

Auto Insure Pte. Ltd.

6 Marsiling Lane Singapore (739145) E: claims@autoinsure.com.sg W: www.autoinsure.com.sg T: 3157 2626 F: 6368 0081 GST No.: 201437380M

Our Ref: SLE4491X <u>WITHOUT PREJUDICE</u>

 Your Ref:
 YN6719B

 Accident Date:
 21-Oct-21

 26-Apr-22

ATTENTION: MOTOR CLAIMS DEPT

Email: mt_claim@lonpac.com

Lonpac Insurance Bhd

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

CLAIMANT: TAN BAN THONG

ACCIDENT INVOLVING SLE4491X & YN6719B ALONG 134 MARSILING RD, BIOCK 134, SINGAPORE 730134 ON 21/10/2021

We are instructed by **TAN BAN THONG** to claim damages against your insured in connection with a road accident ON 21 OCT 21 involving our client's motor registration number and motor vehicle registration number driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair (with GST) after surveyor final esti.		\$ 1,819.00
2) Rental (Includes loss of PRS and loss of Sun & PHs) (8 days X \$120)		\$ 960.00
3) LTA/GIA Search Fees		\$ 2.00
4) Other incidentals	_	\$ 200.00
	TOTAL:	\$ 2,981.00

A copy of each of the following supporting documents is enclosed:

- 1) GIA report of our Insured
- 2) Repairer's Invoice
- 3) Letter of Authorization
- 4) LTA/GIA Search Receipt
- 5) Rental Invoice

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within <u>14 days</u> of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **8 weeks** of your receipt of this letter.

For any further enquiry, kindly contact us via email to claims01@autoinsure.com.sg or call 3157 2628 directly.

Yours Faithfully,



Jason Heng Auto Insure Pte Ltd Claims Director

LETTER OF AUTHORISATION

o: M	'S AUTO INSURE PTE. LTD.
Œ: A	CCIDENT ON 11 864 21 INVOLVING VEHICLE NOS:
3/1	4491X & YNGTIGE ALONG BIK 134 MOLLING
ROOM	g obac conbark
, Ta	n Ban Thong, NRIC/FIN: 798c, owner/driver of vehicle No.
312	hereby authorise you to commence repair to the said vehicle forthwith.
ī.	I hereby irrevocably authorise you to demand claims settle receive whatever amount settled/payable by the insurance and/or third party or to commence proceeding, if necessary, in my name for the costs of repair and loss of use, etc and to you appointing any Workshop to act for me in respect of the accident claims and all an any amount claimed, received and/or settled shall belong absolutely to you. I agree to assign the whole proceeds of my third-party claims to the workshop shall accept this as my irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Workshop & Client basis. I undertake to co-operate fully with the workshop to see the claims to as successful conclusion.
2.	I also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claims in my absence. I irrevocable authorise you to appoint such a firm of workshop on my behalf as you shall deem fit for the purpose of the third party/own insurer's claim.
3.	I undertake to inform you in the event the third party's insurance company communicate with me directly, orally and in writing and I further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.
4.	My vehicle is repaired by the repairer/workshop on my own will without any inducement, threat or promise.
5.	Upon settlement of the third-party claims and in case the settlement monies were sent to me by the third party's insurers, I undertake to pay you the cost of repairs settled and related expenses and disbursement incurred.
6.	I hereby acknowledge that my reports are true and accurate to the best of my knowledge, information and belief. Shall new evidence or if there is any breach of policy and terms of the insurer, I irrevocably authorise you to demand full indemnity of costs to me.
7.	I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.
_	SURE DI (O (201427380M) T)
	wner / Driver's Signature \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \



LONPAC INSURANCE BHD

DATE

CLAIM NO 21/21/21/VC05/025068 15 JULY 2022

DISCHARGE VOUCHER

I/We, TAN BAN THONG confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of VN 6719B the sum of Singapore Dollar TWO THOUSAND TWO HUNDRED AND TWENTY ONE ONLY (\$2,221.00) in full and final satisfaction, liquidation and discharge of all injury/property losses competent to me'us upon the said M/s LONPAC INSURANCE BHD in respect of all injury/property losses sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident involving SLE 4491X and VN 6719B on 21/10/2021 along 134 MARSILING ROAD OPEN CAR PARK.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ ANMANI GENERAL CONSTRUCTION PTE LTD) 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 AUTO INSURE PTE LTD.

y see 4491X

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

Tan Ban Thung 18/7/22

Name of vehicle owner /Date

My execution of this Discharge Voucher is only or my claim for property damage and not prejudicial to any other claims arising from the same accident

TAX INVOICE

INV/2022/0891

Date 26/04/2022 Term Net 30 Due On 26/05/2022 Ref No SLE4491X (M3335)

TO

LONPAC INSURANCE BHD

Tel: +65 62507388 300 BEACH ROAD #17-04/07, THE CONCOURSE SINGAPORE 199555

Auto Insure Pte Ltd

UEN 201437380M GST Reg. No: 201437380M



9

6 Marsiling Lane Singapore 739145

#	ITEM	TAX		QTY	UNIT	RATE (S\$)	TOTAL (S\$)
1	Date of Accident	-		1	Unit	0.00	0.00
	21-Oct-2021						
2	Vehicle's Info	-		1	Unit	0.00	0.00
	CITROEN C4 PICASSO 1.6 BLUEHDI EAT6						
3	Lump sum repair cost: To supply and replace parts, labour charges for repair, panel beating, welding, and spray painting	SR		1	Unit	1,700.00	1,700.00
			SUB TOTAL				S\$ 1,700.00
			SR @ 7 %				S\$119.00
			GRAND TO	TAL		9	5\$ 1,819.00

Notes

Payment Details

Payable to : Auto Insure Pte Ltd Account no.: 617-867569-001(SGD)

Bank Name: Overseas Chinese Banking Corporation (OCBC)

Bank Swift Code: OCBCSGSG PayNow UEN: 201437380M

Please note that Bank Charges are to be borne by Remitter.

Terms and Conditions are as per http://www.autoinsure.com.sg/dataprivacy/

http://www.autoinsure.com.sg/

This is a computer-generated invoice and no signature is required.



INVOICE

DATE	5-Nov-21
INVOICE NUM	ACL11506
REF NUM	RA11506
PAYMENT TERMS	COD

CUSTOMER INFO

AUTO INSURE PTE LTD 6 MARSILING LANE SINGAPORE 739145

ATTN: ACCOUNTS DEPARTMENT

REMARKS

DRIVEN BY: TAN BAN THONG

YOUR REF : SLE4491X

DESCRIPTION	DAYS	UNIT PRICE	AMO	DUNT	
RENTAL CHARGES HYUNDAI AVANTE - SML5345E RENTAL FROM : 27 OCT 2021 - 3 NOV 2021	8	\$120		\$	960.00
	-	-	SUBTOTAL	\$	960.00
			TOTAL DUE	\$	960.00

Please make all cheques payable to:

AUTO CREDIT AND LEASING

AUTO CREDIT AND LEASING ACCOUNT NUM: 712-59327-6001 - OCBC CURRENT OR PAYNOW TO UEN 53380847B

THANK YOU FOR YOUR BUSINESS

This is a computer generated document.

No signature is required.

AUTO CREDIT AND LEASING (Co Res: \$33759568) 7 Mandal (on: #03-37 5728558 1: (65) 66120049 #: automisg @gmail.com

LEASING AGREEMENT

Or / May/ May.	tan ba	n thong	CHIRER!) of NRIC! FIM	708C	
Vish Registered Add	ress					we require to a second on a
				Contact	No: 8327	3200
he agreed leasing n	ato is at S\$		per(day i	(whak / month) from _		
The services with the sec-	Chill State 10 County			Total Leasing		
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RICFIN:				.va.p.		8001
MATIONALITY				Time: 14	48	CAMP
URCHARGE FOR VEST MALAYSIA:					444	MATURE HREE
DEPOSIT:		BOOKING DEPOSIT:		ACCESSORIE	The second second	
WOUNT DUE:						

IN THE EVENT OF HET AND PUNTILLEGAL SUBJECTING FEARURE TO RETURN OF HERED VEHICLE FER THIS MIREEMENT. A MANDATORY PENALTY OF JAMESHAM, 535,000 WILL BE IMPOSED ON THE HIRER

SIGNATURE/HIRER

LEASING TERMS AND CONDITIONS

Descriports

- OWNER means AUTO CREDIT AND LEASING
- HIRER means the person signing this agreement, which the charges incurred under this agreement are to be bloss. b.
- VEHICLE: means she motor vehicle or any substitute or replacement vehicle described in this Agreement and/or other Four of Records, Includes ad tree, tools, accessories, equipment, keys, parts and vehicle documents in or on the vehicle.
- Hirer and or fished buthorlised driver must be above 22 years old. Hiver and or analysteed differ must have a reald Singapore driving access held for an least TVVO (2) years as required by insurance requirements.
- Hirst is responsible that like parson driving the vehicle is permitted in accordance with the scensing or other laws or regulation to the motor vehicle or has been so permitted and is not disconsided by order of a Court of Law or by reason enactment or regulation in that behalf from terring a motor votices
- The Elizar shall at bitters drive the said vehicle in a careful and shittly manner, observing the traffic regulations and large and in the event of day breach thereof, the liker shall pay all lines, cost of repairs and perhaps which may be incurred and shall also answer at Police and Traffic Court Summorises. Hotices and Inquities in connections therewith. Particular attention is to be accorded to the following:
 - Hiror shall not corry total or passangers in excess of the Molor Vehicle's Licensed carrying capacity.
 - Higgs shall not drive the said vehicle whilst under the influence of injuricating I quot or drugs,
 - Hirse shall not hive the said valides out to third persons or to let unauthorized persons or teamors to use the said valide or to permit the said velvels to be used for illegal pusposes (for instance; in connection was their, drug padaling or trafficiong, smuggling, or any other criminal activity) or the purposes of test or recing. Fellule to comply may entall scripts consequences as the Hire assumes the responsibility and in the event of site self vehicle being selead, confineded or lariesed as a result thereof, the triver shall indemnify the Owner for all bases bicurred including the value of the said values and less of leasing lacome.
- The vehicle must be properly partied and locked when not in used. It is also the Hirer's responsibility to inform the Owner if vehicle come such as number pisto, faulty lamp, road tax sliction is massing, broken, bend or darly or tyre is batd. Failing which the later shall pay all first, and penalties which way be incurred.
- The vehicle must be provided with sufficient suel, engine oil, water, prescribed has pressure falling which the litter shall be solve for the sub cost of repairs including loss of leasing income arising from Hirars or drivers regigence to keep vehicle in proper receiving conductor resulting to any damage caused to the volicie or any inconvenience caused to the Owner.
- 7. Functured tyres, amply pearol task. But battery due to negligance, toss of vehicle's key or locked key inside the vehicle, by isself does not considere to a breakdown and that in the levest, the Owner's 24 hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$500-\$5100 per trip. Punctical and demaged lyres that cannot be reused will be charged accordingly from \$5100-\$5200 per tyre.
- The vehicle is supplied with period and should be returned with petrol level Brawles.
- Strictly no smoking, durishe and transportation of pets are allowed in the validde. Failure to oblige, Heat is responsible for a cleaning cost of \$\$200-
- 10. The Hirer is obliged to inform the Owner immediately of any accident and make a report to the misurance company not later than 24 hours after the accident. The Hiter must not acknowledge or compound any claim either pursuity or in full. It is important that they secure in names, MRIC number, address and letephone of all witnesses as well as the license number of any and at vehicles involved in the accident, of the event that any party to the accident suffered an injury, or involved a government vehicle and/ or damage to government property, or involved a foreign vehicle or involved as pedestrian of cyclist, the local police authorities have to be informed.
- 11. The Owner cannot be held responsible for any damages not operation and the hirse and any third party to connection with the operation and The lasted vehicle, at well as the loss or claimage to articles stored or loft in the vehicle during the lessing period. The first agrees to accommate the Owner from all responsibility in connection with any sixs or damage or inconvenience used by the believed delivery of the vehicle, possible motor incubies OF BINY DESIGN CHUSER
- 12. The vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the triker, his passanger or authoritied driver and the Owner shall not be responsible for any fability claims; injuries or otherwise in connection with any accident death or the losses arraing from the use of the vehicle. It is the responsibility of the Pitrer to requelle for separate personal accident coverage for bodily injury or death as deemed.
- 13. Here shall not take the said vehicle outside mainland Singapore without the written consent of the Owner. Failure to comply with this term comes with a penalty of \$\$200 per day and may entel further sentous consequences; tilter shall assume personal and full responsibility and in the event of the sald which being damaged, selzed, confeculed or lockeled as a result thereof, the Hires shall indepently the Owner for all tosses incurred including the yalter and fore of training income of the said yehicle.
- In the event of driving into West Matayste, a succharge will apply up to a maximum of \$\$50 per play.
 Minimum leasing charge is One day (24 hours) and excess hour charge is composed at 50% of dely rates.
- No reduct for early return of vehicle. Vehicle shall be resumed lebest by Spea (Monday Friday) and tipre (Saturday) or otherwise stated in this
- 17. In the event of any emergency associated to the leased vehicle, HIRER should contact 6100 6913 (24 hrs.)
- 18. All relate quoted are in Singapore currency, Full amount is payable upon collection of yehicle by cash or approved credit cards only
- 19. In breach of the terms and conditions stated in this Agreement, the Option reserves the right to resume possession of the leased vehicle at any sme from the Hirer in the Owner's Interest will out prejudice.
- 20. In the award of any disputes artising out of or in connection with this Agreement, the parties freezo hereby agree and subsite to the jurisdiction of the
- Courts of the Republic of Singapore.

 Vehicle is covered under insurance spained limited party liability, for third party property demage up to \$\$5,000,000 per accident. However, there is an access liability for any demogramions to the leased vehicle for each and every accident, regardless of fault which is elevely the responsibility of the Hirer, Hiller is elevely responsible for the entering discussion and every accident as follows:

		2000 (1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 -	Damage/Locs Exc	Cit	
Vehicle Capacity	Damesag	e Excess	Fire	l Theft	Wind Screen replacement
Asteria CabacaA	Singapore	Méléyske	Singapore	Majaysia	Singapore/ Malaysia
1,500 and below	\$\$4,000	\$\$5,000	3\$5,000	\$\$8,000	S\$1,000
1,000 la 2,000	\$\$4,500	\$\$5,000	\$15,500	648,500	3\$1,000
2,600 and above	8\$5,000	5\$6,000	516,000	\$47,000	531,000

SIGNATURE/ HIRER

INSURER ENQUIRY

Find insurer Vehicle reg. no.

YN6719B

Date of Accident

21/10/2021

Reset

% RESULT & RECEIPT

TP Insurer Enquiry	
Insurance	Lonpac Insurance Bhd
Period of Insurance	02/04/2021 - 01/04/2022
Requested By	NGIAW JIE LING (Auto Insure P
Requested Date	27/10/2021 10:06

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**

Asher Sng (LKKAuto)

From: ONG LI LI < llong@lonpac.com>
Sent: Wednesday, 22 June 2022 11:45

To: Asher Sng (LKKAuto)
Cc: MT_Claim_SG; Admin A

Subject: RE: {MANDATE REQUEST] RE: (LOD) - OUR REF M3335 SLE4491X THIRD P VEHICLE

YN6719B DOA 21-Oct-21 Our Ref: 21/21/21/VC05/025068

Follow Up Flag: Follow up Flag Status: Flagged

Lonpac External - General

Dear Asher

Please proceed.

Regards, Ong Li Li Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/06 The Concourse Singapore 199555

Tel: (65) 6250 7388 Fax: (65) 6296 2706

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

From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Sent: Tuesday, 21 June 2022 2:04 pm To: ONG LI LI < llong@lonpac.com>

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

Subject: {MANDATE REQUEST] RE: (LOD) - OUR REF M3335 SLE4491X THIRD P VEHICLE YN6719B DOA 21-Oct-21 Our

Ref: 21/21/21/VC05/025068

Dear Sirs,

We refer to the above matter.

We have highlighted to your good office on 27/10/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our insured reversed and collided third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer AUTO INSURE PTE LTD is as follows: -

Claimed Amount	Revised Amount

3. LTA/GIA Search Fee	\$ 2.00 \$ 4,905.05	\$ 2.00 \$ 2,221.00
2. Loss of Rental (8days x \$120)	\$ 960.00	\$ 400.00 (4days x \$100)
1. Cost of Repair (w/GST)	\$ 3,945.05	\$ 1,819.00

^{**2} days recommendation for repair.

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

Kindly note that this inspection report dated 21/06/2022 is only for mandate purpose.

The above is for your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | did: 6841-6051 | Mobile: 8839 9816 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: ONG LI LI < llong@lonpac.com>
Sent: Wednesday, 27 April 2022 10:26

To: AutoInsure (Claims) < claims01@autoinsure.com.sg; MT_Claim_SG < mt_claim@lonpac.com; Asher Sng (LKKAuto)

<asherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: (LOD) - OUR REF M3335 SLE4491X THIRD P VEHICLE YN6719B DOA 21-Oct-21 Our Ref:

21/21/21/VC05/025068

Lonpac External - General

Without Prejudice

Dear Mae

Please liaise with LKK Auto Consultants Pte Ltd.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/06 The Concourse

Singapore 199555

Tel: (65) 6250 7388 Fax: (65) 6296 2706

From: AutoInsure (Claims) < claims01@autoinsure.com.sg>

Sent: Tuesday, 26 April 2022 3:26 PM

To: MT_Claim_SG < mt_claim@lonpac.com >

Subject: (LOD) - OUR REF M3335 SLE4491X THIRD P VEHICLE YN6719B DOA 21-Oct-21

WITHOUT PREJUDICE

Dear All,

We enclosed herewith a copy of our letter of demand and our client's supporting documents for your perusal.

Thank You.

Regards **Mae**

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363 e: claims01@autoinsure.com.sq

Auto Insure Pte. Ltd. 201437380M 6 Marsiling Lane S739145

t: (65) 3157 2626 f: (65) 6368 0081

w: www.autoinsure.com.sg g.e: claims@autoinsure.com.sg

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