#### Summer Lee (LKK Auto)

From:

KENNY LIM CHING GHEE <kennylim@lonpac.com>

Sent:

Monday, 2 March, 2020 4:14 PM

To: Cc: assignments MT\_Claim\_SG

Subject:

New Assignment - Accident involving SJS1802C (OI) and SMJ6399D (TP) on

22-02-2020 - Oref: 20/20/VP05/023096 [External Confidential]

Attachments:

9308 - List of MS\_20200302101730.pdf; MRM51516664.PDF

### Lonpac External - Confidential

Dear Nivitha/Summer

Please assist to arrange for a PRS as per email below.

Attached herewith our Insured's GIA report for your perusal.

Thank you.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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From: KENNY LIM CHING GHEE

Sent: Monday, 2 March 2020 4:07 pm

To: 'Oracle Law Corp' <mail@oraclelaw.sg>
Cc: MT\_Claim\_SG <mt\_claim@lonpac.com>

Subject: RE: Our Ref: SB/PO/Acc/2020-9308 Your Ref: Insurer of SJS 1802C [External Confidential]

### Lonpac External - Confidential

Dear Alvin

Please be advised that we are not agreeable to your list of surveyors and shall appoint LKK Auto Consultants for the Pre-Repair Inspection of your client's vehicle at:-

Eng Shing Mechanical Works 160 Sin Ming Drive #06-21 Sin Ming Autocity Singapore 575722

Tel: 6453 7380

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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From: Oracle Law Corp < mail@oraclelaw.sg> Sent: Monday, 2 March 2020 10:23 am

To: KENNY LIM CHING GHEE <kennylim@lonpac.com>

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

Subject: RE: Our Ref: SB/PO/Acc/2020-9308 Your Ref: Insurer of SJS 1802C

Dear Kenny,

#### PRE-REPAIR INSPECTION

ACCIDENT INVOLVING SMJ 6399D & SJS 1802C AT CROSS JUNCTION OF ANG MO KIO AVENUE 3 BELOW THE CTE FLYOVER ON 22-02-2020 @ 2.25 P.M.

Please refer to attachment the contents of which are self-explanatory for your kind attention and immediate action.

Regards

Alvin Ong

# Oracle Law Corporation

Advocates & Solicitors
 UEN/GST Reg No. 200904572Z

237 Alexandra Road #04-11 The Alexcier, Singapore 159929

Telephone: 6538 6250 Facsimile: 6538 1860

From: KENNY LIM CHING GHEE [mailto:kennylim@lonpac.com]

Sent: Monday, 2 March 2020 8:53 AM

To: Oracle Law Corp < mail@oraclelaw.sg >
Cc: MT\_Claim\_SG < mt\_claim@lonpac.com >

Subject: PRS - Accident involving SJS1802C & SMJ6399D on 22/02/2020 - Oref: 20/20/20/VP05/023096 [External

Confidential]

### Lonpac External - Confidential

Without Prejudice Save as to Costs

Dear Sir/Madam

We refer to your fax dated 26 February 2020 to which we received on 28 February 2020.

Please see appended for our list of surveyors:-

1 Nicholas Tey-Appraisal				
2	Jackson Quek - Appraisal			
3	Faizal Gulam Mohd _ Appraisal			
4 Paul Thanapal- Quantum 5 Choo Beng Hai – Quantum 6 Andrew Aw- Quantum				
		7		
		8		
9				
10				

Kindly revert soon.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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#### > Back to OneMotoring

Enquire	PARF/COE	Rebate for	Registered	Vehicle
---------	----------	------------	------------	---------

Vehicle Owner Particulars		
Owner ID Type:	Business	
Owner ID: Vehicle Details	409A	
Vehicle No.:	SMJ6399D	
Vehicle to be Exported:	No	
Intended Deregistration Date:	10 Mar 2020	
Vehicle Make:	TOYOTA	
Vehicle Model:	NOAH HYBRID 7-SEATER 1.8X CVT	
Primary Colour:	Silver	
Manufacturing Year:	2018	
Engine No.:	2ZR0C78052	
Chassis No.:	ZWR800358339	
Maximum Power Output:	100.0 kW (134 bhp)	
Open Market Value:	\$33,451.00	
Original Registration Date:	14 Mar 2019	
First Registration Date:	14 Mar 2019	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$28,832.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	13 Mar 2029	
PARF Rebate Amount: Intended COE Rebate Details	\$21,624.00	
COE Expiry Date:	13 Mar 2029	
COE Category:	E - Open - all except motorcycle	
COE Period(Years):	10	
QP Paid:	\$32,909.00	
COE Rebate Amount:	\$29,005.00	
Total Rebate Amount:	\$50,629.00	

The information contained herein is correct as at 10 Mar 2020

OK

Dep 11,080/yr 923/mth

> MV 113,000 /2 PV 50,629/2 NV 62,371/2

Talin Mi

# **Enquire Vehicle Transfer Fee**

### **Vehicle Details**

Maximum Power Output: 100.0 kW (134 bhp)

Vehicle No. SMJ6399D Make / Model TOYOTA / NOAH HYBRID 7-SEATER 1.8X CVT Vehicle Type: Z11 - Private Hire (Chauffeur) Station Wagon/Jeep/Land Rover Vehicle Attachment 1: No Attachment Vehicle Scheme: Normal Chassis No.: ZWR800358339 Propellant: Petrol-Electric Engine No.: 2ZR0C78052 Motor No.: 318K09914 Engine Capacity: 1797 cc Power Rating: 60.0 kW

Maximum Laden Weight:
1995 kg
Unladen Weight:
1610 kg
Year Of Manufacture :
2018
Original Registration Date :
14 Mar 2019
Lifespan Expiry Date :
COE Category :
E - Open - all except motorcycle
Quota Premium :
\$32,909.00
COE Expiry Date :
13 Mar 2029
Road Tax Expiry Date :
13 Mar 2020
PARF Eligibility Expiry Date :
13 Mar 2029
Inspection Due Date :
13 Mar 2022
Intended Transfer Date :
10 Mar 2020
CO2 Emission :
98.00 (g/km)
CEV/VES Rebate Utilised Amount :
\$10,000.00
CO Emission :
0.080000 (g/km)
HC Emission:
0.019000 (g/km)
0.017000 (g/Kill)
NOx Emission :
0.002000 (g/km)
PM Emission:

# Fees To Be Paid For Transfer

Transfer Fees	\$25.00
Road Tax Renewal - 6 months (14 Mar 2020 to 13 Sep 2020)	\$487.00
Road Tax Renewal - 12 months (14 Mar 2020 to 13 Mar 2021)	\$974.00

## Message

The fees above do not include any late road tax fees, which apply if road tax or lay-up has expired. You can use the digital service Enquire Road Tax Payable to check if there are any late road tax fees.

Any road tax that has been paid for the vehicle will be transferred to the next owner.

The road tax schedules for petrol-electric cars and electric vehicles (EV) will be revised from 1 January 2021. The current enquiry result does not include the revised road tax schedules commencing 1 January 2021. Please refer to the <u>Press Release</u> for more information.

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Browse by Category 18 vehicles

Toyota Noah

Price

Any

Depreciation

2019

Any

Eng Cap

Any

Veh Type

All

Status

Search Selection

Toyota Noah Hybrid 1.8A X

\$112,800

\$11,080 /yr

24-Jan-2019

1.797 cc

12,480 km

Mileage

Any

MPV

Available

Fuel Type: Petrol-Electric

100% Loan Available! Well Maintained By 1 Owner With Low Mileage Done, Huge And Comfortable Space For 7 Passengers, 100% Loan Approval With Our Flexible In House Financing, All Enquirers Are Welcome Through Call Or Whats

Posted: 09-Mar-2020 Tags: 2019 Toyota Noah, Toyota Noah, Toyota, Noah



Toyota Noah Hybrid 1.8A X

\$116,800

\$11,640 /yr

25-Jan-2019

1.797 cc

MPV

Available

Fuel Type: Petrol-Electric Elegant White MPV, Fuel Consumption With Hybrid, One Owner Only, Low Maintenance Cost, With Warranty, Flexible In-House Loan Packages Available

Prime Motor & Leasing Posted: 08-Mar-2020 Tags: 2019 Toyota Noah, Toyota Noah, Toyota, Noah



Toyota Noah Hybrid 1.8A X

N.A

28-Jan-2019

1,797 cc

MPV

SOLD

Fuel Type: Petrol-Electric

Maximum Loan Amount Available As Advertised! Cheapest Selling Price With Low Depreciation Noah Hybrid In The Market! Very Low Mileage Done! 1 Fussy Owner Going Overseas! Guaranteed Accident-Free And Non PHV Vehicle Assured! Drive And Smell Like A New M...

Creative Auto

Posted: 21-Jan-2020 Tags: 2019 Toyota Noah, Toyota Noah, Toyota, Noah



Toyota Noah Hybrid 1.8A Si

15-Feb-2019

1.797 cc

MPV

SOLD

Fuel Type: Petrol-Electric

Smart Entry System, Steering Switch, Dual Powered Sliding Doors With One Touch Switch, Rear Auto Air Conditioner, Hybrid System Indicator, Premium Modern Of Noah With Beautiful Bodykit, Fog Lamps, Spoiler Factory Fixed Top Range Sports Rims And Black Interior...

N.A

Posted: 11-Jan-2020 Tags: 2019 Toyota Noah, Toyota Noah, Toyota, Noah



Top 20 cars with the lowest mark-up

Some car dealers willingly make lower profits to attract customers. Here's the top 20 cars with the lowest dealer profit margins - the best deals you can get!

Read this article



Toyota Noah 2.0A X

\$119,988

\$11,550 /vr

03-Apr-2019

1.986 cc

11 km

MPV

Available

Loan Available, New Facelift, Comes With 5 Years Warranty, Do Not Miss This Beautiful Unit, Flawless And Excellent Condition. Call Our Friendly Sales Staff Now! Balloon Scheme Loan Available Too!

CONTRACTOR OF THE PARTY OF THE

Vincar Pte Ltd

Posted: 27-Feb-2020 Tags: 2019 Toyota Noah, Toyota Noah, Toyota, Noah



Toyota Noah Hybrid 1.8A X

12-Jun-2019 N.A

1.797 cc

MPV

SOLD

Maximum Loan Amount Available As Advertised! Cheapest Selling Price & Depreciation NOAH Hybrid In The Market With Very Low Mileage Done! 1 Fussy Owner Going Overseas! Guaranteed Accident Free & Non PHV Vehicle Assured! Drive & Smell Like Brand New! O...

Fuel Type: Petrol-Electric

Posted: 10-Jan-2020 Tags: 2019 Toyota Noah, Toyota Noah, Toyota, Noah

Toyota Noah Hybrid 1.8A X

N.A

17-Jun-2019

1,797 cc

SOLD

#### Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 25/02/2020 14:14

#### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

	ACCIDENT STATEMENT
Date Of Report	25/02/2020 13:33
Date Of Accident	22/02/2020 14:25
Exact Location Of Accident	CROSS JUNCTION OF ANG MO KIO AVE 3 BELOW CTE FLYOV
Country/State of Loss	SINGAPORE
C.	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SMJ6399D
Insured/Policyholder	
Name Of Registered Owner	PHONEIX CAR RENTAL
Co Reg No	5XXXX409A
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-97451847
Vehicle Particulars	
Manufacturer	ТОУОТА
Model	NOAH HYBRID
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5113174016
Cover Note Number	
Driver	
Name of Driver	PANG KIM BOCK (FENG JINBO)

Name of Driver PANG KIM BOCK (FENG JINBO)

 NRIC No
 SXXXX786A

 Date Of Birth
 09/03/1978

 Occupation
 OUTDOOR

 Date Of Driving Pass
 26/09/2005

Driving Experience 14 YEARS AND 4 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-92380825

Fax Number

BLK 314A ANCHORVALE LINK Address

#03-137 SINGAPORE

Postcode 541314

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OTHER - HIRER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLISION - MAJOR/MINOR RD

AFTER-RAIN Weather Conditions

Road Surface WET

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

Was any body injured in the Accident?

Was any injured conveyed to hospital by

Number of Passengers (Including Driver)

ambulance?

YES Was any other material or property damaged? I have been approached by unknown person(s) NO

soliciting/offering accident claims assistance.

Passenger 1

NAME:

4

2

NO

: NA

GENDER:

: MALE

Passenger 2

NAME:

: NA

GENDER:

: MALE

Passenger 3

NAME:

: YVONNE TEO SWEE ENG

GENDER:

: FEMALE

**Details of Police Action** 

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SJS1802C

Vehicle Make/Model/Colour

REFER ATTACHED **Details Of Properties** PRIVATE CAR Vehicle Category I IM HONG FFA Name of Driver

Contact Number

98171119

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Sketch Plan Pg. 1

A SMJ 63990

SKETCH PLAN	B. SLS 1802C
	Serangeon North Ave [
∠ Ang Mo	KlovA( A 4
	1712121
ESCRIBE CIRCUMSTANCES OF THE A	
On Entrope	and Feb 'appear time : 1425 has while I
(Porce Vin Book 6780x	JEGA) was priting from Ana Mo Kip Au 3
(TE EXH. I WAS	22nd Feb '2020, time: 1425 his while I 5786A) was exiting him Ang Mo Kio Ave 3 ad the extremely night lane turning toward I. When a oncoming vector 558 1802 C
Summer will Ave	1. When a morning vechelo STS 1800 C
hatting on my right	A driver side.
9	, over the same of
	1

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Driver's Signature (If driver is not the policyholder) Date & Time:

Reporting Centre Personnel's Signature

Name: NRIC/FIN No.:

#### Sketch Plan #2 Pg. 1

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process:
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance
  Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by
  interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
  - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



#### LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

#### PRE-REPAIR INSPECTION REPORT LONPAC INSURANCE BHD Ref: CS3/LPC20003441/Bvf3e2 10-03-2020 300 BEACH ROAD #17-04/07 THE Date: CONCOURSESINGAPORE 199555 Code: LPC2 Policy Particulars :- (THIRD PARTY CLAIM) SMJ 6399D Insured Veh. SJS 1802C Veh. Inspected 0.00 Policy No. Coverage (\$) 20/20/20/VP05/023096 0.00 Claim No. Excess (\$) KENNY LIM CHING GHEE 02/03/2020 **Assign From Assign Date** Vehicle Particulars & Condition TOYOTA WISH 1797 Make & Model C.C HIDDEN Engine No. Year of Reg. 2019 Chassis No. ZWR800358339 Colour SILVER 86102 KM **JAMMED** Odometer Steering Brakes IN ORDER Modification SPORTS RIM General POOR **Conditions of Tyres** Size Make Balance R/H Front Tyre 215/50 R17 RADAR 5 mm 215/50 R17 RADAR 5 mm L/H Front Tyre R/H Rear Tyre 215/50 R17 RADAR 5 mm 215/50 R17 RADAR 5 mm L/H Rear Tyre **Description of Damages** THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY AND FRONT PORTION. 5. **General Information Accident Date** 22/02/2020 Inspect Date / Time 03/03/2020 ( 03:51 PM ) 160 SIN MING DRIVE #06-21 SIN MING AUTOCITY Survey held at ENG SHING MECHANICAL WORKS Repairer 5a. Remarks A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.

Report Ref No. CS3/LPC20003441/Bvf3e2

THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.

C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

Inspected By

#

LIM TEOW GUAN

**Automotive Assessor** 

L

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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