



Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Email : motor@wahhong.sg

Co Reg No : 199806235M

GST Reg No : 199806235M

Our Ref: WH0237

Date: 24/06/2020

WITHOUT PREJUDICE

ATTENTION: MOTOR CLAIMS DEPT

Lonpac Insurance BHD

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

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING SKC7098B AND YP2834S ALONG HOUGANG AVENUE 3 ON 11/02/2020 @ 1800 HRS.

We are instructed by RUWAN NISHANTHA FERNANDO to claim damages against your insured in connection with a road accident on involving our client's motor registration number SKC7098B and motor vehicle registration number YP2834S driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/ or management of your vehicle casued the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair after surveyor final estimate	\$ 1,400.00
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs) (9 days x \$150)	\$ 1,350.00
3) GIA Fee	\$ 2.00
Total Amount (SGD\$)	\$2,752.00
S/N1 Add 7% GST (SGD\$)	\$98.00
Net Amount (SGD\$)	<u>\$2,850.00</u>

A copy of each of the following supporting documents is enclosed:

- 1) LOD
- 2) Repairer's Invoice
- 3) GIA Fee
- 4) Rental Invoice
- 5) Letter of Authorization
- 6) Discharge Voucher
- 7) Rental Agreement

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **8 weeks** of your receipt of this letter.

For any further enquiry, kindly contact us via email to **motor@wahhong.sg** or call **Melvin Wee** at **8778 3338** directly.



Melvin Wee

Wah Hong Motors & Credit Pte Ltd
Manager

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SKC 7098B AND YP 2884s AT
HONGKONG AVENUE 3 ON 11/02/2020

1. I/We, the owner of vehicle no. SKC 7098B hereby instruct and authorize you to commence repairs to the said vehicle. I/We clearly understand that the Manufacturer's Normal Warranty maybe void due to the accident repair done at your workshop.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authority to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit or to instruct my/our solicitors as per paragraph 2 to do the same. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursements of acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account.
5. In the event that I/we am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/we shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with, I/we authorize you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/We shall also be personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your Solicitors.
7. If for whatever reason, my/our insurer(s) or the third party insurer(s) reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. ***I/We hereby confirm I/we have read and understand the contents of this document and the same. I/We acknowledge receipt of a copy of the same.***

Dated this 12th day of February 20 20



Policyholder's Signature _____
Name : Rusan Nicholas Fernando
NRIC No: 8XXXX5324
Contact No : 94249857

Driver's Signature (if driver is not the policyholder) _____
Name : _____
NRIC No: _____
Contact No : _____



Witness's Signature _____
Name : Jenny Ng
NRIC No: 8XXXX2678
Contact No : 87783555



LONPAC INSURANCE BHD

CLAIM NO : 19/20/20/VC00/023038
DATE : 29 SEPTEMBER 2020

DISCHARGE VOUCHER

I/~~We~~, M/s RUWAN NISHANTHA FERNANDO confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of YP 2834S the sum of Singapore Dollar Two Thousand One Hundred Only (\$2,100.00) 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 SKC 7098B and YP 2834S on 11 February 2020 along HOUGANG AVENUE 3.

I /~~We~~ hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ METRO PACKAGING PTE LTD AND/OR LIAU ANG HOCK**) 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 **WAH HONG MOTORS & CREDIT 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.

02/12/2020

Signature of vehicle owner/Date

Name of vehicle owner /Date

**Wah Hong Motors & Credit Pte Ltd**

Enterprise Hub

38 Toh Guan Road East #01-57

Singapore (608581)

E: motor@wahhong.sg

T: 6773 7377

Co Reg No: 199806235M

GST Registration No: 199806235M

TAX INVOICE

Invoice No.: WH0237

Date: 12/02/2020

BILLING DETAILS	
BILL TO	Lonpac Insurance BHD
NAME	RUWAN NISHANTHA FERNANDO
VEHICLE NUMBER	SKC7098B
MAKE & MODEL	MITSUBISHI OUTLANDER 2.4
NRIC/FIN	SXXXX532G
ADDRESS	11 PASIR RIS RISE #02-22 SINGAPORE 518085
DRIVER	RUWAN NISHANTHA FERNANDO
TEL	94249857

S/N	DATE	DESCRIPTION	AMOUNT (\$)
1	1001	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.	\$1,400.00

PAYMENT :	Total Amount (SGD\$)	\$1,400.00
	Add 7% GST (SGD\$)	\$98.00
	Net Amount (SGD\$)	\$1,498.00

Please Note:

- Goods sold are not returnable.

Kindly make cheque payable to

"Wah Hong Motors & Credit Pte Ltd" OCBC AC No.: 687760983001



This is a computer generated document, no signature is required.

AMA RENTAL PTE LTD

42 Toh Guan Road East #01-79 Enterprise Hub Singapore 608583

Email : ama.carrental@gmail.com

(201708966M)

HIRER DETAILS	
NAME	RUWAN NISHANTHA FERNANDO
CAR PLATE NO.	SKC7098B
MAKE & MODEL	MITSUBISHI OUTLANDER 2.4
ADDRESS	11 PASIR RIS RISE #02-22 518085
DRIVER	RUWAN NISHANTHA FERNANDO
TEL	94249857
ATTENTION:	WAH HONG MOTORS & CREDIT PTE LTD
EMAIL:	MOTOR@ WAHHONG.SG

Invoice No.: AMA0553

Date: 25/02/2020

Terms: C.O.D

S/N	DESCRIPTION	NO. OF DAYS	PER DAY (\$)	AMOUNT \$ (SGD)
1	RENTAL OF TOYOTA PRUIS HYBRID 1.8 Car Plate No.: SLS7459Y Period of 17/02/2020 - 25/02/2020	9	\$150.00	\$1,350.00
Subtotal				\$1,350.00
Amount Paid (\$)				\$1,350.00
Balance Due				\$0.00

Cheque Payment should be crossed and issued in favour of

AMA RENTAL PTE LTD

No Receipt will be issued.

Thank you for your patronage.



PAULINE WEE



AMA RENTAL PTE LTD
42 Toh Guan Road East #01-79 Enterprise Hub Singapore 608583
Tel: 8778 3636 Email: ama.carrental@gmail.com
(ROC NO:201708966M)

This Vehicle Leasing Agreement is made between AMA RENTAL PTE LTD ("Owner") AND

Mr/Ms RUWAN NISHANTHA FERNANDO ("HIRER") of NRIC/FIN SXXX532G

With Registered Address 11 PASIR RIS RISE #02-22 SINGAPORE 518085

Contact Number 94249857

The Agreed leasing date is from 17 / 2 / 2020 to 25 / 2 / 2020

Total leasing rates agreed at S\$ 150 per day Total Leasing 9 (Day(s)/ Weeks / Months)

Vehicle Inspection and Remarks

	Vehicle No. <u>SLS7459Y</u>
	Make & Model <u>TOYOTA PRIUS 1.8</u>
	Vehicle COLLECTION
	Mileage <u> </u> KM
	Date <u>17 / 2 / 2020</u>
	Time <u>9 / 30</u> (AM/PM)
	Fuel Level:
	SIGNATURE / HIRER <u>[Signature]</u>
	Vehicle RETURNED
	Date <u>25 / 2 / 2020</u>
	Time <u>6 / 15</u> (AM/PM)
	Fuel Level:
	SIGNATURE / HIRER <u>[Signature]</u>

REMINDER:
The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer. (Charges \$30 - \$300).

All vehicles are supplied with petrol and should be returned with petrol level likewise.
There will be NO REFUND for excess petrol.

ADDITIONAL DRIVER/NAME	
NRIC/FIN	
NATIONALITY	
CONTACT NUMBER	
TOTAL RENTAL COST	S\$
DEPOSIT	S\$
DATE OF DEPOSIT PAID:	/ /
TOTAL RECEIVED	S\$
REFUND:	

HIRER TO PROVIDE ORIGINAL NRIC/FIN AND DRIVER LICENSE INCLUDING THAT OF ADDITIONAL DRIVER FOR PHOTOCOPYING AS PROOF.

IN THE EVENT OF HIT-AND-RUN /ILLEGAL SUB-LETTING/FAILURE TO RETURN OF HIRER VEHICLE PER THIS AGREEMENT.

A MANDATORY PENALTY OF (MINIMUM) \$5000 WILL BE IMPOSED ON THE HIRER.

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

You are responsible for all fines, penalties and tolls levied against the Vehicle during the Rental Period.

The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses for at least 2 years.

Failure to observe stipulation may return all damage costs to be borne by the Hirer.

I hereby give my consent to AMA RENTAL PTE LTD:

- The collection, use and disclosure of my Personal Data by the Company for the purpose.
- The disclosure of my parties in order to comply with legal obligations or industry requirements.

This includes disclosures to legal, regulatory, governmental, tax and law enforcement authorities.

I acknowledge that in my use of the vehicle, the Company may need to disclose or share my Personal Data with third parties for the Purpose.

The Company's collection, use and disclosure of Personal Data in connection with the Project shall be governed by the Personal Data Protection Act.

SIGNATURE/HIRER

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

**** REPLACEMENT FOR ACCIDENT / REPAIR CAR / PRIVATE SETTLEMENT SKC70988 MITSUBISHI OUTLANDER 2.4**

TAX INVOICE

Our Ref No: GR-20-025805
Date of Request: 12/02/2020

Your Ref No: Online Purchase

Wah Hong Motors & Credit Pte Ltd
38 Toh Guan Road East, #01-57
Enterprise Hub
Singapore 608581

Dear Sir/Madam,

Enquiry Date 12/02/2020
Enquiry By Khoo Jia Keat
TP Vehicle No. YP2834S
Accident Date 11/02/2020

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:

☒ GIRO ☐ Cash ☐ Cheque

Jaslin Kok (LKK Auto)

From: ONG LI LI <llong@lonpac.com>
Sent: Tuesday, 29 September 2020 12:08 PM
To: Jia Le (LKK Auto)
Cc: MT_Claim_SG; Admin A
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020 Our Ref: 19/20/20/VC00/023038 [External General]

Lonpac External - General
Dear Jia Le

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.

-----Original Message-----

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Tuesday, 29 September 2020 9:14 AM
To: ONG LI LI <llong@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020 Our Ref: 19/20/20/VC00/023038 [External General]

Lonpac Ref: 19/20/20/VC00/023038
LKK Ref: CC4/LPC20002813/R1da3q2

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 18/02/2020 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Insured driver rolled back and collided onto third party vehicle. Liability is not in our driver's favour.

Summary to offer to third party repairer, "WAH HONG MOTORS & CREDIT PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 6,307.12	\$ 1,498.00
2. Loss of Rental (9days x \$150.00)	\$ 1,350.00	\$ 600.00 (4days x \$150.00)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 7,659.12	\$ 2,100.00

**03days recommendation for repair + 1PRS = 4days.

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

The above is for your approval.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: ONG LI LI [mailto:llong@lonpac.com]

Sent: Wednesday, 19 February 2020 11:21 AM

To: Mei Kwan (LKKAuto)

Cc: MT_Claim_SG; Admin A; Jia Le (LKK Auto)

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020 Our Ref: 19/20/20/VC00/023038 [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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-----Original Message-----

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Tuesday, 18 February 2020 8:25 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020 Our
Ref: 19/20/20/VC00/023038 [External General]

LPC ref: 19/20/20/VC00/023038
LKK REF: CC4/LPC20002813/da3

Dear Sir / Madam,

We refer to the above matter.

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

Our case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

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)

-----Original Message-----

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Friday, 14 February, 2020 5:05 PM

To: 'ONG LI LI' <llong@lonpac.com>; Admin A <admin-a@lkkauto.com>; 'MT_Claim_SG' <mt_claim@lonpac.com>; assignments <assignments@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020 Our
Ref: 19/20/20/VC00/023038 [External General]

Dear Sir/Madam,

Thank you for the assignment.

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

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: ONG LI LI <llong@lonpac.com>

Sent: Friday, 14 February, 2020 4:20 PM

To: Wahhong motors & credit pte ltd <motor@wahhong.sg>; MT_Claim_SG <mt_claim@lonpac.com>; assignments@lkkauto.com; Nivitha (LKK Auto) <admin-d@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020 Our
Ref: 19/20/20/VC00/023038 [External General]

Lonpac External - General

Without Prejudice

Dear Jenny

Please liaise with LKK Auto Consultants Pte Ltd for survey and assessment of liability.

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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-----Original Message-----

From: Wahhong motors & credit pte ltd [mailto:motor@wahhong.sg]
Sent: Friday, 14 February 2020 3:42 PM
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SKC7098B & YOUR INSURED YP2834S ON 11/02/2020

Dear Sirs/Madam,

Please find the attached GIA, PRS Letter, and estimate for your perusal.

Kindly arrange Pre-Repair Survey for this vehicle.

Take note that the Repair Estimate will be ready upon the Pre-Repair Survey.

Workshop: WAH HONG MOTORS & CREDIT Pte Ltd

Address: 38 TOH GUAN ROAD EAST #01-57

ENTERPRISE HUB SINGAPORE 608581

Contact Person: Victor Seng

HP: 87784848

Office: 67737377

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Thank You and Best Regards,

Jenny Ng

Admin Manager

WAH HONG MOTORS & CREDIT PTE LTD

ROC:199806235M

ENTERPRISE HUB

38 TOH GUAN ROAD EAST

#01-57 S(608581)

Tel:(65)67737377

HP :(65)87783555

Website: www.wahhong.sg

Mail : motor@wahhong.sg