



mbm wheelpower
DARE TO BE

Your ref : YM9180P
Our ref : SMJ3029S

07 Jan 2021

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

TEL: 6250 7388

Attn: Motor Claims Dept

WITHOUT PREJUDICE

Dear Sir / Mdm,
**Accident involving YM9180P and SMJ3029S Along Simon Road
on 26/08/2020 at 1620hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle YM9180P at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final Repair Invoice
- 2 Authorisation Letter
- 3 GIA search fee

We are instructed to claim the following

1 Costs of Repair -Lump Sum (\$60.00 + 7% gst)	\$	64.20
2 Loss of use (\$150.00 x 01 day)	\$	150.00
3 GIA search fee	\$	2.00

Grand Total: \$ 216.20

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,

Ivy Lwi

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming Autocity Singapore 575722
Customer Service Hotline 6262 8888
www.mbmwheelpower.com.sg
Company Registration Number: 200204110W
GST Registration Number: M90368446L

LETTER OF AUTHORISATION

DATE : 14/12/2020

TO : MBM WHEELPOWER PTE. LTD.

160 SIN MING DRIVE, #06-02, SIN MING AUTOCITY, SINGAPORE 575722

FROM : YEO SEONG BEE ERIC (NAME OF OWNER/POLICYHOLDER)

CLAIM VEHICLE NO. : SMJ3029S

ACCIDENT DATE : 26/8/2020

LOCATION : SIMON ROAD

OTHER VEHICLE(S) : YM9180P

1 I hereby authorise MBM WHEELPOWER PTE. LTD. to :-

a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

() Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved **(Claim against Own Insurer)**

Type text here

Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved. **(Claim against Third Party)**

2 I confirm that MBM's authorisation shall include without limitation paying for all the 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.

Where authorising party is not vehicle owner and policyholder

EXCEPT :-

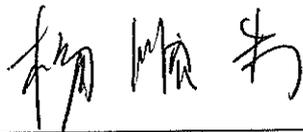
- a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and
 - b. The submission of the claim to the insurer (Where applicable)
- 3 I understand if I submit a claim of whatever nature to my own insurer [**FOURTEEN DAYS (14 days)**] after the accident (or such other time stipulated by my own insurer 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 laws :-
 - i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and
 - ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.
 - b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.
- 5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$ _____ (excluding GST) for the repair's cost.
- 6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-
- a. **50% and below** - **NO REFUND**
 - b. **100%** - **FULL REFUND**

- 7 I shall inform and forward to MBM 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 MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 9 In any case if the claim is repudiated by the insurer of the third party, I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 10 I shall not :-
- a. respond to correspondence and letter; and
 - b. negotiate agree or accept any other from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.
- 11 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-
- a. the repair's costs and
 - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.
- 12 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good 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.

13 I understand and agree that MBM will not be liable if:

- a. the delay of receiving parts is caused by suppliers
- b. the Loss of Use/Loss of income claim amount provided by the insurer of the third party is lower than desired and that MBM will not top up to the expected amount.

14 MBM has the right not to disclose any correspondences to the client.



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

Name : YEO SEONG BEE ERIC
NRIC No. : S0205021H
Address : BLK 273 BANGKIT ROAD
#01-54
SINGAPORE 670273



Witness's Signature

Name : Shirley Lee
NRIC No. : _____



LONPAC INSURANCE BHD

CLAIM NO : 20/20/20/VC00/023590
DATE : 27 MARCH 2021

WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any
inconsistencies found in this
Discharge Voucher]

DISCHARGE VOUCHER

I/We, YEO SEONG BEE ERIC confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of YM9180P the sum of Singapore Dollar One Hundred Twenty Six and Cents Twenty Only (\$126.20) 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 SMJ3029S and YM9180P on 26 AUG 2020 along SIMON ROAD.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ FRESHENING INDUSTRIES PTE LTD AND/OR CHIEW KEAN CHUEN**) 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 **MBM WHEELPOWER 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

.....
Name of vehicle owner /Date
14/04/2021



mbm wheelpower
DARE TO BE

To: **Lonpac Insurance Bhd**
300 Beach Road
#17-04/07 The Concourse
Singapore 199555

TEL: 6250 7388

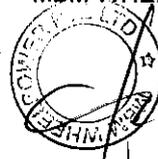
Attn: Motor Claims Dept

Tax Invoice: **27679**
Date: **7-1-2021**
Vehicle No.: **SMJ3029S**
Make / Model: **Honda Shuttle Hybrid**
Chassis No.: **GP72003063**
Engine No.: **LEB7104040**
Year of Make: **2019**
Accident Date: **26-08-20**

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 60.00

Total :	\$	60.00
7% GST:	\$	4.20
Amount Due S\$	\$	64.20

For & on behalf
MBM WHEELPOWER PTE LTD



Prepared by: Ivy Lwi

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming Autocity Singapore 575722
Customer Service Hotline 6262 8888
www.mbmwheelpower.com.sg
Company Registration Number: 200204110W
GST Registration Number: M90368446L



**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-20-101510

Date of Request: 27/08/2020

Your Ref No:

Online Purchase

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date: 27/08/2020
Enquiry By: Lee Yen Nee Shirley
TP Vehicle No.: YM9180P
Accident Date: 26/08/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YM9180P	Lonpac Insurance Bhd	25/07/2020-24/07/2021	+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.



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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-20-101510
Date of Request: 27/08/2020

Your Ref No: Online Purchase

MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
Sin Ming AutoCity
Singapore 575722

Dear Sir/Madam,

Enquiry Date 27/08/2020
Enquiry By Lee Yen Nee Shirley
TP Vehicle No. YM9180P
Accident Date 26/08/2020

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

RE: [SEEK INSTRUCTION]- Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020 - Oref: 20/20/20/VC00/023590 [External Confidential]

KENNY LIM CHING GHEE <kennylim@lonpac.com>

Wed 24/3/2021 4:27 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Lonpac External - Confidential

Dear Hsiao Tong

Please proceed as recommended.

Thank you.

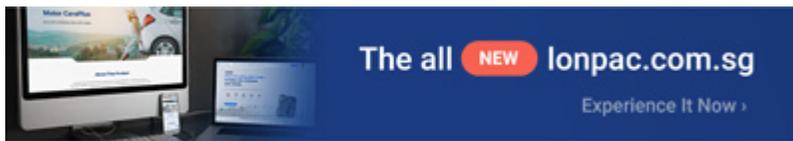
Best Regards

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.

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

Sent: Thursday, 11 March 2021 7:59 am

To: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [SEEK INSTRUCTION]- Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020 - Oref: 20/20/20/VC00/023590 [External Confidential]

Dear Kenny,

We refer to the above matter.

As discussed, third party disagreed on our rejection for this matter as our Insured was parking illegally and doing loading/unloading during the unpermitted timings which is 4pm to 6pm on a weekday.

The summary of claim is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 4,423.38	\$ 64.20 (\$60.00 + 7%GST)
2. Loss of Use (1day x \$150.00)	\$ 150.00	\$ 60.00 (1day x \$60.00)

3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 4,575.38	\$ 126.20

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your instruction if we shall proceed to resolve the matter at best in view of small quantum. 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: KENNY LIM CHING GHEE

Sent: Wednesday, 10 February 2021 5:44 PM

To: Hsiao Tong (LKKAuto)

Cc: MT_Claim_SG ; Admin A

Subject: RE: [SEEK INSTRUCTION]- Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020 - Oref: 20/20/20/VC00/023590 [External Confidential]

Lonpac External - Confidential

Dear Hsiao Tong

Please proceed to reject third party claim. Thanks.

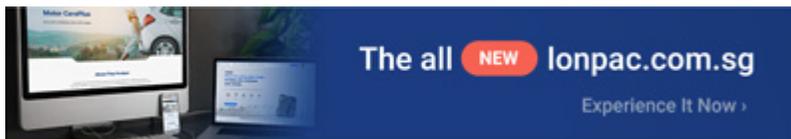
Best Regards

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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 10 February 2021 2:33 pm
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: [SEEK INSTRUCTION]- Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020 - Oref: 20/20/20/VC00/023590 [External Confidential]

Hi Kenny,

We attached here with a copy of video footage submitted by third party for your easy reference. From third party video, we observe that our lorry door had already open before third party drive thru. We are of the view that third party should have seen that the door is already open and take evasive action to avoid a collision.

In view of this, we are intending to reject third party claim.

Kindly let us have your comments/instruction. 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: Thursday, 14 January 2021 4:30 PM
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020 - Oref: 20/20/20/VC00/023590 [External Confidential]

Dear Kenny,

Thank you for your email.

We will prepare report and seek mandate soonest.

Hi HT,

Kindly assist.

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: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Sent: Thursday, 14 January, 2021 1:31 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

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

Subject: RE: Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020 - Oref: 20/20/20/VC00/023590 [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan

Please see attachment for the LOD from mbm wheelpower for your action.

Thank you.

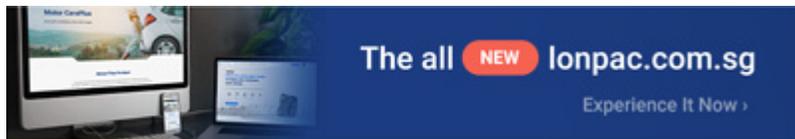
Best Regards

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

Sent: Thursday, 17 December 2020 1:46 pm

To: MT_Claim_SG <mt_claim@lonpac.com>

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

Subject: Direct Settlement - Accident Involving YM9180P (OI : LPC - TBA) AND SMJ3029S (TP : LKK REF - CC6/LPC20014040/Kpa3) on 26/08/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMJ 3029S at M/s MBM Wheelpower Pte Ltd - Sin Ming on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

- estimated cost of repair
- preliminary advice

Meanwhile, kindly assist to verify validity of our insured's policy and let us have a copy of insured's accident report for our necessary action.

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

To check availability of the case handler, you may contact the undersigned.

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

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.