

來發(明記)摩哆有限公司  
**LAI HUAT (MENG KEE) MOTOR PTE LTD**

Sin Ming Autocity  
160 Sin Ming Drive #04-01/#04-02/#07-03 Singapore 575722  
Tel: 64538110 Fax: 64596267  
UEN: 199407592C

Your Ref: YM 3267M  
Our Ref: SKX 5368A – 2020/JL

10 November 2020

Lonpac Insurance Bhd  
300 Beach Road  
#17-04/07  
The Concourse  
Singapore 199555  
Attention: Motor Claims

**WITHOUT PREJUDICE**

Dear Sir

**ACCIDENT INVOLVING VEHICLE NOS. SKX 5368A AND YM 3267M ON 14/08/2020 AT ANG MO KIO STREET 11**

We refer to the above matter wherein your insured's vehicle no. YM 3267M was involved in an accident with our client's vehicle no. SKX 5368A.

As the accident was caused by your insured's negligence, our client is now claiming for the following losses:

- Repair cost: \$1,624.93 (include GST)
- Rental cost: \$ 360.00 (3 days x \$120 per day)
- GIA search: \$ 2.00
- Total: \$1,986.93

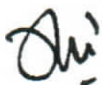
Relevant documents in support of our client's claim are enclosed for your reference.

Please do not hesitate to contact Jenny Lim at telephone 64538110 or email [jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg) should you need any additional information.

Meanwhile, we look forward to receiving your affirmative response soon enough.

Thank you.

Yours faithfully



LAI HUAT (MENG KEE) MOTOR PTE LTD

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## LETTER OF AUTHORITY

To: Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722

Dear Sirs

ACCIDENT INVOLVING VEHICLE NOS: SKX 5368A & YM 3267M ON 14/08/2020  
AT ANG MO KIO STREET 11

This is to confirm that on 14/08/2020, I / We gave you instructions to repair my / our vehicle no. SKX 5368A which was damaged in the above accident.

In consideration of your agreement to repair my vehicle no. SKX 5368A, pay for my other expenses and to defer demanding for payment of the costs of repair which was damaged as a result of the above accident, I / We hereby authorise you and/or your solicitors as my / our representative to write, negotiate and settle the accident claim on my / our behalf against any part involved in the abovementioned accident.

I / We hereby undertake to co-operate with you and render you all the assistance (including having my / our vehicle re-inspected and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use to my / our vehicle. I / We further undertake to keep you informed at all times of any communication received from any party involved in the abovementioned accident.

I / We hereby confirm that by signing this Letter of Authority, I / We are not entitled in law to receive any payment. If a cheque is sent to me, I / We shall return the same to the sender as I am precluded in law from accepting any payment.

In the event of my / our claim against any party involved in the abovementioned accident being unsuccessful for any reason whatsoever, I / We shall bear the repair / excess cost payable to Lai Huat (Meng Kee) Motor Pte Ltd either by cash / cheque or claim against my / our insurance policy.

I / We hereby authorise the payment of my / our claim (including any or all medical related invoices / receipts) to be made directly to my / our representative, Lai Huat (Meng Kee) Motor Pte Ltd accordingly.

In relation to the personal and vehicle information collected or otherwise provided during the course of the claim process (including by way of recordings), I agree and consent that Lai Huat (Meng Kee) Motor Pte Ltd may use, disclose and process my personal data for the purpose of responding and administering all activities related to my insurance claim.

Yours faithfully

Signature:



Name:

Lim Say Yan

NRIC No:

S1163596B



# LONPAC INSURANCE BHD

CLAIM NO : 20/20/20/VC00/023541  
DATE : 19 MARCH 2021

## DISCHARGE VOUCHER

I/We, LIM SAY YAN confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of YM 3267M the sum of Singapore Dollar One Thousand and Eight Hundred Only ~~(\$1,800.00)~~ in full and final satisfaction, liquidation and discharge of all property/injury 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 SKX 5368A on 14 August 2020 along Ang Mo Kio Street 11.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ OR KIM PEOW CONTRACTORS 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 **LAI HUAT (MENG KEE) MOTOR 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.

- 2 JUN 2021



.....  
Signature of vehicle owner/Date

Lim Say Yan

.....  
Name of vehicle owner /Date



来發 ( 明 記 ) 摩 哆 有 限 公 司  
**LAI HUAT (MENG KEE) MOTOR PTE LTD**

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
GST No: M2-0128609-3  
UEN: 199407592C

**TAX INVOICE**

EST No. ....: EST0025454  
Lim Say Yan

GST Reg No .....: M2-0128609-3  
Page .....: 1 of 1  
Number .....: INV0026199  
Your ref. ....: TP-YM 3267M Lonpac  
Job No. ....: 71541  
Our ref .....: 20.08.13  
Payment .....:  
Date .....: 10/11/2020

Attn .....

Vehicle No ...: SKX 5368A  
Vehicle Model : Toyota Camry  
Accident on ..: 14/8/2020

Quantity	Unit	Description	Unit price	Disc. pct.	Amount
Supply of Parts:					
1.00	Pc	Front radiator chrome moulding	102.80	25.00	77.10
1.00	Pc	Front bumper	518.70	25.00	389.03
1.00	Pc	Front bumper centre lower grille with chrome surround rim	750.00	25.00	562.50
Special nett item:					
1.00	Pc	Front number plate	40.00		40.00
Labour & Misc:					
1.00		To remove + renew above parts	200.00		200.00
1.00		To spray paint	250.00		250.00
Sub-Total					1,518.63
GST 7.00%					106.30
Total					S\$ 1,624.93

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。除外，还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

# APEX Car Rental Pte Ltd

37A Bartley Road Singapore 539777  
UEN: 200102894H

## HIRING AGREEMENT CUM TAX INVOICE NUMBER:

**1004590**

(Please quote this number in all payments and correspondence)

Vehicle number : SKT 6454Z  
Make & model : Toyota Altis 1.6A

### HIRER'S PARTICULARS

Hirer : LIM SAY YAN  
Address : 45 LENTOR STREET S(786772)

NRIC No: S1163596B

Contact Number Off :  
Res:

H/p: 98159136

Nationality : SINGAPOREAN  
Date Of Birth : 18.11.1956

Licence Number: AS NRIC NO  
Licence Expiry : NEW PHOTO LIC.

Driver : AS ABOVE  
Address : AS ABOVE

NRIC No: AS ABOVE

Contact Number Off :  
Res:

H/p: AS ABOVE

Nationality : SINGAPOREAN  
Date Of Birth : AS ABOVE

Licence Number: AS NRIC NO  
Licence Expiry : NEW PHOTO LIC.

### RENTAL PRICING

Daily Rental Rate : \$ 120.00  
Days On Rental : 03 /Day

Date Out : 14.09.2020  
Time Out : 9.00am

TOTAL : \$ 360.00

Date Return: 16.09.2020  
Time Return: 5.35 pm

\*\*\*RENTER'S Liability for Vehicle Damage EXCESS is S\$1,500.00 ON ALL CLAIMS.

\*\*\*Applicable to driver below 23YRS old and above 70YRS old OR with less than 2YRS driving experience  
EXCESS is S\$5,000.00

**REMARK -** Vehicle no: SKX 5368A  
Job no: 71541

### HIRER DECLARATION

I agree to the terms and conditions above and as set out overleaf. If I opt to pay by credit/charge card, my signature here is deemed to have been made on the application credit card charge slip.



Authorised Signatory and Company Stamp  
Date: 14 SEP 2020

APEX Car Rental Pte Ltd  
Date: 14 SEP 2020



**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

### Third Party Insurer Enquiry

Our Ref No: GR-20-094897

Date of Request: 14/08/2020

Your Ref No:

Online Purchase

Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive #04-01  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 14/08/2020  
Enquiry By Jenny Lim Lai Foong  
TP Vehicle No. YM3267M  
Accident Date 14/08/2020

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YM3267M	Lonpac Insurance Bhd	23/05/2020-22/05/2021	+65 62507388

Thank You.

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.

This is a computer generated document and requires no signature.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

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Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-20-094897

Date of Request: 14/08/2020

Your Ref No:

Online Purchase

Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive #04-01  
Sin Ming AutoCity  
Singapore 575722

Dear Sir/Madam,

Enquiry Date 14/08/2020  
Enquiry By Jenny Lim Lai Foong  
TP Vehicle No. YM3267M  
Accident Date 14/08/2020

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

## Jasper Chua (LKK Auto)

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Tuesday, 9 February 2021 7:47 AM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: YM 3267M / Our Ref: SKX 5368A (Date of Accident: 14.08.2020) \*\*\* LKK REF: CC4/LPC20008767/Kba3q2 [External Confidential]

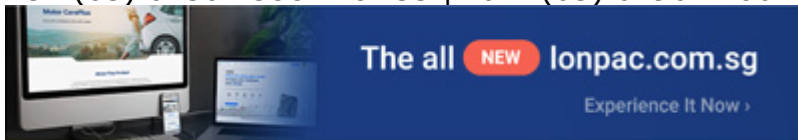
### Lonpac External - Confidential

Our Ref: 20/20/20/VC00/023541

Dear Jasper,

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



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

*Lonpac External - Confidential data is for use by authorised external parties only.*

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**From:** Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]  
**Sent:** Monday, 8 February 2021 1:54 pm  
**To:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** YM 3267M / Our Ref: SKX 5368A (Date of Accident: 14.08.2020) \*\*\* LKK REF: CC4/LPC20008767/Kba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver reverse and hit TP. (TP video attached)

Summary to offer to repairer **LAI HUAT (MENG KEE) MOTOR PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 1,678.42	\$ 1,624.93
Loss of Rental (\$120.00 x 3 days )	\$ 360.00	\$ 360.00
GIA Search Fee	\$ 2.00	\$ 2.00



<b>Proposed Total</b>	\$ 2,040.42	\$ 1,986.93
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**Breakdown of days is as follows:**

Recommended days	2 Days
Weekends / Downtime	1 Days
<b>TOTAL DAYS</b>	<b>3 Days</b>

For your approval and/or further instruction please.

Thank you.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Tuesday, 15 September 2020 8:34 PM

**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Request for Survey (TP) - Your Ref: YM 3267M / Our Ref: SKX 5368A (Date of Accident: 14.08.2020) \*\*\*  
LKK REF: CC4/LPC20008767/ba3 [External Confidential]

**LPC REF: 20/20/20/VC00/023541**

**LKK REF: CC4/LPC20008767/Kba3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SKX 5368A on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Jasper.

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)

**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:** GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]

**Sent:** Friday, 21 August 2020 1:37 PM

**To:** Mei Kwan (LKKAuto)

**Cc:** MT\_Claim\_SG

**Subject:** RE: Request for Survey (TP) - Your Ref: YM 3267M / Our Ref: SKX 5368A (Date of Accident: 14.08.2020) \*\*\* LKK REF: CC4/LPC20008767/ba3 [External Confidential]

**Lonpac External - Confidential**

Our Ref : 20/20/20/VC00/023541

Dear Mei Kwan,

Attached copy of insured's report for your attention.

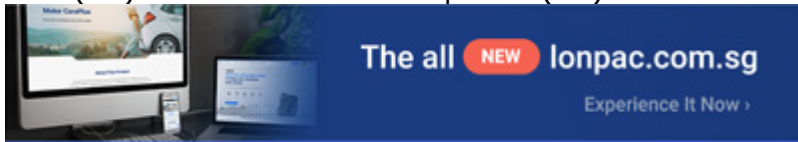
Best Regards

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:** Thursday, 20 August 2020 6:58 pm

**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

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

**Subject:** RE: Request for Survey (TP) - Your Ref: YM 3267M / Our Ref: SKX 5368A (Date of Accident: 14.08.2020) [External Confidential] \*\*\* LKK REF: CC4/LPC20008767/ba3

Dear Gerald,

We refer to the above matter.

Enclosed TP video footage.

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

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

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