF 8896 A (vehicle no.) hereby
authorize 1ST AUTOWORKS 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. SDF 8896 A that was damaged pursuant to the accident which
occurred on 20/3/2019 (date) along BKE TWOS SINGAPORE
CUSTOM (location) involving
vehicle no/s SJN 9380 B
("the accident").

I further authorize 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.

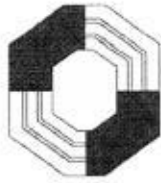
I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 27 day of 03 (month) 20 19 (year)



Signed by "the third party claimant"

Signed by "the workshop"



LONPAC INSURANCE BHD

CLAIM NO : 18/19/19/VP05/021582
DATE : 25 NOVEMBER 2019


DISCHARGE VOUCHER

I/We, **LEE HAN SIANG JOSEPH** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of **SJN9380B** the sum of Singapore Dollar Two Thousand Three Hundred Ninety-Three and Seventy-Five Cents Only (\$2,393.75) 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 SDF8896A and SJN9380B on 20 March 2019 along BKE towards Singapore Custom.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ GOH MONG YONG**) 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 **FIRST AUTOWORKS 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 13/12/19

JOSEPH LEE HAN SIANG
.....
Name of vehicle owner /Date 13/12/19

**"SIGNED WITHOUT PREJUDICE FOR
ANY PERSONAL INJURY CLAIM"**

FIRST AUTOWORKS**1st Autoworks Pte Ltd**

23 Kaki Bukit Ave 4, #04-01 (South Wing) Singapore 415933

TAX INVOICE

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

GST Ref. No: 20-0000274-Z

Vehicle No: ::SDF8896A
Chasis No : KL1YA7589FK022400
Engine No: A14NET143550053

Invoice No: CGI-ASC-19IR01102G

Invoice Date: 1/8/2019

DESCRIPTION	AMOUNT SGD
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Parts

No.	Qty.	Description	Price (SGD)
1	1	REAR BUMPER LOWER	760.00
2	1	REAR BUMPER SILL PLATE(SILVER)	390.00

Total: 1150.00
Less 10%: 115.00
Parts Total : 1035.00

Labour

No.	Description	Price (SGD)
1	To dismantle / renew the accident damaged portion, to panel beating, reshape, straighten, orientate and align repair / replacement parts.	550.00
2	Carry out spray painting on accident affected area	450.00
3	To remove and refix reverse sensor and conduct test	60.00

Labour Total : 1060.00

Other

No.	Other Description	Price (SGD)
1	10 Rear bumper clip	30.00

Other Total : 30.00

1st Autoworks Pte Ltd

23 Kaki Bukit Ave 4, #04-01 (South Wing) Next to Vicom Building, Singapore 415933 Tel : 6844 1985 Fax : 6844 5185

Total : \$2,125.00
GST (7%) \$148.75
Grand Total: \$2,273.75

Yours Faithfully,



Ronnie Tan
Service Advisor
Tel: 68441985 Fax:68445185

E & O E

- ALL CHEQUE PAYMENTS SHOULD BE CROSSED AND MADE PAYABLE TO "1ST Autoworks Pte Ltd".
- PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.