

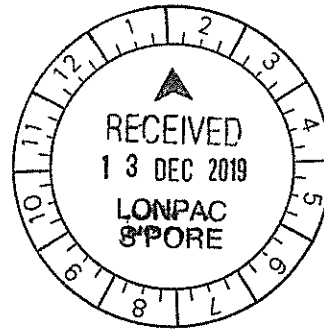
18/19/19/10010
22453



Our Ref : SH/2019/081/10/005/TP

Date : 07 December 2019

The Motor Claims Department
LONPAC INSURANCE BHD
BLK 300 #17-04/07
BEACH ROAD
THE CONCOURSE
SINGAPORE 199555



Dear Sir / Madam,

RE : Accident Involving SKR1992E & GBD201S on 01.10.2019

I forward herewith copies of the following documents for claiming against your insured for my loss of use :-

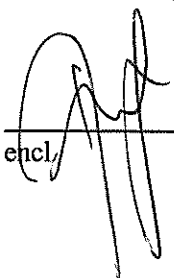
| | | |
|--|---|---------------------|
| Cost Of Repair - Invoice No: AR201911-0089 | : | S\$ 4,494.00 |
| Rental (\$ 150.00x 8 days) | : | S\$ 1,200.00 |
| | | <u>S\$ 5,694.00</u> |

Your co-operation and prompt settlement towards this matter are much appreciated.

Kindly acknowledge the receipt of this letter.

Thank you very much for your kind attention.

Yours faithfully,


encl/



| | |
|------------------|---------------|
| Tax Invoice No.: | AR201911-0089 |
|------------------|---------------|

CHENG TAI LING
NO. 370E #14-02
ALEXANDRA ROAD
SINGAPORE 159958

File No : SH/2019/081/10/005/TP
Date : 26-November-2019

Cost of repair for vehicle no: SKR1992E MERCEDES C180
Accident involving vehicle no: SKR1992E & GBD201S on 01-October-2019

Description

To Supply Spare Parts

To remove and reinstall rear windscreen and conduct water leak test.

To spray paint rear RH fender, rear bumper, RH rear door and accident repair areas.

To remove damaged parts, to jack out LH rear door, LH rear fender, rear bumper, to reinstall
RH rear door quarter glass, ECU diagnostic, and adjust body alignment

To perform computerised wheel alignment

| | |
|----------------------------|-----------------|
| Lump Sum Cost of Repair \$ | 4,200.00 |
| 7% GST \$ | 294.00 |
| \$ | <u>4,494.00</u> |

T/Party: LONPAC INSURANCE BHD

Received By

No signature is required as this is a computer generated invoice

EVERVIT LEASING PTE LTD

33 Tannery Lane #01-02 Singapore 347789 Tel: 6788 1313

Invoice No: A3926

Date: 18/10/2019

Name: Cheng Tai Ling

Address: 370E #14-02

Alexandra Road

Singapore 159958

Vehicle No: SJS 6224 M

| DESCRIPTION | AMOUNT |
|--|-------------|
| Rental from 18.10.2019 to 25.10.2019 @S\$150.00 x 8 days | \$ 1,200.00 |
| | |
| | |
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| | |
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| | |
| Total | \$ 1,200.00 |
| | |
| | |

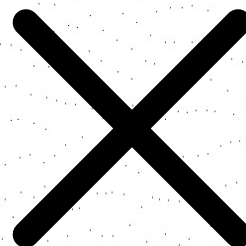
Cheque should be crossed and made payable to **Evervit Leasing Pte Ltd**

Received by _____

Evervit Leasing Pte Ltd

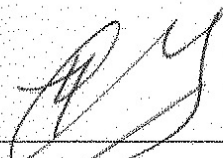
LETTER OF AUTHORITY

To: Loupac Insurance Bhd

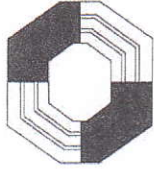


ACCIDENT INVOLVING SKR 1992 E & GBO 201 S ON
1/10/2019 (Date) ALONG Havelock Rd (River Place
Condominium) (Location)

I, Cheng Tai Ling NRIC no. S1579747I
of 370 E Alexandra Rd #14-02, S(159958) (Address),
owner of Motor Vehicle Registration No. SKR 1992 E do hereby
authorise M/s S & H Motor Pte Ltd to be my agent and representative to correspond,
negotiate and settle, on my behalf, my claim against the parties involved in the above
mentioned accident.



Signature of Owner & Date



LONPAC INSURANCE BHD

CLAIM NO : 18/19/19/VC00/022453

DATE : 25 MARCH 2020

DISCHARGE VOUCHER

I/We, CHEN TAI LING confirmed acceptance from M/s LONPAC INSURANCE BHD and/or the owner of GBD 201S the sum of Singapore Dollars Five Thousand Two Hundred Ninety Four Only (\$5,294.00) 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, SKR 1992E on 01 OCTOBER 2019 along HAVELOCK ROAD.

I /We hereby agree to indemnify and keep indemnify (**REFLECT TRADING / 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 S & H MOTOR 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.

 28/3/2020
.....
Signature of vehicle owner/Date

CHENG TAI LING 28/3/2020
.....
Name of vehicle owner/Date

SKR1992E
(CTP)

EVERVIT LEASING PTE LTD

33 Tannery Lane #01-02
Singapore 347789
UEN: 198101530H
Tel: 6292 3000 Fax: 6298 5995

Vehicle Hiring Agreement

Hirer's Particulars

Name: Cheng Tai Ling Address: 370 E Alexandra Rd
NRIC No: S15797471 # 14-02, S(15995f)
Contact No: 96161041 Email: _____

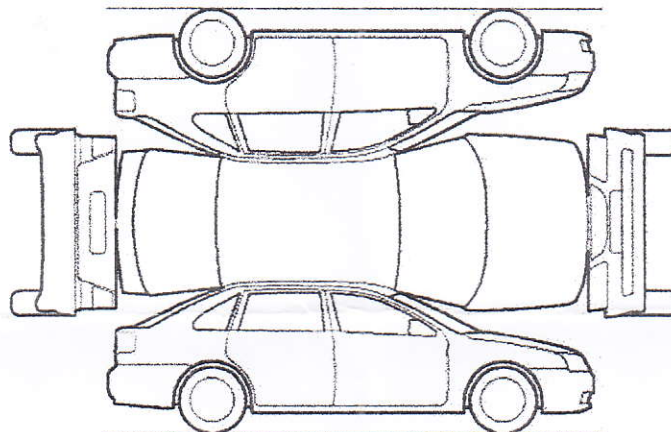
Hired Vehicle Information

Registration No: SJS6224M Make/Model: Toyota Camry
Fuel level: _____ (e.g. ¾, ½ etc).
Mileage Out: _____ km Mileage In: _____ km

Please note down any damage to the car below before you collect the vehicle.

Left

Rear



Front

Right

I am hiring the above vehicle from Evervit Leasing Pte Ltd commencing 18.10.19 (date)
11.10 AM (time) to 25/10/19 (date) 1.35 PM (time) at S\$ 150.00 per day
to the total charge of S\$ 1,200.00 (subject to prevailing GST).

I shall return the vehicle with a full tank of fuel. I understand that I will be charged S\$150.00 (subject of prevailing GST) if the fuel tank is not full when I return the vehicle. It is my responsibility to check that the fuel tank is full before I drive off the vehicle. _____ (Hirer's initial)


I note that the rental vehicle is insured under a third party insurance coverage. In the event of an accident:

- I am liable for repair costs to the vehicle; and
- I shall be liable for excess of S\$ 750/- (subject to prevailing GST) for the settlement of any resultant third party claim (where applicable).

I will undertake to pay for any summons received, and shall fully indemnify Evervit Leasing Pte Ltd for any and all loss of or damage to the vehicle or equipment during the term of this Agreement whether caused by collision, fire, flood, vandalism, theft or any other cause.

I hereby agree to abide to the terms and conditions as set out overleaf


Hirer's Signature & Date
(Vehicle Check-out)


Hirer's Signature & Date
(Vehicle Check-in) 25/10/19
1.35 PM

LETTER OF AUTHORITY

To: Lompac Insurance Bhd

ACCIDENT INVOLVING SKR 1992 E & G802015 ON
11/10/2019 (Date) ALONG Havelock Rd (River Place
Condominium) (Location)

I, Cheng Tai Ling NRIC no. S1579747I
of 370 E Alexandra Rd #14-02, S(159858) (Address),
owner of Motor Vehicle Registration No. SKR 1992 E do hereby
authorise M/s S & H Motor Pte Ltd to be my agent and representative to correspond,
negotiate and settle, on my behalf, my claim against the parties involved in the above
mentioned accident.



Signature of Owner & Date

EVERVIT LEASING PTE LTD

33 Tannery Lane #01-02
Singapore 347789
UEN: 198101530H
Tel: 6292 3000 Fax: 6298 5995

SKR 199
(TP)
X

Vehicle Hiring Agreement

Hirer's Particulars

Name: Cheng Tai Ling Address: 370 E Alexandra Rd
NRIC No: S15797471 # 14-02, S(159958)
Contact No: 96161041 Email: _____

Hired Vehicle Information

Registration No: SJS6224M Make/Model: Toyota Camry
Fuel level: _____ (e.g. 3/4, 1/2 etc).
Mileage Out: _____ km Mileage In: _____ km

Please note down any damage to the car below before you collect the vehicle.

Left

Rear

Front

Right

I am hiring the above vehicle from Evervit Leasing Pte Ltd commencing 18.10.19 (date)
11.10 AM (time) to 25/10/19 (date) 1.35 PM (time) at S\$ 150.00 per day
to the total charge of S\$ 1,200.00 (subject to prevailing GST).

I shall return the vehicle with a full tank of fuel. I understand that I will be charged S\$150.00 (subject of prevailing GST) if the fuel tank is not full when I return the vehicle. It is my responsibility to check that the fuel tank is full before I drive off the vehicle. _____ (Hirer's initial)

I note that the rental vehicle is insured under a third party insurance coverage. In the event of an accident:

- I am liable for repair costs to the vehicle; and
- I shall be liable for excess of S\$ 750/- (subject to prevailing GST) for the settlement of any resultant third party claim (where applicable).

I will undertake to pay for any summons received, and shall fully indemnify Evervit Leasing Pte Ltd for any and all loss of or damage to the vehicle or equipment during the term of this Agreement whether caused by collision, fire, flood, vandalism, theft or any other cause.

I hereby agree to abide to the terms and conditions as set out overleaf

[Signature]
Hirer's Signature & Date
(Vehicle Check-out)

[Signature]
Hirer's Signature & Date
(Vehicle Check-In)

25/10/19
1.35 PM

Vic (LKKAUTO)

From: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Sent: Wednesday, 25 March, 2020 9:40 AM
To: Vic (LKKAUTO)
Cc: Admin A; MT_Claim_SG
Subject: RE: <SEEK MANDATE> Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 - LKK REF CC4/LPC19017922/Kha3 [External Confidential]

Lonpac External - Confidential

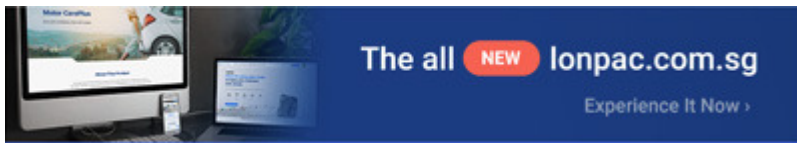
Dear Vic

Please proceed as per your recommendations.

Thank you.

Best Regards

Kenny Lim
Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: 6279 9256 | Fax: (65) 6296 2706



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

From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Sent: Friday, 6 March 2020 9:04 am
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: <SEEK MANDATE> RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 - LKK REF CC4/LPC19017922/Kha3 [External Confidential]

Your Ref: 18/19/19/VC00/022453
Our Ref: CC4/LPC19017922/Kha3

Dear Mr Kenny,

ACCIDENT INVOLVING VEHICLES GBD 201S (OI) AND SKR 1992E (TP) ON 01/10/2019

We refer to the subject matter and to the assignment dated 9th October 2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It was reported that Insured vehicle was changing lane when collided to the TP vehicle.

As such, in view of BOLA 15, 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 “**S & H MOTOR PTE LTD**” as below:

| TP CLAIMED | | REVISED - TO OFFER |
|---------------------------------|---------------------|----------------------------|
| Cost of Repair (w/gst) | \$ 9,195.05 | \$ 4,494.00 |
| Loss of Rental (\$150 x 8 days) | \$ 1,200.00 | \$ 800.00 (\$100 x 8 days) |
| TOTAL | \$ 10,395.05 | \$ 5,294.00 |

Breakdown of days is as follows:

| | |
|---|---------------|
| Our surveyor's recommended days to repair | 7 days |
| Weekend / Downtime | 1 day |
| TOTAL | 8 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: KENNY LIM CHING GHEE [<mailto:kennylim@lonpac.com>]

Sent: Thursday, 27 February, 2020 2:10 PM

To: Vic (LKKAuto); Mei Kwan (LKKAuto)

Cc: Admin A; MT_Claim_SG

Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 - LKK REF CC4/LPC19017922/Kha3 [External Confidential]

Lonpac External - Confidential

Dear Vic

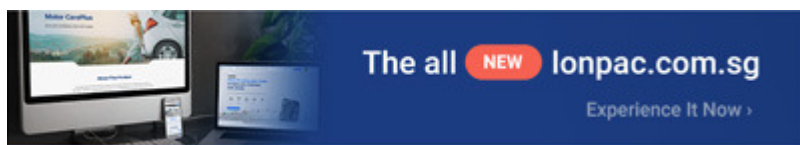
No problem. Just checking.

Thanks.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: 6279 9256 | Fax: (65) 6296 2706



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From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Sent: Thursday, 27 February 2020 1:35 pm
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential] - LKK REF CC4/LPC19017922/Kha3

Dear Mr Kenny,

We refer to your below email.

This a direct settlement case and we are currently preparing report for mandate approval.

We will get back to you for a mandate request approval asap.

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)



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From: KENNY LIM CHING GHEE [<mailto:kennylim@lonpac.com>]
Sent: Thursday, 27 February, 2020 11:25 AM
To: Mei Kwan (LKKAUTO)
Cc: Vic (LKKAUTO); Admin A; MT_Claim_SG
Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan

Can we on the status of the above matter and is there any direct settlement being negotiated?

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: 6279 9256 | Fax: (65) 6296 2706



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From: KENNY LIM CHING GHEE

Sent: Monday, 20 January 2020 11:07 am

To: 'Mei Kwan (LKKAUTO)' <Meikwan@lkkauto.com>

Cc: Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan

We refer to the above matter and attach herewith the LOD from S&H Motor.

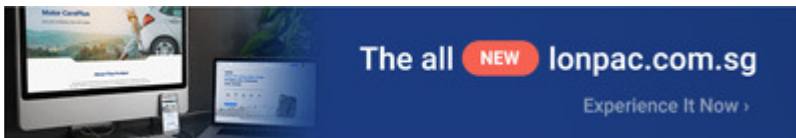
Please assist to do direct settlement with the workshop.

Thank you.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: 6279 9256 | Fax: (65) 6296 2706



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From: Mei Kwan (LKKAUTO)

Sent: Friday, 25 October 2019 11:12 am

To: KENNY LIM CHING GHEE

Cc: Vic (LKKAuto) ; Admin A ; MT_Claim_SG

Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

LPC REF: 18/19/19/VC00/022453

LKK REF: CC4/LPC19017922/Kha3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SKR 1992E

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Our 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)

From: KENNY LIM CHING GHEE

Sent: Thursday, 10 October, 2019 6:26 PM

To: Mei Kwan (LKKAuto)

Cc: Vic (LKKAuto) ; Admin A ; MT_Claim_SG

Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan

Please see attachment for Insured's GIA report as requested.

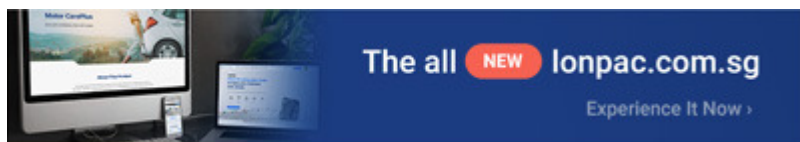
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]
Sent: Thursday, 10 October, 2019 5:23 PM
To: MT_Claim_SG
Cc: Vic (LKKAuto); Admin A
Subject: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

LPC ref: 18/19/19/VC00/022453
LKK REF: CC4/LPC19017922/ha3

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

Please 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)

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 9 October, 2019 2:46 PM
To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>; assignments <assignments@lkkauto.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer will arrange.

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]

Sent: Wednesday, 9 October 2019 2:18 PM

To: assignments@lkkauto.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019 [External Confidential]

Lonpac External - Confidential

Our Ref : 18/19/19/VC00/022453

Dear Nivitha,

Please liaise with the workshop for the survey.

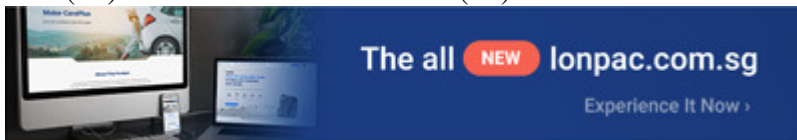
Best Regards

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: Enquiry [<mailto:enquiry@sh-motor.com>]

Sent: Wednesday, 9 October, 2019 1:49 PM

To: GERALD POH WEE BIN

Subject: Kindly arrange survey for our vehicle SKR1992E claiming T/party vehicle GBD201S DOA: 01.10.2019

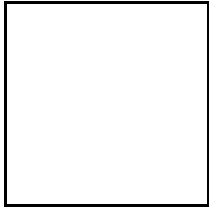
Dear Gerald,

Kindly arrange survey for our vehicle SKR1992E claiming T/party DOA: 01.10.2019

Thank you & Best Regards,

Cynthia
S&H MOTOR PTE LTD

160 Sin Ming Drive #07-02
Sing Ming AutoCity Singapore 575722
Tel: 6453 4730 Fax: 64571931



This email has been checked for viruses by AVG antivirus software.
www.avg.com

Vic (LKKAUTO)

From: Enquiry <enquiry@sh-motor.com>
Sent: Tuesday, 31 March, 2020 2:58 PM
To: Vic (LKKAUTO)
Subject: Your Ref: SKR 1992E - ACCIDENT INVOLVING VEHICLES GBD 201S AND SKR 1992E ON 01/10/2019 - LKK REF CC4/LPC19017922/Kha3
Attachments: Rental Agreement.tif; DV.tif; LOA.tif

Dear Vic,

As spoken today, pls find attached documents for you to effect payment.

Pls take note that the original copies except rental agreement (in photostated copy) will be mailed to your office shortly.

Thanks & Best Regards,

Ms Wong
S&H MOTOR PTE LTD
160 Sin Ming Drive #07-02
Sin Ming AutoCity
Singapore 575722
Tel: 6453 4730 Fax: 6457 1931

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Wednesday, 25 March 2020 10:22 AM
To: Enquiry
Cc: Admin A; Vic (LKKAUTO)
Subject: Your Ref: SKR 1992E - ACCIDENT INVOLVING VEHICLES GBD 201S AND SKR 1992E ON 01/10/2019 - LKK REF CC4/LPC19017922/Kha3

WITHOUT PREJUDICE

Dear Ms Wong,

We refer to the subject matter.

On a without prejudice basis and purely for an amicable settlement and without admission of liability to our Insured's part, we have our principal's mandate and we offer settlement as follows:

| | |
|---------------------------------|--------------------|
| Cost of Repair (w/gst) | \$ 4,494.00 |
| Loss of Rental (\$100 x 8 days) | \$ 800.00 |
| TOTAL | \$ 5,294.00 |

If agreeable, kindly let the owner sign the enclosed DV then **forward back to us (LKK) the original hard copy together with the copy Authorization to Act Letter and Rental Agreement (signed by owner)** for our principal to process the payment.

The above amount is to be made payable to **S & H MOTOR PTE LTD**.

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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