

Xin Hua Workshop Pte Ltd
Letter of Demand

Our Ref: SMK 3629 E

16-Mar-2022

Lonpac Insurance Bhd

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

Dear Sir/Mdm:

**ACCIDENT INVOLVING SMK3629E AND SMX9185K ON 27-OCT-2021 AT ALONG CAR
PARK OF BLK 19 LOR 7 TOA PAYOH**

**We are acting on behalf of the owner/driver to recover his vehicle damages and losses
sustainer in the above accident from the third party driver/ or insurers.**

<u>Description</u>					<u>Amount</u>
Repair Costs					\$ 2,678.25
Loss of Rental	\$120.00	X	4	days	\$ 480.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ -
Amount					\$ 3,165.70

Please look into our client claims and let us hear from you shortly.

Thank you


Kerry Tan

Xin Hua Workshop Pte Ltd

Tel : 8399 6267

email : xinhuaworkshop@gmail.com

XIN HUA WORKSHOP PTE LTD
REG: 201838521G
23 KAKI BUKIT AVE 4,
#04-01 (SOUTH WING),
SINGAPORE 415933.
TEL: 6844 1985
FAX: 6844 5185

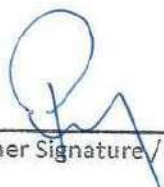


AUTHORISATION & INDEMNITY LETTER

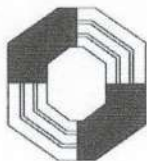
I/We Kong Peng Quan NRIC No./UEN No. S8844207E
(the third party claimant), having address at 238 Lorong 1 Toa Payoh #07-10
S(310238) and the owner of SMK 3629E (vehicle) hereby to authorize XIN HUA
WORKSHOP PTE LTD to repair the damage to my vehicle in a reasonable time that was pursuant to the
accident which occurred 27/10/2021 (date) along Carpark of Blk 19 Lor 1
Toa Payoh involving vehicle/s SMK 3629E and SMX 91851C

I/We understand, acknowledge and agree that:

- I/We, the owner of vehicle no. SMK 3629E hereby instruct & authorise XIN HUA WORKSHOP PTE LTD to commence repairs to the said vehicle.
- I/We confirm that you are hereby authorized to handle the repair the vehicle and/or to negotiate and settle my claims, relating to the above mentioned accident, which I/We may have, against other third party/parties, or insurers, and/or to instruct lawyers on my/our behalf, to facilitate the third party claim for me/us.
- You have my/our authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
- You are hereby authorized to execute and/sign any document discharge voucher/ agreements regarding my/our claims/case for my convenience. You are also hereby authorized to receive on my/our behalf monies/claims, correspondences in connection with this said claims.
- I/We confirm that an event of an unsuccessful claims, against the negligent party, and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair costs and any incidental expenses incurred by you, or the lodge an own damage claim (only for Comprehensive Cover) to cover the expenses incurred.
- I/We also hereby instruct and authorized you deduct from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair cost, rental of substitute vehicles and any other incidentals related to the accident claims.


Owner Signature / Company Stamp / Date 28/10/2021


Witness Signature / Name / Date 28/10/2021



LONPAC INSURANCE BHD

CLAIM NO : 21/21/21/VP05/025089
DATE : 19 MAY 2022

DISCHARGE VOUCHER

I/We, **KONG PIENG QUAN** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of **SMX 9185K** the sum of Singapore Dollar **THREE THOUSAND AND EIGHTY ONLY (\$3,080.00)** 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 **SMK 3629E** and **SMX 9185K** on **27/10/2021** along **CARPARK OF BLK 19 LOR 7 TOA PAYOH**.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ RETNAM SARASVATHI**) 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 **XIN HUA WORKSHOP 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

Kong Pieng Quan 5/7/2022

.....
Name of vehicle owner /Date

"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"

Invoice

ADDRESS

Lonpac Insurance Bhd
300 Beach Road,
07 The Concourse,
#17-04,
Singapore 199555.

INVOICE 231
NO.
DATE 16/03/2022

DATE	DESCRIPTION	AMOUNT
	SMK 3629 E - Hyundai Avante Date of Accident: 27/10/2021 Repair as per surveyor recommend repair cost.	2,503.04
SUBTOTAL		2,503.04
GST TOTAL		175.21
TOTAL		S\$2,678.25

Accepted By

Accepted Date

Auto Star Automotive Pte Ltd
23 Kaki Bukit Ave 4
04-01
Singapore 415933
autostar.automotive@yahoo.com
Company Registration No. 202029008Z



ADDRESS

Kong Pieng Quan
238 Lorong 1 Toa Payoh,
#07-10,
Singapore 310238.

Invoice 1125

DATE 30/10/2021

DESCRIPTION

AMOUNT

SMN 3745 L - Opel Crossland
Rental Period: 27/10/2021 - 30/10/2021
\$120 x 4 days
(Replacement Vehicle: SMK 3629 E)

480.00

Cheque should be crossed and made to Auto Star Automotive
Pte Ltd or E-transfer A/C: 601-304835-001 OCBC Bank.

TOTAL


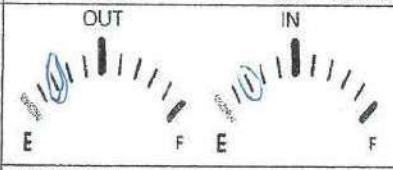
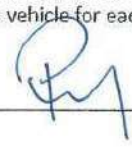
S\$480.00

Accepted By

Accepted Date

We appreciate your business and look forward to serve you again soon.

VEHICLE RENTAL AGREEMENT


HIRER'S PARTICULAR Name: (as in I/C) <u>Kong Piong Quan</u> NRIC / Passport No.: <u>S8844207E</u> Address (Res): <u>238 Lor 1 Toa Payoh #07-10</u> <u>S 310238</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ D/L No: <u>S8844207E</u> D/L Type: <u>Local</u> / International Pass Date: <u>02/10/2008</u> Date of Birth: <u>2/11/1988</u> Tel / HP: <u>9122 5501</u>		Veh No: <u>SMN 3745 L</u> Replace Veh No: <u>SMK 3629 E</u> Mileage Out: _____ Mileage Out: _____ Make & Model <u>OPEL</u> Make & Model _____ Auto / Manual _____ Auto / Manual _____ OUT: Date <u>27/10/2021</u> OUT: Date _____ OUT: TIME <u>3pm</u> OUT: TIME _____	
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) _____ NRIC / Passport No.: _____ D/L No: _____ D/L Type: Local / International Address (Res): _____ Tel / HP: _____ Refundable Deposit: _____ Cash/Nets/Cheque/Visa/MC Card No: _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES 		RENTAL CHARGES Daily @\$ _____ Weekly @\$ _____ Monthly @\$ _____ Hours @\$ _____ Others @\$ _____ CDW @\$ _____ PAI @\$ _____ Delivery Service _____ SUB - TOTAL \$ _____ 	
ACCESSORIES CHECK <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD / Cartridges <input type="checkbox"/> S / RIM		EXTENSION Collection Service _____ Misc. _____ ESTIMATED TOTAL RENTAL \$ _____ Hirer is responsible for the first \$ _____ excess for collision/damage to first party. (i.e.) Auto Stat Automotive Pte Ltd Vehicle (including windscreen) and also first \$ _____ excess for collision/damage to third party's vehicle for each and every accident/damage. Hirer's Signature:  Addition Driver's Signature: _____	

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

*IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY AUTO STAR AUTOMOTIVE PTE LTD.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
 - shall report all accidents involving the said vehicle to the owner immediately;
 - shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCHEME' (the form will be made available when the accident is report to the owner);
 - shall report to the police within 24 hours from the occurrence, the following types of accidents:
 - injury case
 - non-injury case involving a Government vehicle, or damage to Government property.
 - non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
 - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE. The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE PTE LTD and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
30/10/2021	3pm					

TERMS & CONDITIONS

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

Windscreen Excess: S\$ 100.00
Own Damage Excess (Section 1): S\$ 2,000.00
Third Party Excess (Section 2): S\$ 2,000.00
Young and Inexperienced Driver: Additional S\$ 3,000.00
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on 27/10/2021 (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer

Name:

Auto Star Automotive Pte Ltd (the Owner)

Name:

Designation:



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 Oct 2021 / 15:32:32

Receipt Date/Time : 27 Oct 2021 / 15:32:31

Tax Invoice/Receipt

Receipt No. : ITNET-00000-211027-002400

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMX9185K				
As at 27 Oct 2021/12:00:00				
Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - SMX9185K Enquiry Fee 20211027153143345383	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	421808XXXXXX7506	eNETS Credit Card		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAUTO)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Wednesday, 18 May 2022 10:59
To: Asher Sng (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: [MANDATE REQUEST] RE: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850 *** LKK REF: CC4/LPC21011061/Aea3

Follow Up Flag: Follow up
Flag Status: Completed

Lonpac External - General

Dear Asher,

Please proceed as proposed.

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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, 13 May 2022 10:59 am
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850 *** LKK REF: CC4/LPC21011061/Aea3

Dear Sirs,

We refer to the above matter.

We have highlighted to your good office on 29/10/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our insured exit parking lot hit third party parked 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 **XIN HUA WORKSHOP PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
--	----------------	----------------

1. Cost of Repair (w/GST)	\$ 4,264.68	\$ 2,678.25
2. Loss of Rental (4days x \$120)	\$ 480.00	\$ 400.00 (4days x \$100)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 4,752.13	\$ 3,085.70

**3 days recommendation for repair.

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

Kindly note that this inspection report dated _____ 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: ashersng@lkkauto.com | did: 6841-6051 | Mobile: 8839 9816

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: Friday, October 29, 2021 9:13 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: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850

Dear Gerald,

Noted with thanks.

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: Friday, 29 October, 2021 8:58 AM

To: Summer (LKK Auto) <admin-d@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850

Lonpac External - General

Our Ref : 21/21/21/VP05/025089

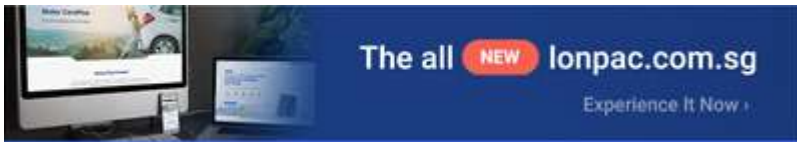
Dear Summer,

Attached copy of insured's report for your onward transmission to the case handler.

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

Sent: Thursday, 28 October 2021 8:45 am

To: Summer (LKK Auto) <admin-d@lkkauto.com>

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

Subject: FW: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850

Lonpac External - General

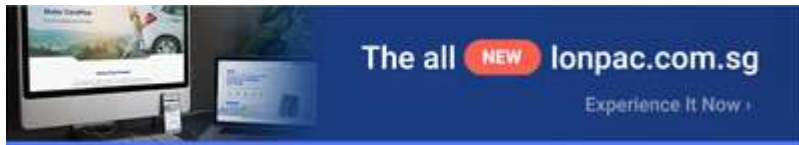
Dear Summer,

FYA. Insured has yet to lodge the 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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From: Xin Hua <xinhuaworkshop1@gmail.com>
Sent: Wednesday, 27 October 2021 6:45 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Subject: Fwd: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850

Dear GERALD,

We would like to appoint LKK for the pre repair inspection.

Thank you.

Regards,
Allan
87867171

----- Forwarded message -----

From: **GERALD POH WEE BIN** <geraldpoh@lonpac.com>
Date: Wed, 27 Oct 2021 at 16:13
Subject: RE: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850
To: Xin Hua <xinhuaworkshop1@gmail.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>

Lonpac External - General

WITHOUT PREJUDICE

Our Ref : TBA

Dear Allan,

We intend to conduct a pre-repair survey of your client's vehicle and enclose our list of Motor surveyors for your attention:-

1	Nicholas Tey-Appraisal
2	Jackson Quek – Appraisal
3	Joshua Ong - Appraisal
4	Ang Bryan Tani- LKK
5	Adrian Ling - LKK
6	Kenneth Kong - LKK
7	Qing Quo Xiang- LKK
8	Mohd Rasul - LKK
9	Marcus Chua –LKK

Please let us hear from you within the next 2 working days.

Thank you.

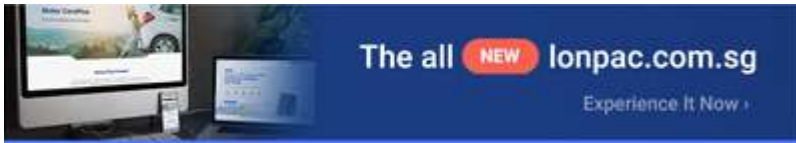
Best Regards

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”.

From: Xin Hua <xinhuaworkshop1@gmail.com>

Sent: Wednesday, 27 October 2021 3:39 pm

To: MT_Claim_SG <mt_claim@lonpac.com>; Customer SG <customer_sg@lonpac.com>; LILY KOH <lilykoh@lonpac.com>

Cc: Xin Hua <xinhuaworkshop@gmail.com>

Subject: ACCIDENT INVOLVING SMK3629E & SMX9185K AT THE CARPARK OF BLK 19 ON 27.10.2021/ 0850

To the officer in charge,

We are appointed workshop bearing the car plates SMK3629E , accident happened due to the collision by your insured SMX9185K .

Kindly help to arrange for PRI at the following address:

Xinhua workshop

Reg:201838521G

No 23,kaki bukit ave 4,

#04-01(south wing)

S(415933)

Regards,

ALLAN

87867171

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

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