

Letter Of Demand

Date : **13.11.2020**

Ref No.: **CC4/LPC20011752/Upa3 (YP 1980J)**

To : **LONPAC INSURANCE BHD**
300 Beach Road
#17-04/07 The Concourse
Singapore 199555

Thru : **LKK AUTO CONSULTANT PTE LTD**

Attention: Motor-Claims Dept

Dear Officer-in-Charge

Case: Accident Involving vehicle GBB 3355Y & YP 1980Y on 26.10.2020

With reference to above case.

Please find attached copies;

Invoice Reference APIV20-110009	S\$ 6,420.00
Loss of Rental 10 days x S\$150.00	S\$ 1,500.00
Authorization Letter	
LTA Search Fee	S\$ 7.45
Total Cost	S\$ 7,927.45

Your Faithfully,



Juliana

E-mail: juliana@apautomotive.services

AUTHORISATION & INDEMNITY LETTER

I/We GH ONG Engineering Pte Ltd NRIC No. / UEN
No. 201109632C (the third party claimant), having address at
5 Soon Lee St #04-45 Pioneer Point S(627607) and the owner of
6DB 33557 (Vehicle) hereby to authorize **AP AUTOMOTIVE SERVICES PTE LTD** to repair the damage to my
vehicle in a reasonable time that was pursuant to the accident which occurred (date) 21.10.2020 along
Sunset Kadu St 5 involving vehicle/s
YP 1980J.

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. 6DB 33557 hereby instruct & authorize **AP AUTOMOTIVE SERVICES PTE LTD** to commence repairs to the said vehicle.
- I/We confirm that you are hereby authorized to handle the repair the vehicle and/or to negotiate and settle my claims, relating to the above mentioned accident, which I/We may have, against other third party/parties, or insurers, and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
- You are hereby authorized to execute and/or sign any documents/discharge voucher / agreements regarding my/our claims/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claims.
- I/We confirm that an event of an unsuccessful claims, against the negligent party, and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurred by you, or to lodge an own damage claim (only for Comprehensive cover) to cover the expenses incurred.
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair cost, rental of substitute vehicles and any other incidentals related to the accident claims.





21/10/2020

Owner Signature /Company Stamp/ Date



Witness Signature / Name / Date



LONPAC INSURANCE BHD

CLAIM NO : 20/20/20/VC06/023825
DATE : 18 FEB 2021

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.

DISCHARGE VOUCHER

I/We, G H ONG ENGINEERING PTE LTD confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of YP1980J the sum of Singapore Dollar Seven Thousand Three Hundred Only (\$7,300.00) 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 GBB3355Y and YP1980J on 26 OCT 2020 along SUNGEI KADUT ST 5.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ H P CONSTRUCTION & ENGINEERING PTE LTD AND/OR RAMASAMY VENKATESAN**) against all claims and any claims whatsoever made by any person/persons on our behalf in respect of the said accident.

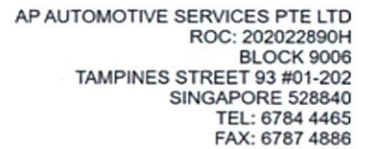
I/We further authorize you to pay the above settlement sum directly to **AP AUTOMOTIVE SERVICES PTE LTD.**

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.



.....
Signature of vehicle owner/Date

..... **G H Ong Engineering Pte Ltd** **23/2/21**
Name of vehicle owner /Date



National Automobile Service

Block 5033, Ang Mo Kio Industrial Park 2, #01-279

(off Ang Mo Kio Avenue 3) Singapore 569536

TEL: 64825577 (3 Lines) FAX: 64825000

ROC No. :06238900M

Date: 6th November 2020

Invoice No: RA59301

Attn:

G H Ong Engineering P/L

Invoice for Rental

Invoice No.	Duration	Amount
59301 – GBJ6921B	27/10/2020 to 06/11/2020	10 days @ \$150/day = \$1,500 <u>Total: \$1,500/-</u>

Dollars: One Thousand Five Hundred Only



國家汽車服務

NATIONAL AUTOMOBILE SERVICE



Block 5033, Ang Mo Kio Industrial Park 2, #01-279
(off Ang Mo Kio Avenue 3) Singapore 569536

TEL: 6482 5577 (3 Lines) FAX: 6482 5000
TOWING SERVICE: 9182 8211 (After 10.30pm)

Reg. No: 062389/00M

專營達善必甲出租
汽車修理
汽車保險賠償服務
嘉實多授權服務中心

TRUCK RENTAL
MOTOR REPAIR
INSURANCE CLAIMS
AGENCY
AUTHORISED CASTROL
SERVICE CENTRE

車輛出租合同

VEHICLE RENTAL AGREEMENT

GBB 33557

Date: 27/10/20

Owner: NATIONAL AUTOMOBILE SERVICE ("the owner")

Hirer: G.H. Ong Engy P/L

Address: _____

NRIC / Co. Reg. No: _____

Tel: _____ Fax: _____ H/P: _____

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: GBJ6921 B		Agreement No.: 59301	
Driver's Particulars			
Name: Ng Lian Khey		Odometer: _____	
Address: Blk 316 Juncy East St 3		Date & Time Out: 27/10/20 10:40 AM	
#10-2		Date & Time In: 6/11/20 10:58	
I/C No: 176082H	Dr/Licence No: 1780582H	Hour @ \$ _____	
Date of Issue: 11/7/03	Occupation: _____	10 Days @ \$ 150	
Date of Birth: 31/7/1966	Tools: _____	Wks @ \$ _____	
	Spare Tyre: _____	Mths @ \$ _____	

Third Party Claim

In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ 2500/- comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

Own Vehicle Damage

Hirer is responsible for the first \$ 3500/- excess for collision/damage to first party, (i.e.) NATIONAL AUTOMOBILE SERVICE (including windscreen) plus loss of earnings while damaged vehicle is under repair.

Authorised Driver

Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or is above 65 years old or has less than 2 years driving experience.

Driver Not Cover By Insurance

General Exception: Insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.

Deposit (Refundable): _____

Sub-Total: _____

Balance To Pay: 1500/-

PETROL/DIESEL AT YOUR OWN EXPENSE
FOR LOCAL USE ONLY

NATIONAL AUTOMOBILE SERVICE

Authorised Signature

Hirer's Signature

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 Oct 2020 / 10:09:13

Receipt Date/Time : 27 Oct 2020 / 10:09:12

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201027-000735

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - YP1980J As at 26 Oct 2020/18:30:00 Insurance Co: LONPAC INSURANCE BHD			
1	Insurance Enquiry - YP1980J Enquiry Fee 20201027100758288994	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	20201027100807261		Direct Debit: eNETS Debit (Internet Banking)	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Re: SEEK MANDATE FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Thu 18/2/2021 9:43 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of \$7,300.00(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 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: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Tuesday, 1 December 2020 10:03 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: SEEK MANDATE FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Lonpac External - Confidential

Dear Hsiao Tong,

We have no objections to your proposed mandate but for the repair costs, we suggest to offer the sum of \$6,000.00 (inclusive of GST).

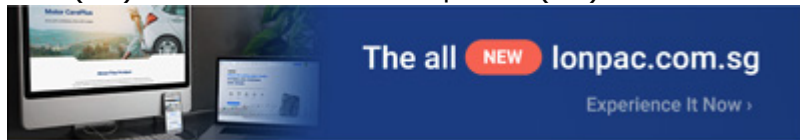
Best Regards

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.

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Friday, 27 November 2020 9:47 am
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: SEEK MANDATE FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Your ref : **20/20/VC06/023825**

Our ref : CC4/LPC20011752/Upa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING YP 980Y(LONPAC) AND GBB3355Y(TP) ON 26/10/2020

We refer to the above matter.

It is a head-to-rear collision. Liability is not in our insured driver's favour.

We seek your approval to offer repairer "AP AUTOMOTIVE SERVICES PTE LTD" at **\$7,777.45(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 71,717.29	\$ 6,420.00 (\$6,000.00 +7%GST)
2. Loss of Rental (10days x \$150.00)	\$ 1,500.00	\$ 1,350.00(9days x \$150.00)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 73,224.74	\$ 7,777.45

Surveyor recommended 7days for repair + 1Sunday + 1PRS = 9days

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

***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: GERALD POH WEE BIN

Sent: Friday, 30 October 2020 1:18 PM

To: Hsiao Tong (LKKAUTO)

Cc: MT_Claim_SG

Subject: RE: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Lonpac External - Confidential

Dear Hsiao Tong,

Attached video footage for your attention.

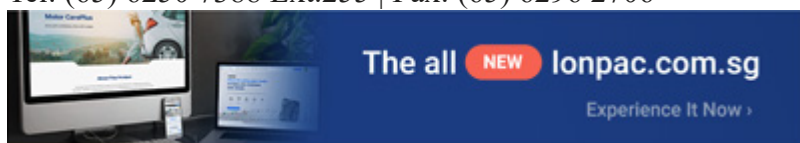
Best Regards

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: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Friday, 30 October 2020 1:02 pm

To: GERALD POH WEE BIN

Cc: MT_Claim_SG ; Admin A

Subject: RE: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Hi Gerald,

We refer to the above matter.

Understand that insured had submitted a copy of his video footage at the time of reporting.

Kindly send us a copy of insured video for our viewing. Thanks.

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

Sent: Friday, 30 October 2020 12:27 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 PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

LPC REF: 20/20/20/VC06/023825

LKK REF: CC4/LPC20011752/Upa3

Dear Gerald,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- TP GIA report

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, 29 October, 2020 7:50 AM

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

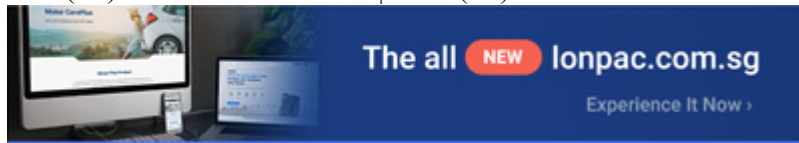
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Lonpac External - Confidential

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



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: Wednesday, 28 October 2020 5:12 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]
YOUR REF: 20/20/20/VC06/023825
LKK REF: CC4/LPC20011752/pa3

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)

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From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 28 October, 2020 3:09 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 PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Resend

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that repairer arrange to survey on 29/10/2020.

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: Nivitha (LKK Auto) <admin-d@lkkauto.com>
Sent: Wednesday, 28 October 2020 1:38 PM
To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>; 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [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 <geraldpoh@lonpac.com>
Sent: Wednesday, 28 October 2020 12:53 PM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External Confidential]

Lonpac External - Confidential

Our Ref : 20/20/20/VC06/023825

Dear Nivitha,

Kindly proceed as requested.

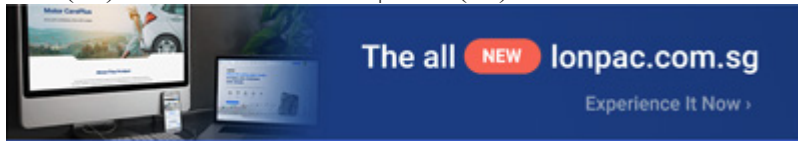
Best Regards

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: Juliana . [<mailto:juliana@apautomotive.services>]

Sent: Wednesday, 28 October 2020 12:45 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Nic Chia <nic@apautomotive.services>; Paul Ho <paul@apautomotive.services>

Subject: Re: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y) [External General]

Hi GERALD

We are pleased to choose Marcus from LKK to inspect our client vehicle

Looking forward to hear from you soon

Please do not hesitate to contact me should you have any queries thereof.

Best Regards,



Ms Juliana

AP Automotive Services Pte Ltd

ROC: 202022890H
 (Claims Department)
 Blk 9006 Tampines Street 93
 #01-202 Tampines Industrial Park A
 Singapore 528840
 DID: 9099 6204
 Tel : 6784 4465
 Fax: 6787 4886

On Wed, 28 Oct 2020 at 12:40, GERALD POH WEE BIN <geraldpoh@lonpac.com> wrote:

Lonpac External - General

WITHOUT PREJUDICE

Our Ref: 20/20/20/VC06/023825

Dear Juliana,

We refer to your email of even date.

We intend to conduct a pre-repair survey of your client's vehicle and append below our list of Motor surveyors for your attention:-

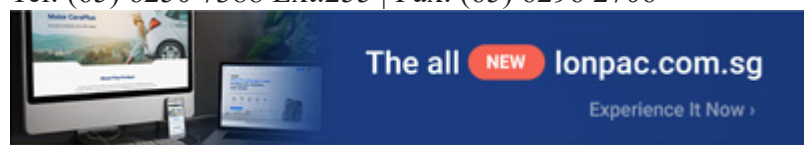
1	Nicholas Tey-Appraisal
2	Jackson Quek – Appraisal
3	Joshua Ong - Appraisal
4	Mohd Rasul - LKK
5	Marcus Chua - LKK
6	Kenneth Kong- LKK
7	Steve Chen- LKK
8	Mohd Taufik - LKK
9	Oi Sun Pin-LKK
10	Adrian Ling - LKK

Please let us hear from you within the next 2 working days.

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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Lonpac External - General data is for internal / external use.

From: Juliana . [mailto:juliana@apautomotive.services]

Sent: Wednesday, 28 October 2020 9:49 am

To: MT_Claim_SG <mt_claim@lonpac.com>

Cc: Nic Chia <nic@apautomotive.services>; Paul Ho <paul@apautomotive.services>

Subject: ARRANGE PRI FOR GBB 3355Y (YOUR REF: YP 1980Y)

Dear Sir / Madam

Kindly arrange your surveyor to inspect our vehicle at

Blk 9006 Tampines Street 93
 #01-202 Tampines Industrial Park A
 Singapore 528840

Contact Person : Nic 9789 5159

Your Insured : YP 1980Y

DOA: 26.10.2020

Location: SUNGEI KADUT STREET 5

TIME: 18:20hrs

Please do not hesitate to contact me should you have any queries thereof.

Best Regards,



Ms Juliana

AP Automotive Services Pte Ltd

ROC: 202022890H

(Claims Department)

Blk 9006 Tampines Street 93

#01-202 Tampines Industrial Park A

Singapore 528840

DID: 9099 6204

Tel : 6784 4465

Fax: 6787 4886



Virus-free. www.avg.com