



No.1, Sunview Road  
#08-15 Eco-Tech@Sunview Singapore 627615

Tel: 6513 7748 / HP 9628 6508  
Fax: 6251 3161

Our Ref: VSR20-10295 for SMK6685Y

Date: 26/05/2020

Your Ref: XD8318B

**WITHOUT PREJUDICE**

Claims Department - Executive In Charge  
LONPAC INSURANCE BHD

Dear Sir/Madam,

**ACCIDENT INVOLVING SMK6685Y AND XD8318B ON 06/01/2020**

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 IV20/05-1100

☐ Police report / police result

☐ Certificate Of Insurance MSIG

☐ Vehicle search result

☐ Letter from Grab

☐ Authorization To Act - Hirer / Owner

☐ \_\_\_\_\_

\*Survey under insurance instruction - STEVE

a)	Cost of repair (inclusive GST)	\$	4,177.45
b)	Vehicle Search Fees / GIA fees / Police Report Fees / Reporting fees	\$	7.45
c)	Loss of rental <u>5</u> days @ <u>\$79.95</u>	\$	399.75
d)	Loss of earnings/ rental fee <u>   </u> days @ \$ <u>   </u>	\$	-
e)	Administrative charges to negotiate settlement (Waive if 100% offer made within acknowledge timeframe)	\$	107.00

**Total**

**\$ 4,691.65**

\* 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 "Pegasus Engineering & Trading Pte Ltd" within 28 days.

Yours faithfully,

*Pegasus Engineering & Trading Pte Ltd*

Email: [johnsonchua@pegasusengrg.com.sg](mailto:johnsonchua@pegasusengrg.com.sg)



## AUTHORIZATION TO ACT

TO: PEGASUS ENGINEERING & TRADING PTE LTD

FROM: HIRER OF VEHICLE NUMBER SMK 6685 Y

ACCIDENT INVOLVING XD 8318 B

ALONG/AT Bukit Timah Rd bef Slip Rd +wds Kg Java Rd

We hereby authorize you to act on my behalf in pursuance of my claim for loss of rental / earnings during the repair arising out of the above accident.

This letter serve as the '"**AUTHORITY TO ACT**'.

We also hereby authorize all agreed settlement payment be made in favour to **PEGASUS ENGINEERING & TRADING PTE LTD**.

Name : Grab Rentals Pte Ltd

Co Reg No : 201617200G

Address : 18 Sin Ming Lane #01-08 Midview City Singapore 573960

Contact : 6655 0005

Date :

Signature

Owner



## AUTHORIZATION TO ACT

TO: PEGASUS ENGINEERING & TRADING PTE LTD

FROM: HIRER OF VEHICLE NUMBER SMK 6685Y

ACCIDENT INVOLVING XD 8318Y

ALONG/AT BUKIT TIMAH ROAD

I hereby authorize you to act on my behalf in pursuance of my claim for loss of rental / earnings during the repair arising out of the above accident.

This letter serve as the 'AUTHORITY TO ACT'.

We also hereby authorize all agreed settlement payment be made in favour to PEGASUS ENGINEERING & TRADING PTE LTD.

Name : Muhammad Luthfi Bin Ismail

NRIC : S8927906B

Address : 116A Canberra Crescent #04-302 Singapore 751116

Contact : 82680818

Date : 06/01/2020

Signature



Hirer



# LONPAC INSURANCE BHD

WITHOUT PREJUDICE TO:  
(a) Insurance Subrogated Claim and/or  
(b) Any Claims  
(Note: This Notice supersedes any inconsistencies  
found in this Discharge Voucher)

CLAIM NO : 19/20/20/VC05/022872  
DATE : 07 AUGUST 2020

"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."

## DISCHARGE VOUCHER

I/We, **GRAB RENTALS PTE LTD** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of **XD8318B** the sum of Singapore Dollar Two Thousand Two Hundred Ninety-Six and Five cents Only (\$2,296.05 ) 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 **SMK6685Y** and **XD8318B** on 06 January 2020 along Bukit Timah Road.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD / SIM HEAVY TRANSPORT PTE LTD (SIM TECK GUAN)**) 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 **PEGASUS ENGINEERING & TRADING 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.



17/08/2020

.....  
Signature of vehicle owner/Date

GRAB RENTALS PTE LTD 17/08/2020

.....  
Name of vehicle owner /Date





# PEGASUS ENGINEERING & TRADING PTE LTD

GST / ROC COMPANY NO : 201101753C

## Tax Invoice

<b>From :</b>  <b>PEGASUS ENGINEERING &amp; TRADING PTE LTD</b> 74 KIAN TECK ROAD SINGAPORE 628800  Officer in Charge : KALAH VARATHARAJOO Tel : Email :	<b>Customer :</b>  <b>GRAB RENTALS PTE LTD</b> 18 SIN MING LANE #01-08 MIDVIEW CITY SINGAPORE 573960  Attn : Tel : Fax No. :
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<b>INV No. :</b> IV20/05-1100	<b>Inv Date :</b> 26/05/2020	<b>Term :</b> 30 DAYS
<b>Vehicle No. :</b> SMK6685Y	<b>Chassis No. :</b> KMHK281GUKU024592	
<b>Model :</b> HYUNDAI KONA		
<b>Remarks :</b> TP INSURER: LONPAC INSURED'S VEHICLE NO: XD8318B DATE OF ACCIDENT: 06/01/2020		

ITEM	DESCRIPTION	Qty	UNIT PRICE	AMOUNT (SGD)
1	TO PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR – STEVE	1	3,904.1600	3,904.16

Cheques should be crossed & made payable to **PEGASUS ENGINEERING & TRADING PTE LTD**

<b>Sub Total</b>	3,904.16
<b>GST(7.00%)</b>	273.29
<b>Total (SGD)</b>	4,177.45

**PEGASUS ENGINEERING & TRADING PTE LTD**



\_\_\_\_\_  
Authorised Signature

**CONFIDENTIAL**  
**SCHEDULE TO VEHICLE RENTAL AGREEMENT**

Date:	06/10/2019	Vehicle Rental Agreement No.	15897
<b>Renter Details</b>		<b>Additional Driver (if any)</b>	
<input checked="" type="checkbox"/> Name	Tse Choon Heng	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Address		<input checked="" type="checkbox"/> Address	
<input checked="" type="checkbox"/> Date of Birth	03/26/1961	<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> NRIC/Passport No.		<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Driving License No.		<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> Telephone No.	6591776696	<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Mobile No.		<input checked="" type="checkbox"/> Mobile No	
<b>Vehicle Description</b>		<b>Additional Driver (if any)</b>	
<input checked="" type="checkbox"/> Vehicle No	SMK6685Y	<input checked="" type="checkbox"/> Name	
<input checked="" type="checkbox"/> Make/Model	HYUNDAI Kona	<input checked="" type="checkbox"/> Address	
<b>Rental Period</b>		<input checked="" type="checkbox"/> Date of Birth	
<input checked="" type="checkbox"/> Minimum Rental Period	331	<input checked="" type="checkbox"/> NRIC No.	
<input checked="" type="checkbox"/> Date/ Time Checked Out	06/10/2019	<input checked="" type="checkbox"/> Driving License No.	
<input checked="" type="checkbox"/> No. of Days	42	<input checked="" type="checkbox"/> Telephone No.	
<input checked="" type="checkbox"/> Expected Date/Time of Return	05/06/2020	<input checked="" type="checkbox"/> Mobile No	
<input checked="" type="checkbox"/> Actual Date/Time of Return	07/22/2019		
<b>Rental Charges* &amp; Deposit</b>			
<input checked="" type="checkbox"/> ( ) RR Rental Charges/Day	Per day @ S\$107.00 Per week @ S\$749.00	Deposit Received	S \$800.00
<input checked="" type="checkbox"/> ( X ) ER Promotion Rental Charges/Day	Per day @ S \$79.95 Per week @ S \$559.65	Total Amount Received*	S \$1,484.73
<input checked="" type="checkbox"/> ( X ) CDW Charges/Day	Per day @ S\$4.28 Per week @ S\$29.96	* Inclusive GST	
Rental Period	331 days / 6 weeks	Total Rental Charges	S \$3,581.93

Insurance Matters (Accident/Theft)				
Liability Assessment / Nature of incident	Non-Refundable Excess Payable by Renter*			Rental Charge / Replacement Vehicle
	Section 1 (Own Damage)*	Section 2 (3 <sup>rd</sup> Party Damage if applicable)*	Renter or authorised driver(s) is below 26 years of age	
3 <sup>rd</sup> Party Fault	S\$2,140.00	S\$2,140.00	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Own Fault (inclusive of accidents in Malaysia)	S\$2,140.00	S\$2,140.00	S\$1,605.00	No waiver of Rental Charges & no replacement vehicle provided
Act of God	S\$2,140.00	Not applicable	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Stolen Vehicle	S\$2,140.00	Not applicable	S\$1,605.00	Rental Charges waived or replacement vehicle provided (subject to availability)
Damage to Windscreen	S\$107.00	Not Applicable	Not Applicable	No waiver of Rental Charges & no replacement vehicle provided
Unreported or late reporting of accidents	Renter is liable for 3 <sup>rd</sup> parties & own vehicle repair costs associated with the accident			No waiver of Rental Charges & no replacement vehicle provided

\* excess payable is accumulative & inclusive of GST

<b>Payment Method</b>			
<input checked="" type="checkbox"/> Driver Wallet		<input type="checkbox"/> Cash	S\$
<input type="checkbox"/> Credit Card		<input type="checkbox"/> Debit Account	
Type		Bank Name	
Card No.		Account No.	



CONFIDENTIAL

I, the Renter, agree that the Lessor may collect, use & disclose my personal data, as provided in this Schedule &/or pursuant to the Agreement from time to time, including my vehicle location information (through various channels and methods such as through the use of telematics technology), for the following purposes in accordance with the Personal Data Protection Act 2012 & the Lessor's group Privacy Policy (available at [www.grab.com/sg/privacy/](http://www.grab.com/sg/privacy/)):

- (a) administration of the vehicle rental under the Agreement;
- (b) to help maintain the safety, security and integrity of the products and services of the Grab group;
- (c) to improve and enhance the products and services of the Grab group;
- (d) to administer the driver-partner relationship between the Grab group and myself;
- (e) for internal tracking, analysis and administrative purposes;
- (f) to communicate with me; &
- (g) for the Lessor to comply with its obligations under law.

☒ X

Further, I understand that my personal data may be used for marketing purposes by the Lessor, its affiliated companies or their partners; & I hereby consent to receive marketing & promotional materials by telephone, SMS or e-mail.

**Additional Notes:**

Where the Renter & all authorised drivers (each of which hold a valid PDVL or TDVL) are 26 years of age or older, the Renter shall enjoy the following Discount:

Renter shall only be liable to pay S\$535.00 in insurance excess (for each section) instead of the excess amount indicated in the Insurance Matters table above (Sections 1 & 2 ONLY) PROVIDED THAT the Renter fulfills all of the following:

- fulfilment of Minimum Rental Period
  - timely payment of all Rental Charges at all times
  - timely reporting of all accidents, thefts & other incidents in accordance with the Agreement
  - there are no accidents, thefts or other incidents occurring within the first week of rental
  - the Renter at all times is in full compliance with the Agreement & any other undertakings & arrangements entered into with Lessor or its affiliated entities
- ("Qualifying Incident").

The Lessor may at its sole discretion allow or disallow an incident to count as a Qualifying Incident.

The above Discount may be cancelled at any time at the Lessor's sole discretion. In the case of cancellation, the CDW Charges rate shall no longer apply & instead the ER Promotion Rental Charges rate (only) shall apply (subject to the relevant terms & conditions being continually fulfilled in order for the ER Promotion Rental Charges rate to apply), & the Lessor shall hold to the credit of the Renter the amount comprised in the CDW Charges (where paid) ("Credit Amount"). The Credit Amount may be applied by the Lessor to satisfy any & all costs & payments due to the Lessor under the Agreement.

Subject to Renter's fulfilment of Minimum Rental Period, Renter shall enjoy the following Discounts:

*[insert description of promotion(s) &/or refer to relevant section above if already described above]*

**Agreement**

The Renter has read, understood & agrees with all terms & conditions of this Agreement.



Renter's Signature/Stamp  
Date:



Authorised Signatory/Stamp  
Grab Rentals Pte Ltd

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 06 Jan 2020 / 14:19:08

Receipt Date/Time : 06 Jan 2020 / 14:18:54

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200106-002056

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - XD8318B As at 06 Jan 2020/11:55:00 Insurance Co: <b>LONPAC INSURANCE BHD</b>				
1	Insurance Enquiry - XD8318B Enquiry Fee 20200106141816653665	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
<b>Paid By</b>				
	xxxxxxxxxxxx8001	Credit Card: Visa /MasterCard		7.45
<b>Total</b>				7.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				7.45
<b>Excess Refundable Amount</b>				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



## Khanchna (LKK Auto)

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**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Tuesday, 28 July 2020 5:32 PM  
**To:** Khanchna (LKK Auto); MT\_Claim\_SG  
**Cc:** Admin A  
**Subject:** RE: MANDATE REQUEST - Peg Ref: VSR20-10295; Lonpac Ref: 19/20/20/VC05/022872; Accident involving SMK6685Y (GRAB) & XD8318B (Lonpac) On 06.01.2020 [External General]

### Lonpac External - General

Dear Khanchna

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



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

*Lonpac External - General data is for internal / external use.*

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**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** Friday, 24 July 2020 10:54 AM  
**To:** MT\_Claim\_SG <mt\_claim@lonpac.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** MANDATE REQUEST - Peg Ref: VSR20-10295; Lonpac Ref: 19/20/20/VC05/022872; Accident involving SMK6685Y (GRAB) & XD8318B (Lonpac) On 06.01.2020 [External General]

**LPC REF: 19/20/20/VC05/022872**  
**LKK REF: CC4/LPC20000421/Eka3s2**

Dear Sir/Madam,

We refer to the above matter.

We have highlighted to your good office on 06/01/2020 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Conflicting versions, both parties allege the other change lane and collided into their vehicle. Both parties does not have any other supporting evidence and no accident video.

We are of the view that liability is equal between both parties in view of the conflicting versions and no accident video/scene photos.

Summary to offer to third party repairer "PEGASUS ENGINEERING & TRADING PTE LTD" as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 14,574.77	\$ 4,177.45
2. Loss of Rental (5 days x \$79.95)	\$ 399.75	\$ 399.75(5 days x \$79.95)
<b>Total</b>		\$ 4,577.20
<b>50%</b>		\$ 2,288.60
3. LTA Search	\$ 7.45	\$ 7.45
<b>Total</b>	\$ 14,981.97	<b><u>\$ 2,296.05</u></b>

\*\*4 days recommendation for repair + 1 PRS = 5 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)