

**Lonpac Insurance Bhd**

300 Beach Road  
#17-04/07 The Concourse  
Singapore 199555  
Attn: Motor Claims Dept

Dear Sir/ Madam

**ACCIDENT INVOLVING VEHICLE NO FBQ 5829E AND XD 4304S ALONG BUKIT  
BATOK ST 23 ON 02/12/2019**

We understand that you are the insurer of XD 4304S vehicle.

We are instructed by the owner of motor vehicle FBQ 5829E to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

- |    |                                |              |
|----|--------------------------------|--------------|
| 1. | Cost of repair                 | S\$ 3,000.00 |
| 2. | Loss of Use (7 days x \$30.00) | S\$ 210.00   |

<b>TOTAL</b>	<b><u>S\$ 3,210.00</u></b>
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Please let us have your reply soonest possible.

Thank you.

Yours faithfully

  
Signed by "the workshop"  
(with chop)

## AUTHORIZATION TO ACT

I, RAMACHANDRAN SARAVANAN (the third party claimant") of, owner of FBO 5829E (vehicle no.) hereby authorize JEC AUTO SERVICE PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no FBO 5829E that was damaged pursuant to the accident which occurred on 02/12/2019 (date) along Bukit Batok St 23 (location) involving vehicle no/s XD 4304S ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 20 (day) of 12 (month) 20 19 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)



## LONPAC INSURANCE BHD

CLAIM NO : 19/19/19/VC05/022741  
DATE : 02/09/2021

### DISCHARGE VOUCHER

I/We, RAMACHANDRAN SARAVANAN confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of XD 4304S the sum of Singapore Dollar One thousand and six hundred only

(S 1,600.00) in full and final satisfaction, liquidation and discharge of all property/injury 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 FBQ 5829E on 02 December 2019 along Bukit Batok St 23.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ CHUAN TRANSPORT) 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 JEC AUTO SERVICE 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.

02/09/2021

X Signature of vehicle owner/Date

02/09/2021

Name of vehicle owner /Date

**AUTHORISED SIGNATURE**

## Jasper Chua (LKK Auto)

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** September 2, 2021 10:40 AM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** MT\_Claim\_SG; Adrian Ling (LKKAuto)  
**Subject:** RE: Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF -CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

## Lonpac External - General

Our Ref: 19/19/19/VC05/022741

Dear Jasper,

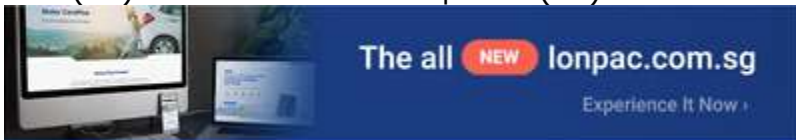
Based on both accident reports, our insured is not wholly liable for the accident.

However for settlement purposes, you may proceed to offer a global sum of from \$1,500.00 up to \$1,605.00 without specific indication 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



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

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** Wednesday, 1 September 2021 5:29 pm  
**To:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF -CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

Dear Gerald,

We refer to the subject matter.

Liability at 50% as spoken with Adrian.

Summary to offer to repairer **JEC AUTOMOTIVE** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair	\$ 6,245.00	\$ 3,000.00
Loss of Use (7 days x \$30.00)	\$ 210.00	\$ 210.00
SUBTOTAL		\$ 3,210.00
50%		
<b>Proposed Total</b>	<b>\$ 6,455.00</b>	<b>\$ 1,605.00</b>

Breakdown of days is as follows:

Recommended days	5
Weekends / Downtime	2
<b>CLAIM DAYS</b>	<b>7</b>

For your approval and/or further instruction 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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@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.*

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

**Sent:** August 3, 2021 3:00 PM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

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

**Subject:** RE: Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF - CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

**Lonpac External - Confidential**

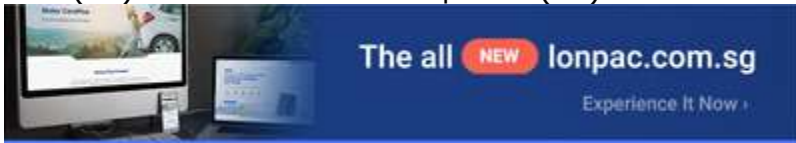
Dear Jasper,

We have withdrew our of 50% for the injury claim as advised by our lawyer.

As for the property claim, I have spoken to Adrian Ling on this. You may wish to check with him.



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



***In view of the return to "Heightened Alert" Phase 2 on COVID-19 measures, more than 50% of our staff will be working from home from 22 July to 18 August 2021. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.***

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

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

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**From:** Jasper Chua (LKK Auto) [<mailto:jasperchua@lkkauto.com>]  
**Sent:** Tuesday, 3 August 2021 10:12 am  
**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: Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF - CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

Dear Gerald,

Any updates on the liability ?

TP workshop is chasing.

Thanks

**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,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@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:** GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]  
**Sent:** April 22, 2021 3:00 PM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

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

**Subject:** RE: Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF - CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

## Lonpac External - Confidential

Dear Jasper,

The letter attached in your email is only our offer to the third party and not a confirmation of settlement. By the way, there is no written acceptance to our offer.

As spoken to Adrian, we shall check with our lawyer on liability first.

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:** Jasper Chua (LKK Auto) [<mailto:jasperchua@lkkauto.com>]

**Sent:** Thursday, 22 April 2021 10:20 am

**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:** Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF - CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

Dear Gerald,

We refer to the matter above and document attached.

We believe the body injury claim from TP were settled at 50% liability due to conflicting version.

We seek your approval to settle current property damage claims at 50% liability as TP workshop is chasing urgently.

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@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:** Monday, 19 April 2021 10:12 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

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

**Subject:** RE: Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF - CC6/LPC19022537/Abb3) on 02.12.2019 [External Confidential]

## Lonpac External - Confidential

Our Ref : 19/19/19/VC05/022741

Dear Jasper,

The third party's lawyer's had commenced legal proceedings for the injury sustained by the rider and we have appointed our lawyer to act for us.

We suggest to hold back negotiations pending our lawyer's advice on liability.

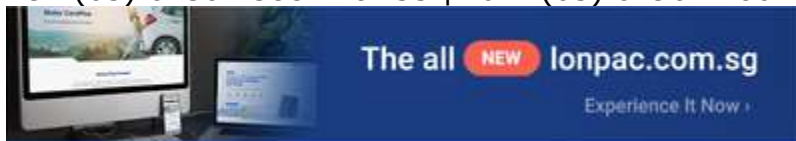
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

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**From:** Jasper Chua (LKK Auto) [<mailto:jasperchua@lkkauto.com>]

**Sent:** Monday, 19 April 2021 10:04 am

**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:** Direct Settlement - Accident Involving XD4304S (OI : LPC - TBA) AND FBQ5829E (TP: LKK REF - CC6/LPC19022537/Abb3) on 02.12.2019

Dear Gerald,

We refer to the matter above.

Case reviewed : CONFLICTING VERSIONS – Our insured driver reported that TP motorcycle was coming out from slip road and collided to his vehicle. TP rider reported that he was hit behind by our Insured driver vehicle.

In view of there is no supporting evidence by both party, we seek your approval to offer 50% liability to TP workshop due to conflicting version.

Kindly advise.