

Letter of Demand

Your Ref : SGS2574P
Our Ref : OPR/02082021/TP-10829 - SLF9968A
Date : 28/10/2021

LONPAC INSURANCE BHD.

BLK 100 BEACH ROAD
-#19-00 SHAW TOWER
Singapore - 189702

Attn : Motor Claim Department

Subject : ACCIDENT INVOLVING VEHICLE NUM : SLF-9968-A, SGS2574P ON 02/08/2021
AT TOWARD UPPER BUKIT TIMAH ROAD JUNCTION

Dear Sir / Madam,

We would like to append our losses as follows :-

	AMOUNT (\$)
1. Repair Cost	2,461.00
2. Loss Of Rental (4 days)	997.24
3. Miscellaneous - GIA Search Invoice	2.00

TOTAL **3,460.24**

Enclosed : Copies of Repair Cost Invoice, Hiring Agreement, GIA Search Invoice & GIA Report for your perusal and kind attention.

Kindly look into the matter and revert to us as soon as possible.

Thank you,

Yours faithfully,

Lim Ai Lee 

CLAIM DEPARTMENT

DID : 66547920

FAX :

EMAIL : ailee.lim@ethozgroup.com

Date : 19/08/2021

To : **ETHOZ PROTECT PTE LTD**
(☒) 30, Bukit Batok Crescent, Singapore 658075
(☐) 50, Gul Crescent, Singapore 629543
(☐) 22, Tampines Street 92, Singapore 528876

From : Ng Hin Pak
(Name of Owner & Policyholder/Authorising Party**)

CLAIM VEHICLE NO. : SLF9968A

ACCIDENT DATE : 02/08/2021 18:21

LOCATION : Dairy Farm Rd > Upper Bukit Timah Rd Jnction

OTHER VEHICLE (S) : SGS2574P
(IF ANY)

1. I hereby authorise **ETHOZ PROTECT PTE LTD** ("ETHOZ") to : -
- a. proceed with the repairs (the "Repair") to the above accident (the "Accident") damaged vehicle (the "Vehicle"); and
- * ☐ b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle (the "Damage") from my insurer in question (the "Insurer") until the Claim is wholly completed, settled and/or resolved. [Claim against own insurer(s)].
- * ☒ b. act as sole and principal agent to claim (the "Claim") on my behalf for the damage to the Vehicle and/or ** bodily injury sustained as a result of the Accident (collectively known hereinafter as the " Damage ") from the Third Party and/or Third Party Insurer in question (collectively known as the " Third Party ") until the Claim is wholly completed, settled and/or resolved. [Claim against Third Party].
2. I confirm that ETHOZ's authorisation shall include without limitation paying for all 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;

1. *Where authorising party is not vehicle owner and policyholder.*

* ☐ I am duly authorised by the owner and policyholder of the Vehicle to enter into this Agreement with ETHOZ on his behalf. Unless the context otherwise requires, any references to "me", "my", "I" and the like in this Agreement shall be taken to mean the vehicle owner and policyholder.

Page 1 of 3

*Tick where applicable.
** Delete as appropriate.


19/08/21

EXCEPT :-

- a. such matters or tasks that the Insurer/Third Party** and/or the law requires me to personally attend to; and
 - b. the due submission of the Claim to the Insurer (where applicable)
3. I understand if I submit a claim of whatever nature to my own insurer(s) **FOURTEEN (14) days** after the Accident **(or such other time stipulated by my own insurer(s) 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 law :-**
 - i. I will indemnify and keep ETHOZ indemnified in connection with or arising from the Claim; and
 - ii. That notwithstanding this Agreement or otherwise, under no circumstances will I (jointly or severally) in any manner hold ETHOZ liable for losses/damages of whatever nature arising from or in connection with the Claim.
 - b. ETHOZ does not guarantee and never represented that the Insurer/Third Party** will fully indemnify me for the Damage and/or the Repair's costs **AND**, that I shall be and continue to be liable to ETHOZ for the whole of the Repair's costs.
6. I agree and accept "ETHOZ's Deposit refund policy". If the final successful percentage of indemnity/contribution/liability from or of the Insurer/Third Party** in respect of the Repair's costs to me is: -
- | | | | |
|----|---------------|---|--------------------|
| a. | 50% and below | - | NO REFUND |
| b. | 100% | - | FULL REFUND |
7. I shall inform and forward to ETHOZ 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 ETHOZ, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to ETHOZ for the full repair costs and the expenses incurred (directly or indirectly) by ETHOZ in connection with the Claim.
9. I shall not: -
- a. respond to correspondence and letters; and
 - b. negotiate agree or accept any offer from the Insurer/Third Party** or any other relevant party; without consultation of and expressed approval from ETHOZ


6/8/21

10. In consideration hereof (including without limitation ETHOZ's agreeing to repair the Vehicle and defer demanding payment of the Repair's cost), I wholly assign to ETHOZ all proceeds of the Claim for: -

- a. the Repair's costs; and
- b. damage, compensation, interest, costs (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the Accident, Repair and/or Claim;

which ETHOZ shall be further entitled to apportion in its absolute withany excess being paid by ETHOZ to me as it deems fit in its absolute discretion.

11. I further confirm that payment to ETHOZ or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good and 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.



Owner & Policyholder's Signature/Company Stamp (if applicable); or **

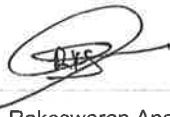
Authorising Party's Signature/Company Stamp (if applicable)

Name: Ng Hin Pak

NRIC No.: S1401434I

Designation:

Address: 50 Toh Tuck Road #09-08 S(596741)



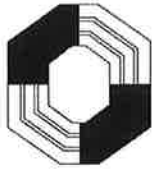
Witness' Signature Rakeswaran Anand

Name:

NRIC No.:

Designation: MOTOR CLAIMS SALES EXECUTIVE

Address: C/O 30 BT BATOK CRESCENT SINGAPORE 658075



LONPAC INSURANCE BHD

CLAIM NO : 21/21/21/VP05/024818
DATE : 22 Dec 2021

DISCHARGE VOUCHER

I/We, NG HIN PAK confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of SGS2574P the sum of Singapore Dollar Three Thousand Nineteen and Cents Forty Only (**\$3,019.40**) 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 SLF9968A and SGS2574P on 02/08/2021 along DAIRY FARM ROAD TOWARDS UPPER BUKIT TIMAH ROAD JUNCTION.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ ALFRED KOH HOCK CHUAN**) 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 "**ETHOZ PROTECT 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.

27/12/2021

Signature of vehicle owner/Date

NG HIN PAK 27/12/2021

Name of vehicle owner /Date

TAX INVOICE

NG HIN PAK
BLK 50 TOH TUCK ROAD
#09-08
SINGAPORE - 596741

Tax Invoice : WS 2110/OPR0992
Invoice Date : 28-Oct-2021
Ref. No. : 21080930
GST No. : M2-0057587-3

VEHICLE NO. : SLF-9968-A
ACCIDENT DATE : 02/08/2021

MAKE & MODEL : NISSAN QASHQAI 2.0 CVT ABS D/AIRBAG 2WD 5DR S/R

Page 1

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING REPAIR COST FOR THE ABOVE VEHICLE			2,300.00
7 % GST			161.00

Total (S\$)	2,461.00
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E & O.E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ PROTECT PTE LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : LIM AI LEE
DID : 66547920
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque.

Customer Name : NG HIN PAK
Reference. No. : 21080930
Tax Invoice : WS 2110/OPR0992
Invoice Date : 28-Oct-2021
Invoice Amount : S\$ 2,461.00
Payment Due Date : 28-Oct-2021
Cheque No. : _____

ETHOZ PROTECT PTE LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



ETHOZ Auto Leasing Ltd.GST NUM
UEN: 201613943G
: 201613943G**ETHOZ**

HA NUM : HA-300322

HIRING AGREEMENT**Vehicle No. : SLS-8857-A Make & Model : NISSAN X-TRAIL 2.0 (A) ALL MODE 4X4**

Hirer : NG HIN PAK
NRIC : ****434I
DOB : 02/02/1960
Address : BLK 50 TOH TUCK ROAD
#09-08
SINGAPORE - 596741
Email :

ERP Num : 1127957728
Nationality : SG
Home :
Office :
HP : 96641283
Fax :

RENTAL RATE	No of days : 4 Start : 04/10/2021 Return : 08/10/2021	CHARGES
Daily : S\$233.00 / Day	DEPOSIT	Rental Payable : S\$932.00
	Amount : S\$1,500.00 Payment Mode :	
CDW : NIL		
PAI : NIL		
	RENTAL PAYMENT	
EXCESS SINGAPORE : S\$3,000.00	Mode :	GST @7% : S\$65.24
FUEL Full tank premium grade fuel upon return.		Amount Due : S\$997.24
Otherwise, ETHOZ rates apply.	Delivery : SELF COLLECT @ HQ 04/10/2021	
Signature  04/10/21 11.05	Collection : SELF RETURN @ HQ 08/10/2021	
Remarks : ACC VEH : SLF-9968-A/STRICTLY SINGAPORE USE. An additional Excess of S\$1,000 on top of the stipulated excess for driver under 21 years or above 60 years of age. If in the reasonable opinion of the Owner, the driving behavior of Hirer and/or authorized driver of the vehicle is deemed undesirable, the Owner may thereupon by notice in writing to the Hirer forthwith terminate this Agreement. The termination of the Hire shall not affect the rights of the Owner or liabilities of the Hirer subsisting at the date of termination.		
DRIVER DETAILS		
Name : NG HIN PAK	NRIC : ****434I	DOB : 02/02/1960
Address : BLK 50 TOH TUCK ROAD #09-08	Nationality : SG	596741 (S)
Contact No : 96641283(HP)		

HIRER'S DECLARATION

I/We agree to the terms and conditions above and as set out overleaf.
If I/We opt to pay by credit/charge card, my/our signature here is deemed to have been made on the applicable credit card charge slip.

Upon notification that your vehicle is ready for collection, you are to return SLS-8857-A NISSAN X-TRAIL 2.0 (A) ALL MODE 4X4 within the day. Failing which, daily rental rate of \$233 will apply from the day of notification.

Authorised Signatory & Company Stamp

Name, Designation

Date : _____

For ETHOZ Auto Leasing Ltd.
RAKESWARAN ANAND
Prepared By : Felina Chin
TEL : 66547984
FAX : 66547545


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SGS2574P

Date of Accident

02/08/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**Period of Insurance **08/03/2021 - 07/03/2022**Requested By **Rakesh Anand (ETHOZ PROTE...**Requested Date **19/08/2021 14:42****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**

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 22 December 2021 11:09 AM
To: ONG LI LI
Cc: MT_Claim_SG; Admin A
Subject: RE: [SEEK MANDATE] - VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP)(LONPAC)
*** LKK REF ; CC4/LPC21009253/Eba3 Our Ref: 21/21/21/VP05/024818

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that we have settled the matter at \$3,019.40(all-in) with third party repairer.

1. Cost of Repair (w/GST)	\$ 2,461.00
2. Loss of Rental (4days x \$130.00)(w/GST)	\$ 556.40
3. LTA/GIA Search Fee	\$ 2.00
Total	\$ 3,019.40

We will proceed to close file and submit all the documents to your good office once it is ready.

Thank you.

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: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 2 December 2021 2:40 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] - VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP)(LONPAC) *** LKK REF ; CC4/LPC21009253/Eba3 Our Ref: 21/21/21/VP05/024818

Lonpac External - General

Dear Hsiao Tong

Please proceed to negotiate at lowest possible sum.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555
Tel : (65) 6250 7388 Ext. 254 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: Wednesday, 1 December 2021 2:49 PM
To: ONG LI LI <long@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP)(LONPAC) *** LKK REF ; CC4/LPC21009253/Eba3 Our Ref: 21/21/21/VP05/024818

Your ref: **21/21/21/VP05/024818**
Our ref : CC4/LPC21009253/Epa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING SGS2574P(LONPAC) AND SLF9968A(TP) ON 02/08/2021

We refer to the above matter.

We have highlighted to your good office on 09/09/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is a 3 vehicles chain collision whereby our insured was the 2nd vehicle. In accordance with the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer "ETHOZ PROTECT PTE LTD" at **\$3,233.40(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 5,316.85	\$ 2,461.00 (\$2,300.00 + 7%GST)
2. Loss of Rental (4days x \$233.00)(w/GST)	\$ 997.24	\$ 770.40(4days x \$180.00)(w/GST)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 6,316.09	<u>\$ 3,233.40</u>

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

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: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 9 September 2021 3:59 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: ARRANGE SURVEY VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP)(LONPAC) *** LKK REF ; CC4/LPC21009253/Eba3 Our Ref: 21/21/21/VP05/024818

Lonpac External - General

Hi Mei Kwan

Please see above and attachment for our claim ref and Insured's GIA report.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555
Tel : (65) 6250 7388 Ext. 254 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".

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 9 September 2021 3:41 PM
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]RE: ARRANGE SURVEY VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP)(LONPAC) *** LKK REF ; CC4/LPC21009253/Eba3

Dear Gerald,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair + GIA report
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

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 Jasper.

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, September 2, 2021 9:00 AM

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

Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>

Subject: RE: ARRANGE SURVEY VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP) (LONPAC)

Dear Sir / Mdm,

Thank you for your assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

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, 2 September, 2021 7:22 AM

To: assignments@lkkauto.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: ARRANGE SURVEY VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP) (LONPAC)

Lonpac External - General

Our Ref: TBA

Dear Summer,

FYA. Our insured has not lodged the report.

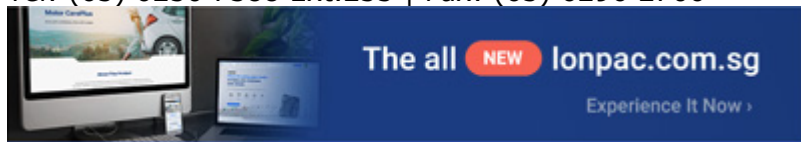
Best Regards

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.

From: Lee Chen Sin <ChenSin.Lee@ethozgroup.com>

Sent: Wednesday, 1 September 2021 6:14 pm

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; ONG LI LI <l1ong@lonpac.com>

Cc: Rakeswaran Anand <rakes.anand@ethozgroup.com>

Subject: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]ARRANGE SURVEY VEHICLE NO : SLF-9968-A NISSAN QASHQAI (TP) (LONPAC)

Hi,

Kindly arrange survey on above mention vehicle.

Your insured vehicle number : SGS-2574-P

DOA : 02.08.2021

Thank you.

Warmest Regards,

Lee Chen Sin

Motor Claims Operations



ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075

DID: 6654 7520 | FAX: 6654 7542 | Mobile: 8822 8339

www.ethozgroup.com



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