

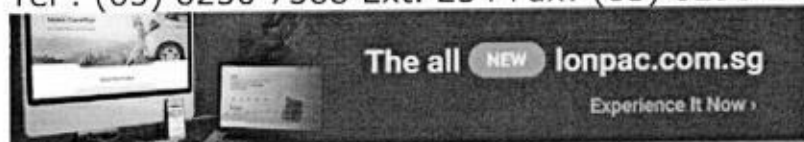
Vic (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Tuesday, 15 October, 2019 5:19 PM
To: Vic (LKKAUTO); MT_Claim_SG
Cc: Admin A
Subject: RE: <SEEK MANDATE> RE: Direct Settlement - Accident Involving SJH8184P (OI : LPC - 19/19/19/VP05/022390) AND SJH2120M (TP : LKK REF - CC6/LPC19016389/Uha3) on 17/09/2019

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



From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Monday, 7 October 2019 2:14 PM
To: ONG LI LI; MT_Claim_SG
Cc: GERALD POH WEE BIN; KENNY LIM CHING GHEE; Admin A; Vic (LKKAUTO)
Subject: <SEEK MANDATE> RE: Direct Settlement - Accident Involving SJH8184P (OI : LPC - 19/19/19/VP05/022390) AND SJH2120M (TP : LKK REF - CC6/LPC19016389/Uha3) on 17/09/2019

Your Ref: 19/19/19/VP05/022390
Our Ref: CC6/LPC19016389/Uha3

Dear Li Li,

ACCIDENT INVOLVING VEHICLES SJH 8184P (OI) AND SJH 2120M (TP) ON 17/09/2019

We refer to the subject matter and to the assignment dated 17th September 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.

As such, under MCF and BOLA scenario 27, for rear-ended collision, we have to settle the claim from the front vehicle.

We propose to offer to TP repairer "**HOCK WAH MOTOR WORKSHOP PTE LTD**" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 6,957.58	\$ 3,905.50

Loss of Rental (\$100 x 5 days)	\$ 500.00	\$ 500.00
TOTAL	\$ 7,457.58	\$ 4,405.50

TP VEHICLE DETAILS:

MARKET VALUE : \$22,000.00 (est)
LTA REBATE : \$14,366.00 (est)
NETT VALUE : \$ 7,634.00 (est)

Breakdown of days is as follows:

Our surveyor's recommended days to repair	5 days
TOTAL	5 days

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

Thank you.

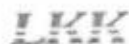
Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | 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: Mei Kwan (LKKAuto)

Sent: Thursday, 19 September, 2019 4:49 PM

To: ONG LI LI; MT_Claim_SG

Cc: GERALD POH WEE BIN; KENNY LIM CHING GHEE; Vic (LKKAuto); CS A Team; Admin A

Subject: RE: Direct Settlement - Accident Involving SJH8184P (OI : LPC - 19/19/19/VP05/022390) AND SJH2120M (TP : LKK REF - CC6/LPC19016389/Uha3) on 17/09/2019

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

LPC ref: 19/19/19/VP05/022390

LKK REF: CC6/LPC19016389/Uha3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SJH 2120M

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: ONG LI LI <llong@lonpac.com>

Sent: Wednesday, 18 September, 2019 8:52 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: GERALD POH WEE BIN <geraldpoh@lonpac.com>; KENNY LIM CHING GHEE <kennylim@lonpac.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving SJH8184P (OI : LPC - 19/19/19/VP05/022390) AND SJH2120M (TP : LKK REF - CC6/LPC19016389/Uha3) on 17/09/2019

Dear Mei Kwan

Please see attached for our Insured's GIA report.

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



From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Tuesday, 17 September 2019 6:18 PM

To: MT_Claim_SG

Cc: ONG LI LI; GERALD POH WEE BIN; KENNY LIM CHING GHEE; Vic (LKKAuto); CS A Team; Admin A

Subject: Direct Settlement - Accident Involving SJH8184P (OI : LPC - TBA) AND SJH2120M (TP : LKK REF - CC6/LPC19016389/Uha3) on 17/09/2019

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SJH 2120M at M/s Hock Wah Motor Workshop Pte Ltd - Tampines on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:
- TP GIA report

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly assist to verify validity of our insured's policy and let us have a copy of insured's accident report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Hock Wah Motor Workshop Pte Ltd

Blk 3011 Bedok North Ave 4 #01-2008/2010/2012

Singapore 489977

Tel: +65 6441 5655 Fax: +65 6243 8121 / 6441 5355

R.O.C No: 200104141D

Gst Reg No.: 20-0104141-D

Our Ref: SJH2120M

Date: 28/09/2019

To:

Motor Claims Dept
Lonpac Insurance Bhd
100 Beach Road
#19-00 Shaw Tower
Singapore 189702

Tel: 6250 7388
Fax: 6253 2058

D Accident involving vehicle No. SJH2120M AND SJH8184P on 17/09/2019
along / at T-JUNCTION AT TAMPINES AVE 9 AND AVE 7

We refer to the above accident.

We were instructed by our client, JORDANN SANTANNA APPADURAI
the owner of vehicle SJH2120M to claim damages against your insured SJH8184P
in connection with a road traffic accident as above details.

We are instructed that the accident was caused by your insured's negligent driving
and/ or management of his vehicle. As a result, our client's vehicle was damaged
and our clients have to put to loss and expenses.

Particulars of which are as follows:

Cost of Repair W GST	\$	3905.50
CAR RENTAL - 5 DAYS	\$	500.00
	\$	
Total	\$	4405.50

Please revert within the next seven (7) days, so that we can advise our third party claimant
for the next course of action.

We support our claim with documents enclosed.

Yours faithfully,

Motor Claims Dept


LETTER OF AUTHORISATION

I/We, JORDANN SANTANA APPADURAI (name) S8729740C (NRIC/Company Reg)
the owner of vehicle no SJH220M hereby authorizes M/s Hock Wah Motor Workshop Pte
Ltd to submit corresponds, negotiate and settle my claim for repair costs and/or rental and/or loss of use
arising from the accident which occurred on 17/09/19 (date) along T-JUNCTION AT
TAMPINES AVE 9 AND AVE 7 involving vehicle no/s SJH184P (third party).

I further authorize M/s Hock Wah Motor Workshop to accept and receive any payment due to me in
respect to my claim above. I further permit payment of the settlement sum to be made in the name of
M/s Hock Wah Motor Workshop Pte Ltd.

Dated this 17 day of 09 20 19.

CLIENT:

Signature: 

Name : JORDANN SANTANA APPADURAI

NRIC : S8729740C

Address : BLK 253 TAMPINES ST 21
#06-410 S(521253)

Company Chop:

(If applicable) _____

WITNESS:

Signature : 

Name : _____

NRIC : _____

Address : HOCK WAH MOTOR WORKSHOP PTE LTD
BLK 8008 Tampines Bl. 23, #01-204
Singapore 558340
Tel: 8785 2288 (landline) Fax: 8785 3533

Company Chop:

(If applicable) _____



LONPAC INSURANCE BHD

CLAIM NO : 19/19/19/VP05/022390

DATE : 16 OCTOBER 2019


DISCHARGE VOUCHER

I/We, **JORDANN SANTANNA APPADURAI** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner of **SJH 8184P** the sum of Singapore Dollars Four Thousand Four Hundred Five and Fifty Cents Only (**\$4,405.50**) in full and final satisfaction, liquidation and discharge of property claim competent to me/us upon the said M/s **LONPAC INSURANCE BHD** in respect of property claim sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident to my vehicle, **SJH 2120M** on **17 September 2019** along **TAMPINES AVENUE 9**.

I /We hereby agree to indemnify and keep indemnify (**FOO CHUAN TECK / 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 HOCK WAH MOTOR WORKSHOP 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.

 24/02/2020
.....
Signature of vehicle owner/Date

JORDANN SANTANNA APPADURAI 24/02/2020
.....
Name of vehicle owner/Date

HOCK WAH MOTOR WORKSHOP PTE LTD

BLK 9006 TAMPINES ST 93 #01-204
SINGAPORE 528840
TEL : 67853933 FAX: 67883933
R.O.C No. 200104141D GST Reg No. 20-0104141-D

TO : L003

Lonpac Insurance Bhd
NO 100 BEACH ROAD
#19-00 SHAW TOWER
SINGAPORE
TEL : 62507388 FAX : 62532058
PH :
ATTN :

TAX INVOICE

Number : KBI0006014
Date : 28/09/2019
Case No :
Vehicle No : SJH2120M
Chassis: MR035HY9305074031
Year of Mfr 2008
Policy No
Model : TOYOTA VIOS

Term: CASH

Sn	DESCRIPTION	QTY	U PRICE	DISC	AMOUNT
1	LUMPSUM REPAIR	1.0	3,650.00	0 0	3,650.00
	Sub Total				3,650.00
	Parts Total				3,650.00
SINGAPORE DOLLARS : THREE THOUSAND NINE HUNDRED FIVE AND CENTS FIFTY ONLY			Less Excess		0.00
			SUBTOTAL		3,650.00
			GST 7.00%		255.50
			TOTAL		3,905.50

Date of accident : 17/09/2019 05:50 AM. Place : T-JUNCTION AT TAMPINES AVE 9 AND AVE 7

E. & O. E.

HOCK WAH MOTOR WORKSHOP PTE LTD

CUSTOMER SIGNATURE

AUTHORISED SIGNATURE

* N = Item not subjected to GST



WIN WIN CAR RENTAL

Invoice

JORDANN SANTANNA APPADURAI
BLK 253 TAMPINES ST 21
#06-410
S(521253)

Invoice No : WWIN0002305
Invoice Date : 26/9/2019
Due Date : 26/9/2019
VHA No : 34417
Referral ID : H006

Description :	Amount
Rental for 5 Day/s @ \$100 per Day \$	500.00

Vehicle No : SJU 2946 D

Vehicle Description : Toyota Vios J 1.5 A

Rental Period : 20/09/2019 to 25/09/2019

Total Amount Payable : \$ 500.00

WIN WIN CAR RENTAL

8 Kaki Bukit Ave 4 #06-04 Premier @ Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 34417

ROC No: 52987763E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) SEPHAN SUNDHAR APPADURAI

NRIC/PASSPORT No: 847297406

Address (Res): 114 583 TAMMASE ST 21

Name & Address of Employer _____

Occupation: _____ Driving Exp: 10 YRS

Driving Licence No: 7127406 D/L Type: Local / International

Issue Date: 14 MAY 2011 Date of Birth: 27 SEP 1987

Tel: (O) _____ (R) _____ HP _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____

NRIC/PASSPORT No: _____

Address (Res): _____

Driving License No: _____ D/L Type: Local / International

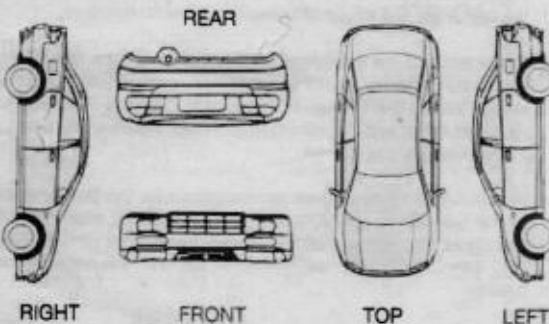
Issue Date: _____ Date of Birth: _____

Occupation: _____ Driving Exp: _____

VEHICLE CHECK LIST

D - DENTS
S - SCRATCHES

INDICATE:
A - ACCIDENTS



ACCESSORIES CHECK

- | | | |
|-------------------------------------|--------------------------------------|-------------------------------------|
| <input type="checkbox"/> Ashtray | <input type="checkbox"/> Cig Lighter | <input type="checkbox"/> S/Tyre |
| <input type="checkbox"/> STD Tools | <input type="checkbox"/> Jack | <input type="checkbox"/> Hub Caps |
| <input type="checkbox"/> Radio/Cass | <input type="checkbox"/> CD | <input type="checkbox"/> Cartridges |

Vehicle No: ST42946J Replace Veh No: _____

Mileage Out: 233051 Mileage Out: _____

Make & Model: TOYOTA VIOS Auto / Manual Group: _____

Out : Date 20/9/19 Time: 1650

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS=\$ 2000/-

CHARGES

Daily	@\$ 100	per day	\$500
Weekly	@\$	per week	
Monthly	@\$	per month	
Hours	@\$	per hour	
Others	@\$		
CDW	@\$	per day/month	
PAI	@\$	per day/month	

Delivery/Collection Service _____

SUB-TOTAL \$


PETROL LEVEL

Out	E	1/4	1/2	3/4	F	
In	E	1/4	1/2	3/4	F	

EXTENSION

Misc. _____

TOTAL CHARGES \$

Hirer's Signature 

Additional Driver's Signature _____

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN CAR RENTAL.

RETURN OF VEHICLE. THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SINGAPORE OF HIRER / DRIVER " FAILING WHICH THE DAY AND TIME INSERTED BELOW SHAL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
20/9/19	1650	233979	