

Borneo Motors (Singapore) Pte Ltd Inchcape Bodycare Centre Level 4, Inchcape Centre 2 Pandan Crescent Singapore 128462 Tel: +65 6631 1855/1500 Fax: +65 6872 7260

www.borneomotors.com.sg

Our Ref: BMS2022/01/PD0075 DS(ARY) Your Ref: CC4/LPC21008100/R1pa3

27 Jan 2022

BY HAND (INS COPY)

M/S. LONPAC INSURANCE BERHAD C/O LKK AUTO CONSULTANTS PTE LTD

Attn : Officer In-Charge
Dept : Motor Claims

RE: ACCIDENT INVOLVING SLM9015M AND XE2148J ON 28 Jul 2021

Dear Officer.

We refer to the above captioned.

The accident was caused by the negligence of your insured and as a result, our client has incurred the following losses:

		Repair Cost	- \$11,725.81	-		LTA Search	- \$2.00
C	٠.	Excess			D.	Loss of Use	-
Е		Loss of Rental	- \$1,199.90(\$92.30x13days	5)	F.	Others	-
G	à.	Medical Claims	-			Total Claim	- \$12,927.71
			-Undertake By Claimant			Total Claim	- \$12,327./1

We would appreciate if you could revert to us with an offer to settlement within $\underline{\mathbf{8}\ \mathbf{working}\ \mathbf{weeks}}$ as required under NIMA Protocol.

Enclosed are the following documents for your kind po	erusal	:
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(✓) Original Tax Invoice

(X) Discharge Voucher

(✓) Car Rental Invoice/Agreement

(X) Original Photograph X _____

(✓) GIAS/Police Report/s

(X) Original/Photocopy Survey

(✓) Certificate of Insurance

(✓) LTA Search Fees

(✓) Letter of Authority

(X) Medical Receipt

Yours faithfully,

TPR Team

Claims Service Department

F:68727260 E: claimstatusenquiry@borneomotors.com.sg

^{*}Cheque is to be made payable to <u>BORNEO MOTORS (SINGAPORE) PTE LTD</u> & mail it to, Inchcape Bodycare Centre Level 4, Inchcape Centre, 2 Pandan Crescent, Singapore 128462, Attn: TPR Department*

LETTER OF AUTHORITY
ACCIDENT INVOLVING SUM9015M and XE21487 on 28 JUL 2021 Own vehicle's number Other vehicle's number Date of accident processing of the pro
along PIE, Singapore
BY THE LETTER OF AUTHORITY, I/We, Grab Routals Pte Utd
of Shenton Way #38-01 OUE Downtown Singapore of F6 by
Address of Policy Holder
owner of Vehicle Registration No. <u>SLM 9015M</u> hereby appoint BORNEO MOTORS (SINGAPORE PTE LTD (hereinafter refers to BMS), a company incorporated in Singapore and having its registere office at 2 Pandan Crescent, Singapore 128462, to do all or any of the following:
1. To submit, resolve and make any claims which *I/we may have against the other *party/parties to the Accident and under the insurance *policy/policies taken up by suc *party/parties or alternatively under Insurance Policy number G400000730MCX take up by *me/us and pay the compulsory excess in respect of the cost of repairs suffered be *me/us arising from the Accident (loss and damage).
 To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favour of <u>BORNEO MOTORS (SINGAPORE) PTE LT</u> and give a valid receipt and discharge, therefore.
For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever i relation thereto.
4. Generally, do all such acts as it shall deem necessary for such claim settling purpose.
*I/We hereby declare that all acts, instruments and documents done by virtue of this letter of authoris on *my/our behalf shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by *me/us in *my/our own proper person(s) and *I/we hereby rational and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.
*I/We hereby further declare that the letter of authority hereby conferred shall remainrevocable.
*I/We further confirm that the acceptance by BMS of the settlement amount in respect of succonstitute the full discharge of *my/our claim(s) in respect of such loss and damage.
IN WITNESS WHEREOF, *I/we have hereunto to set *my/our hand and sign this of the mon
Signed & Delivered By: Witness By:
CALALS

(To be sign by the policy holder only)

**Please stamp the company chop for
vehicle registered under a company's name**

*delete as appropriate.



LONPAC INSURANCE BHD

CLAIM NO

: 20/20/21/VC00/024806

DATE

: 06 April 2022

DISCHARGE VOUCHER

I/We, GRAB RENTALS PTE LTD confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of XE2148J the sum of Singapore Dollar Twelve Thousand Nine Hundred Twenty Seven and Cents Seventy One Only (\$12,927.71) 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 SLM9015M and XE2148J on 28/07/2021 along/at PIE.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ POH MENG TRADING & CLEANING SERVICES PTE LTD AND/OR ZHENG YONGCHANG) 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 "BORNEO MOTORS (S) 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

GRAB RENTALS PTE LTD / 28.04.2022

Name of vehicle owner /Date

This settlement does not preclude/prejudice the Claimant/Driver/Passenger for personal injury at a later date should such a claim arises.



Borneo Motors



Co. Reg No. : 196700086Z GST Reg No. : MR-8500000-9 No. 2 PANDAN CRESCENT SINGAPORE 128462, Tel no.: 6631 1188

TAX INVOICE

Account Details Lonpac Insurance Berhad 100 Beach Road #19-00 Shaw Tower Singapore 189702			Account No	Document No. Boo		Customer Details Bodyshop Retail Cash Sales Pandan TCBC Toyota Bodyshop Retail Cash Sales Pandan TCBC Toyota				
			Document							
Singapore 189702 Attn: Ms Lily Koh/Mr Chia			Document 20/10/20							
Ye		Model	Variant	Reg. Date	Reg. No.	Kilome	eters \	Nip No.	Order No	. / Remarks
20	17	ZVW50R A	AHXEBW Q3	17/04/2017	SLM9015M	4702	260	63657	73/DS/S	LM9015M
	C	Chassis No.	Engine No.	Terms	SA / Counter		Ve	ehicle In	Col	lected On
JT	DK	B3FU503555264	2ZRS034797	60	Ary Chua		29/07/2	021 15.21	20/10/2	2021 19.12
L	Cd		Job/Parts Desc	cription			Qty	Unit Price	Disc %	Amount
2 3 4 5 6	8 8 8	,MECHANISM TO NE BP-SUBLET TO REF DAMAGE PARTS.STF OTHER AFFECTED A	1@12.05PM TP TP Insurer: LON I(LKKAuto)29/07/20 S: 14 DAYS Y SEALANT (NET CONTROL OF THE TOOL OF LEAK. ANSFER RHR DOOL OF LACE REAR RHS RAIGHTEN/REALI	VEH:XE2148J PAC Ins. D21@14.14pm T) LIGHTING. DR GLASS,BOA SIDE ACCIDENT GN ALL	RD 「	0742 0742 0742 0742				30.00 60.00 122.40 3600.00 2360.00
7 8 9 10	2 3	U81551-47283 LEN U52159-47913 CO U52453-47010 GU	NS & BODY, RR VER, RR BUMPEF ARD, RR BUMPEF CE, RR BUMPER				1.00 1.00 1.00 10.00	456.50 447.20 582.20 4.10		456.50 447.20 582.20 41.00
		behalf of Motors (Singapore) Pte	Ltd Customer'	s Signature	Charge Si	ummary	,	Total		
			Please acknowledg	e receipt of vehicle	Parts Labour Sublet Lubrication/Fluid Others			Less	Due	



Borneo Motors



Co. Reg No. : 196700086Z GST Reg No. : MR-8500000-9 No. 2 PANDAN CRESCENT SINGAPORE 128462, Tel no.: 6631 1188

TAX INVOICE

Account Details			Account N	Account No.		Customer Details				
Lonpac Insurance Berhad 100 Beach Road #19-00 Shaw Tower Singapore 189702 Attn: Ms Lily Koh/Mr Chia		ch Road haw Tower e 189702	Docume 380596		Date	Bodyshop Retail Cash Sales Pandan TCBC Toyota Bodyshop Retail Cash Sales Pandan TCBC Toyota			CBC Toyota	
Ye		Model	Variant	20/10/20 Reg. Date	Reg. No.	Kilometers	Wip No.	Order N	o. / Remarks	
20	7	ZVW50R	AHXEBW Q3	17/04/2017	SLM9015M	470260	63657	73/DS/	SLM9015M	
	C	Chassis No.	Engine No.	Terms	SA / Counter		Vehicle In	С	ollected On	
JT	DKI	B3FU503555264	2ZRS034797	60	Ary Chua	29/07	7/2021 15.2	1 20/10	/2021 19.12	
L	Cd		Job/Parts Des	scription		Qt	ty Unit Price	Disc %	Amount	
11 12 13 14 15 16 17 18 19 20 22 23 24 25 26	6 7 8 9 0 1 2 3 4 7 8 9	U52565-47900 U52575-47040 U61601-47150 T75763-47010 U75730-47040 U75765-47010 U67003-47211 U75977-47080 U75987-47060 U75979-47070 L90269-04051 U67895-47011 T67896-47011 U90269-05034 L90269-04051 U90269-06013	FILLER, RR BUMPE RETAINER, RR BUM PANEL SUB-ASSY, MOULDING, RR DOO MOULDING, RR DOO PANEL SUB-ASSY, STRIPE, RR DOOR, STRIPE, RR DOOR, STRIPE, RR DOOR, RIVET WEATHERSTRIP, R RIVET RIVET RIVET	MPER OR RR OR RR		1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	118.90 118.90 881.80 93.20 114.70 139.00 1306.50 15		124.90 118.90 881.80 93.20 114.70 39.00 1306.50 22.10 35.30 15.50 36.50 36.50 38.00 15.00	
		behalf of Motors (Singapore)	Pte Ltd Custome	r's Signature	Charge Su	ımmary	Total		10,958.7	
			Please acknowled	lge receipt of vehicle	Parts	4,42	6.30 GST 7.0	00%	767.1	
					Labour Sublet Lubrication/Fluid	6,50	0.00 2.40 0.00		0.00	
					Others		0.00 Amount	Due	11,725.8	



Renter Details

NameChua Chee SanNRICS6934745BDriver's LicenseS6934745B

Address Blk 189A Rivervale Drive 1#15-1020

 Date of Birth
 23 Sep 1969

 Telephone Number
 6581980886

 Mobile Number
 6581980886

Vehicle Description

Vehicle NumberSLM9015MMake & ModelToyota Prius

Rental Period

Rental Agreement45002Agreement Start Date20 Nov 2020Agreement End Date27 Nov 2020Number of Days7

Rental Charges

Minimum Rental Period

Package Name toyotapriushybrid_mileage_octoffer_oc_55.95_261020_nofrills

Promotional Rental Rates S\$55.95 / daily from 20 Nov 2020* to 27 Nov 2020

Open Rental Rates S\$86.95 / daily from 28 Nov 2020 onwards

Total Deposit Collected S\$500.00 (as at 20 Nov 2020) **Package notes** Nofrills Acq & Recon fr 26Oct

7

Promotion Rentals Rates applicable till end of Minimum Rental Period, Grab Rentals reserves the right to apply Open Rental Rates thereafter

Add-Ons (Other Charges) are listed on separate pages

^{*}Note: in the case of re-contracting, the above mentioned Promotional Rental Rates will take effect only from the day after the start date of this Agreement.

Add-Or

Addon Name

CDW (\$5.35) / Excess \$963

Rate

S\$5.35

Payment Interval

daily

Type

Collision Damage Waiver

Start Date
Total Value

20 Nov 2020 Not Applicable

Terms & Conditions

Where the Renter & all authorised drivers (each of which hold a valid PDVL or TDVL) are 26 years of age or older and the Renter has opted to pay CDW Charges as indicated above, the Renter shall enjoy the following Discount:

- (A) Renter shall only be liable to pay \$\$963.00 in insurance excess (for each section) instead of the excess amount indicated in the Insurance Matters table above (Sections 1 & 2 ONLY) PROVIDED THAT the Renter fulfills all the following:
- two (2) or fewer counts of Own Fault accidents including accidents caused by authorised driver(s)
- fulfilment of Minimum Rental Period
- timely payment of all Rental Charges and Other Charges at all times
- timely reporting of all accidents, thefts & other incidents in accordance with the Agreement
- there are no accidents, thefts or other incidents occurring within the first week of rental
- the Renter at all times is in full compliance with the Agreement & any other undertakings & arrangements entered into with Lessor or its affiliated entities
- B) Upon there being two (2) counts of Own Fault accidents (whether by the Renter and/or authorised driver(s), the Renter shall be liable to pay S\$6.42 per day to reduce insurance excess to S\$1284.00 (for each section) instead of the excess amount indicated in the Insurance Matters table above (Sections 1 & 2 ONLY) PROVIDED THAT the Renter fulfills all the following:
- fulfilment of Minimum Rental Period
- timely payment of all Rental Charges and Other Charges at all times
- timely reporting of all accidents, thefts & other incidents in accordance with the Agreement
- there are no accidents, thefts or other incidents occurring within the first week of rental
- the Renter at all times is in full compliance with the Agreement & any other undertakings & arrangements entered into with Lessor or its affiliated entities

(either of (A) or (B) above, a "Qualifying Incident").

The Lessor may at its sole discretion allow or disallow an incident to count as a Qualifying Incident.

The above Discount may be cancelled at any time at the Lessor's sole discretion. In the case of cancellation, the CDW Charges rate shall no longer apply & instead the ER Promotion Rental Charges rate (only) shall apply (subject to the relevant terms & conditions being continually fulfilled in order for the ER Promotion Rental Charges rate to apply), & the Lessor shall hold to the credit of the Renter the amount comprised in the CDW Charges (where paid) ("Credit Amount"). The Credit Amount may be applied by the Lessor to satisfy any & all costs & payments due to the Lessor under the Agreement.



Terms and Conditions

- I, the Renter, agree that the Lessor may collect, use & disclose my personal data, as provided in this Schedule &/or pursuant to the Agreement from time to time, including my vehicle location information (through various channels and methods such as through the use of telematics technology), for the following purposes in accordance with the Personal Data Protection Act 2012 & the Lessor's group Privacy Policy (available at www.grab.com/sg/privacy/):
- (a) administration of the vehicle rental under the Agreement;
- (b) to ensure that the rented vehicle is maintained appropriately and serviced in a timely fashion;
- (c) to improve and enhance the products and services of the Grab group;
- (d) to administer the driver-partner relationship between the Grab group and myself;
- (e) for internal tracking, analysis and administrative purposes;
- (f) to communicate with me;
- (g) for the Lessor to comply with its obligations under agreements with the owner/lender in relation to the Vehicle (including disclosure of personal data to the owner/lender);
- (h) for debt recovery purposes in the event that I am in default of my payment obligations (including provision of my personal data to debt recovery agency/ies for inclusion on a negative listing); &
- (i) where I have applied for finance-related or insurance services from Grab group or its partners, to process my application and assess my suitability for the service I requested; and
- (j) for the Lessor to comply with its obligations under law

Aareement

The Renter has read, understood & agrees with all terms & conditions of this Agreement.

2 4 2 18172X0G

Renter's Signature/Stamp Date: Signature not required if re-contracted online with email acknowledgement

Authorised Signatory/Stamp Grab Rentals Pte Ltd Date: Requested Date

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

XE2148J

Date of Accident

28/07/2021 🛗



Reset

% RESULT & RECEIPT

TP Insurer Enquiry Insurance Lonpac Insurance Bhd Requested By Ashlyn Chng (Borneo Motors P...

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

29/07/2021 10:59

Hsiao Tong (LKKAuto)

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

Sent: Tuesday, 5 April 2022 6:20 PM

To: Hsiao Tong (LKKAuto)
Cc: MT_Claim_SG; Admin A

Subject: RE: [Seek Mandate] - Direct Settlement (AC) - Accident involving SLM9015M (GRAB)

& XE2148J DOA: 28/07/2021 *** LKK REF: CC4/LPC21008100/Rpa3 - LPI Ref:

20/21/21/VC00/024806 [External General]

Lonpac External - Confidential

Dear Hsiao Tong

Please proceed to settle based on your latest mandate.

Thank you.

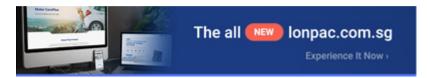
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9261 | Fax: (65) 6296 2706



"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Friday, 1 April 2022 10:14 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 Mandate]- Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 *** LKK REF: CC4/LPC21008100/Rpa3 - LPI Ref: 20/21/21/VC00/024806 [External General]

Dear Kenny,

We refer to the above matter.

Please be informed that third party has attached wrong rental agreement in their previous LOD. Now they have submitted amended LOD with current rental agreement for our review.

We would like to re-seek your approval to offer repairer "BORNEO MOTORS (S) PTE LTD" at \$12,927.71(all-in).

The summary is as follows: -

	Amount	Amount Revised
	Claimed	
1. Cost of Repair (w/GST)	\$17,312.92	\$11,725.81 (\$10,958.70+ 7%GST)
2. Loss of Rental (13days x \$92.30)*	\$ 1,199.90	\$ 1,199.90 (13days x \$92.30)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$18,514.82	<u>\$12,927.71</u>

^{*}For rental charges, it is using open rental rates(\$86.95) + Add-on(\$5.35) = \$92.30.

Surveyor recommended 9days for repair + 1PRS(29/07/2021) + 2Sunday(01/08/2021 & 08/08/2021) + 1PH(09/08/2021) = 13days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Friday, 4 February 2022 12:43 PM

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

Cc: MT Claim SG <mt claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate]- Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 *** LKK REF: CC4/LPC21008100/Rpa3 - LPI Ref: 20/21/21/VC00/024806 [External General]

Lonpac External - Confidential

Dear Hsiao Tong

Please proceed to settle as per your recommendations.

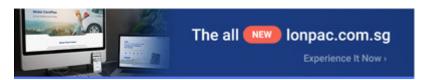
Thank you.

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



"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 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: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Thursday, 3 February 2022 9:52 am

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

Cc: MT Claim SG <mt claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: [Seek Mandate]- Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH GROUNDED) *** LKK REF: CC4/LPC21008100/Rpa3 - LPI Ref: 20/21/21/VC00/024806 [External

General]

Your ref: **20/20/21/VC00/024806** Our ref: CC4/LPC21008100/Rpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING XE2148J(LONPAC) / SLM9015M(TP)/ OTHERS ON 28/07/2021

We refer to the above matter.

We have highlighted to your good office on 05/08/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Third party video shows that third party was driving straight within his lane. Suddenly there is an impact caused his car to turn right and collided onto GBE4480X. We are of the view that third party version is more credible, liability is not in our driver's favour.

We seek your approval to offer repairer "BORNEO MOTORS (S) PTE LTD" at \$12,468.16(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$17,312.92	\$11,725.81 (\$10,958.70+ 7%GST)
2. Loss of Rental (13days x \$56.95)	\$ 740.35	\$ 740.35 (13days x \$56.95)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$18,055.27	<u>\$12,468.16</u>

Surveyor recommended 9days for repair + 1PRS(29/07/2021) + 2Sunday(01/08/2021 & 08/08/2021) + 1PH(09/08/2021) = 13days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Tuesday, 17 August 2021 4:20 PM

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

Cc: MT Claim SG <mt claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH GROUNDED) *** LKK REF: CC4/LPC21008100/R1pa3 - LPI Ref: 20/21/21/VC00/024806 [External General]

Lonpac External - Confidential

Dear Hsiao Tong

Please proceed with DS.

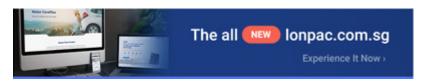
Thank you.

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



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.

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

Sent: Tuesday, 17 August 2021 4:01 pm

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

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

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH

GROUNDED) *** LKK REF: CC4/LPC21008100/R1pa3 [External General]

Dear Kenny,

We refer to our below email.

Kindly advise if we may proceed DS with third party repairer on this matter as third party is chasing for liability.

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

Sent: Friday, 13 August 2021 4:44 PM

To: geraldpoh@lonpac.com <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; KENNY LIM CHING GHEE <<u>kennylim@lonpac.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH GROUNDED) *** LKK REF: CC4/LPC21008100/R1pa3 [External General]

Dear Gerald,

We refer to our below email.

Kindly advise if we may proceed DS with third party repairer as they are chasing for liability clearance.

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

Sent: Thursday, 5 August 2021 4:32 PM

To: geraldpoh@lonpac.com < geraldpoh@lonpac.com >

Cc: MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; KENNY LIM CHING GHEE <<u>kennylim@lonpac.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH GROUNDED) *** LKK REF: CC4/LPC21008100/R1pa3 [External General]

Dear Gerald,

We attached here with a copy of video footage submitted by third party for your easy reference. The video shows that third party was driving straight within his lane. Suddenly there is an impact caused his car to turn right and collided onto GBE4480X. We are of the view that third party version is more credible, liability is not in our driver's favour.

Kindly advise if we may proceed DS with third party repairer on this matter.

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: GERALD POH WEE BIN [mailto:geraldpoh@lonpac.com]

Sent: Saturday, July 31, 2021 9:09 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com Cc: KENNY LIM CHING GHEE < kennylim@lonpac.com

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH

GROUNDED) *** LKK REF: CC4/LPC21008100/R1pa3 [External General]

Lonpac External - General

Our Ref : 20/20/21/VC00/024806 (Kenny's case)

Dear Mei Kwan,

Attached copy of insured's report for your attention.

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: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Friday, 30 July 2021 6:11 pm

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

a@lkkauto.com>

Subject: [WARNING: ATTACHMENT UNSCANNED] [WARNING: ATTACHMENT UNSCANNED] RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH GROUNDED) [External General] *** LKK

REF: CC4/LPC21008100/R1pa3

Dear Gerald,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- TP GIA report

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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

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

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.

From: Admin-D (LKKAuto)

Sent: Thursday, 29 July 2021 11:40 AM

To: 'GERALD POH WEE BIN' <<u>geraldpoh@lonpac.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>
Co: 'MT_Claim_SG' <<u>mt_claim@lonpac.com</u>>; assignments <assignments@lkkauto.com>

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH

GROUNDED) [External General]

Dear Sir / Mdm,

Thank you for your assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 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.

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

Sent: Thursday, 29 July, 2021 11:27 AM

To: Ashlyn Chng <ashlyn.Chng@inchcape.com.sg>

Cc: MT Claim SG <mt claim@lonpac.com>; assignments@lkkauto.com

Subject: FW: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH

GROUNDED) [External General]

Lonpac External - General

WITHOUT PREJUDICE

Our Ref: TBA

Dear Ashlyn,

Our insured has not lodged the accident report and we are unable to comment on liability.

For survey arrangements, you may proceed to contact LKK Auto Consultants Pte Ltd at 62563561.

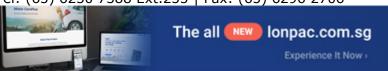
Best Regards

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



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Lonpac External - General data is for internal / external use.

From: Ashlyn Chng [mailto:Ashlyn.Chng@inchcape.com.sg]

Sent: Thursday, 29 July 2021 11:00 am

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

Cc: Suraidah B Saidi PTCBC <SuraidahB. Saidi@inchcape.com.sg>

Subject: RE: Direct Settlement (AC) - Accident involving SLM9015M (GRAB) & XE2148J DOA: 28/07/2021 (VEH

GROUNDED)

Hi,

Reference to the above-mentioned.

Please find attached herein a copy of our client's Accident Report, Damaged Photos & Estimate Invoice for your kind perusal.

As our client is claiming against your insured **XE2148J** thus would appreciate if you could revert to us on the liability urgently or we could settle the case under Direct Settlement with **Car Rental of @ \$130 per day x no. of days** as recommended by your appointed surveyor.

Kindly have your surveyor to contact our Motor Claim Assessor, **Ary Chua @ 88040322 / 6631 1507** is located at <u>2</u> <u>Pandan Crescent / Level 4</u> for an appointment to inspect our client's vehicle (<u>currently vehicle IN workshop</u>).

As for liability clearance, kindly revert to this email.

Your kind attention into the above is greatly appreciated.

Thank you.

Regards, Ashlyn Chng

D: 6631 1874 | F: 6872 7260 | E: <u>Ashlyn.chng@inchcape.com.sg</u>

Inchcape Centre Level 4, Bodycare Centre 2 Pandan Crescent Singapore 128462

www.borneomotors.com.sg I www.lexus.com.sg I www.toyotasingapore.com.sg www.hino.com.sg www.hino.com.sg