

Asher Sng (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 25 July 2019 10:12 AM
To: Asher Sng (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: [MANDATE REQUEST] Accident Case For SJY3113M Our Ref: 18/19/19/VC05/021554 [External General]

Follow Up Flag: Follow up
Flag Status: Flagged

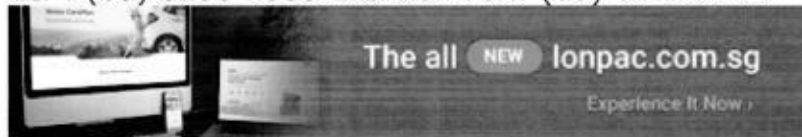
Lonpac External - General

Dear Asher

Please negotiate settlement up to \$5K (max) only.

You may want to adjust the offer for LOU.

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: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]
Sent: Tuesday, 23 July, 2019 3:08 PM
To: ONG LI LI; GERALD POH WEE BIN
Cc: MT_Claim_SG
Subject: [MANDATE REQUEST] RE: Accident Case For SJY3113M Our Ref: 18/19/19/VC05/021554 [External General]

Dear Sirs,

We refer to the above matter.

We have highlighted to your good office on 25/04/2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our insured reversed and collided third party parked vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer **SM SPRAY PAINTING** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 11,444.72	\$ 4,280.00

2. Loss of Rental (5days x \$200)	\$ 1,000.00	\$ 800.00 (5days x \$160)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 12,452.17	\$ 5,087.45

**4 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

The above is for your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@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>

Sent: Wednesday, April 24, 2019 12:46 PM

To: chan pick yuen; MT_Claim_SG; assignments@lkkauto.com; Admin-D (LKKAuto)

Subject: RE: Accident Case For SJY3113M Our Ref: 18/19/19/VC05/021554 [External General]

Lonpac External - General

Without Prejudice

Save as to Costs

Dear Sir/Mdm

For direct settlement, please liaise with LKK Auto Consultants Pte Ltd for survey and assessment of liability.

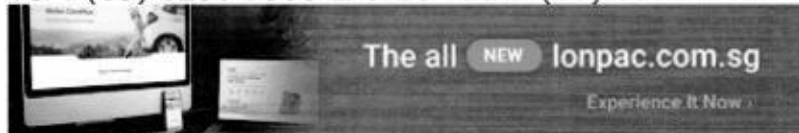
Regards,

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: chan pick yuen [<mailto:chanbebe@hotmail.com>]

Sent: Wednesday, 24 April, 2019 12:37 PM

To: MT_Claim_SG

Subject: Fw: Accident Case For SJY3113M

Dear Sir / Mdm ,

Your refer number : YK7952C

Enclosed is our client GIA report .

Please let us have your 10 name list of surveyor to survey our car .

Please confirm liability & your insured agree direct settle with us . Thanks

Asher Sng (LKKAUTO)

From: chan pick yuen <chris_chanbebe@hotmail.com>
Sent: Sunday, 30 June 2019 5:18 PM
To: Vic (LKKAUTO); Admin A; Mei Kwan (LKKAUTO)
Cc: Joy Irene (LKKAUTO); Hsiao Tong (LKKAUTO)
Subject: Re: Accident Case For SJY3113M Our Ref: 18/19/19/VC05/021554 [External General]
Attachments: Rental Agreement.pdf; Rental Invoice.pdf; SD.pdf; GIA Report - SJY3113M.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Sir / Mdm ,

Enclosed is our client's GIA report , invoice , rental bill with agreement , LTA fee .
As request following :

1. RC \$ 4280 (\$ 4000 + 7% GST) -As agreed
2. rental \$1000 (\$200-our client's car 2000cc Audi A4) X 5 Days - 4days + 1 day waiting PRS
3. LTA fee \$7.45

@ 100% (stationed & parked case)

Total \$ 5287.45

Please let us have your offer soon . Thanks

Regards,
Chris Chan Pick Yuen
S M Spray Painting Pte Ltd
Tel: 6384 1755/1766
Fax: 6384 1744
25, Kaki Bukit Road 4,
#08-30 Synergy@KB, (S)417800
HP: 92712214

From: ONG LI LI <llong@lonpac.com>
Sent: Wednesday, April 24, 2019 12:46 PM
To: chan pick yuen; MT_Claim_SG; assignments@lkkauto.com; Admin-D (LKKAUTO)
Subject: RE: Accident Case For SJY3113M Our Ref: 18/19/19/VC05/021554 [External General]

Lonpac External - General

Without Prejudice
Save as to Costs

LETTER OF AUTHORISATION

S M SPRAY PAINTING PTE LTD
25 KAKI BUKIT ROAD 4
08-30 SYNERGY @KB
Singapore 417800

Dear Sir,

Accident on

16/3/19 @ 15:45 hrs

Involving Vehicle Nos

SJY 311317 & YK 79526

Along

106 Green Lane

I/We the registered owner /driver of vehicle registration no.

SJY 311317

have involved in the above accident.

I/We hereby authorize M/S S M SPRAY PAINTING to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive third party claim to you and our solicitors

to act on my/our behalf in respect of the above

matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

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

Your kind co-operation in this matter will be much appreciated.

Thank you,

Yours truly,

Owner's Signature
(Company's stamp if applicable)

Name:

Lim KAY YIT

NRIC No:

S7236451J

Date:



LONPAC INSURANCE BHD

Asher

WITHOUT PREJUDICE to:
(a) Insurance Subrogated Claim and/or
(b) Any Personal Injury Claims
(Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher)

CLAIM NO : 18/19/19/VC05/021554
DATE : 01 AUG 2018

DISCHARGE VOUCHER

I/We, LIM KAY YIT confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or the owner YK 7952C the sum of Singapore Dollars FIVE THOUSAND ONLY, **(\$5,000.00)** 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, SJY 3113M on 16/03/2019 along/at 10C GREEN LANE.

I /We hereby agree to indemnify and keep indemnify (**ENG SENG CONSTRUCTION (PTE.) LTD /LONPAC INSURANCE BHD**) 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 M/s **SM SPRAY PAINTING PTE LTD**

I/We hereby acknowledge 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


.....
Name of vehicle owner/Date

S M SPRAY PAINTING PTE LTD

BLOCK 25 KAKI BUKIT ROAD 4 #08-30 SYNERGY @ KB Singapore 417800

Tel: 6384 1755/1766

Fax: 6384 1744

INVOICE

Date: 30-Jun-19

GST Reg.No: M90370396N

Accident date: 16TH MARCH 2019

Final Bill For Vehicle No: SJY3113M AUDI A4 2.000000

Descriptions	AMOUNT
Lump Sum repair cost as recommended by LKK AUTO CONSULTANTS PTE LTD Surveyor : Mr Adrian Ling	\$4,000.00
Total	\$4,000.00
GST 7%	\$280.00
Grand Total	\$4,280.00

S/DLRS: FOUR THOUSAND TWO HUNDRED EIGHTY ONLY





AGREEMENT NO: SMA00290

25 Kaki Bukit Road 4, #09-30 Synergy@KB Singapore 417800
Tel: 6384 1755 HP: 9822 8346 Fax: 6384 1744
Business Reg No: 201437044C
LEASING AGREEMENT

This Vehicle Leasing Agreement is made between S M CAR RENTAL PTE LTD (OWNER) and

Dr/Mr/Ms Lim Kay Yit (HIRER) of NRIC/FIN S7236541J

With Registered Address Apt Bk 1B Cantonment Road # 35-23
Singapore 085201 Contact No: 91788010

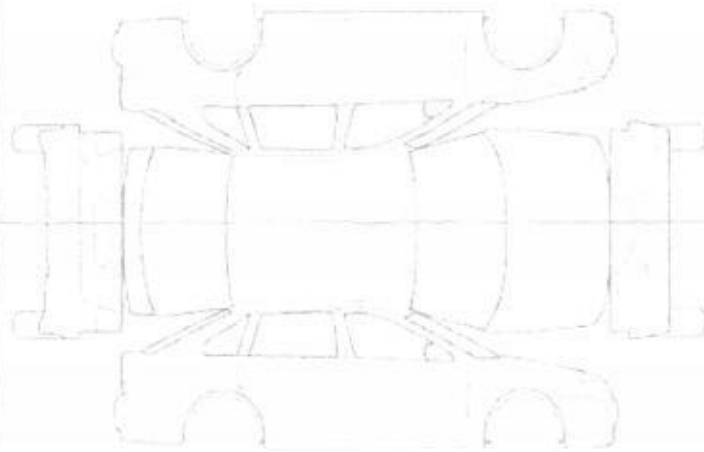
The agreed leasing rate is at S\$ 4200 per day / week / month) from 24, 04, 2019
to 29, 04, 2019 Total leasing rate agreed at S\$ 41000 Total Leasing 5 (days / weeks / months)

LEASING EXTENSION FROM ABOVE INITIAL DATE TO: _____

Leasing Rate S\$ _____ per day / week / month). Leasing Extension _____ (day(s) / weeks / months).

Fuel Payment _____ AUTHORIZED SIGNATURE & DATE/ OWNER _____ SIGNATURE & DATE/ HIRER _____

Vehicle Inspection and Remarks



Vehicle No. CLW 7696C

Make & Model Mercedes C180

Vehicle COLLECTION:

Mileage 101956 KM

Date 24, 4, 2019

Time 10, 00 (AM/PM)

Fuel level:

EMPTY 1/2 FULL

[Signature]
SIGNATURE/ HIRER

Vehicle RETURNED

Mileage 102107 KM

Date 29, 4, 2019

Time 11, 00 (AM/PM)

[Signature]
SIGNATURE/ HIRER

ACCESSORIES/ REMARKS

ADDITIONAL
DRIVER/ NAME

NRIC/FIN:

NATIONALITY:

SURCHARGE FOR
WEST MALAYSIA

DEPOSIT:

AMOUNT DUE:

BOOKING
DEPOSIT:

AUTHORIZED SIGNATURE/ OWNER



SIGNATURE/ HIRER

BY SIGNING THIS AGREEMENT, THE HIRER ACKNOWLEDGES THAT HE/ SHE HAS READ THE TERMS AND CONDITIONS OF THE LEASING AND AGREES TO BE BOUND BY THE TERMS AND CONDITIONS OF THE LEASING AGREEMENT.

TERMS AND CONDITIONS

1. Definitions
 - a. **OWNER** - means S M CAR RENTAL PTE LTD
 - b. **HIRER** - means the person signing this agreement to which he / she is a party.
 - c. **VEHICLE** - means the motor vehicle or any substitute or replacement vehicle described in this Agreement and other items or accessories included all tires, tools, accessories, equipment, keys, parts and vehicle documents in or on the vehicle.
2. HIRER and/or listed authorized driver must be above 21 years old. HIRER and/or authorized driver must have a valid Singapore driving license held for at least TWO (2) years as required by insurance requirements.
3. HIRER is responsible that the person driving the vehicle at any time in accordance with the licensing of other laws or regulations of the motor vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason enactment or regulation in that behalf from driving a motor vehicle.
4. The HIRER shall at all times drive the said vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the HIRER shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:
 - a. HIRER shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity.
 - b. HIRER shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs.
 - c. HIRER shall not hire the said vehicle out to third parties or to let unauthorized persons or drivers to use the said vehicle or to permit the hire vehicle to be used for illegal purposes (for instance, in connection with theft, drug peddling or trafficking, smuggling, or any other criminal activity) or the purposes of test or racing. Failure to comply may result serious consequences as the HIRER assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the HIRER shall indemnify the Owner for all losses incurred including the value of the said vehicle and loss of leasing income.
5. The vehicle must be properly parked and locked when not in use. It is also the HIRER's responsibility to inform the Owner if vehicle parts such as number plate, faulty lamp, road tax sticker is missing, broken, bent or dirty or tyre is bald. Failing which the HIRER shall pay all fines and penalties which may be incurred.
6. The vehicle must be provided with sufficient fuel, engine oil, water, prescribed tyre pressure, taking which the HIRER shall be liable for the full cost of repairs including loss of leasing income arising from HIRER's or driver's negligence to keep vehicle in proper running condition resulting in any damage caused to the vehicle or any inconvenience caused to the Owner.
7. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not constitute a breakdown and that in the event, the Owner's 24 hours Emergency Service is called upon to respond to such occurrence, the HIRER shall bear the cost of such response at \$550-\$1000 per trip. Punctured and damaged tyres that cannot be reused will be charged accordingly from \$5100-\$5200 per tyre.
8. The vehicle is supplied with petrol and should be returned with petrol level in reserve.
9. Strictly no smoking, dunams and transportation of petrol are allowed in the vehicle. Failure to comply, HIRER is responsible for a cleaning cost of \$5500-\$5360.
10. The HIRER is obliged to inform the Owner immediately of any accident and make a report to the insurance company, or later than 24 hours after the accident. The HIRER must not acknowledge or compound any claim either partially or in full. It is important that they secure witnesses (NRIC number, address and telephone of all witnesses as well as the licence number of any and all vehicles involved in the accident. In the event that any party to the accident suffers an injury, or involved a government vehicle and/or damage to government property, or involved a foreign vehicle or involved a pedestrian or cyclist, the local police authorities have to be informed.
11. The Owner cannot be held responsible for any damages not covered by insurance, or the HIRER and any third party in connection with the operation and the leased vehicle, as well as the loss or damage to articles stored or left in the vehicle during the leasing period. The HIRER agrees to exonerate the Owner from all responsibility in connection with any loss or damage or inconvenience used by the HIRER's delivery of the vehicle, possible minor problems or any other causes.
12. The vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the HIRER, his partner or a authorized driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the vehicle. It is the responsibility of the HIRER to request for separate personal accident coverage for bodily injury or death as deemed.
13. HIRER shall not take the said vehicle outside mainland Singapore without the written consent of the Owner. Failure to comply with this term comes with a penalty of \$5200 per day and may enter further serious consequences. HIRER shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the HIRER shall indemnify the Owner for all losses incurred including the value and loss of leasing income of the said vehicle.
14. In the event of driving into West Malaysia, a surcharge will apply at a maximum of \$550 per day.
15. Minimum hiring charge is One day (24 hours) and excess hour charge is computed at 50% of daily rates.
16. No refund for early return of vehicle. Vehicle shall be returned latest by 6pm (Monday - Friday) and 1pm (Saturday) or otherwise stated in this agreement.
17. In the event of any emergency associated to the leased vehicle, HIRER should contact 022 777 111.
18. All rates quoted are in Singapore currency. Full amount is payable upon collection of vehicle by cash or approved credit cards only.
19. In breach of the terms and conditions stated in this Agreement, the Owner reserves the right to resume possession of the leased vehicle at any time from the HIRER in the Owner's interest without prejudice.
20. In the event of any disputes arising out of or in connection with this Agreement, the parties hereto hereby agree and submit to the jurisdiction of the Courts of the Republic of Singapore.
21. Vehicle is covered under insurance against limited third party liability for third party property damage up to S\$5,000,000 per accident. However, there is an excess liability for any damages/loss to the leased vehicle for each and every accident, regardless of fault which is always the responsibility of the HIRER. HIRER is always responsible for the amount of "damages/loss" for each and every accident as follows:

Damage/Loss Excess					
Vehicle Capacity	Damage Excess		Fire & Theft		Wind Screen replacement
	Singapore	Malaysia	Singapore	Malaysia	Singapore/ Malaysia
1,600 and below	\$54,000	\$55,000	\$55,000	\$56,000	\$51,000
1,600 to 2,000	\$54,500	\$55,000	\$55,500	\$56,500	\$51,000
2,000 and above	\$55,000	\$56,000	\$56,000	\$57,000	\$51,000



Banking Details
 Bank Name : UOB (Current Account)
 Account Name : S M CAR RENTAL PTE LTD
 Account Number : 392-305-167-0

[Signature]

SIGNATURE, HIRER