

CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761
Tel : 67556142 Fax : 67557719
Email: chmotor@singnet.com.sg

11 JAN 2020

Your Ref :

THE MOTOR CLAIMS DEPT
LONPAC INSURANCE BERHAD
Singapore

WITHOUT PREJUDICE

Dear Sir / Madam

**T/ACCIDENT INVOLVING M/V SKG2085A & SDB3308K ON 18/05/2019
ALONG ENGPU AMAN RD.**

We are authorized by the owner of SKG2085A for his/her/their above claims.

As you are the insurer of SDB3308K, we therefore wish to seek your compensation.
Quantum of the claims as follow:-

COST OF REPAIR	: S\$	3317.00	(As recommended by your appointed surveyor)
LOSS OF USE (7+1 x \$60/day)	: S\$	480.00	
HIRE OF VEHICLE	: S\$	0.00	
SURVEY FEE	: S\$	0.00	
LTA SEARCH	: S\$	8.00	
GIA SEARCH	: S\$	0.00	
OTHERS	: S\$	0.00	
	S\$	3805.00	

Copies of all the relevant documents are enclosed.

Please advise settlement within ten (10) days.

Thank you.

Yours Faithfully,



LETTER OF AUTHORISATION
(FOR PROPERTY DAMAGE CLAIM ONLY)

Re: Motor Insurance Claim SKG2085A
in respect of the traffic accident on 18/5/2019
at/along Engku Aman Road

I/We, Mardiana Binte Mohammed Said
NRIC S8340322E of Blk 339B Sembawang Close #12-03
Singapore 752339

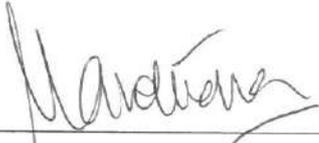
owner of motor vehicle SKG2085A, insured by NTUC Income Insurance
Co-operative Ltd under policy no. 5055207830-06

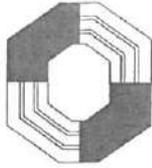
hereby authorise **M/s CHENG HOE MOTOR PTE LTD** on Blk 1019 Yishun Industrial Park A #01-374 Singapore 768761, to act as my/our representative in my/our claim against the owner /driver of motor vehicle SDB3308K in respect of the above-mentioned accident.

I/We further authorise that any payment due to me/us from the aforesaid claim is to be directed to my/our abovenamed representative.

And I/We hereby indemnify my/our abovenamed representative against any claim and/or damage which may arise from any action taken on my/our behalf.

I/We affirm all the above by my/our signature below.

Signed : 
Date : 21/5/2019



LONPAC INSURANCE BHD

CLAIM NO : 18/19/19/VP05/021827

DATE : 10 Feb 2022

DISCHARGE VOUCHER

I/We, MARDIANA BINTE MOHAMMED SAID confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of SDB3308K the sum of Singapore Dollar One Thousand Nine Hundred Only (**\$1,900.00**) 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 SKG2085A and SDB3308K on 18/05/2019 along ENGKU AMAN ROAD.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ GUI CHAI HONG AND/OR TAN HON TAT**) 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 "**CHENG HOE 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.

31.03.2022

.....
Signature of vehicle owner/Date

Mardiana Binte Mohammed Said

.....
Name of vehicle owner /Date

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.
This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

Enquire Vehicle & Owner Information (Vehicle No. SDB3308K As At 18 May 2019 / 18:00:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: CHM-SKG2085

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S1452397I

Owner Name: GUI CHAI HONG

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:34

Registered Street Name: TOH TUCK ROAD

Registered Unit No.: # 02 - 06

Registered Building Name: -

Registered Postal Code: 596712

Current Vehicle Details

Vehicle No.: SDB3308K

Make Description/Model: TOYOTA / HARRIER PREMIUM 2.0 CVT

Insurance Company Name: LONPAC INSURANCE BHD

A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS

COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL : 6538 7411 & FAX : 6534 1011

TO : CHENG HOE MOTOR PTE LTD	BILL NO: B049/ 2019
YOUR REF:	
OUR REF : ACS.CH.LTA.2019 (MAY 2019)	DATE : 17.6.19

TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.

LTANET SEARCHES FOR THE MONTH MAY 2019

S/NO	TP NO.	CHM	DOA	
1	8/5/2019	SME2283G	SLV7549E	24/4/2019
2	8/5/2019	FBA7136S	SKW9742G	4/5/2019
3	10/5/2019	SLQ5465C	SKQ3713L	10/5/2019
4	13/5/2019	SGW7983M	SJQ3898U	10/5/2019
5	13/5/2019	SJG2351T	GBD8302G	11/5/2019
6	13/5/2019	SLE5651U	SGK43K	11/5/2019
7	14/5/2019	CB7696A	SDU7800D	14/5/2019
8	16/5/2019	SGL3930A	GBE9921H	16/5/2019
9	26/9/2018	SLR840E	EQ8213B	25/9/2018
10	20/5/2019	SKS2456A	GW5420J	16/5/2019
11	21/5/2019	SKG2085A	SDB3308K	18/5/2019
12	21/5/2019	SFS5322S	SLM6655K	21/5/2019
13	23/5/2019	SLX7233E	SLL5498J	23/5/2019
14	23/5/2019	SMG6859J	GR6225B	21/5/2019
15	23/5/2019	SLB4122C	SJZ1389S	22/5/2019
16	24/5/2019	GBF6097B	SGA1188Y	24/5/2019
17	25/5/2019	SLR28J	SLT2497P	25/5/2019
18	27/5/2019	SMK5743U	SLU7498Z	24/5/2019
19	27/5/2019	SKM7244T	SLN6003L	24/5/2019
20	29/5/2019	FZ8834A	SLC256X	29/5/2019
21	1/2/2019	SCY1312B	SGS1969R	31/1/2019
22	30/5/2019	GBH1713D	SME6922U	21/2/2019
23	30/5/2019	SLC775P	SKA5972B	26/6/2018
24	30/5/2019	SMA8621X	SLU5443U	29/1/2019
25	30/5/2019	SMC3971H	SLC6475R	29/5/2019

Sub-total c/f

\$ 200.00

M/s. A C SYED & PARTNERS
ADVOCATES & SOLICITORS
SINGAPORE

We reserved the right to forward a subsequent bill for any disbursements omitted herein.

E. & O.E.

Hsiao Tong (LKKAUTO)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 8 February 2022 2:52 PM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: [TP Appeal on Rejection] - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019 [External Confidential]

Lonpac External - General

Dear Hsiao Tong,

Please proceed with settlement based on 50% liability.

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

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, 19 October 2021 4:39 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: [TP Appeal on Rejection] - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019 [External Confidential]

Lonpac Ref: 18/19/19/VP05/021827

Hi Gerald,

We refer to the above matter.

Please be informed that third party disagreed on our rejection and appeal to settle this matter at 50% as our insured counter claim was settled at 50%. Kindly refer to the email attached for your reference.

Kindly advise if we shall maintain rejection or consider to settle the matter at 50% in view of conflicting version.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 3,317.00
2. Loss of Use (8days x \$60.00)	\$ 480.00
	\$ 3,797.00
@ 50%	\$ 1,898.50
3. LTA/GIA Search Fee	\$ 8.00
Total	\$ 1,906.50

We attached here with a copy of TP LOD & LKK Survey report for your easy reference.

Please let us have your instruction after reviewing the matter. 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: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Monday, 16 August 2021 5:15 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019
[External Confidential]

Lonpac External - Confidential

Dear Hsiao Tong,

We have already closed our file last year.

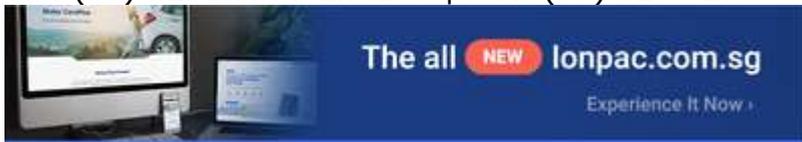
Best Regards

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



In view of the return to "Heightened Alert" Phase 2 on COVID-19 measures, more than 50% of our staff will be working from home from 22 July to 18 August 2021. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.

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: Monday, 16 August 2021 5:01 pm

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

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

Subject: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]RE: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019 [External Confidential]

Dear Gerald,

Further to our below email.

We would like to check if any instruction from your good office.

Thank you.

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Tuesday, 8 December 2020 1:53 PM
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019
[External Confidential]

YOUR REF: 18/19/19/VP05/021827

Dear Gerald,

We refer to the above matter.

As requested, we attach herewith our e-mail to TP workshop and TP LOD.

Thank you.

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

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: 7 December 2020 5:30 PM
To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019
[External Confidential]

YOUR REF: 18/19/19/VP05/021827

Dear Gerald,

We refer to the above matter.

We had rejected Third party's claim because our Insured workshop (Star Bright Auto) informed us that Insured's counter claim was successful on 100% basis and they had passed a copy to Haze (Lonpac).

However, TP workshop had e-mailed us the e-mail from NTUC (as attached) informing them that Insured's counter claim was settled at 50% basis and they are appealing on the rejection.

We don't have a copy of the DV because Insured workshop does not want to give a copy to us and Insured workshop insisted that they had passed it to Lonpac.

Please advice whether Haze (Lonpac) has received the DV or not. If yes, please send us a copy.

Thank you.

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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Thursday, June 18, 2020 12:22 PM

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

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

Subject: RE: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019
[External Confidential]

Dear Mr. Gerald,

Catherine(Star Bright Auto Pte Ltd) said that she had passed the DV to Haze (Lonpac Insurance).

Thank you.

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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@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: Thursday, June 18, 2020 12:15 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019
[External Confidential]

Dear Khanchna,

We do not have the DV in our file as it was not passed to us.

At the same time, please proceed to reject TP claim.

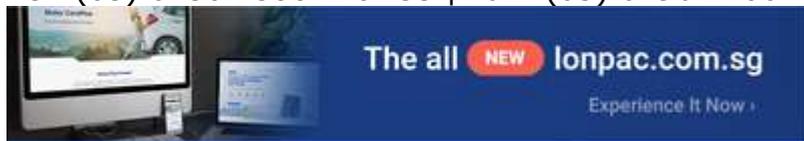
Best Regards

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



From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: Thursday, 18 June 2020 12:07 pm

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

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

Subject: Seeking approval to reject TP claim - ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019 [External Confidential]

Dear Mr. Gerald,

We refer to the above matter and your e-mail below.

Our Insured driver (Mr. Tan) informed us that his counter claim was successful.

We had requested for a copy of the DV but he did not give us a copy.

We had spoken to the PIC at the workshop assisting OI for counter claim (Catherine- Star Bright Auto Pte Ltd). She said that she had passed a copy of the DV to Lonpac Insurance and the claim was successful on 100% basis.

In view that OI's counter claim is successful, we suggest to reject Third party's claim.

Your approval please.

Thank you.

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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@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: Thursday, June 18, 2020 10:24 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019 [External Confidential]

Re-send

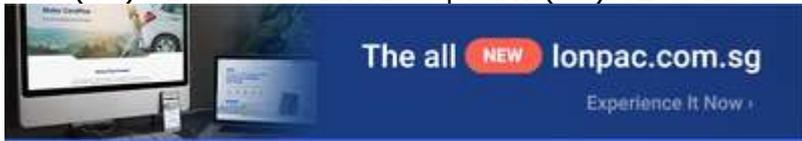
Best Regards

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



From: GERALD POH WEE BIN

Sent: Thursday, 18 June 2020 10:21 am

To: 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: ACCIDENT INVOLVING SKG2085A & SDB3308K ON 18/5/2019 [External Confidential]

Lonpac External - Confidential

Our Ref : 18/19/19/VP05/021827

Dear Khanchna,

Based on our insured's report, our driver does not appear to be fault.

Please update us on the current status.

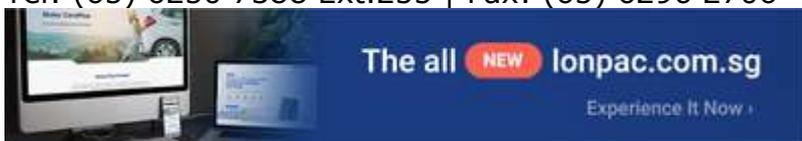
Best Regards

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.

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.