

Xin Hua Workshop Pte Ltd
Letter of Demand

Our Ref: SMM 6200 C

30-Sep-2021

Lonpac Insurance Bhd

300 Beach Road,
07 The Concourse,
#17-04,
Singapore 199555.

Dear Sir/Mdm:

ACCIDENT INVOLVING SMM6200C AND GW3328G ON 24-APR-2021 AT ALONG JOO CHIAT RD BESIDE JOO CHIAT COMPLEX

We are acting on behalf of the owner/driver to recover his vehicle damages and losses sustainer in the above accident from the third party driver/ or insurers.

<u>Description</u>					Amount
Repair Costs					\$ 2,675.00
Loss of Rental	\$120.00	X	4	days	\$ 480.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ -
Amount					\$ 3,162.45

Please look into our client claims and let us hear from you shortly.

Thank you



Kerry Tan



Xin Hua Workshop Pte Ltd

Tel : 8399 6267

email : xinhuaworkshop@gmail.com

XIN HUA WORKSHOP PTE LTD
REG: 201838521G
23 KAKI BUKIT AVE 4,
#04-01 (SOUTH WING),
SINGAPORE 415933.
TEL: 6844 1985
FAX: 6844 5185



AUTHORISATION & INDEMNITY LETTER

I/We Mas'ud Ibnu Samsudin NRIC No./UEN No. S85191046
(the third party claimant), having address at 874B Tampines Ave 8, #05-27
S(522879) and the owner of SMM 6200C (vehicle) hereby to authorize **XIN HUA**
WORKSHOP PTE LTD to repair the damage to my vehicle in a reasonable time that was pursuant to the
accident which occurred 24 14 2021 (date) along Joo Chiat Rd Beside Joo Chiat
Complex involving vehicle/s SMM 6200C and GW 35286

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SMM 6200C hereby instruct & authorise **XIN HUA WORKSHOP 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 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/sign any document 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 the 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.

Mas'ud 24/04/2021 x
Owner Signature / Company Stamp / Date

ly 24/04/2021
Witness Signature / Name / Date



LONPAC INSURANCE BHD

CLAIM NO : 20/21/21/VC05/024495
DATE : 28 OCTOBER 2021

DISCHARGE VOUCHER

I/We, Mas'uud Ibnu Samsudin confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of GW 3328G the sum of Singapore Dollar Three Thousand Only (\$3,000.00) 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 GW 3328G and SMM 6200C on 24 April 2021 along Joo Chiat RD beside Joo Chiat Complex.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ BLOOMING GARDEN PTE LTD AND/OR TEO KEE SEONG) 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 XIN HUA WORKSHOP 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

10/11/21

Mas'uud Ibnu Samsudin 10/11/2021

.....
Name of vehicle owner /Date

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"



Xin Hua Workshop Pte Ltd
23 Kaki Bukit Ave 4
#04-01 (South Wing)
Singapore 415933
xinhuaworkshop@gmail.com
GST Registration No. : 201838521G

Tax Invoice

BILL TO

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

INVOICE NO. XHW-INV-210244

DATE 28/10/2021

DUE DATE 28/10/2021

TERMS Due on receipt

DESCRIPTION

AMOUNT

SMM 6200 C - Honda Shuttle
Date of Accident: 24/4/2021
Lump Sum Repair for Third Party Claim

2,500.00

All cheque payments should be crossed and made payable to "XIN
HUA WORKSHOP PTE LTD"
Please indicate the invoice no. on the reverse side

SUBTOTAL	2,500.00
GST TOTAL	175.00
TOTAL	2,675.00
BALANCE DUE	S\$2,675.00

Auto Star Automotive Pte Ltd

23 Kaki Bukit Ave 4

04-01

Singapore 415933

autostar.automotive@yahoo.com

Company Registration No. 202029008Z



ADDRESS

Mas'uud Ibnu Samsudin

879B Tampines Ave 8,

#05-47 ,

Singapore 522879.

Invoice 1047

DATE 30/04/2021

DESCRIPTION

AMOUNT

SLA 6289 X - Mazda 3
Rental Period: 27/4/2021 - 30/4/2021
\$120 x 4 days
(Replacement Vehicle: SMM6200C)

480.00

Cheque should be crossed and made to Auto Star Automotive Pte Ltd or E-transfer A/C: 601-304835-001 OCBC Bank.

TOTAL

S\$480.00

Accepted By

Accepted Date

We appreciate your business and look forward to serve you again soon.

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) Mas'ud Ibnu Samsudin
 NRIC / Passport No.: S85191046
 Address (Res): 819B Tampines Ave 8, #05-47
S(522879)

Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____
 D/L No: _____ D/L Type: Local / International
 Pass Date: _____ Date of Birth: _____
 Tel / HP: _____

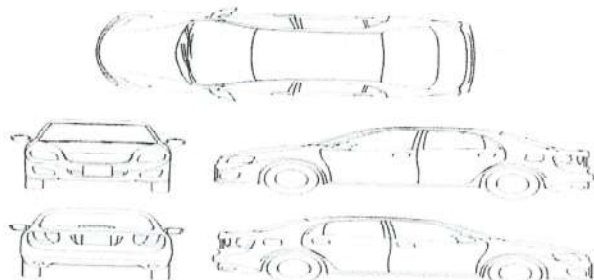
ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) Shaza Amalina Binte Shari
 NRIC / Passport No.: S8707771C
 D/L No: _____ D/L Type: Local / International
 Address (Res): _____
 Tel / HP: _____

Refundable Deposit: _____

Cash/Nets/Cheque/Visa/MC Card No: _____

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



ACCESSORIES CHECK

___ Ashtray ___ Cig Lighter ___ S / Tyre
 ___ STD Tools ___ Jack ___ Hub Caps
 ___ Radio / Cass ___ CD / Cartridges ___ S / RIM

Veh No: SLA6289X Replace Veh No: SM6200C
 Mileage Out: 63895 km Mileage Out: _____
 Make & Model Mazda 3 Make & Model _____
 Auto / Manual _____ Auto / Manual _____
 OUT: Date 27 04. 2021 OUT: Date _____
 OUT: TIME 1200 OUT: TIME _____

RENTAL CHARGES

Daily	@ \$	
Weekly	@ \$	
Monthly	@ \$	
Hours	@ \$	
Others	@ \$	
CDW	@ \$	
PAI	@ \$	
Delivery Service		

SUB - TOTAL \$



EXTENSION

Collection Service

Misc.

ESTIMATED TOTAL RENTAL \$

Hirer is responsible for the first \$ _____ excess for collision/damage to first party. (i.e.) Auto Stat Automotive Pte Ltd Vehicle (including windscreen) and also first \$ _____ excess for collision/damage to third party's vehicle for each and every accident/damage.

Hirer's Signature: Mas'ud

Addition Driver's Signature: Shaza

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

*IMPORTANT

1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.

2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY **AUTO STAR AUTOMOTIVE PTE LTD.**

3. IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:

- (i) shall report all accidents involving the said vehicle to the owner immediately;
- (ii) shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCHEME' (the form will be made available when the accident is report to the owner);
- (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents:
 - (a) injury case
 - (b) non-injury case involving a Government vehicle, or damage to Government property.
 - (c) non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
 - (d) non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE. The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE PTE LTD and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
30.04.2021	1300					

HIRER:

TERMS & CONDITIONS

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

Windscreen Excess: S\$ 100.00
Own Damage Excess (Section 1): S\$ 2,000.00
Third Party Excess (Section 2): S\$ 2,000.00
Young and Inexperienced Driver: Additional S\$ 3,000.00
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on 27 14 2021 (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer


Name: Mas'ud

Auto Star Automotive Pte Ltd (the Owner)


Name: _____
Designation: _____


Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 26 Apr 2021 / 15:52:43

Receipt Date/Time : 26 Apr 2021 / 15:52:42

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210426-002514

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - GW3328G				
As at 24 Apr 2021/14:25:00				
Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - GW3328G Enquiry Fee 20210426155150742511	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				
	421808XXXXX7506	eNETS Credit Card		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.

Cecilia Chong (LKK Auto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Wednesday, 27 October 2021 12:36 pm
To: Cecilia Chong (LKK Auto)
Cc: MT_Claim_SG
Subject: FW: ACCIDENT INVOLVING SMM6200C & GW3328G ALONG JOO CHIAT RD BESIDE JOOT CHIAT COMPLEX LKK REF : CC4/LPC21005349/g3 [External Confidential]

Lonpac External - General

Dear Cecilia,

Please proceed as proposed.

Thank you.

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 revised measures for COVID-19 restrictions effective 27 September 2021, more than 50% of our staff will be working from home. 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.

From: CHEW BENG KEE <bkchew@lonpac.com>
Sent: Wednesday, 27 October 2021 12:27 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: ACCIDENT INVOLVING SMM6200C & GW3328G ALONG JOO CHIAT RD BESIDE JOOT CHIAT COMPLEX LKK REF : CC4/LPC21005349/g3 [External Confidential]

Lonpac External - Confidential

Hi Gerald

OK, pls proceed with TPPD claims settlement as proposed.
Thank you.

Best Regards

Mr Chew Beng Kee

Head of Claims | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext. 246 | Fax: (65) 6296 2706

In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 27 September 2021 (Internal), 50% of our staff will be working from home. 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: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Wednesday, 27 October 2021 9:31 am

To: CHEW BENG KEE <bkchew@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: ACCIDENT INVOLVING SMM6200C & GW3328G ALONG JOO CHIAT RD BESIDE JOOT CHIAT COMPLEX LKK

REF : CC4/LPC21005349/g3 [External Confidential]

Lonpac External - General

Hi Chew,

Attached supporting documents for DS for your approval.

Thank you.

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 revised measures for COVID-19 restrictions effective 27 September 2021, more than 50% of our staff will be working from home. 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.

From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Tuesday, 26 October 2021 7:00 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: ACCIDENT INVOLVING SMM6200C & GW3328G ALONG JOO CHIAT RD BESIDE JOOT CHIAT COMPLEX LKK

REF : CC4/LPC21005349/g3 [External Confidential]

Lonpac Ref: **20/21/21/VC05/024495**

LKK Ref: CC4/LPC21005349/g3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 03/05/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is a case of BOLA S15. Liability is not in our driver's favour.

Summary to offer to third party repairer, “XIN HUA WORKSHOP PTE LTD” is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 11,570.21	\$ 2,675.00
2. Loss of rental (4days x \$120.00)	\$ 480.00	\$ 400.00 (4days x \$100.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 12,057.66	\$ 3,082.45

**04days recommendation for repair

Relevant supporting claim documents are attached herewith for your perusal and reference.

The above is for your approval.

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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



Save the Earth. Print only when necessary.

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

Sent: Thursday, 14 October 2021 6:55 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: ACCIDENT INVOLVING SMM6200C & GW3328G ALONG JOO CHIAT RD BESIDE JOOT CHIAT COMPLEX LKK

REF : CC4/LPC21005349/g3 [External Confidential]

Lonpac External - General

Our Ref: 20/21/21/VC05/024495

Dear Cecilia,

Please proceed with DS.