



# CITY AUTO PTE LTD

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643.  
TEL: 6453 1235, 6452 0850 FAX: 6453 7944  
24hrs Towing Services Tel: 9823 9898  
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Yr ref : GBC7592Y  
Our ref: SLW5362J

WITHOUT PREJUDICE

03rd June 2019

Dear Sir/Mdm,

**LONPAC INSURANCE BHD**  
**NO. 100**  
**BEACH RD #19-00**  
**SHAW TOWER**  
**SINGAPORE 189702**

## Accident involving GBC7592Y and SLW5362J on 27/03/2019

We refer to the above said accident.

We enclosed herewith relevant documents as stated below:-

- 1) Accident report of SLW5362J with police report
- 2) Repair tax invoice
- 3) Letter of authorization
- 4) GIA search receipt

As instructed, we are claiming the following as stated below:-

1) Cost of repair	\$	1,979.50
2) Loss of use (4 Days x \$100.00)	\$	400.00
3) Loss of income (4 Days x \$100.00)	\$	400.00
4) GIA search fee	\$	2.00
<b>TOTAL - \$</b>		<b>2,781.50</b>

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards

Vronica Law (Claim dept.)  
Tel: 6453 1235  
Fax: 6453 7944  
Email: [cityauto@singnet.com.sg](mailto:cityauto@singnet.com.sg)



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## RE: LETTER OF AUTHORIZATION

Name of owner: LUMENS AUTO PTE LTD NRIC: 201426961K

Address: \_\_\_\_\_

Name of Driver: IRWAN BIN ISHAK NRIC: 57725342F

Address: APT BLK 333 BUKIT BATOK STREET 32 # 04-243 SINGAPORE 650333

Accident on 27/03/19 Involving GBC 7592Y AND SLW 5362J

At/along ROAD 1 DICKSON ROAD

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle TOYOTA PICNIC at my/our request I/We the above owner of Motor Vehicle No: SLW 5362J do authorize them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our behalf concerning the said claim and such, all future correspondence should be addressed to the said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a valid discharge voucher or any other documents in connection with this on my/our behalf and for me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject to prosecution and claim maintained by City Auto Pte Ltd.

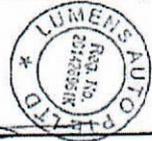
I/We further agree to undertake to indemnify them against my/our claim for the cost which arises therewith.

In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of repairs to my motor vehicle.

Owner Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: 02/04/2019



CITY AUTO PTE LTD  
Blk 8 Sin Ming Road  
#01-58/60/62 Sin Ming Ind Est  
Singapore 575643  
Tel: 6453 1235 Fax: 6453 7944  
(Claims Section)

Witness Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: 02/04/2019



# LONPAC INSURANCE BHD

CLAIM NO : 18/19/19/VC05/021600  
DATE : 19 MARCH 2021

## DISCHARGE VOUCHER

I/We, LUMENS AUTO PTE LTD confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of GBC 7592Y the sum of Singapore Dollar Two Thousand Three Hundred Eighty One and Fifty Cents Only (**\$2,381.50**) in full and final satisfaction, liquidation and discharge of all property/injury 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 5362J on 27 March 2019 along Road 1 Dickson Road.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ BESTMAN INSTALLATION & SERVICES**) 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 **CITY AUTO 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 25 MARCH 2021

Lumens Auto Pte Ltd  
Name of vehicle owner /Date 25 MARCH 2021



# CITY AUTO PTE LTD

*One Stop Automotive Solution*

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643  
TEL: 6453 1235, 6452 0850 FAX: 6453 7944  
24hrs Towing Services Tel: 9823 9898  
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

## LONPAC INSURANCE BHD

NO. 100  
BEACH RD #19-00  
SHAW TOWER  
SINGAPORE 189702

Attention: Motor Claim Department

Contact : Fax No. :

## TAX INVOICE

**Tax Invoice : I2019-003714**

Date : 03/06/2019

Vehicle No. : SLW5362J

Make / Model : TOYOTA PICNIC AUTO W/O  
ROOF RACK

Mileage (km) : 0

Chassis No. : JTEGH23B100026621

Accident Date : 27/03/2019

Claim No. : GBC7592Y

Reference : JO201903-0756

Policy No. : 18-MJ001357-R00

S/No.	Particular	Amount
		<u>S\$</u>
	* Lumpsum repair	1,850.00

Total S\$:	1,850.00
GST @ 7% S\$:	129.50
Grand Total S\$:	<u>1,979.50</u>

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp

for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

- 1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.
- 2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

Thank You For Your Business!



**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-19-048762

Date of Request: 28/03/2019

Your Ref No: Online Purchase

City Auto Pte Ltd  
160 Sin Ming Drive #05-01,  
Sin Ming AutoCity,  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 28/03/2019  
Enquiry By Jason Quak Leng Hui  
TP Vehicle No. GBC7592Y  
Accident Date 27/03/2019

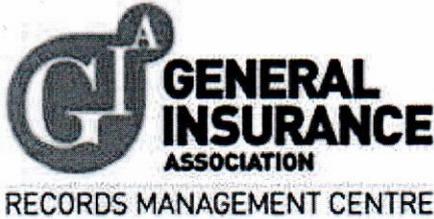
#### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBC7592Y	Lonpac Insurance Bhd	09/09/2018-08/09/2019	+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.



**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-19-048762  
Date of Request: 28/03/2019

Your Ref No: Online Purchase

City Auto Pte Ltd  
160 Sin Ming Drive #05-01,  
Sin Ming AutoCity,  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 28/03/2019  
Enquiry By Jason Quak Leng Hui  
TP Vehicle No. GBC7592Y  
Accident Date 27/03/2019

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

## Jasper Chua (LKK Auto)

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**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Friday, 19 March 2021 1:28 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** RE: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

### Lonpac External - General

Dear Jasper

As spoken, please maintain previous offer.

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

*We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.*

*Lonpac External - General data is for internal / external use.*

---

**From:** Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]  
**Sent:** Friday, 19 March 2021 1:20 PM  
**To:** ONG LI LI <llong@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

Dear Li Li,

Summary to offer to repairer :

	<b>TP CLAIMED</b>	<b>REVISED - TO OFFER</b>
Cost of Repair (w/gst)	\$ 3,573.33	\$ 1,979.50
Loss of Rental (\$100 x 4 days)	\$ 400.00	\$ 248.00 (\$62.00 x 4 days)
Loss of Income (\$100 x 4 days)	\$ 400.00	\$ 200.00(\$50.00 x 4 days)
GIA Search Fee	\$ 2.00	\$ 2.00
<b>TOTAL</b>	<b>\$ 4,375.33</b>	<b>\$ 2,429.50</b>

For your approval and/or further instruction please.

Thank you.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

---

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

**Sent:** Friday, 19 March 2021 12:31 PM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@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: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

**Lonpac External - General**

Dear Jasper

Since the rental rate is \$62 per day, you may want to reduce your offer.

We are not prepared to increase our mandate.

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

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---

**From:** Jasper Chua (LKK Auto) [<mailto:jasperchua@lkkauto.com>]

**Sent:** Friday, 19 March 2021 11:53 AM

**To:** ONG LI LI <[llong@lonpac.com](mailto:llong@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)>

**Subject:** <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

Dear Li Li,

Rental agreement attached for your reference.

Kindly have your mandate approval of **\$2,581.50**

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

---

**From:** ONG LI LI <[llong@lonpac.com](mailto:llong@lonpac.com)>  
**Sent:** Friday, 19 June 2020 2:54 PM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@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: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

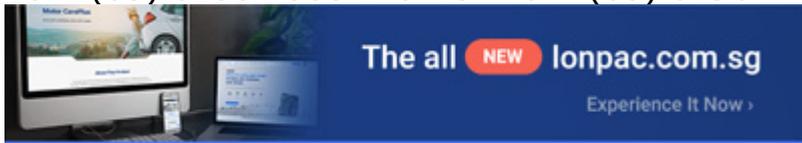
## Lonpac External - General

Dear Jasper

I am currently working from home and do not have access to the physical file.

Can you assess the claim and see if they are reasonable? To me, \$100 per day is already more than enough. Is this rental vehicle? If so, please request for rental agreement. Otherwise, can you ask Vic to help you?

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



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---

**From:** Jasper Chua (LKK Auto) [<mailto:jasperchua@lkkauto.com>]  
**Sent:** Friday, 19 June 2020 12:30 PM  
**To:** ONG LI LI <[llong@lonpac.com](mailto:llong@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)>  
**Subject:** RE: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

Dear Li Li,

The reason that TP driver claiming for loss of income due to he is a grab driver. Attached is his annual income statement.

We double check with TP , their client doesn't get any vehicle during the repair days.

Kindly have your approval or further instructions.

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Wednesday, 17 June 2020 11:52 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@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: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

**Lonpac External - General**

Dear Jasper

Why are they claiming for loss of income? Are they able to get alternative vehicle during the repair days?

Regards,

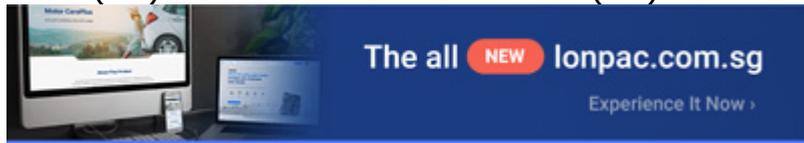
Ong Li Li

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



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**From:** Jasper Chua (LKK Auto) [<mailto:jasperchua@lkkauto.com>]

**Sent:** Wednesday, 17 June 2020 11:29 AM

**To:** ONG LI LI <[llong@lonpac.com](mailto:llong@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)>

**Subject:** RE: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kba3q2 [External General]

Dear Li Li,

Attached is the supporting document third party claim for Loss of Income.

	TP CLAIMED	REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 3,573.33	\$ 1,979.50
Loss of Use (\$100 x 4 days)	\$ 400.00	\$ 400.00
Loss of Income (\$100 x 4 days)	\$ 400.00	\$ 200.00 (4 days x \$50.00)
GIA Search Fee	\$ 2.00	\$ 2.00
<b>TOTAL</b>	<b>\$ 4,375.33</b>	<b>\$ 2,581.50</b>

Breakdown of days is as follows:

Our surveyor's recommended days to repair	3 days
Weekends / Downtime	1 day
<b>TOTAL</b>	<b>4 days</b>

The above is for your approval and/or further instructions please.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Wednesday, 4 March, 2020 4:25 PM

**To:** Vic (LKKAuto)

**Cc:** MT\_Claim\_SG; Admin A

**Subject:** RE: <SEEK MANDATE> URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J LKK REF CC4/LPC19005754/Kha3 [External General]

### **Lonpac External - General**

Dear Vic

Please proceed.

Regards,

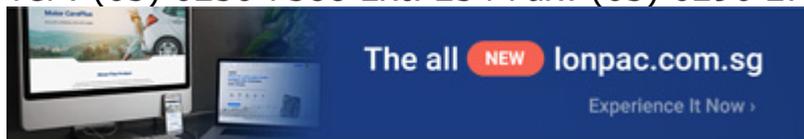
Ong Li Li

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:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Wednesday, 4 March 2020 12:06 PM

**To:** ONG LI LI <[llong@lonpac.com](mailto:llong@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:** <SEEK MANDATE> RE: URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J [External General] LKK REF CC4/LPC19005754/Kha3

**Your Ref: 18/19/19/VC05/021600**

**Our Ref: CC4/LPC19005754/Kha3**

Dear Li Li,

ACCIDENT INVOLVING VEHICLES GBC 7592Y (OI) AND SLW 5362J (TP) ON 27/03/2019

We refer to the subject matter and to the assignment dated 1<sup>st</sup> April 2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It was reported that Insured vehicle had rear-ended the TP vehicle. A copy of TP video footage was forwarded previously and Insured Broker confirm Insured agreed to settle the matter (please see attached email).

As such, liability is not to our Insured's favour and we have to settle the claim from the TP vehicle.

We propose to offer to TP repairer "CITY AUTO PTE LTD" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 3,573.33	\$ 1,979.50
Loss of Use (\$100 x 4 days)	\$ 400.00	\$ 400.00
Loss of Income (\$100 x 4 days)	\$ 400.00	\$ --
GIA Search Fee	\$ 2.00	\$ 2.00
<b>TOTAL</b>	<b>\$ 4,375.33</b>	<b>\$ 2,381.50</b>

Breakdown of days is as follows:

Our surveyor's recommended days to repair	3 days
Weekends / Downtime	1 day
<b>TOTAL</b>	<b>4 days</b>

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

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

**Sent:** Wednesday, 6 November, 2019 2:20 PM

**To:** Vic (LKKAuto)

**Cc:** MT\_Claim\_SG; Admin A

**Subject:** RE: URGENT: Our Ref: 18/19/19/VC05/021600 Arrange survey on SLW5362J [External General] LKK REF CC4/LPC19005754/Kha3

**Lonpac External - General**

Dear Vic