

Your Ref : GBA9387X  
Our Ref : 190721/11

**YUEN CHEE MUN**

Correspondence Address : (claims@kkinhin.com.sg)  
c/o M/s K. Kim Hin Auto Pte Ltd  
160 Sin Ming Drive #02-20  
Sin Ming AutoCity  
Singapore 575722

Date : 28 Sep 2020

**Lonpac Insurance Bhd**  
300 Beach Road #17-04/07  
The Concourse  
Singapore 199555  
Motor Claims Dept

Dear Sir/Mdm

**ACCIDENT INVOLVING SJY1600L AND GBA9387X ALONG BRIGHT HILL DRIVE ON 29 NOVEMBER 2019**

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I am the owner of the m/vehicle SJY1600L which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs	..	..	..	..	\$ 2,568.64
2. Loss of use of vehicle at \$ 150 per day for 06 day(s)	..	..	..	..	\$ 900.00
3. Police documents/Search fees	..	..	..	..	\$ 2.00
4. Surveyor report fee	..	..	..	..	\$
Total:					\$ 3,470.64
					=====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



enc1.

Letter of Authorization

To Whom It May Concern

Accident on 29.11.19 involving SJY 1600 L & GBA 9387X

Along BRIGHT HILL DRIVE

I/We YUEN CHEE MUN NRIC NO. S0007290G of  
7 BRIGHT HILL DRIVE #07-06 SINGAPORE 579599

owner of Motor Vehicle Registration No. SJY 1600 L insured by  
NTUC INCOME INSURANCE CO-OP LTD under Policy No. 5090700641-02

do hereby authorize M/s K. Kim Hin Auto PTE LTD as my/our  
representative with full authority to write, negotiate and settle claim for damages on my/our  
behalf against the owner and /or driver of Motor Vehicle Regn No. GBA 9387X  
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,  
M/s K. Kim Hin Auto PTE LTD and the said  
payment be forwarded to them to be construed as full and final discharge of my/our claim.

 30/11/19

Owner' Signature & Company Stamp

Date



# LONPAC INSURANCE BHD

CLAIM NO : 19/19/19/VC00/022723

DATE : 25/11/2020

## DISCHARGE VOUCHER

I/We, **YUEN CHEE MUN** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner **GBA9387X** the sum of Singapore Dollars **THREE THOUSAND, THREE HUNDRED FIFTY AND SIXTY-FOUR CENTS ONLY. (\$3,350.64)** 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, **SJY1600L** on **29 NOVEMBER 2019** along/at **BRIGHT HILL DRIVE**.

I /We hereby agree to indemnify and keep indemnify (**YUN ONN COMPANY (PRIVATE) LIMITED (MUHAMMAD MOKTAR HOSSAIN)** /**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 **K.KIM HIN AUTO 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.

25 Nov 2020

.....  
Signature of vehicle owner/Date

Yuen Chee Mun 25 Nov 2020

.....  
Name of vehicle owner/Date



## 金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,  
Sin Ming AutoCity, Singapore 575722  
Tel: 6452 7018 Fax: 6458 3895  
Email: service@kkinhin.com.sg

Vehicle Insured : GBA 9387 X  
Accident Date : 29-Nov-2019

No. : 24772

Date : 25-Sep-2020

Our Ref : 190721 (LONPAC) / MARGARET

PAGE : 1

YUEN CHEE MUN (MR)  
Singapore

FINAL REPAIR BILL FOR TOYOTA CAMRY HYBRID (2494cc) (2012) SJY1600L

1 pc rear bumper		240.00 c	
1 pc rear bumper side retainer		55.00 c	
10 pcs rear bumper clips	@ S\$ 1.50	15.00 c	
1 pc o/s bootlid lamp		155.00 c	
1 pc bootlid logo		35.00 c	
1 pc bootlid 'hybrid' emblem		35.00 c	
1 pc bootlid 'camry' emblem		40.00 c	
1 pc o/s taillamp		155.00 c	
1 pc o/s taillamp lower bracket		25.00 c	
1 pc o/s rear fender inner shield		80.00 c	
6 pcs o/s rear fender inner shield clips	@ S\$ 1.50	9.00 c	
		844.00	
	Add 15% :	126.60	
			970.60
-----			
To remove, cut out damaged parts, panel beating, welding, align, refix and to renew affected parts.			600.00
To remove and refit rear upholstery trimming, roof lining, seats, speaker board in order to facilitate repairing works			100.00
To remove and refit reverse sensor assy.			60.00

**金興(龔)汽車私人有限公司**

160 Sin Ming Drive, #02-20,  
Sin Ming AutoCity, Singapore 575722  
Tel: 6452 7018 Fax: 6458 3895  
Email: service@kkimhin.com.sg

Vehicle Insured : GBA 9387 X  
Our Ref : 190721

Page : 2  
No. : 24772

To putty and respray on affected  
portions.

650.00

To focus taillamps. To check rear  
wiring and lighting operation.

20.00

Add 7% GST :

2,400.60

168.04

Total :

S\$ 2,568.64

Singapore Dollars Two Thousand Five Hundred and  
Sixty Eight and Cents Sixty Four Only

**金興(龔)汽車私人有限公司**

**K. KIM HIN AUTO PTE LTD**



**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

8541600L

**Third Party Insurer Enquiry**

Our Ref No: GR-19-197783

Date of Request: 30/11/2019

Your Ref No:

Online Purchase

K Kim Hin Auto Pte Ltd  
160 Sin Ming Drive #02-20  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 30/11/2019  
Enquiry By Sandra Khong Yee Teng  
TP Vehicle No. GBA9387X  
Accident Date 29/11/2019

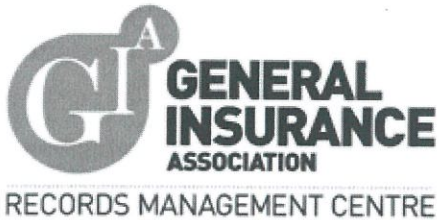
**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBA9387X	Lonpac Insurance Bhd	14/10/2019-13/10/2020	+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.

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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

SSY 1600L

**TAX INVOICE**

Our Ref No: GR-19-197783  
Date of Request: 30/11/2019

Your Ref No: Online Purchase

K Kim Hin Auto Pte Ltd  
160 Sin Ming Drive #02-20  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 30/11/2019  
Enquiry By Sandra Khong Yee Teng  
TP Vehicle No. GBA9387X  
Accident Date 29/11/2019

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

## Khanchna (LKK Auto)

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Thursday, November 12, 2020 3:37 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: MANDATE REQUEST - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

### Lonpac External - Confidential

Our Ref : 19/19/19/VC00/022723

Dear Khanchna,

Kindly proceed as proposed with the revised mandate.

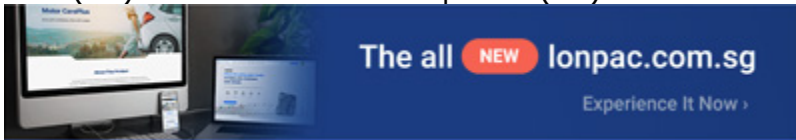
Best Regards

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



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

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**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]

**Sent:** Thursday, 12 November 2020 2:50 pm

**To:** GERALD POH WEE BIN <geraldpoh@lonpac.com>

**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>

**Subject:** RE: MANDATE REQUEST - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

Dear Gerald,

We refer to the above matter and your e-mail below.

Insured reversed and hit third party vehicle. We are of the view that liability is down against Insured.

Your approval please.

Thank you.



*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Sent:** Thursday, November 5, 2020 9:11 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: MANDATE REQUEST - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

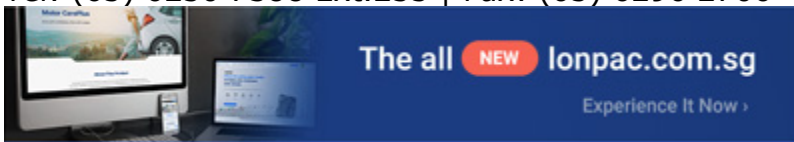
**Lonpac External - Confidential**

Our Ref: 20/20/20/VP05/023723

Dear Khanchna,

Please let us have your views on liability.

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:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Wednesday, 4 November 2020 6:10 pm  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: MANDATE REQUEST - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

Dear Mr. Gerald,

We refer to the above matter.

Our offer on loss of use was rejected, Third party wants loss of use for \$130 per day.

Summary to offer to third party repairer "K.KIM HIN AUTO PTE LTD" as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 3,792.35	\$ 2,568.64
2. Loss of Use (6 days x \$150)	\$ 900.00	\$ 780.00 ( 6 days x \$130)
3. GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 4,694.35</b>	<b><u>\$ 3,350.64</u></b>

\*\*5 days recommendation for repair + 1 Sunday = 6 days

**The above is for your approval.**

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto: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](mailto:geraldpoh@lonpac.com)>

**Sent:** Tuesday, September 29, 2020 4:00 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: MANDATE REQUEST - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

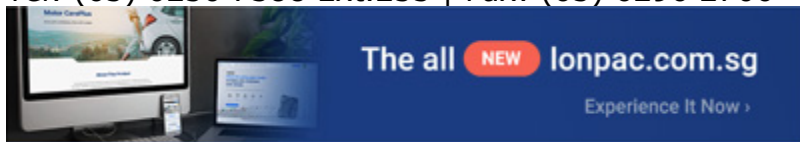
**Lonpac External - Confidential**

Dear Khanchna,

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



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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Tuesday, 29 September 2020 3:33 pm

**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** MANDATE REQUEST - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

**LPC ref: 19/19/19/VC00/022723**

**LKK REF: CC4/LPC19021358/Kka3**

Dear Sir/Madam,

We refer to the above matter.

We have highlighted to your good office on 03/12/2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Insured reversed and hit third party vehicle. We are of the view that liability is down against Insured.

Summary to offer to third party repairer "**K.KIM HIN AUTO PTE LTD**" as follows: -

	<b>Claimed Amount</b>	<b>Revised Amount</b>
1. Cost of Repair (w/GST)	\$ 3,792.35	\$ 2,568.64
2. Loss of Use (6 days x \$150)	\$ 900.00	\$ 600.00 ~ \$720.00 ( 6 days x \$100 ~ \$120)
3. GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	\$ 4,694.35	<b><u>\$ 3,170.64 ~ 3,290.64</u></b>

\*\*5 days recommendation for repair + 1 Sunday = 6 days

**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](mailto: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](mailto:geraldpoh@lonpac.com)>  
**Sent:** 28 September 2020 3:33 PM  
**To:** Khanchna (LKK Auto) <[Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; 'claims@kkimhin.com.sg' <[claims@kkimhin.com.sg](mailto:claims@kkimhin.com.sg)>  
**Subject:** FW: LOD - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019 [External Confidential]

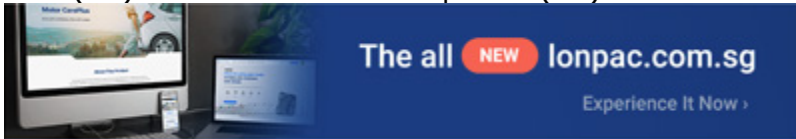
## Lonpac External - Confidential

Our Ref: 19/19/19/VC00/022723

Dear Khanchna,

Kindly look into the claim and revert to them.

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:** [claims@kkimhin.com.sg](mailto:claims@kkimhin.com.sg) [<mailto:claims@kkimhin.com.sg>]  
**Sent:** Monday, 28 September 2020 3:10 pm  
**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Cc:** Margaret KKH <[margaret@kkimhin.com.sg](mailto:margaret@kkimhin.com.sg)>  
**Subject:** LOD - O/REF: 190721/11 - ACC INVLG SJY1600L & GBA9387X ON 29 NOV 2019

Dear Officer

Enclosed are the supporting documents for your processing :

1. Letter of Demand
2. Cost of Repair Invoice
3. GIA Search Fee
4. Letter of Authorization

We look forward to receiving your offer of settlement.



Thank you.

Best Regards

Carin

K. Kim Hin Auto Pte Ltd

160 Sin Ming Drive #02-20

Sin Ming AutoCity

Singapore 575722

Tel: 6452 7018