



Our Reference: SCJ1963U/7018772  
Your Reference: XD4029E

By Email / Mail

04/01/2021

**LONPAC INSURANCE BHD C/O LKK AUTO CONSULTANTS**  
Attn: Third Party Claim Department -

**ACCIDENT INVOLVING SCJ1963U & XD4029E ON 04 Dec 2020.**

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		\$27,444.44
Loss Of Rental	\$139.10 x 18 days	\$2,503.80
Others		
<b>TOTAL</b>		<b>\$29,948.24</b>

Kindly let us have your offer to [Christine.yow@wearnes.com](mailto:Christine.yow@wearnes.com)

Your soonest reply is much appreciated. Thank you.



Yours faithfully  
Christine Yow  
D (65) 6430 4899  
Wearnes Automotive Pte Ltd  
Bodyshop and Paint Division  
249 Alexandra Road  
Singapore 159935

This is a computer generated printout, no signature is required.

## (PAYMENT BREAKDOWN)

Vehicle No	:	SCJ19634 (Insd veh)	Model	:	VOLVO S60
	:	XD 46296. (TP veh)			
Date of Accident	:	04/12/2020			

Global Sum Settlement	:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Liability	:	100 %	(Agreed/Assessed)

Repair Estimate	:	\$ 40,017.35	
Final Repair Cost	:	\$ 27444.44	
Loss of Use	:	\$	days at \$ per day
Rental (if any)	:	\$ 2503.80	18 days at \$ 139.10 (incl of GST) per day
Others	:	\$	
	:	\$	
	:	\$	
	:	\$	
Final Settlement Sum	:	\$ 29948.24	

Remarks: \_\_\_\_\_

\_\_\_\_\_

Payment Instruction: Payee's Breakdown		
1)	WARRANTS AUTOMOTIVE PTE LTD	: \$ 29948.24
2)		: \$
3)		: \$
4)		: \$

# **SERVICE TAX INVOICE**

0 - L00002	SL: LONPAC INSURANCE BHD	GST Reg.No:M28920628X
LONPAC INSURANCE BHD		Inv.No. . : B&P 7018772 Page 1
300 BEACH ROAD		Inv.date. : 31/12/2020
#17-04/07 THE CONCOURSE		WIP No. . : 53991
SINGAPORE 199555		Veh.In/Out: 07/12/2020 30/12/2020
		*Tel.No. . : 62507388
		Reg.No. . : SLJ1963U
Closed by .... : Richmond Ho		Reg.date . : 30/11/2016
Svc Consultant : ACC		Mileage .. : 77,474
Remarks ..... : Mr Christopher Edwar		Chassis No: YV1FS40LDH2428532

Parts/Op.No	Description	Mech	Qty	Price	Disc%	Pkg	Amount	G
802	TO REPLACE FRONT FENDER,FRT BONNET,FRT RH DOOR,FRT RH DOOR HARNESS,ETC	0		2400.00	0		2,400.00	S
800	TO PUTTY SPRAY PAINT ON FRT BONNET,FRT RH FENDER,FRT RH DOOR,ETC	0		2100.00	0		2,100.00	S
287	TO REPLACE CABIN HARNESS	0		4080.00	0		4,080.00	S
287	TO REMOVE & INSTALL DASHBOARD	0		2720.00	0		2,720.00	S
287	TO REMOVE & INSTALL INTERIOR P	0		4080.00	0		4,080.00	S
280	TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	0		510.00	0		510.00	S
287	TO REMOVE & INSTALL ROOF LININ	0		2040.00	0		2,040.00	S
802	TO TRANSFER FRONT RH DOOR PART	0		250.00	0		250.00	S
031416209	FENDER PANEL FRT RH	1.0	EA	1093.20	10		983.88	S
031333334	FENDER BRACKET FRT S	1.0	EA	12.00	10		10.80	S
031402637	DOOR MIRROR RH S60 1	1.0	EA	700.80	10		630.72	S

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Svc Consultant : ACC		Mileage . : 77,474
Remarks ..... : Mr Christopher Edwar		Chassis No: YV1FS40LDH2428532

Parts/Op.No	Description	Mech	Qty	Price	Disc%	Pkg	Amount	G
032291065	V032228971/DOOR PANE	1.0	EA	2409.40	10		2,168.46	S
031468507	GUIDE MOULDING CHROM	1.0	EA	322.60	10		290.34	S
031468499	DOOR WAIST CHROME RH	1.0	EA	269.50	10		242.55	S
031299957	DOOR ATTACH SEAL FRT	1.0	EA	78.50	10		70.65	S
001376567	DOOR TRIM CLIP S60 1	20.0	EA	6.40	10		115.20	S
031483339	DOOR CABLE HARNESS F	1.0	EA	240.20	10		216.18	S
031497105	WHEELARCH FRT RH S60	1.0	EA	198.50	10		178.65	S
031398335	CABLE HARNESS FLOOR	1.0	EA	2008.80	10		1,807.92	S
032281531	SOUND DEADENING PAD	1.0	EA	525.40	10		472.86	S
032279594	*D* ADHESIVE SEALANT	4.0	EA	78.00	10		280.80	S

Gross Total. 25,649.01

Labour Total 18,180.00  
 Parts Total 7,469.01  
 Package Total 0.00

Net..... 25,649.01  
 GST @ 7.0% 1,795.43  
 Total..... 27,444.44  
 Paid..... 0.00  
 Please Pay.. 27,444.44

GST: S=StdRated; O=OutOfScope; Z=ZeroRated  
 Enquiries must be lodged within 14 days from the invoice date  
 This is a computer generated invoice. No signature is required.

## AUTHORIZATION TO ACT

I, CHRISTOPHER REAL ("the third party Claimant")  
of 236 SPRANTON AVE 3 #07-104 (address),  
owner of SLJ19634 (vehicle no.)  
hereby authorize WARNKS AUTOMOTIVE PAINT ("The workshop")  
to act for me with respect to my claim for repair costs and / or rental and / or loss of use  
("claim") for my Vehicle No. SLJ19634 that was damaged  
pursuant to the accident which occurred on 04/12/20 (date) along  
ST FRANK ROAD (location)  
involving Vehicle No/s XD4629F ("The accident").

I further authorize the workshop to sign the discharge voucher on my behalf to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver / owner / insurers of the other vehicle/s is concerned.

Date this \_\_\_\_\_ day of \_\_\_\_\_ (month) 20 \_\_\_\_\_ (year)



Signed by "the third party claimant"



Signed by "the workshop"



**Wearnes Automotive Pte. Ltd.**  
Co Reg No. 199501400R / GST Reg No. M28920628X  
45 Leng Kee Road, Singapore 159103  
Telephone: +65 6876 5063  
www.wearnesleasing.com

**LONPAC INSURANCE BHD**  
100 BEACH ROAD  
#19-00 SHAW TOWER  
Singapore 189702

## Tax Invoice

**Inv No.** : R2001454  
**Inv Date** : 31 Dec 2020  
**Ref** :  
**Terms** : 90 Days

### Rental Information

Agreement No. : RA20/00693  
Billing Period : 11/12/2020 15:00 - 29/12/2020 15:00  
Driver Name : Christopher Edward Beal

### Car Information

Registration No. : SLF5758R  
Make : KIA  
Model : OPTIMA 2.0(A)

#	Description	Qty	UOM	Unit Price	Amt
1	Being Rental Payment for the Period Stated Above	18.00	Day	130.00	2,340.00

### Remarks:

SLJ1963U\_Lonpac\_Richmond (V)

### Payment method:

Interbank GIRO and credit card payments: Deduction will take place from 5th to 9th of the month.

Cheque payments: All cheques should be crossed and made payable to "Wearnes Automotive Pte Ltd".

### Bank Transfers:

Oversea-Chinese Banking Corporation Limited  
Bank Code: 7339  
Branch Code: 501  
Bank Account Name: Wearnes Automotive Pte Ltd  
Bank Account: 501-296727-001  
SWIFT CODE: OCBCSGSG

Subtotal : S\$ 2,340.00  
GST 7.0% : S\$ 163.80  
**Total : S\$ 2,503.80**

Please note that late payment interest will be imposed at a rate of 2% per month commencing from the date that the payment is due, compounded daily, plus an administrative fee of S\$50.00 (excluding GST) each time.

*This is a computer generated document. No signature is required.*

## Richmond Ho

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**From:** KENNY LIM CHING GHEE <kennylim@lonpac.com>  
**Sent:** Wednesday, 9 December, 2020 10:02 AM  
**To:** Richmond Ho  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: Direct Settlement For SLJ1963U & XD4629E - Oref: 20/20/20/VC05/023969 [External Confidential]

### Lonpac External - Confidential

Without Prejudice

Dear Richmon

We confirm liability and propose direct settlement and will appoint LKK Auto Consultants for the survey.

Appreciate if you can let us have the details for the survey.

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



*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:** Richmond Ho <richmond.ho@wearnes.com>  
**Sent:** Wednesday, 9 December 2020 8:57 am  
**To:** KENNY LIM CHING GHEE <kennylim@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>  
**Subject:** RE: Direct Settlement For SLJ1963U & XD4629E - Oref: 20/20/20/VC05/023969 [External Confidential]  
**Importance:** High

Hi Kenny

Just confirmed with owner, he will inform VAG to withdraw the claim from their end. So please update us once there's any outcome. thanks

**Richmond Ho**  
Senior Service Consultant  
Body & Paint – Insurance Claim



**Wearnes Automotive Pte Ltd**  
249 Alexandra Road Singapore 159935  
D (65) 6430 4890 M (65) 9176 8543  
[www.wearnesauto.com](http://www.wearnesauto.com) [richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)

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**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Sent:** Tuesday, 8 December, 2020 5:34 PM  
**To:** Richmond Ho <[richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: Direct Settlement For SLJ1963U & XD4629E - Oref: 20/20/20/VC05/023969 [External Confidential]

## **Lonpac External - Confidential**

Without Prejudice

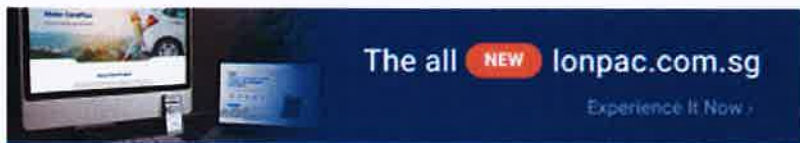
Dear Richmond

We just received another request for survey for the same vehicle from VAG Singapore. Could you check with your client on this?

Thanks.

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:** Richmond Ho <[richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)>  
**Sent:** Tuesday, 8 December 2020 5:16 pm  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: Direct Settlement For SLJ1963U & XD4629E - Oref: 20/20/20/VC05/023969 [External Confidential]



Hi Kenny

Please see attached

**Richmond Ho**  
Senior Service Consultant  
Body & Paint – Insurance Claim



**Wearnes Automotive Pte Ltd**  
249 Alexandra Road Singapore 159935  
D (65) 6430 4890 M (65) 9176 8543  
[www.wearnesauto.com](http://www.wearnesauto.com) [richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)

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**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Sent:** Tuesday, 8 December, 2020 3:09 PM  
**To:** Richmond Ho <[richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: Direct Settlement For SLJ1963U & XD4629E - Oref: 20/20/20/VC05/023969 [External Confidential]

## **Lonpac External - Confidential**

Without Prejudice

Dear Richmond

Our insured driver was also making a turn when the accident occurred.

We do note that your client has video footage of the accident. Therefore, we appreciate if you can forward it to us for our assessment.

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:** Richmond Ho <[richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)>  
**Sent:** Tuesday, 8 December 2020 12:19 pm  
**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** Direct Settlement For SLJ1963U & XD4629E  
**Importance:** High

Hi

Please see attached and check if possible for direct settlement.

**Richmond Ho**  
Senior Service Consultant  
Body & Paint – Insurance Claim



**Wearnes Automotive Pte Ltd**  
249 Alexandra Road Singapore 159935  
D (65) 6430 4890 M (65) 9176 8543  
[www.wearnesauto.com](http://www.wearnesauto.com) [richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)

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## 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 truthful and accurate as possible. Any wilful misrepresentation or withholding 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 Submission	04/12/2020 16:14 (SGT)
Date of Accident	04/12/2020 10:38 (SGT)
Exact Location of Accident	St Francis Rd, Singapore
Additional Location Information	St Francis Road
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLJ1963U
-----------------------------	----------

#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	Christopher Beal
NRIC No	SXXXX609A
Email Address	ritz.work@gmail.com
Mobile Phone No	(Phone) +65-96347906
Alternative Phone No	+65-96347906

#### VEHICLE PARTICULARS

Manufacturer	Volvo
Model	S60
Variant	-
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 - Claiming third party
Vehicle Category	Private car

#### INSURANCE COMPANY

Name of Insurance Company	Direct Asia
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	MT/00727061/01
Cover Note Number	-

#### DRIVER

Name of Driver	Ridzuan
NRIC No	SXXXX455G
Date Of Birth	10/06/1988
Occupation	Indoor



Date Of Driving Pass	05/08/2009
Driving experience	11 YEARS AND 4 MONTHS
Gender	Male
Mobile Number	(Phone) +65-92964056
Alt. Phone Number	-
Email Address	ritz.works@gmail.com
Address	236 Serangoon Ave 3 #07-104
Address complement	-
Postcode	550236
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Other
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

#### GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Side Swipe
Weather Conditions	Clear
Road Surface	Dry

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

#### PASSENGER 1

Name	Zachary Beal
Gender	Male

#### DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

Please refer attached.

#### ATTACHMENT(S)

Are accident photos available for attachment?	No
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	XD4629E
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	White
Vehicle Category	Goods vehicle
Name of Driver	Hee Chin Choy
NRIC No	SXXXX985G

Contact Number	(Phone) +65-82817197
Address	C/O Buildmate (S) Pte Ltd
Address complement	-
Postcode	-
Insurance Company Name	Lonpac
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

**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.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding 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.
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6. 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.
7. 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
  - (i) 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  
Date & Time 4/17/20  
13 15

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

Reporting Centre Personnel's Signature  
Name:  
NRIC/TIN No.:

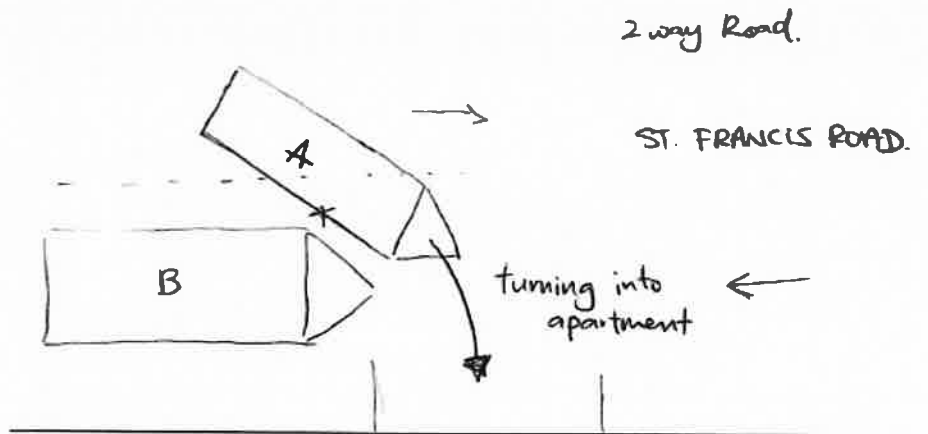
## Accident Toolkit

### Sketch plan

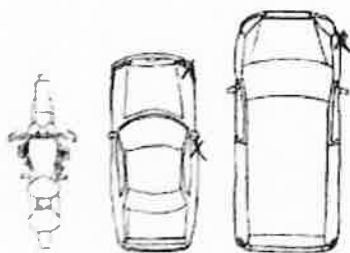
Sketch of accident scene:

Please illustrate the layout of roads with arrows showing the direction and position of vehicles at the time of impact. Also please note the road names, road signs and vehicle registration numbers.

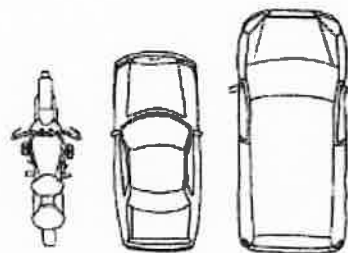
If safe, please take photos or videos from all angles.



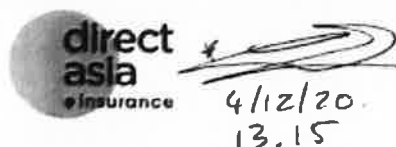
Please indicate on vehicle A (your vehicle) and, vehicle B (third party vehicle), the point of impact and area(s) of visible damage with an arrow.



Vehicle A  
SLJ19630



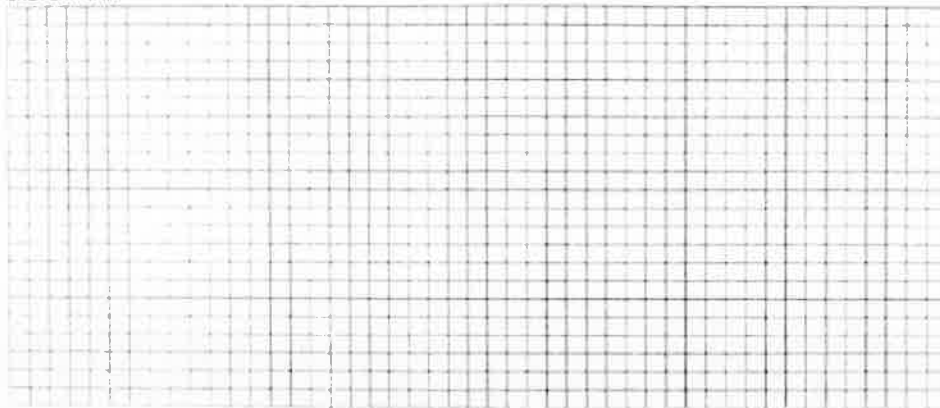
Vehicle B  
X04629E



Call us direct  
Customer Care  
**6665 5555**  
Claims Support 24/7 Hotline  
**6532 1818**  
+65 6500 8800 (toll-free numbers)



SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

- Lorry appeared to be stationary on wrong side of 2 way road.
- Signalled right to turn into apartment
- Lorry started moving just as I was turning into the apartment block
- Warned to warn driver but he did not respond in time.
- Lorry drove into the side & punctured the door, at the time I was stationary.

DECLARATION

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

Policyholder's Signature

Date & Time

4/12/20 13:15

Driver's Signature

(If driver is not the policyholder)


Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

**REPUBLIC OF SINGAPORE**  
**IDENTITY CARD NO. S8820455G**



Name  
**RIDZUAN BEAL**


Race  
**BOYANESE**

Date of birth  
**10-06-1988**

Sex  
**M**

Country/Place of birth  
**SINGAPORE**

**S8820455G**



**REPUBLIC OF SINGAPORE** **DRIVING LICENCE**



Licence Number: **S8820455G**

Name:  
**RIDZUAN BEAL**

Birth Date: **10 Jun 1988**

Issue Date: **07 Mar 2019**

**002909475B**



**5980849**



NRIC No: **S8820455G**



Date of issue  
**17-07-2019**

**APT BLK 236 SERANGOON AVENUE 3 #07-104**  
**SINGAPORE 550236**

NRIC No: **S8820455G** Date: **07/05/2019**

**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)**

	<b>EFFECTIVE DATE</b>
<b>Class 3</b> Motor cars with unladen weight $\leq$ 3000kg with $\leq$ 7 passengers, exclusive of driver; and other motor vehicles with unladen weight $\leq$ 2500kg	<b>05 Aug 2009</b>

**NP 428A**

Licence No: **S8820455G**

