

Without Prejudice to our driver's Injury claims

OUR REF: 50113521/SHB2293C/DOA/23/07/2021/RT

YOUR REF: XD3964T/--

20 September 2021 To: MOTOR CLAIMS DEPARTMENT LONPAC INSURANCE BHD 300 BEACH ROAD #17-04/07 THE CONCOURSE SINGAPORE 199555

ACCIDENT INVOLVING: SHB2293C AND XD3964T 23/07/2021

LOCATION ALONG : TUAD ROAD, SINGAPORE

We refer to the above mentioned incident with cost of repair and losses outlined as follows:

	Rate Per Day	Repair/ Claims Day	Amount Before GST	GST 7%	Amount After GST
Cost of Repair	\$ -	25	\$ 15,400.00	\$ 1,078.00	\$ 16,478.00
Loss Of Rental	\$ 117.20	25	\$ 2,930.00	\$ -	\$ 2,930.00
Loss Of Income	\$ 80.00	25	\$ 2,000.00	\$ -	\$ 2,000.00
LTA/GIA Search Fee	\$ -	0	\$ 1.87	\$ 0.13	\$ 2.00
Towing Fee	\$ -	0	\$ 75.00	\$ -	\$ 75.00
Surveyor Fee	\$ -	0	\$ -	\$ -	\$ -
Total	\$ 197.20	25	\$ 20,406.87	\$ 1,078.13	\$ 21,485.00

The accident was caused solely by the negligence of your insured/driver, which resulted in the above costs of repair and losses.

Enclosed herewith the relevant documents for your perusal:

©	Letter of Demand	0	Mileage Record
©	Repair Bill	0	Rental Invoice
©	Finalised Report	0	Letter of Authority
0	Repair Estimate	0	Satisfaction Voucher
0	Accident Report / Police Report	0	Certificate of Insurance
0	3 rd Party Search Fee	0	Towing (if applicable)

City Cab has authorised DING AUTOMOTIVE PTE LTD to claim, correspond, and receive payment on behalf of our client against any Third Party pertaining to the total sum stated above. Please look into our client's claim and revert with your Liability/Offer within 14 days upon receipt of this Letter of Demand.

Your Sincerely, MOTOR CLAIMS DEPT DING AUTOMOTIVE PTE LTD TEL: +65 9239 4128



LETTER OF AUTHORITY

Accident involving SHB 2293 C & X	039647 on 23/7/2021
along Tuas Road	
I/We, City Cab Pte Ltd_NRIC/ Co.Reg Nur of vehicle No. SHB 2293 c wh Mr/Ms Lam yew siong authorize Ding Automotive Pte Ltd on the	ich was rented to Hirer/Driver NRIC SXXXX 415E hereby
authorize Ding Automotive Pte Ltd on the correspond, negotiate and settle my/uninsured losses arising from the above a	our claim for cost of repair and
driver's injury claim.	ecident and without prejudice of our
I/We further authorize that agreed settle Ding Automotive Pte Ltd should be mad Ltd and that the said payment be forwarded of my/our claims.	e in favour of Ding Automotive Pte
Owner Signature/Co.Chop	Authorized Workshop
Ser Company of the Co	# DEN NO PH 201619222G
Hirer/Driver Signature	*



CLAIM NO : 21/21/VC05/024797 DATE : 20 OCTOBER 2021

DISCHARGE VOUCHER

I/We, CITYCAB PTE LTD confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of SHB2293C the sum of Singapore Dollar Nineteen Thousand and Fifty Only (\$19,050.00) 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 XD3964T and SHB2293C on 23 July 2021 along Tuas Rd towards PIE.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ SAB LOGISTICS PTE LTD AND/OR TAN HONG KIAT) 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 **DING AUTOMOTIVE 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.

Without Prejudice to our driver's Injury claim
Signature of vehicle owner/Date

City Cab Pte Ltd 27/10/21.

Name of vehicle owner /Date

DING AUTOMOTIVE PTE LTD

Business Reg. No : 201619222G BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645 Tel: 6452 1208 Fax: 6452 0614

TAX INVOICE

LONPAC INSURANCE BHD INVOICE I-001556 300 BEACH ROAD DATE 25/10/2021 #17-04/07 THE CONCOURSE GST REG NO : 201619222G SINGAPORE 199555 **TERMS** C.O.D. PO NO XD 3964T ATTN: **OUR REF** SHB 2293C TEL : FAX: DAGE

	TAX.	PAGE	:	1 of 1
ITEM NO.	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
1.	Cost Of Repair - SHB2293C	1	17,803.74	17,803.74
			17,005.71	17,003.74
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		# # # # # # # # # # # # # # # # # # #		
			_	
EMARKS :		SUB TOTAL		17,803.74
obcard: 5011	.3521 21/21/vc05/024797 / XD3964T	GST	:	1,246.26
IC: Cecilia C	hong	TOTAL SGD	:	19,050.00
OA: 23/07/2	021	DEPOSIT	:	,
iobai Suiii \$1	19,050 (all-in)	O/S BALANC	E :	

FOR DING AUTOMOTIVE PTE LTD

Authorised Signature

NTOMOTIL

UEN NO

Without Prejudice to our driver's Injury claim

Customer Signature

I have inspected and hereby confirmed that the job done and the amount due herein are entire to my satisfaction Our Ref: CC21070358

Date: 28 July 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

23/07/2021

@ 16:15 hrs

ALONG

TUAS RD

INVOLVING

XD3964T

We refer to the above-mentioned accident and wish to inform that CityCab Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHB2293C (the "Taxi"). The Taxi was hired to LAM YEW SIONG IC NO SXXXX415E a registered hirer-operator of CityCab Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$125.40 per day (inclusive of GST).

(\$117.20) befort

Please be advised that the Taxi was insured with **AXA Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Philip Chia Manager, Fleet Safety

This is a computer generated letter. No signature is required.

DATE	DESCRIPTION	MILI	MILLEAGE ODOMETER READING	ODO	TETE!	REAL	SNIG	MILLEAGE	HOURS OPERATED (TIME)	ATED (TIME)	
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23/4/2021	VEHICLE ACCIDENT (IN)	9	4	4	9	0	1		1615415		
1202/8/91	VEHICLE ACCIDENT (OUT)	9	4	4	8	7	/			15:56	
VEHICLE NUMBER:	BER: SHB2293C					Ħ	HIRER/DRIVER SIGN:	ER SIGN:			_
REMARKS:								•	£		
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INSURER ENQUIRY

Find insurer

Vehicle reg. no.

XD3964T

Date of Accident

23/07/2021



Reset

% RESULT & RECEIPT

TP Insurer Enquiry Insurance _____ Lonpac Insurance Bhd Period of Insurance ______25/03/2021 - 24/03/2022 Requested By Hashim (Ding Auto Pte Ltd) Requested Date _______24/07/2021 11:43

Payment details

Request Amount: \$\$1.87 GST Amount: \$\$0.13

Total Amount Due (GST Inclusive): \$\$2

General Insurance Association

Records Management Centre GST Registration No: M400017735

hours 365 days

28/7/2/						Loaded	Jump Start	1	754	2
Date	He Ctd	Shills:	00/1	1500	0 0 97 : doub	Use Car Carrier	Open Door	Crane Up / Winch Out	AMOUNT S\$	\
	Automotive 1	Model	Call Time		Arrival Workshop		Low Body Kit / Low Spolier	Dismantle Brake / Shaft		
	Ding Au	182583c	Pound	Corporation RI	has of	yre Accident		Dismant		
	: S/W	Vehicle No : 3/1/	From :	(8)	Remarks :	Change Tyres / Patch Tyre	Basement / Multi Carpark	Using King Dolley		

for 24 hour Recovery Services

Vehicle is transported at owner's risk. The company accepts no responsibility for damaged or other misdemeanour to your vehicle whilst being transported.

Received By

Cecilia Chong (LKK Auto)

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

Sent: Tuesday, 19 October 2021 2:39 pm

To: Cecilia Chong (LKK Auto)

Cc: MT_Claim_SG

Subject: FW: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 -

ARRANGE SURVEY LKK REF: CC4/LPC21008057/gs3 [External Confidential]

Lonpac External - General

Dear Cecilia,

We have no objections to the proposed quantum but we suggest to make a global offer of \$18,500.00 first.

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: Tuesday, 19 October 2021 2:30 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [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: Tuesday, 19 October 2021 2:15 pm

To: CHEW BENG KEE < bkchew@lonpac.com >
Cc: MT Claim SG < mt claim@lonpac.com >

Subject: FW: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [External Confidential]

Lonpac External - General

Hi Chew,

Attached supporting documents for DS for your approval.

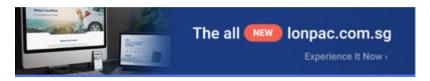
Thank you.

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) < Cecilia Chong@lkkauto.com>

Sent: Tuesday, 19 October 2021 1:43 pm

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

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [External Confidential]

Lonpac Ref: **21/21/VC05/024797**

LKK Ref: CC4/LPC21008057/gs3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 10/08/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

OI CHARGED FOR CARELESS DRIVING CAUSING HURT. Liability is not in our driver's favour.

Summary to offer to third party repairer, "DING AUTOMOTIVE PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 40,550.64	\$ 16,478.00
2. Loss of Rental (25days x \$117.20)	\$ 2,930.00	\$ 1,523.60 (20days x \$76.18) - 35% rental waiver
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
4. Loss of Income (25days x \$80.00)	\$ 2,000.00	\$ 1,000.00 (20days x \$50.00)
5. Towing Fee	\$ 75.00	\$ 75.00 <u></u>
Total	\$ 45,557.64	<u>\$ 19,078.60</u>

The above is for your approval.

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

Sent: Tuesday, 19 October 2021 1:30 pm

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

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF :

CC4/LPC21008057/gs3 [External Confidential]

Lonpac External - General

Can you resend with the attachments?

^{**14}days recommendation for repair + 3sundays + 1PH + 2PRS = 20days.

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, 19 October 2021 1:13 pm

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

Cc: MT_Claim_SG < <mt claim@lonpac.com>

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [External Confidential]

Lonpac Ref: 21/21/21/VC05/024797

LKK Ref: CC4/LPC21008057/gs3

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5. Towing Fee	\$ 75.00	\$ 75.00 <u></u>
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The above is for your approval.

^{**14}days recommendation for repair + 3sundays + 1PH + 2PRS = 20days.

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

Sent: Tuesday, 19 October 2021 12:59 pm

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

Cc: MT_Claim_SG < mt_claim@lonpac.com>

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [External Confidential]

Lonpac External - General

Dear Cecilia,

Please advise your mandate of \$117.20 per day is after the 35% rental waiver?

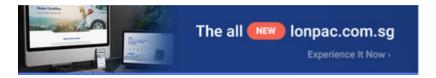
Thank you.

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) < Cecilia Chong@lkkauto.com>

Sent: Tuesday, 19 October 2021 12:51 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF :

CC4/LPC21008057/gs3 [External Confidential]

Dear Gerald,

Have check online, yes they have a rental waiver of up to 35% till August 2021. Attached screenshot taken from the website for your reference too.



Thanks

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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

Sent: Tuesday, 19 October 2021 10:17 am

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [External Confidential]

Lonpac External - General

Dear Cecilia,

The accident occurred in July 2021 and there should be some waiver of rental up to 25%.

Please check before we revert.

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

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

Sent: Monday, 18 October 2021 3:33 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: 50113521 / CITYCAB TAXI SHB2293C / TP VEH XD3964T / DOA 23/07/2021 - ARRANGE SURVEY LKK REF:

CC4/LPC21008057/gs3 [External Confidential]

Lonpac Ref: 21/21/VC05/024797

LKK Ref: CC4/LPC21008057/gs3

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4. Loss of Income (25days x \$80.00)	\$ 2,000.00	\$ 1,000.00 (20days x \$50.00)
5. Towing Fee	\$ 75.00	\$ 75.00 <u></u>
Total	\$ 45,557.64	<u>\$ 19,899.00</u>

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



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