

Khanchna (LKK Auto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Monday, 19 August 2019 1:33 PM
To: Khanchna (LKK Auto)
Cc: MT_Claim_SG
Subject: RE: SEEK MANDATE - ACCIDENT INVOLVING XE3659U [Lonpac Ref: 18/19/19/VC05/021863] & SKD1646D ALONG X-JUNCTION OF FORT RD ON 27.5.2019 [External Confidential]

Lonpac External - Confidential

Dear Khabnchna,

Kindly proceed as proposed.

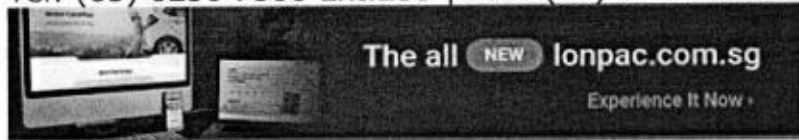
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Friday, 16 August, 2019 3:34 PM
To: MT_Claim_SG
Cc: Admin A
Subject: SEEK MANDATE - ACCIDENT INVOLVING XE3659U [Lonpac Ref: 18/19/19/VC05/021863] & SKD1646D ALONG X-JUNCTION OF FORT RD ON 27.5.2019 [External Confidential]

Lonpac Ref: 18/19/19/VC05/021863

LKK Ref: CC4/LPC19009548/Jka3s2

Dear Sir/Madam,

We refer to the above matter.

We have highlighted to your good office on 29/05/2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Our insured driver was proceeding in his lane and alleged that third party had collided into his vehicle on the left side. Whereas, third party stated in his accident statement that as he was driving, our Insured vehicle collided into his vehicle on the right side.

We noted that the accident versions are conflicting and there is no supporting documents/evidence furnished to us. As such, in absence of the said documents and the conflicting versions, we opine that liability is to be placed equally between both parties to settle at best terms.

Summary to offer to third party repairer "Carz Auto Services Pte Ltd" as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 26,772.07	\$ 5,350.00
2. Loss of Use (7 days x \$ 80)	\$ 560.00	\$ 420.00 (7 days x \$60)
Total	\$ 27,332.07	\$ 5,770.00
50%	\$ 13,666.04	\$ 2,885.00
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 13,673.49	\$ 2,892.45

**07days 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: Khanchna (LKK Auto)
Sent: Thursday, 8 August 2019 10:28 AM
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Subject: RE: ACCIDENT INVOLVING SKD1646D & XE3659U ALONG X-JUNCTION OF FORT RD ON 27.5.2019 [External Confidential]

Dear Mr. Gerald,

The above matter and e-mail below refers.

We will expedite and seek mandate promptly.

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: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Thursday, 8 August 2019 10:20 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; jeslyn@carzauto.com.sg

Subject: FW: ACCIDENT INVOLVING SKD1646D & XE3659U ALONG X-JUNCTION OF FORT RD ON 27.5.2019 [External Confidential]

Lonpac External - Confidential

Dear Khanchna,

Kindly look into liability and revert to the third party.

The claim documents were emailed to Mei Kwan 12 July 2019.

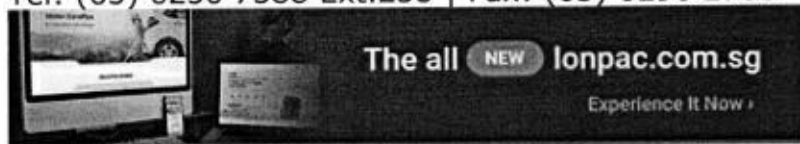
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: jeslyn@carzauto.com.sg [<mailto:jeslyn@carzauto.com.sg>]

Sent: Thursday, 8 August, 2019 10:10 AM

To: GERALD POH WEE BIN

Cc: 'alex'

Subject: ACCIDENT INVOLVING SKD1646D & XE3659U ALONG X-JUNCTION OF FORT RD ON 27.5.2019

Hi Mr Gerald

Good Morning

I had mail out the document for you on 5 July 2019.

Please sent discharge voucher for us as soon as possible.

Thank You.

With Regards,

Jeslyn Chua

HP: 8322 7418



陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

Address: 1 Defu Lane 6 Singapore 539365

Tel: 6858 5151 Fax: 6858 0877

Our Ref: TP013052019

Date: 13.06.2019

Your Ref: YN235U (CC6/LPC19008579/HA3)

WITHOUT PREJUDICE

Claims Department - Executive in charge

Lonpac Insurance Bhd

Dear Sir/Madam,

ACCIDENT INVOLVING SKX5816Z / YN235U ON 10.05.2019

Refer to the above accident and please acknowledge receipt of this letter within 14 days.

It appears that the accident was caused by your insured. Enclosed documents to substantiate our client's property damaged claim as our client had authorized us to quantify, to act and to reach settlement within 6 weeks on their behalf: -

☐ Original Tax-invoice number TP0619/010

☐ Vehicle search result

☐ SAS

☐ Rental bill - Inv-18190932

☐ Authorization to act

☐ Police report

*Survey under insurance instruction (LKK)

a)	Cost of repair (inclusive GST)	\$1,819.00
b)	Vehicle Search fees	\$2.00
c)	Rental fees	\$417.30
d)	Administrative charges to negotiate settlement (Waive if 100% offer made within acknowledge timeframe)	\$100.00
	Total	\$2,338.30

* Driver's injury and other losses exclude in this claim.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully,

Patricia Tan / Johnson Chua

Email: pt@tlmotor.com.sg / johnson.chua@tlmotor.com.sg

AUTHORIZATION TO ACT

TO : TAN LIM MOTOR PTE LTD

FROM : OWNER OF VEHICLE NUMBER SKX 5816 Z

ACCIDENT INVOLVING YN 2354

ALONG/AT Bournemouth Road ON 10/05/2019

I/We hereby authorize you to act on my/our behalf in pursuance of my/our claim for losses arising out of the above accident.

This letter serves as the 'AUTHORITY TO ACT'

I/We also hereby authorize all agreed settlement payment be made in favour to TAN LIM MOTOR PTE LTD.

Name See Chee Peng

NRIC S 69 32 616A

Address Block 376A Hougang Street 32 #10-08 Singapore 531376

Contact 93 68 4351

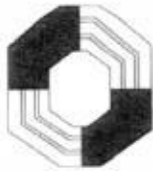
Date 11/05/2019

Signature



Owner's / Hirer's signature / RTP
(Company's stamp if applicable)

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."



LONPAC INSURANCE BHD

CLAIM NO : 19/19/19/VC05/021789
DATE : 06 AUGUST 2019

DISCHARGE VOUCHER

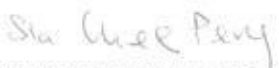
I/We, **SIA CHEE PENG** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of **YN 235U** the sum of Singapore Dollar Two Thousand One Hundred Forty-Two Only (\$2,142.00) in full and final satisfaction, liquidation and discharge of all property losses competent to me/us upon the said **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 **SKX5816Z** and **YN 235U** on 10 May 2019 along Bournemouth Road.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ HANAKO CONSTRUCTION PTE. LTD (SUKHJINDER SINGH)**) 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 **TAN LIM MOTOR 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.

 7/8/19
.....
Signature of vehicle owner/Date

 7/8/19
.....
Name of vehicle owner /Date

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

TAX-INVOICE
NUMBER: TP0619/010

(Please quote our reference number TP013052019 for payment)



陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

Sia Chee Peng

Date: 03/06/2019

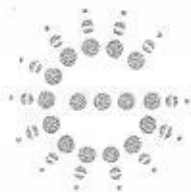
Vehicle No: SKX5816Z
Model: HONDA VEZEL 1.5 X

Description	Amount
To lump sum repair as recommended by surveyor.	\$1,700.00

Sub Total	\$1,700.00
Add 7% GST	\$119.00
Total	\$1,819.00


Tan Lim Motor Pte Ltd

No. 1 Defu Lane 6 Singapore 539365
No. 51 Defu Lane 10 Singapore 539216
Tel : 6858 5151 (24 hours) Fax : 6858 0877
email@tlmotor.com.sg www.tlmotor.com.sg
Co. Reg. No.: 199503965M GST Reg. No. : M2-8922054-2



Global Advance Leasing

GLOBAL ADVANCE LEASING

No. 1 Defu Lane 6, Singapore 539365

T: +65 6100 0425 | enquiry@gal.com.sg | GST Reg No.: 200409785W

Bill To

Sia Chee Peng
C/O: Tan Lim Motor Pte Ltd
Blk 376A Hougang St 32 #10-08
Singapore 531376
531376

TAX INVOICE

Invoice No INV-18190932
Invoice Date 30 May 2019
Reference SKC1322T

Description	Amount
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SKC1322T, REF : TP013052019-SKX5816Z(ST7351)

Rental from 27/05/2019 to 30/05/2019	390.00
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03 days @ \$130.00 per day

Subtotal	390.00
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Total GST	27.30
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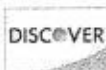
Amount Due	417.30
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31 MAY 2019
BY: UOB 188688

No Official Receipts will be issued. This is a computer generated document. No signature required.

PAYMENT METHOD

VISA



CREDIT CARD:

Credit Card Convenience Fees applicable

CHEQUE: All cheques should be crossed and made payable to : GLOBAL ADVANCE LEASING. Please indicate invoice number and payer's name on reverse of cheque

BANK TRANSFER: UOB Bank Account Number 208-315-273-9

Payment is due on or before the first day of rental. Kindly make payment promptly to avoid incurring admin charges and late payment interest.

E. & O. E.

[View and pay online now](#)

**GLOBAL ADVANCE LEASING**

Biz Reg: B52935825E

GST Reg No: 200409785W

C/o 51 Defu Lane 10 S(539216)

Tel: 61000GAL

No. 1 Defu Lane 6

S(539365)

Agreement: 7351

TP013052019

SKV 58162

Vehicle No SKZ13227		Make & Model Toyota Hilux		Date 27/5/19	
Hirer Name: Sia Chee Pang Address: Blk 376A Hougang Street 32 #10-08 Singapore 531376 Contact Person: _____ Tel: _____		Class 2 / 2A / 2B / 3 / 4 / 5		Check Out / Check In Date Out: 27/05/2019 Time Out: 1810hrs KM Out: 132403 PETROL: E 1/4 1/2 3/4 F Date In: 30-05-2019 Time In: 1740hrs KM In: 132635 PETROL: E 1/4 1/2 3/4 F	
1st Driver Name: AS Above Address: _____ (H/P) 9368 4351 (O) _____ (H) _____ Passport/NRIC No: S 6932616A Nationality: Singaporean Driving Licence No: _____ Driving Exp: _____ yrs Country of Issue: Singapore Expiry Date: _____		Class 2 / 2A / 2B / 3 / 4 / 5		Mode of Payment Cash / Cheque / Company Billing / Credit Card / Others Cheque / Card Details: _____ Expiry Date: _____	
Additional Driver Name: _____ Address: _____ (H/P) _____ (O) _____ (H) _____ Passport/NRIC No: _____ Nationality: _____ Driving Licence No: _____ Driving Exp: _____ yrs Country of Issue: _____ Expiry Date: _____		Class 2 / 2A / 2B / 3 / 4 / 5		Rental Charges 03 Day/s @ \$ 120.00 /day S\$ 390.00 Week/s @ \$ _____ /week S\$ _____ Month/s @ \$ _____ /month S\$ _____ SUBTOTAL S\$ _____ CDW @ \$ _____ S\$ _____ PAI @ \$ _____ S\$ _____ Petrol Top Up _____ S\$ _____ Delivery / Collection fee _____ S\$ _____ Misc 65T S\$ 27.30 Misc _____ S\$ _____ Less _____ Pre-Payment / Deposit (S\$ _____) Misc (S\$ _____) Total Due S\$ 417.30	
Non Waiverable Excess The Hirer acknowledges a \$ 1500.00 collision damage excess per accident applies. X _____					
Collision Damage Waiver (CDW) The Hirer may limit his liability for any damage arising from collision to \$ _____ by purchasing CDW and paying the specified sum. X _____					
Personal Accident Insurance (PAI) PAI may be purchased at a premium specified herein. The Hirer acknowledges that the insurance is written by an independent insurance company and acknowledges that he has received, read and understood the policy conditions relating to the same. X _____					
Special Instructions _____ _____ _____				Charges Subject to Final Audit Refundable Deposit Deposit \$ _____ Date of Refund _____ Refund Acknowledgement X _____ For Official Use Invoice No: 18190932 Date 30/05/2019 Receipt No _____ Date _____	

Important Notes

1. Rental Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the owner.
2. Only persons authorised by Global Advance Leasing may drive the vehicle.
3. All parking and traffic violations are the responsibility of the Hirer. An Administrative charge will be levied on any traffic violations redirected.
4. The Hirer shall be liable for excess charges for any late return at the rate shown per hour or per day.
5. In the event of accident, the Hirer shall report to the rental office immediately.

I/We have read and agreed to the terms and conditions as set out on both sides of the agreement and certify that the information given is true and correct. If I/we opt to pay by credit / charge card, I agree that all amounts payable under this agreement may be billed to the same account and my signature here will be deemed to have been made on the applicable credit card charge slip.

X _____
(Hirer's signature)

X _____
(Additional Driver's signature)

X _____
(Global Advance Leasing)

Global Advance Leasing (hereinafter called the Owner) will let and the hirer named in the schedule hereto (hereinafter called the Hirer) will take on hire upon the following terms and conditions the motor vehicle described in the schedule hereto (hereinafter called the Vehicle):

WHEREBY IT IS AGREED as follows:-

1. The Hirer shall be a mere bailee of the vehicle and no interest in it shall pass to the hirer. The Vehicle shall at all times remain the property of the Owner and the Hirer shall not do or permit or cause to be done any matter or thing whereby the rights of the Owner in respect of the Vehicle and/or its hire are prejudicially affected.
2. The Hiring shall commence on the date and at the time specified in the schedule and shall continue for the period and end on the date and at the same time therein stated unless extended as expressly requested by the Hirer.
3. The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the Schedule no part of such charge shall under any circumstances be refundable except the Vehicle at the discretion of the Owner. If the Hirer shall fail to return the Vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the Vehicle is returned to the owner such further hire charge in accordance with the Owner's current rate of hire charge or at such other rate as the Owner may in its absolute discretion think fit.
4. The Hirer shall also pay in cash prior to the commencement of the period of hire the deposit specified in the schedule. The Owner shall without prejudice to any other rights against the Hirer be at liberty to retain out of such deposit:
 - (i) the best portion of any damage or loss for which the Hirer undertakes to be responsible regardless of negligence as set out in the schedule;
 - (ii) the amount of any loss or damage for which the Hirer is responsible under the provisions of Clause 7 hereof;
 - (iii) any additional charge payable under Clauses 3 and 13 hereof.
5. The Vehicle may only be driven by the Hirer or by the person or persons who have been expressly designated and authorised in the schedule hereof. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the Vehicle in a careful and skilful manner observing the traffic regulations and laws in the event of any breach thereof, the Hirer shall pay all fines 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:
 - (i) the Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
 - (ii) the Hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs;
 - (iii) it is expressly forbidden to hire the Vehicle out to third persons or to let unauthorised persons or learners to use the Vehicle or permit the Vehicle to be used for purposes which conflict with the law (for instance in connection with theft, drug trafficking, smuggling or any other criminal action) or for the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle seized, confiscated or forfeited under this Clause the Hirer shall indemnify the Owner to the value of the vehicle or replace the same at his own expense with a similar vehicle of equal value and shall bear all costs and expenses to which the owner may incur or be put or exposed.
6. The Hirer shall not take the Vehicle outside Singapore, including without limitation, Malaysia without prior written consent of the owner and payment of additional charges to the Owner.

The Hirer acknowledges that he is, together with the general conditions of the Owner's standard policy of insurance which is available for inspection at the Owner's office (namely the rental office herein). The Hirer agrees to hold all the obligations of the insured and not to do anything which could endanger or diminish the protection afforded by the insurance. The Vehicle is under a motor insurance policy containing an optional Excess Clause of any amount prescribed by the policy in force. The optional Excess Clause may be waived upon payment of a prescribed charge by the Hirer on the current premium rate.

8. The Vehicle is NOT covered by a motor insurance policy covering personal accident or death liability by the Hirer for passengers of such additional driver as the Hirer and the Owner shall not be responsible for any family claims, injuries or otherwise for any accident, death or other losses arising from the use of the vehicle. However, agreements may be made at the request of the Hirer for such coverage during the period of the hire up to a maximum coverage of S\$50,000. Upon the Hirer paying to the owner the current rate of premium as evidenced by his initial in the P41 space provided in the Schedule hereto. A copy of such a policy is available for inspection at the owner's place of business for the time being.
9. The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately and also to the police not later than 24 hours after the accident. The Hirer or driver shall not acknowledge or compound any claim either partially or in full. It is important that they secure the names and address of all witnesses as well as the Registration Number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be forwarded and referred to the Owner or insurance company immediately.
10. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss injury or damage sustained by the Hirer or by any third party as a result of the presence or use of the Vehicle or as a result of any defect therein and in taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
11. The Hirer shall be solely responsible for and hold the Owner fully indemnified against all costs and expenses (including costs on a Solicitor and Client basis) which may be brought against or incurred by the Owner as a result of any accident involving the Vehicle or suffered or incurred by the Owner as a result of any breach or default on the part of the Hirer in the discharge of its obligations under this Agreement.
12. If for any reason the Vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
13. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the hirer having taken delivery of the vehicle with a full tank of petrol shall return it likewise filling which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
14. On or prior to the expiration of the period of hire, the Hirer shall return the Vehicle to the Owner in as good order and condition as the Vehicle was when collected by the Hirer from the Owner.
15. No relaxation, forbearance or indulgence by the Owner in enforcing any of the terms and conditions of the Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver of any breach operate as a waiver of any subsequent or continuing breach.
16. Any additions or alterations to the terms of this Agreement shall be in writing and mutually agreed to by the parties concerned.
17. This Agreement shall be governed by and is construed in accordance with the laws of the Republic of Singapore.



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-19-074725
Date of Request: 11/05/2019

Your Ref No: Online Purchase

Tan Lim Motor Pte Ltd
1 Defu Lane 6
Singapore 539365

Dear Sir/Madam,

Enquiry Date: 11/05/2019
Enquiry By: Lam Wei Shong
TP Vehicle No: YN235U
Accident Date: 10/05/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YN235U	Lompac Insurance Bhd	20/03/2019-23/03/2020	+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.

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-19-074725
Date of Request: 11/05/2019

Your Ref No: Online Purchase

Tan Lim Motor Pte Ltd
1 Defu Lane 6
Singapore 539365

Dear Sir/Madam,

Enquiry Date: 11/05/2019
Enquiry By: Lam Wei Shong
TP Vehicle No: YN235U
Accident Date: 10/05/2019

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.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque