

Your Ref : GBA6930Y

Our Ref : 020133/03

Jessica Heath Quance

Correspondence Address : (claims@kkinhin.com.sg)

c/o M/s K. Kim Hin Auto Pte Ltd

160 Sin Ming Drive #02-20

Sin Ming AutoCity

Singapore 575722

Date : 15 Jun 2021

Lonpac Insurance Bhd

300 Beach Road #17-04/07

The Concourse

Singapore 199555

Motor Claims Dept

Dear Sir/Mdm

ACCIDENT INVOLVING SJM753Z AND GBA6930Y ALONG MARGOLIOUTH ROAD ON 10 MARCH 2020

I am the owner of the m/vehicle *SJM 753Z* which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs	\$	1,070.00
2. Loss of use of vehicle at \$ per day for 03 day(s)	(Refer CDS Car Rental)	\$	540.00
3. Police documents/Search fees	\$	
4. Surveyor report fee	\$	
	Total:	\$	1,610.00
			=====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



encl.

Letter of Authorization

To Whom It May Concern

Accident on 10 March 2020 involving SJM753Z / GBA6930Y

Along Margoliouth Road

I/We Jessica Heath Quance NRIC NO. GXXXX615P of

50 Draycott Park #25-03 The Draycott Singapore 259396

owner of Motor Vehicle Registration No. SJM 753Z insured by

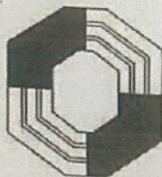
AXA Insurance Pte Ltd under Policy No. GA151868

do hereby authorize M/s K. Kim Hin Auto Pte Ltd as my/our
representative with full authority to write, negotiate and settle claim for damages on my/our
behalf against the owner and /or driver of Motor Vehicle Regn No. GBA6930Y
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,
M/s K. Kim Hin Auto Pte Ltd and the said
payment be forwarded to them to be construed as full and final discharge of my/our claim.


Owner's Signature & Company Stamp

11/3/2020
Date



LONPAC INSURANCE BHD

CLAIM NO : 19/20/20/VC06/023201
DATE : 08 JULY 2021

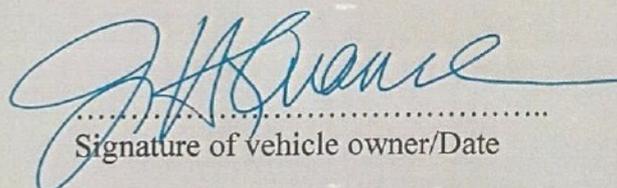
DISCHARGE VOUCHER

I/We, **JESSICA HEATH QUANCE** confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of **GBA 6930Y** the sum of Singapore Dollar **ONE THOUSAND FOUR HUNDRED AND NINETY ONLY (\$1,490.00)** 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 **SJM 753Z** and **GBA 6930Y** on **10/03/2020** along **MARGOLIOUTH ROAD**.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ CALIFORNIA LAUNDRY PTE LTD**) 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 **K KIM HIN AUTO 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.

 23/8/2021
.....
Signature of vehicle owner/Date

Jessica Quance 23/8/2021
.....
Name of vehicle owner /Date

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkimhin.com.sg

No. : 25123

Date : 12-Sep-2020

PAGE : 1

Vehicle Insured : GBA 6930 Y
Accident Date : 10-Mar-2020

LONPAC INSURANCE BHD

COST OF REPAIR FOR HONDA STREAM 1.8L A (2008) SJM753Z
=====

- To supply spare parts
- To remove, cut out damaged parts,
panel beating, welding, align,
refix and to renew affected parts.
- To putty and respray on affected
portions.
- To focus headlamps. To check front
wiring and lighting operation.

	1,000.00
Add 7% GST :	70.00
Total :	S\$ 1,070.00
	=====

Singapore Dollars One Thousand and Seventy Only

金興(龔)汽車私人有限公司
K. KIM HIN AUTO PTE LTD

.....

CDS CAR RENTAL PTE LTD

Co. Reg. No.: 201612109H

160 Sin Ming Drive #02-19 Sin Ming AutoCity Singapore 575722

Tel: 6452 7127 Fax: 6454 9575

RENTAL AGREEMENT

No: CDS 80749

Vehicle No.	Make / Model
SDN9979X	HONDA STREAM

Date: _____

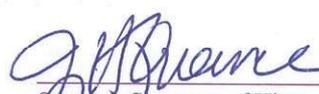
HIRER'S PARTICULARS	
Name	: JESSICA HEATH QUANCE
Address	: 50 DRAYCOTT PARK #25-03 THE DRAYCOTT S(259396)
Telephone (Home)	:
(Office)	:
H/Phone	: 83218605
NRIC or Passport No	: G5344615P
Nationality	:
Date of Birth	:
Age	:
Driving Licence No	:
Expires	:
Type	: Local / Int'l
Issued	:
Driving Experience	:

CHARGES			\$	cts
3	Day(s) @ S\$ 180		540.00	
	Week(s) @ S\$			
	Month(s) @ S\$			
Insurance				
Additional Rental Payable				
Surcharge of Fuel				
Total			540.00	
Less Deposit (Cash / Cheque No.)				
Balance Payable / Refundable				
Refund Received (Cash / Cheque No.)				

DRIVER'S PARTICULARS <i>(If different from Hirer)</i>	
Name	: As above
Address	:
Telephone (Home)	:
(Office)	:
H/Phone	:
NRIC or Passport No	:
Nationality	:
Date of Birth	:
Age	:
Driving Licence No	:
Expires	:
Type	: Local / Int'l
Issued	:
Driving Experience	:

- Note: 1) Hirer is liable for all parking fines and traffic violations.
- 2) Excess - In the event of any accident, the Hirer is liable to pay first (S\$ 2000.00) plus loss of earnings before the damaged vehicle is being repaired.
- 3) Young (≤ 27 years), Inexperienced (≤ 2 years) or Aged driver (≥ 65 years), additional excess of (S\$ 2000.00) will apply.
- 4) Windscreen claim of \$100 will apply if hit by stone, otherwise full price will apply.

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the Hire Agreement printed overleaf.

 Stamp & Signature of Hirer
 Signature of Driver
(If different from Hirer)

Date: _____ Date: 9.9.2020

Date Out	9.9.2020 (Wed)	Date In	11.9.2020
Time Out	9.55 AM	Time In	2.55 PM
Mileage at Delivery / Pick-up		Mileage on Returning	
Fuel Level at Delivery / Pick-up	E 1/4 1/2 3/4 F	Fuel on Returning	E 1/4 1/2 3/4 F
Surcharge of Fuel will be at S\$ _____ per 1/4 tank			

Remarks: **Kindly note the following:**

- No work permit holders are allowed to drive;
- No drivers below 23 years old are allowed to drive;
- Driving to Malaysia is strictly not allowed.



Asher Sng (LKKAuto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Monday, 5 July 2021 1:35 PM
To: Asher Sng (LKKAuto)
Cc: MT_Claim_SG
Subject: FW: [MANDATE REQUEST] Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 *** LKK REF; CC4/LPC20004075/Kea3 [External Confidential]

Follow Up Flag: Follow up
Flag Status: Flagged

Lonpac External - Confidential

Dear Asher,

Kindly proceed as proposed.

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 latest "Heightened Alert" on COVID-19 measures, more than 50% of our staff will be working from home from 17 May to 13 June 2021. Please expect delays in our replies 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.

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From: CHEW BENG KEE
Sent: Monday, 5 July 2021 1:33 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: [MANDATE REQUEST] Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 *** LKK REF; CC4/LPC20004075/Kea3 [External Confidential]

Lonpac External - Confidential

Hi Gerald

OK, pls proceed with TPPD direct claims settlement as proposed.
Thank you.

Best Regards

Chew Beng Kee
Head of Claims | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext. 246 | 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: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Monday, 5 July 2021 1:25 pm
To: CHEW BENG KEE <bkchew@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: [MANDATE REQUEST] Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 *** LKK REF; CC4/LPC20004075/Kea3 [External Confidential]

Lonpac External - Confidential

Hi Chew,

Attached supporting documents for DS for your approval.

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 latest "Heightened Alert" on COVID-19 measures, more than 50% of our staff will be working from home from 17 May to 13 June 2021. Please expect delays in our replies during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.

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From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]
Sent: Friday, 2 July 2021 10:03 am
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][MANDATE REQUEST] RE: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 *** LKK REF; CC4/LPC20004075/Kea3 [External Confidential]

Dear Sirs,

We refer to the above matter.

We have highlighted to your good office on 18/09/2020 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our insured reversed and collided third party vehicle.

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 **K KIM HIN AUTOMOTIVE PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 3,358.78	\$ 1,070.00
2. Loss of Rental (3days x \$180)	\$ 540.00	\$ 420.00 (3days x \$140)
Total:	\$ 3,898.78	\$ 1,490.00

**2 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 | fax: 6741-4108 | did: 6841-6051

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.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Friday, 18 September 2020 12:14 PM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 *** LKK REF; CC4/LPC20004075/Kea3 [External Confidential]

YOUR REF: 19/20/20/VC06/023201

LKK REF: CC4/LPC20004075/Kea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SJM 753Z on a WP basis and TP repairer proposed for direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

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 | fax: 67414108

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

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Wednesday, 8 April, 2020 8:15 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 *** LKK REF; CC4/LPC20004075/ea3 [External Confidential]

Lonpac External - Confidential

Our Ref : 19/20/20/VC06/023201

Dear Mei Kwan,

Attached copy of insured's report for your attention.

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

Sent: Tuesday, 7 April 2020 7:50 pm

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Subject: Re: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 [External Confidential] *** LKK REF; CC4/LPC20004075/ea3

Dear Gerald,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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)

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 7 April 2020 7:44 PM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; assignments <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: Re: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 [External Confidential] *** LKK REF; CC4/LPC20004075/ea3

Dear Gerald,

Noted.

Hi assignment team,

|

Kindly assist.

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)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 7 April 2020 5:34 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan,

Please arrange with the workshop for the survey.

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: service [<mailto:service@kkimhin.com.sg>]
Sent: Tuesday, 7 April 2020 5:21 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: service@kkimhin.com.sg; Sandra (Gmail) <sandrakhong@gmail.com>
Subject: re: Fwd: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 [External General]

Dear Gerald

Good day to you.

Enclosed the estimate SJM 753 Z. Our client will be coming in to leave car for survey and repair tomorrow (8 Apr - Wed).

Surveyor previously appointed by Lonpac is LKK. I have informed Kenneth LKK.

Can you confirm the liability?

Thank you.

Best Regards
Sandra
6452 7018
9622 2116
K. Kim Hin Auto Pte Ltd

----- Forwarded message -----

From: service <service@kkimhin.com.sg>
Date: Mon, Mar 16, 2020 at 11:14 AM
Subject: RE: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 [External General]

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>, <service@kkimhin.com.sg>, Sandra (Gmail) <sandrakhong@gmail.com>

Dear Gerald

Good day to you. Thank you for your reply.

Could you let us know which surveyor will be appointed so that we can arrange?

Thank you.

Best Regards
Sandra
6452 7018
9622 2116
K. Kim Hin Auto Pte Ltd

From: "GERALD POH WEE BIN" <geraldpoh@lonpac.com>
Sent: Monday, March 16, 2020 11:11 AM
To: "service@kkimhin.com.sg" <service@kkimhin.com.sg>
Cc: "MT_Claim_SG" <mt_claim@lonpac.com>
Subject: RE: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020 [External General]

Lonpac External - General

WITHOUT PREJUDICE

Our Ref : 19/20/20/VC06/023201

Dear Sandra,

Our insured has yet to lodge the accident report and we have no comments on liability as these are usually handled by our surveyors.

Kindly let us know if your client's vehicle require to be survey.

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: service [mailto:service@kkimhin.com.sg]
Sent: Saturday, 14 March 2020 10:27 am
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: service@kkimhin.com.sg; Sandra (Gmail) <sandrakhong@gmail.com>
Subject: Accident Involving SJM 753 Z and GBA 6930 Y on 10 Mar 2020

Dear Claims Team

Good day to you.

Enclosed the GIA report of SJM 753 Z who was hit by your insured GBA 6930 Y on 10 March 2020.

Can you let us know if your insured has reported the accident and the liability of the case?

Many thanks
Sandra
64527018
96222116
K. Kim Hin Auto Pte Ltd