

Focus Auto Pte Ltd  
Business Reg. No. 201004495R  
GST Reg. No. 201004495R  
Tel: 6886 9097 Fax: 6481 9095  
Email : [claims@focusauto.com.sg](mailto:claims@focusauto.com.sg)

Date : 28/02/2020

BY E-MAIL / MAIL

Your ref: SGX9299L  
Our ref: SJR4343X

**WITHOUT PREJUDICE**

**M/S Lonpac Insurance BHD**  
300 Beach Road, #17-04/07, The Concourse  
Singapore 199555

Dear Sir/Madam,

ACCIDENT INVOLVING : ( SJR4343X & SGX9299L ) ALONG AYE TOWARDS JURONG  
DOA: 07/02/2020 TIME: 1730 HOURS

We refer to the above matter and write on behalf of LEE HONG BENG, the registered owner of SJR4343X in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SGX9299L collided onto the side portion of our client vehicle SJR4343X. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows:-

1. Cost of Repair	(\$13000 + 7% GST)	\$	13,910.00
2. Loss of Rental	(19 days × \$120)	\$	2,280.00
3. Buy 3rd party's GIA report		\$	29.00
4. GIA Search		\$	2.00

**Total Amount:** \$ 16,221.00

Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) GIA Search ( SGX9299L )
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

**The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.**

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

  
Jenny Koh

## LETTER OF AUTHORIZATION

DATE : 07/02/2020

To : \_\_\_\_\_

RE: ACCIDENT INVOLVING VEHICLE NO. SJR 4343 X & 86X 9299 L

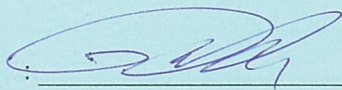
ALONG AYE TOWARDS JURONG ON 07/02/2020

I / WE LEE HONG BENG of (NRIC / ROC NO.) STH06962B

OF BLK 989A JURONG WEST STREET 93 #13-723 SINGAPORE 611989.

Owner of vehicle no. SJR 4343 X in consideration of M/S **FOCUS AUTO PTE LTD** repairing my / our vehicle SJR 4343 X at my / our instruction and hereby authorize **FOCUS AUTO PTE LTD** to demand claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim cost which may arisen therewith.

Signature of Owner :   
(Company's chop – if any)

Name of Owner : LEE HONG BENG

NRIC No : STH06962B





# LONPAC INSURANCE BHD

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

CLAIM NO : 19/20/20/VP05/023018  
DATE : 11 AUG 2020

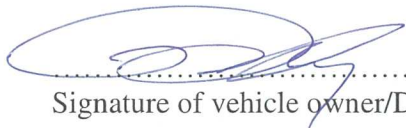
## DISCHARGE VOUCHER

I/We, **LEE HONG BENG** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner **SGX 9299L** the sum of Singapore Dollars **FIFTEEN THOUSAND AND FIVE HUNDRED ONLY. (\$15,500.00)** 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, **SJR 4343X** on **07/02/2020** along/at **AYE TWRDS JURONG**.

I /We hereby agree to indemnify and keep indemnify (**ESWARAVAKA DHANANJAYA REDDY /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 FOCUS 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.

  
.....  
Signature of vehicle owner/Date

**LEE HONG BENG**  
.....  
Name of vehicle owner/Date

## **Focus Auto Pte Ltd**

Business Reg. No: 201004495R

GST Reg. No: 201004495R

No 1 Kaki Bukit Ave 6 Autobay

#02-50 Singapore 417883

Date: 28/02/2020

**LEE HONG BENG**

C/O NO 1 KAKI BUKIT AVENUE 6  
AUTOBAY #02-48/50  
SINGAPORE 417883

MOTOR VEHICLE NO : SJR4343X

MITSUBISHI LANCER 1.5A

REPAIR CLAIM \$ 13,000.00

**LUMP SUM**

Sub- total : \$ 13,000.00

7% GST : \$ 910.00

Total : \$ 13,910.00

SINGAPORE DOLLARS : THIRTEEN THOUSAND NINE HUNDRED AND TEN ONLY.

# ULTIMATE CAR RENTAL

NO. 1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT

SINGAPORE 417883

Bussiness Reg. No. 53100391D

Tel No. : 6636 5018 / 6844 4620 Fax No. : 6844 4625

## Bill To #

**FOCUS AUTO PTE LTD**

1 KAKI BUKIT AVE 6

#02-48/50 AUTOBAY @ KAKI BUKIT

SINGAPORE 417883

Tel : 6844 4620 Fax : 6844 4625

## INVOICE

No. : INV004012

Date : 26/02/2020

P/O Ref. : SJE2990J

Terms : 30 days

Page : 1

**RA3679 RENTAL 07/02/20-26/02/20**

**TP : SJR4343X**

No.	Code	Description	Qty	Price	Discount	Tax	Amount
1	SJE2990J	TOYOTA COROLLA ALTIS 1.6 A	19 DAY	120.00			2,280.00

SINGAPORE TWO THOUSAND TWO HUNDRED EIGHTY ONLY

Subtotal	2,280.00
Discount	0.00
Nett	2,280.00
Tax	0.00
Grand Total	S\$ 2,280.00



FOR ULTIMATE CAR RENTAL

CUSTOMER SIGNATURE & STAMP





# ULTIMATE CAR RENTAL

Blk 264 Tampines St 21 #01-106 Singapore 520264

Tel: 6844 4620 Fax: 6844 4625

Co. Reg. No. 53100391D

INV 004012

Car Rental

## VEHICLE RENTAL AGREEMENT

No. RA 3679

<b>HIRER'S PARTICULARS</b>		Vehicle No: <u>SJE 2990-J</u> Replace Veh No:	
Name: <u>LEE HONG BEAK</u>		Mileage Out: Mileage Out:	
Address: <u>BLK 989A JURONG WEST STREET 93 #13-723 SINGAPORE 611989</u>		Make & Model: Auto / Manual	
Contact Person:	Tel: <u>8239 4449</u>	OUT: Date <u>7/2/2020</u> OUT: Time <u>20.04</u>	
<b>DRIVER'S PARTICULARS</b>		HIRE EXPIRY TIME EXPIRY	
Name: <u>LEE HONG BEAK</u>		RENTAL CHARGES	
Address: <u>BLK 989A JURONG WEST STREET 93 #13-723 SINGAPORE 611989</u>		Daily @\$	
Tel No:	H/P No: <u>8239 4449</u>	Weekly @\$	
P.P. / I.C. No.:	D/L. NO.:	Monthly @\$	
Date of Birth:	Date of Issue / Expiry:	Hours @\$	
Nationality:	Pl. Of Issue:	Others @\$	
Occupation:	Driving Exp:	CDW @\$	
Refundable Deposits:		PAI @\$	
Cash/Nets/Cheque/VISA/MC Cards No.:		Delivery Service	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		SUB-TOTAL \$	
ACCESSORIES CHECK		EXTENSION	
<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 / Cartridges <input type="checkbox"/> S / RIM		Collection Service	
		Misc.	
		ESTIMATED TOTAL RENTAL \$	
		Sales Person Code:	
		Hirer is responsible for the first \$ <u>3500.00</u> excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first \$ <u>2500.00</u> excess for collision/damage to third party's vehicles for each and every accident / damage	
		* Additional Excess Loading	
		HIRER's Signature <u>[Signature]</u>	
		Additional Driver's Signature	

I/We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

### IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLES IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORISED DRIVER:
  - shall report all accidents involving the said vehicle to the Owner immediately
  - shall take immediate steps to complete and sign Form Mar 1 (Motor Accident Report form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:-
    - injury case;
    - non-injury case involving a Government vehicles or damage to Government property;
    - non-injury case involving a foreign vehicle (to obtain their motor insurance, policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax informational);
    - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE - THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO ULTIMATE 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	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
<u>26/2/20</u>	<u>5.00pm</u>					<u>[Signature]</u>



RECORDS MANAGEMENT CENTRE

**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

**TAX INVOICE**

Our Ref No: GR-20-022928

Date of Request: 08/02/2020

Your Ref No: SJR 4343 X

Focus Auto Pte Ltd  
1 Kaki Bukit Ave 6  
#02-48/50 Autobay  
Singapore 417883

Dear Sir/Madam,

**Your Search Criteria:**

Date of Accident: 07/02/2020

Place of Accident: AYE TOWARDS JURONG

Client Vehicle No: SJR4343X

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ [X] GIRO ☐ [ ] Cash ☐ [ ] Cheque





RECORDS MANAGEMENT CENTRE

**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

**TAX INVOICE**

Our Ref No: GR-20-024098

Date of Request: 11/02/2020

Your Ref No: SJR 4343 X

Focus Auto Pte Ltd  
1 Kaki Bukit Ave 6  
#02-48/50 Autobay  
Singapore 417883

Dear Sir/Madam,

Date of Accident: 07/02/2020

Vehicle No: SJR4343X

Place of Accident: AYE TWRDS JURONG

Involving Vehicle No: SGX9299L

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SGX9299L	AYE TWRDS JURONG	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



**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

**TAX INVOICE**

Our Ref No: GR-20-022916

Date of Request: 08/02/2020

Your Ref No:

Online Purchase

Focus Auto Pte Ltd  
1 Kaki Bukit Ave 6  
#02-48/50 Autobay  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 08/02/2020  
Enquiry By Jenny Koh Bian Leng  
TP Vehicle No. SGX9299L  
Accident Date 07/02/2020

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:

☒ [X] GIRO ☐ [ ] Cash ☐ [ ] Cheque

RE: [MANDATE REQUEST] Our Ref: 19/20/20/VP05/023018 // ACCIDENT INVOLVING SGX 9299L AND SJR 4343X ON 07/02/2020 [External General]

ONG LI LI <llong@lonpac.com>

Fri 8/7/2020 12:40 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

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

**Lonpac External - General**

Dear Asher

Pls proceed to settle at lowest possible sum.

Kindly include the total for the TP claim amount for future cases.

Thank you.

Regards,

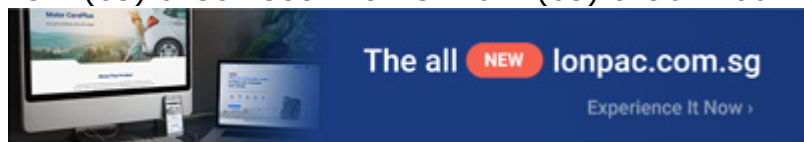
Ong Li Li

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:** Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]

**Sent:** Friday, 7 August 2020 11:26 AM

**To:** ONG LI LI <llong@lonpac.com>

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

**Subject:** [MANDATE REQUEST] Re: Our Ref: 19/20/20/VP05/023018 [External General] // ACCIDENT INVOLVING SGX 9299L AND SJR 4343X ON 07/02/2020

Your Ref: 19/20/20/VP05/023018

Dear Sirs,

We refer to the above matter.

**ACCIDENT INVOLVING SGX 9299L AND SJR 4343X ON 07/02/2020**

We have highlighted to your good office on 19/02/2020 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The said chain collision involved 8 vehicles whereby our insured was the 6th vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer **FOCUS AUTO PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 23,614.42	\$ 13,910.00
2. Loss of Rental (19days x \$120)	\$ 2,280.00	\$ 1,600.00 (16days x \$100)
3. LTA/GIA Search Fee	\$ 31.00	\$ 31.00
<b>Total</b>		<b>\$ 15,541.00</b>

\*\*13 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

**The above is for your approval please.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**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.**

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**From:** ONG LI LI <[long@lonpac.com](mailto:long@lonpac.com)>

**Sent:** Wednesday, February 19, 2020 12:19 PM

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

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Our Ref: 19/20/20/VP05/023018 [External General]

## **Lonpac External - General**

Dear Mei Kwan

Please see attached for our Insured's GIA report.

Regards,

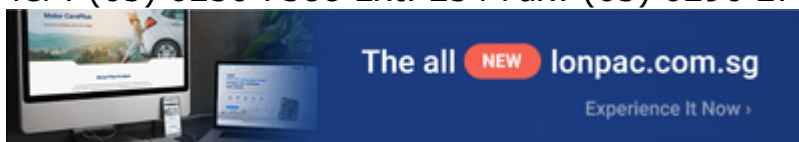
Ong Li Li

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





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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]  
**Sent:** Wednesday, 19 February 2020 11:58 AM  
**To:** ONG LI LI <[llong@lonpac.com](mailto:llong@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Our Ref: 19/20/20/VP05/023018 [External General]

**LPC ref: 19/20/20/VP05/023018**  
**LKK REF: CC4/LPC20002462/Uea3**

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- TP GIA report

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 Asher and she can be contacted at DID: 6841 6051.

***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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** ONG LI LI <[llong@lonpac.com](mailto:llong@lonpac.com)>  
**Sent:** Wednesday, 12 February, 2020 3:55 PM  
**To:** [assignments@lkkauto.com](mailto:assignments@lkkauto.com); Nivitha (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; [claims@focusauto.com.sg](mailto:claims@focusauto.com.sg)  
**Subject:** Our Ref: 19/20/20/VP05/023018 [External General]

**Lonpac External - General**

Dear Nivitha

Please refer to the attached and arrange survey.

Regards,

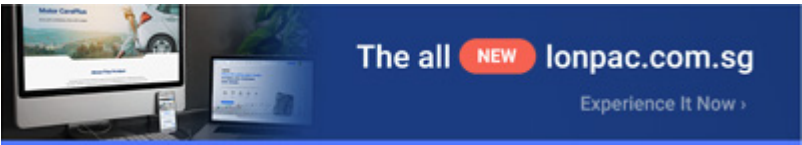
Ong Li Li

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Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



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