

Letter of Demand

Your Ref : *GBC1252T*
Our Ref : **OCR/16102020/TP-10605** — *GBK4395C*
Date : 30/11/2020

LONPAC INSURANCE BHD.

BLK 100 BEACH ROAD
-#19-00 SHAW TOWER
Singapore - 189702

Attn : **Motor Claim Department**

Subject : **ACCIDENT INVOLVING VEHICLE NUM : GBK-4395-C, GBC1252T ON
16/10/2020 AT CTE TOWARDS CITY BEFORE PIE EXIT**

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	6,691.66
2. Loss Of Use (8 days) — <i>1 weekend</i>	960.00
3. Miscellaneous <i>GIA Fee</i>	2.00

TOTAL **7,653.66**

Enclosed : Copies of Repair Cost Invoice, GIA Search Invoice, GIA Report & Police Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Yee Jing Yee *[Signature]*

CLAIM DEPARTMENT

DID : 6654 *7562*

FAX : *6654 7540*

EMAIL : jingyeu.yee@ethozgroup.com

Date : 19/10/2020

To : **ETHOZ GROUP LTD**
(☒) 30, Bukit Batok Crescent, Singapore 658075
() 50, Gul Crescent, Singapore 629543
() 22, Tampines Street 92, Singapore 528876

From : **ETHOZ GROUP LTD**
(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO. : GBK4395C

ACCIDENT DATE : 16/10 /2020

LOCATION : CTE TOWARDS CITY BEFORE PIE EXIT

OTHER VEHICLE (S) : GBC1252T
(IF ANY)

1. I hereby authorise **ETHOZ GROUP LTD** ("ETHOZ") to :-
- a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and
- * ☐
- b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].
- * ☒
- b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or ** bodily injury sustained as a result of the Accident (collectively known hereinafter as the " Damage ") from the Third Party and/or Third Party Insurer in question (collectively known as the " Third Party ") until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].
2. I confirm that ETHOZ's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the Insurer/Third Party** and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the Claim and, any or all such other tasks concerning the settlement, resolution and/or completion of the Claim;

I ☐ Where authorising party is not vehicle owner and polirlyholder,

* ☐ I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with ETHOZ on his behalf. Unless the context otherwise requires, any references to "me"."my"."I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.



Gauz 18/12/2020

EXCEPT : -

- a. such matters or tasks that the Insurer/Third Party** and/or the law requires me to personally attend to; and
 - b. the due submission of the Claim to the Insurer (where applicable)
3. I understand if I submit a claim of whatever nature to my own insurer(s) FOURTEEN (14) days after the Accident (or such other time stipulated by my own insurer(s) and/or the law), such claim will not or may not be accepted by my own insurer.
4. I further confirm and accept that : -
- a. To the extent permitted by law : -
 - i. I will indemnify and keep ETHOZ indemnified in connection with or arising from the Claim; and
 - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold ETHOZ liable for losses/damages of whatever nature arising from or in connection with the Claim.
 - b. ETHOZ does not guarantee and never represented that the Insurer/Third Party** will fully indemnify me for the Damage and/or the Repair's costs AND, that I shall be and continue to be liable to ETHOZ for the whole of the Repair's costs.
6. I agree and accept "ETHOZ's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party** in respect of the Repair's costs to me is: -
- | | | | |
|----|---------------|---|--------------------|
| a. | 50% and below | - | NO REFUND |
| b. | 100% | - | FULL REFUND |
7. I shall inform and forward to ETHOZ all correspondence and letters received by me from the Insurer/Third Party**, any other insurer, solicitors, governmental authorities and/or, any other relevant party.
8. I shall fully co-operate with and act expeditiously on any requests by ETHOZ, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to ETHOZ for the full repair costs and the expenses incurred (directly or indirectly) by ETHOZ in connection with the Claim.
9. I shall not: -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any offer from the Insurer/Third Party** or any other relevant party; without consultation of and expressed approval from ETHOZ



Gami 18/12/2020

10. In consideration hereof (including without limitation ETHOZ's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to ETHOZ all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim;

which ETHOZ shall be further entitled to apportion in its absolute with any excess being paid by ETHOZ to me as it deems fit in its absolute discretion.

11. I further confirm that payment to ETHOZ or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and effective discharge of the payment obligations by any party of the aforesaid proceeds of my Claim And that I shall not be authorised in law to receive payment.



Ganw 18/12/2020

Owner & Policyholder's Signature/Company Stamp (if applicable); or **

Authorising Party's Signature/Company Stamp (if applicable)

Name: ETHOZ GROUP LTD

NRIC No.: 198104531H

Designation:

Address: 30 BUKIT BATOK CRESCENT S(658075)

Witness' Signature JACKSON TEO

Name:

NRIC No.:

Designation: MOTOR CLAIMS SALES EXECUTIVE

Address: C/O 30 BT BATOK CRESCENT SINGAPORE 658075



LONPAC INSURANCE BHD

CLAIM NO : 20/20/20/VC05/023780
DATE : 18 DEC 2020


DISCHARGE VOUCHER

I/We, Ethoz Group Ltd confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of GBC1252T the sum of Singapore Dollar Seven Thousand Three Hundred Thirty Only (**\$S7,330.00**) 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 GBK4395C and GBC1252T on 16 Oct 2020 along CTE towards City before PIE Exit.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ TECHNIK ASIA PTE LTD AND/OR KARRI VENKATESWARA REDDY**) 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 **ETHOZ GROUP 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.

 18/12/2020

.....
Signature of vehicle owner/Date



.....
Name of vehicle owner /Date

*** This Discharge Voucher applies only to be the claimant's Claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

TAX INVOICE

LONPAC INSURANCE BHD.
BLK 100 BEACH ROAD
-#19-00 SHAW TOWER
SINGAPORE - 189702

Tax Invoice : WS 2012/OFM0034
Invoice Date : 18-Dec-2020
Ref. No. : 20100907
GST No. : M2-0057587-3

Page 1

VEHICLE NO. : GBK-4395-C
ACCIDENT DATE : 16/10/2020

MAKE & MODEL : NISSAN NV350 PANEL VAN 2.5 DIESEL G (A) EURO 6

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING 100 % SUCCESSFUL CLAIM FOR VEH NO. GBK-4395-C			
ACCIDENT ON 16/10/2020 AS FOLLOWS :-			
REPAIR COSTS			6,253.89
LOSS OF USE			636.34
GIA FEE			1.87
7 % GST			437.90

Total (S\$) 7,330.00

E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ GROUP LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : YEE JING YEU
DID : 6654_7622
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : LONPAC INSURANCE BHD.
Reference. No. : 20100907
Tax Invoice : WS 2012/OFM0034
Invoice Date : 18-Dec-2020
Invoice Amount : S\$ 7,330.00
Payment Due Date : 18-Dec-2020
Cheque No. : _____

ETHOZ GROUP LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075





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

Third Party Insurer Enquiry

Our Ref No: GR-20-127002

Date of Request: 19/10/2020

Your Ref No: Online Purchase

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Enquiry Date 19/10/2020
Enquiry By JACKSON TEO Ban Chye
TP Vehicle No. GBC1252T
Accident Date 16/10/2020**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBC1252T	EQ Insurance Company Ltd	16/03/2020-18/05/2021	6223 9433
GBC1252T	Lonpac Insurance Bhd	19/03/2020-18/03/2021	+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**

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-20-127002

Date of Request: 19/10/2020

Your Ref No: Online Purchase

ETHOZ Protect Pte Ltd
30 Bukit Batok Crescent
Singapore 658075

Dear Sir/Madam,

Enquiry Date 19/10/2020
Enquiry By JACKSON TEO Ban Chye
TP Vehicle No. GBC1252T
Accident Date 16/10/2020

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 18 December 2020 12:02 PM
To: KENNY LIM CHING GHEE
Cc: MT_Claim_SG; Admin A
Subject: RE: [SEEK MANDATE]- VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC)
[External Confidential]

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of \$7,330.00(all-in) with third party repairer.

We are currently pending for signed DV from third party and will proceed to close file once DV received. Thanks.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Sent: Tuesday, 8 December 2020 2:48 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [SEEK MANDATE]- VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC) [External Confidential]

Lonpac External - Confidential

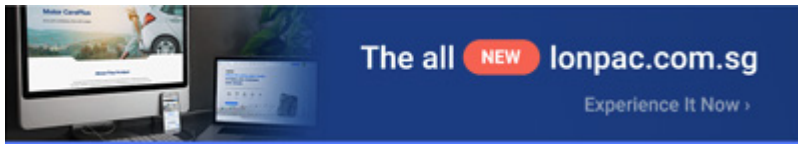
Dear Hsiao Tong

Please proceed as per your recommendations.

Thank you.

Best Regards

Kenny Lim
Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555



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

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, 8 December 2020 9:16 am
To: KENNY LIM CHING GHEE <kennylin@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE]- VEHICLE NO : GBK-4395-C NISSAN NV350 (TP) (LONPAC) [External Confidential]

Your ref : **20/20/20/VC05/023780**
Our ref : CC4/LPC20011467/T1pa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBC1252T(LONPAC) AND GBK4395C(TP) ON 16/10/2020

We refer to the above matter.

The accident occurred when our insured driver filtered into third party's lane and resulted the collision. Liability is not in our insured driver's favour.

We seek your approval to offer repairer **"ETHOZ GROUP LTD"** at **\$7,493.66(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 14,395.67	\$ 6,691.66 (\$6,253.89 +7%GST)
2. Loss of Use (8days x \$120.00)	\$ 960.00	\$ 800.00 (8days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 15,357.67	<u>\$ 7,493.66</u>

Surveyor recommended 7days for repair + 1Sunday = 8days

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741

4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: KENNY LIM CHING GHEE

Sent: Monday, 16 November 2020 3:55 PM

To: Hsiao Tong (LKKAuto)

Cc: MT_Claim_SG ; Admin A

Subject: RE: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP) (LONPAC) [External Confidential]

Lonpac External – Confidential

Dear Hsiao Tong

As liability is clearly not in Insured' s favor, please proceed with direct settlement.

Thank you.

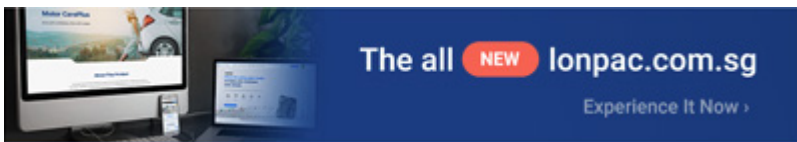
Best Regards

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: Hsiao Tong (LKKAuto)

Sent: Friday, 13 November 2020 4:12 pm

To: GERALD POH WEE BIN

Cc: MT_Claim_SG ; Admin A

Subject: Re: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP) (LONPAC) [External Confidential]

YOUR REF: **20/20/20/VC05/023780**

LKK REF: CC4/LPC20011467/T1pa3

Hi Gerald,

We attached here with a copy of video footage from third party for your easy reference.

From third party video, it shows that third party had already filtered into 3rd lane while our insured changed from the 4th lane to 3rd lane and collided with third party.

We are of the view that liability is not in our driver's favour. We would like to propose 100% DS to third party repairer.

Kindly let us have your comments/instruction.

Thanks.

***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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

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

Sent: Tuesday, 27 October 2020 11:11 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP) (LONPAC) [External Confidential]

YOUR REF: 20/20/20/VC05/023780

LKK REF: CC4/LPC20011467/T1pa3

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

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

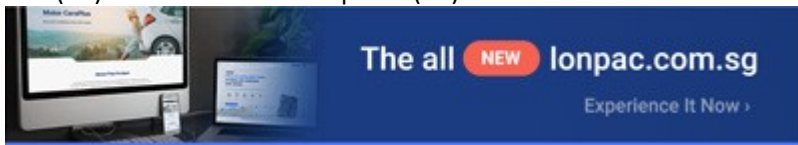
From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Thursday, 22 October, 2020 5:00 PM
To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC) [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan,

Please see attached.

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.

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From: Mei Kwan (LKKAUTO) [<mailto:Meikwan@lkkauto.com>]
Sent: Thursday, 22 October 2020 4:40 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC) [External Confidential]

YOUR REF: 20/20/20/VC05/023780

Dear Sir / Madam,

We refer to the above matter.

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

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

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: Admin-D (LKKAUTO) <admin-d@lkkauto.com>
Sent: Thursday, 22 October, 2020 2:03 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>
Subject: RE: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC) [External Confidential]

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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 [<mailto:geraldpoh@lonpac.com>]
Sent: Thursday, 22 October 2020 1:40 PM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC) [External Confidential]

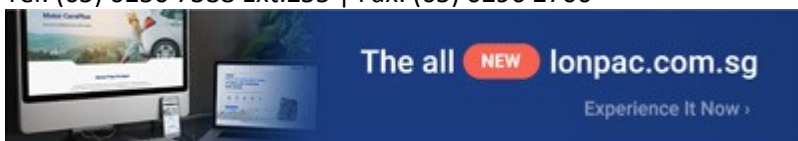
Lonpac External - Confidential

Our Ref: 20/20/20/VC05/023780

Dear Summer,

Please contact 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: Lee Chen Sin [<mailto:ChenSin.Lee@ethozgroup.com>]
Sent: Thursday, 22 October 2020 11:20 am
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; ONG LI LI <llong@lonpac.com>
Subject: ARRANGE SURVEY VEHICLE NO : GBK-4395-C NISSAN NV350 (TP)(LONPAC)

Hi,

Kindly arrange survey on above mention vehicle.

Your insured vehicle number : GBC-1252-T

DOA : 16.10.2020

Thank you.

Warmest Regards,
Lee Chen Sin
Motor Claims Operations



ETHOZ GROUP LTD

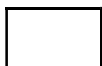
30 Bukit Batok Crescent Singapore 658075

DID: 6654 7520 | FAX: 6654 7542 | Mobile: 8822 8339

www.ethozgroup.com



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