



Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Office Phone: 6773 7377 Email : motor@wahhong.sg

Co Reg No : 199806235M GST Reg No : 199806235M

Our Ref: WH0882
Date: 25/11/2021

ATTENTION: MOTOR CLAIMS DEPT

WITHOUT PREJUDICE

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

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING SGQ5959D AND XD3883T

ALONG TOH GUAN ROAD EAST TOWARDS TOH GUAN ROAD (BIZ CENTRE) ON 26/10/2021 @ 0758HRS.

We are instructed by MR SEE SENG FOO to claim damages against your insured in connection with a road accident on involving our client's motor registration number SGQ5959D and motor vehicle registration number XD3883T driven by you or your authorised driver at the material time.

We are instructed that your negligent 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 after surveyor final estimate (W/GST)	\$	2,516.21
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs)	\$	360.00
3) Tp Insurer Enquiry Fee	\$	2.00
Total Amount (SGD\$)		\$ 2,878.21

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

- 1) LETTER OF DEMAND
- 2) REPAIRER'S INVOICE
- 3) TP INSURER ENQUIRY FEE INVOICE
- 4) RENTAL INVOICE
- 5) LETTER OF AUTHORISATION
- 6) WORKSHOP'S DISCHARGE VOUCHER
- 7) RENTAL AGREEMENT

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 14 days 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 motor@wahhong.sg or call Melvin at 8778 3338 directly.

Payment Details : WAH HONG MOTORS & CREDIT PTE LTD

Account With : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001 / PAYNOW : UEN 199806235M



Melvin

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SGQ5959D AND XD3883T
AT/ALONG TOH GUAN RD EAST TOWARDS TOH GUAN RD (BIZ CENTRE)
ON 26/10/2021 @ 07:58 HRS.

1. I/We, SEE SENG FOO, the owner of vehicle no. SGQ5959D hereby instruct and authorize you to commence repairs to the above said vehicle.
2. I/We hereby authorize that any payment due to me/us from the aforesaid claim to be paid to **M/s Wah Hong Motors & Credit Pte Ltd..**
3. If the matter is unable to resolve due to liability issues, the matter may/may not proceed to Dispute Resolution Mechanism (DRM) as such I/We will be liable for the DRM Fees and other disbursements incurred.
4. If for whatever reason, my/our insurer and/or the third party insurance claim is **not successful or fraud accident or repudiate or reject my/our claim**, I/We agree to undertake to pay full amount of your repair bills, administration charge and any other disbursements reasonably incurred by me/us under the policy of insurance shall be borne by me/us.
5. In the event, if I/We instruct you to withdraw my/our claim, I/We agree to pay the repair cost, administration charge and other disbursements that you have incurred.
6. I/We understand that Total Loss Claim (3rd Party), I/We agree to pay Administration Fee, Storage Fee & other disbursements (LTA Search Fee, GIA Fee, Loss of Use, etc...) incurred before the collection of my/our vehicle.
7. I/We understand that I/We must co-operate to sign the Final Discharge Voucher. If I/We refuse to co-operate, I/We will have to pay for the repair cost, administration charge and other disbursements incurred. My repairer will also reserve their rights to proceed legal action against me and all the legal costs and disbursement incurred will be bear by me.
8. **I/We hereby confirmed I/We have read and understand the contents of the document and the same. I/We herein give my/our consent and acknowledgement.**

Dated this 28 day of OCTOBER 20 21.


Policy Holder's Signature
(Company stamp if applicable)
Name: SEE SENG FOO
NRIC No.: SXXXXX364C
Contact: 9664 1960

Driver's Signature
(If driver is not policyholder)
Name:
NRIC No.:
Contact:


Witness Signature
Name: CHAN PEI PEI
NRIC No.: GXXXXX054N
Contact: 8778 4888



LONPAC INSURANCE BHD

CLAIM NO : 21/21/21/VC05/025081

DATE : 04 Dec 2021

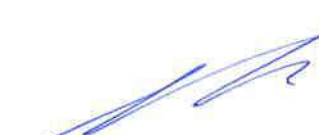
DISCHARGE VOUCHER

I/We, SEE SENG FOO confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of XD3883T the sum of Singapore Dollar Two Thousand Eight Hundred Eighteen and Cents Twenty One Only (\$2,818.21) 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 SGQ5959D and XD3883T on 26 OCT 2021 along TOH GUAN ROAD EAST TOWARDS TOH GUAN ROAD (BIZ CENTRE)..

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ NCK TRANSPORT SERVICES PTE LTD / VALIVITTAN RAVICHANDRAN**) 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 **WAH HONG MOTORS & CREDIT 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.

 2/12/2021

.....
Signature of vehicle owner/Date



Name of vehicle owner /Date

Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub

Singapore (608581)

Phone : 6773 7377

Email : motor@wahhong.sg

CO / GST Reg No : 199806235M

TAX INVOICE

BILLING DETAILS

BILL TO : Lonpac Insurance BHD

INVOICE NO.: WH0882

NAME : SEE SENG FOO

REFERENCE NO.:

VEHICLE NUMBER : SGQ5959D

DATE : 27/10/2021

MAKE & MODEL : HONDA SHUTTLE 1.5

REMARKS :

S/N	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$)
1	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.			\$2,351.60

Payment Mode : CASH / NETS / PAYNOW / CHEQUE	Subtotal (SGD\$)	\$2,351.60
	Tax 7% GST (SGD\$)	\$164.61
	Total (SGD\$)	\$2,516.21

Please Note : Goods sold are not returnable.

Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot Payment To 8778 3338.

Bank Transfer to be made to Wah Hong Motors & Credit Pte Ltd

Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001

PAYNOW : UEN 199806235M

Thank you for your business.

This is a computer generated document, no signature is required.



AKK Rental Pte Ltd (20C201708966M)

Email : sg.akkrental@gmail.com

Attention To : CASH

Accident Vehicle : SGQ5959D HONDA SHUTTLE

INVOICE

AKK0726C

Terms

COD

Date

30th October 2021

S/NO	DESCRIPTION	No. Of Days	UNIT PRICE	AMOUNT
1	Rental payment for VEHICLE SLF6011E TOYOTA VELLFIRE Rental Period 28/10/2021 - 30/10/2021 Driver Ref: SEE SENG FOO (Price reduced due to no other vehicle for replacement)	3	\$ 120.00	\$ 360.00
			TOTAL	\$ 360.00



SCAN TO PAY

Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot To 9488 8238

Bank Transfer to be made to AKK RENTAL PTE LTD

Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 712-119 080-001

PAYNOW : UEN 201708966MAMA

Thank you for your business.

This is a computer generated document, no signature is required.

h10802

AKK RENTAL PTE LTD

(ROC201708966M)

Email: sg.akkrental@gmail.com

Car Rental Rate :

\$ 150 daily / Weekly/ Monthly

Rental Vehicle information

Car Plate Number: SLF 6011E

VEHICLE RENTAL AGREEMENT

Company / Owner Name :

Hirer's Name :

SEE SENA POO

Address :

BLK 706 CHOA CHU KANG ST 53 # 07-98

S680706

Hirer's NRIC :

S7114364C

Handphone No : 96641960

Date of Birth :

27/4/1971

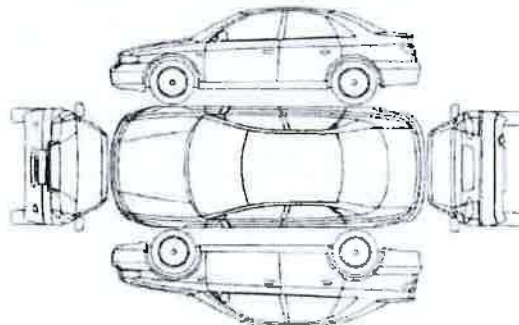
Issue Date :

21/1/2003

Driving Pass Date :

22/2/1994

Make and Model : TOYOTA ALPHARD 2.5



Symbols to be used:

X CHIP
O DENT
- SCRATCHES

SUBJECT TO TERMS AND CONDITIONS PRINTED ON REVERSE SIDE

Should the Hirer(s) fail to comply with any conditions of this contract, all losses and damages suffered by the owner arising out of such failure shall be borne by and paid for by the hirer(s). Subject to the terms & conditions contained on the front and reverse hereof of which the hirer(s) acknowledges that they are aware, the hirer agrees to rent the above vehicle and elects to pay all amounts payable under this agreement by the method of payment of which details are given on this document.

The Hirer(s) accept responsibility for all traffic violations. A \$50 administration fee will apply for unpaid fines or to delayed process of infringement.

HIRER(S) RESPONSIBILITY

Maintaining water and oil levels is the hirer(s) responsibility. Should any malfunction of the vehicle occur, any sign of overheating, you must stop the vehicle immediately or you will be held liable and loss of bond may occur. Vehicle are provided in a clean and tidy manner and should be returned in a similar state otherwise a cleaning fee will apply.

LATE RETURNS

Late returns will be charged for at the rate of \$10 per hour

PET RETURNS

All vehicles are supplied with petrol and should be returned with petrol level likewise.

There will be NO REFUND for excess petrol.

The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer. (Charges \$30 - \$300).

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

Fuel tank Reading



Date & Time Out:

28/10/21 9:00am

Signature of Hirer

You should not sign this unless you are sure you understand its effect

Date & Time In:

30/10/2021 11:20AM



Signature of Hirer

You should not sign this unless you are sure you understand its effect

HIRE/Period Expiry 3 Days/ Weeks/Months

Deposit Received : \$ -

Total Received : \$ 450



SIGNED OF BEHALF OF AKK Rental Pte Ltd

Signature of Hirer

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

*Our Reference : SGQ5959D HONDA SHUTTLE 1.5

INSURER ENQUIRY

**Find
insurer**

Vehicle reg. no.

XD3883T

Date of Accident

26/10/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**

Period of Insurance **15/10/2021 - 14/10/2022**

Requested By **Chan Pei Pei (WAH HONG MOT...**

Requested Date **26/10/2021 10:15**

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: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Wednesday, 1 December 2021 4:01 PM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: [SEEK MANDATE] - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021 *** LKK REF: CC4/LPC21011032/Epa3

Lonpac External - General

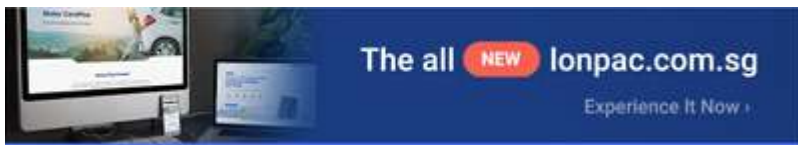
Dear Hsiao Tong,

Please proceed as proposed.

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: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, 1 December 2021 1:45 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021 *** LKK REF: CC4/LPC21011032/Epa3

Your ref: **21/21/21/VC05/025081**
Our ref : CC4/LPC21011032/Epa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING XD3883T(LONPAC) AND SGQ5959D(TP) ON 26/10/2021

We refer to the above matter.

We have highlighted to your good office on 03/11/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It is a head-to-rear collision. Liability is not in our driver favour.

We seek your approval to offer repairer "WAH HONG MOTORS & CREDIT PTE LTD" at \$2,818.21(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 2,757.82	\$ 2,516.21 (\$2,351.60 + 7%GST)
2. Loss of Rental (3days x \$120.00)	\$ 360.00	\$ 300.00 (3days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 3,119.82	<u>\$ 2,818.21</u>

Surveyor recommended 3 days 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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 2 November 2021 1:28 pm
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: FW: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021 *** LKK REF: CC4/LPC21011032/Epa3

-----Original Message-----

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 2 November, 2021 12:14 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021 *** LKK REF: CC4/LPC21011032/Epa3

Lonpac External - General

Our Ref: 21/21/21/VC05/025081

Dear Mei Kwan,

Please see attached insured's report.

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

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

-----Original Message-----

From: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Sent: Tuesday, 2 November 2021 11:28 am

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021 *** LKK REF: CC4/LPC21011032/Epa3

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

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

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

Kindly 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.

-----Original Message-----

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Wednesday, 27 October, 2021 10:20 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: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021

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.

-----Original Message-----

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

Sent: Wednesday, 27 October, 2021 10:00 AM

To: Wah Hong Motors & Credit Pte Ltd <motor@wahhong.sg>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; assignments@lkkauto.com

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021

Lonpac External - General

WITHOUT PREJUDICE

Our Ref : 21/21/21/VC05/025081

Dear Melvin,

Our insured has not lodged the accident report.

In the meantime, we shall arrange for LKK Auto Consultants Pte Ltd to survey the vehicle.

Aside to LKK -Attn : Summer
FYA

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

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-----Original Message-----

From: Wah Hong Motors & Credit Pte Ltd <motor@wahhong.sg>
Sent: Wednesday, 27 October 2021 9:53 am
To: MT_Claim_SG <mt_claim@lonpac.com>
Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING SGQ5959D AND XD3883T ON 26/10/2021

Dear Sirs/Madam,

Please find the attached GIA for your perusal.

Kindly arrange Pre-Repair Survey for this vehicle.

Take note that the Repair Estimate will be ready upon the Pre-Repair Survey.

Workshop: WAH HONG MOTORS & CREDIT Pte Ltd

Address: 38 TOH GUAN ROAD EAST #01-57

ENTERPRISE HUB SINGAPORE 608581

Contact Person: Melvin Wee

HP: 87783338

--

Thank You and Best Regards,

Pei Pei
WAH HONG MOTORS & CREDIT PTE LTD
ROC:199806235M

ENTERPRISE HUB
38 TOH GUAN ROAD EAST
#01-57 S(608581)

[Tel:\(65\)67737377](tel:(65)67737377)

Website:

<https://apc01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.wahhong%2F&data=04%7C01%7Cgeraldpoh%40lonpac.com%7C6b8acf60e6ab49853ab008d99db0d35e%7C68cd7946a8a747258a38520eff67a3e6%7C0%7C0%7C637714205408717284%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C1000&data=IqUpzUVGHXeoNLRwIXW88NqXL3bmiANZ0eGRR%2B%2FwL%2BA%3D&reserved=0>

.sg%2F&data=04%7C01%7Cgeraldpoh%40lonpac.com%7C959f8b8be5084ca2f74608d998ec963c%7C68cd7946a8a747258a38520eff67a3e6%7C0%7C0%7C637708964307208550%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C1000&data=O25YrbLk6wApMmCq2J9ESiWnIjxD%2F4Zvlbnyif1BRNE%3D&reserved=0

Mail : motor@wahhong.sg

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This may include disclosure to holding and associated companies, credit bureau, parties to whom disclosure is permitted/required by laws, our third party service providers and agents (acting on our behalf).