



mbm wheelpower
DARE TO BE

Your ref : SMD9159S

Our ref : SMG3724J

16 Jun 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 SMD9159S and SMG3724J Along The Driveway Near The Rubbish Chute on 07/05/2021 at 0912hrs

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SMD9159S 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 Car Rental Invoice
- 4 GIA Search Fee

We are instructed to claim the following

1 Costs of Repair- (\$2,400.00 + 7% gst)	\$	2,568.00
2 Loss of rental (\$160.50 x 4 days)	\$	642.00
3 GIA Search Fee	\$	2.00

Grand Total: \$ 3,212.00

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 : _____

To : MBM WHEELPOWER PTE LTD

160 Sin Ming Drive #06-02 Sin Ming Autocity Singapore 575722

FROM : ZHU ZHENGYIN (Name of Owner & Policyholder)

CLAIM VEHICLE No : SMG3724J

ACCIDENT DATE : 7/5/2021

LOCATION : 324 ANCHORVALE LINK - DRIVEWAY

OTHER VEHICLE : SMD9159S

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)**

() 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 : ZHU ZHENGYIN
NRIC : S7969413D
Address : _____



Witness's Signature
Name : Danny Ong
NRIC : _____

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]



LONPAC INSURANCE BHD

CLAIM NO : 20/21/21/VP05/024545
DATE : 12 AUGUST 2021

DISCHARGE VOUCHER

I/We, ZHU ZHENGYIN confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of SMD 9159S the sum of Singapore Dollar Two Thousand Nine Hundred Ninety Eight Only (\$2,998.00) 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 SMD 9159S and SMG 3724J on 07 May 2021 along 324 ANCHORVALE LINK ALONG THE DRIVEWAY NEAR THE RUBBISH CHUTE.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ TENG YEW WANG AND/OR TENG YEW WANG) 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

zhu zhengyin 12/08/21

.....
Name of vehicle owner /Date



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: **42092**
Date: 16-6-2021
Vehicle No.: **SMG3724J**
Make / Model: Honda Vezel 1.5
Chassis No.: RU11305047
Engine No.: L15B5555055
Year of Make: 2018
Accident Date: 07-05-21

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR	\$ 2,400.00

Total :	\$	2,400.00
7% GST:	\$	168.00
Amount Due S\$	\$	2,568.00

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



INVOICE TO:

Name : Mr Zhu ZhengYin

Blk 356B Anchorvale Lane

#06-51 Singapore 542356

Tax Inv: 00701

Invoice Date: 16/06/2021

Vehicle No: SKN9999E

Make/Model: Toyota Wish

Reference No: SMG3724J

S/N	Qty	Description	Unit Price	Price
01		CAR RENTAL FROM		
	4	10.06.2021 TO 13.06.2021	S\$ 150.00	S\$ 600.00

GST S\$ 42.00

Total S\$ 642.00

MBM WHEELPOWER PTE LTD



MBM Wheelpower Pte Ltd
160 Sin Ming Drive #06-02
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GST Registration Number: M90368446L



mbm *DARE TO BE*

RENTAL AGREEMENT

NO. 00701

MBM Wheelpower Pte Ltd

176 Sin Ming Drive, #01-11/14/15/16 Sin Ming Autocare, Singapore 575721
 Customer Service Hotline 6262 8888
 www.mbmwheelpower.com.sg Company Registration Number: 200204110W

VEHICLE			CHECK OUT / CHECK IN		
Vehicle No: SKN9999E	Model: Toyota wish 1.8		DATE OUT: 10/06/2021	TIME OUT: 0845AM	HRS
Change Over 1:	Date:	Initial:	PETROL LEVEL OUT: <input type="checkbox"/> E <input type="checkbox"/> 1/8 <input type="checkbox"/> 1/4 <input type="checkbox"/> 3/8 <input checked="" type="checkbox"/> 1/2 <input type="checkbox"/> 5/8 <input type="checkbox"/> 3/4 <input type="checkbox"/> 7/8 <input type="checkbox"/> F		
Change Over 2:	Date:	Initial:	DATE IN: 14/06/2021	TIME IN: 0930AM	
CORPORATE HIRER			PETROL LEVER IN: <input type="checkbox"/> E <input type="checkbox"/> 1/8 <input type="checkbox"/> 1/4 <input type="checkbox"/> 3/8 <input checked="" type="checkbox"/> 1/2 <input type="checkbox"/> 5/8 <input type="checkbox"/> 3/4 <input type="checkbox"/> 7/8 <input type="checkbox"/> F		
Co. Name:			KM OUT: 62602 KM IN: 6281		
Co. Address:			KM DRIVEN:		
Contact Person:			Tel:		
NAMED DRIVER			COLLISION DAMAGE WAIVER		
Name: Zhu Zhengyin			ACCEPTS CDW EXCESS		
Address: HK 356B Anchorvale lane #06-51 Singapore 541356			\$ 3150 per accident		
Office Tel:			DECLINES CDW EXCESS		
Residence Tel:			\$ per accident		
Occupation:			SIGNATURE: 朱正寅		
Hp:			SIGNATURE:		
P.P/L.C. No: S7969413D			EXCESS AMOUNT		
Nationality:			SINGAPORE		
Date of Birth: 17.08.1979			\$ 3150		
Place of Birth:			MALAYSIA		
Dr. Licence No:			SIGNATURE: 朱正寅		
Country of Issue:			CHARGES		
Date of Issue: 19.07.2017			Months @\$ per month		
Additional Named Driver			Weeks @\$ per week		
Name:			Days @\$ 150 per day		
Address:			Hours @\$ per hour		
Office Tel:			SUB-TOTAL (1)		
Residence Tel:			Less Discount: %		
Occupation:			RENTAL CHARGES		
Hp:			CDW @\$ per day / month		
P.P/L.C. No:			PAI @\$ per hour		
Nationality:			PETROL TOP-UP		
Date of Birth:			MISC		
Place of Birth:			SUB-TOTAL (2)		
Dr. Licence No:			GST @ 7%		
Country of Issue:			TOTAL CHARGES		
Remarks: Accident claim. Ref no: SMG 37243			PRE-PAYMENT		
Invoice No:			DOWNPAYMENT AND DEPOSIT		
Rec. No:			AMOUNT REFUNDED / DUE		
<p><small>IMPORTANT: The vehicle will not be insured after the expiry of the hire period and in case of any accident the Hirer will be liable for all consequences. For extension of rental please inform us at least 24 hours before the expiry time and payment for the extended rental will have to be made within 24 hours. Late charges at 1/5 (one fifth) of the daily rate of rental for each hour exceeding the time for return of the vehicle will be imposed (i.e., a full day rental will be charged if the Hirer is 5 or more hours late in returning the vehicle.) Any vehicle not returned within 24 hours will be reported as stolen. Hirer is responsible for all parking & traffic violations and missing items.</small></p>			SIGNATURE OF REFUND:		
<p><small>HIRER'S DECLARATION: I agree to the terms and conditions above and as set overleaf and I declare that all information given on this form are true and accurate. If I opt to pay by credit card, my signature here is to be deemed to have been made on the applicable credit card voucher.</small></p>			CHECKED OUT BY: [Signature]		
CHECKED IN BY:			CHECKED BY:		

MBM Wheelpower Pte Ltd
As Managers on Behalf of

OWNER

HIRER SIGNATURE

COMPANY STAMP

INSURER ENQUIRY

**Find
insurer**

Vehicle reg. no.

SMD9159S

Date of Accident

07/05/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance Lonpac Insurance Bhd

Period of Insurance 11/09/2020 - 10/09/2021

Requested By Ivy Lwi (MBM WHEELPOWER P...

Requested Date 07/05/2021 12:57

Payment details

Request Amount: **S\$1.87**
GST Amount: **S\$0.13**
Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre
GST Registration No: **M400017735**



Danny Ong
Claims Advisor
HP : 9228 8668

Cecilia Chong (LKK Auto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 10 August 2021 1:53 PM
To: Cecilia Chong (LKK Auto)
Cc: MT_Claim_SG
Subject: RE: Liability Status - Accident involving SMG3724J & SMD9159S (LONPAC) on 07/05/2021 LKK REF : CC4/LPC21005655/g3 [External General]

Lonpac External - General

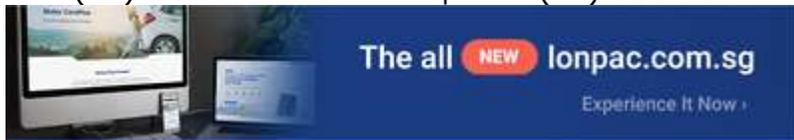
Dear Cecilia,

Please proceed as proposed.

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 - General data is for internal / external use.

From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Monday, 2 August 2021 4:30 pm
To: Su Li (LKK Auto) <suli@lkkauto.com>; 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: Liability Status - Accident involving SMG3724J & SMD9159S (LONPAC) on 07/05/2021 LKK REF : CC4/LPC21005655/g3 [External General]

Lonpac Ref: **20/21/21/VP05/024545**

LKK Ref: CC4/LPC21005655/g3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 15/06/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

OI COLLIDED ONTO TP STATIONARY VEHICLE. Liability is not in our driver's favour.

Summary to offer to third party repairer, "MBM WHEELPOWER PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 5,803.47	\$ 2,568.00
2. Loss of RENTALw/GST (4days x \$160.50)	\$ 642.00	\$ 428.00 (4days x \$107.00)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 6,447.47	\$ 2,998.00

**03days recommendation for repair + 1PRS = 4days

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)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.