



## 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: SMD1450C  
Your Ref: GBE3025J  
Accident Date: 30-Nov-21

**WITHOUT PREJUDICE**

**07-Jul-22**

**ATTENTION: MOTOR CLAIMS DEPT**

Email: mt\_claim@lonpac.com

**Lonpac Insurance Bhd**

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

**CLAIMANT: ADRIAN LIM CHEE BENG (LIN ZHIMING)**

**ACCIDENT INVOLVING SMD1450C & GBE3025J ALONG Kian Teck Ave, Singapore ON 30/11/2021**

We are instructed by **ADRIAN LIM CHEE BENG (LIN ZHIMING)** to claim damages against your insured in connection with a road accident ON 30 NOV 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.	\$	23,540.00
2) Rental (Includes loss of PRS and loss of Sun & PHs ) (30 days X \$120)	\$	3,600.00
3) LTA/GIA Search Fees	\$	2.00
4) Other incidentals	\$	200.00
5) Towing Fee	\$	45.00
<b>TOTAL:</b>	<b>\$</b>	<b><u>27,387.00</u></b>

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 **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 claims01@autoinsure.com.sg or call 3157 2628 directly.

Yours Faithfully,

Jason Heng  
Auto Insure Pte Ltd  
Claims Director

## LETTER OF AUTHORISATION

To: M/S AUTO INSURE PTE. LTD.

RE: ACCIDENT ON 30/11/2021 INVOLVING VEHICLE NOS:  
9MD1450C & GBE3025J ALONG Junction of Kian Teck Ave & International Rd

I, Adrian Lim Chee Beng, NRIC/FIN: 903J, owner/driver of vehicle No. 9MD1450C hereby authorise you to commence repair to the said vehicle forthwith.

1. 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.



Owner / Driver's Signature  
(Company's Stamp If applicable)



Witness Signature/Name



# LONPAC INSURANCE BHD

CLAIM NO : 21/21/21/VC05/025204

DATE : 24 May 2023

## DISCHARGE VOUCHER

I/We, ADRIAN LIM CHEE BENG (LIN ZHIMING) confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of SMD1450C the sum of Singapore Dollar Twenty Five Thousand Five Hundred Only **(\$25,500.00)** 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 SMD1450C and GBE3025J on 30/11/2021 along/at KIAN TECK AVE.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ HE KEE INTERNATIONAL TRADING PTE LTD AND/OR LU YONG NAN**) 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**”.

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

**ADRIAN LIM CHEE BENG**  
.....

Name of vehicle owner /Date

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

# TAX INVOICE

INV/2022/1567

Date 07/07/2022  
Term Net 30  
Due On 06/08/2022  
Ref No SMD1450C (M3639)

**Auto Insure Pte Ltd**

UEN 201437380M

GST Reg. No: 201437380M



TO

**LONPAC INSURANCE BHD**

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



6 Marsiling Lane Singapore 739145

#	ITEM	TAX	QTY	UNIT	RATE (S\$)	TOTAL (S\$)
1	<b>Date of Accident</b> 30-Nov-2021	-	1	Unit	0.00	0.00
2	<b>A2. Date of Accident</b> VOLKSWAGEN CC 2.0 TSI 3584P6	-	1	Unit	0.00	0.00
3	<b>Lump sum repair cost: To supply and replace parts, labour charges for repair, panel beating, welding, and spray painting</b>	SR	1	Unit	22,000.00	22,000.00
SUB TOTAL						S\$ 22,000.00
SR @ 7 %						S\$1,540.00
<b>GRAND TOTAL</b>						<b>S\$ 23,540.00</b>

## 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.



6 MARSILING LANE  
SINGAPORE 739145  
T: (65) 3157 2626  
F: (65) 8783 2626  
AUTOCNLSG@GMAIL.COM  
AUTO CREDIT LEASING (53375986B)

## INVOICE

DATE	31-Dec-21
INVOICE NUM	ACL11526
REF NUM	RA11526
PAYMENT TERMS	COD

### CUSTOMER INFO

AUTO INSURE PTE LTD  
6 MARSILING LANE  
SINGAPORE 739145  
ATTN: ACCOUNTS DEPARTMENT

### REMARKS

DRIVEN BY : ADRIAN LIM CHEE BENG  
YOUR REF : SMD1450C

DESCRIPTION	DAYS	UNIT PRICE	AMOUNT
RENTAL CHARGES HYUNDAI AVANTE -SML5101S RENTAL FROM : 30 NOV 2021 - 30 DEC 2021	30	\$120	\$ 3,600.00
SUBTOTAL			\$ 3,600.00
TOTAL DUE			\$ 3,600.00

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 Reg: 533759868)  
7 Mandal Link #03-37 5728653  
t: (65) 66120049  
e: autocrnsg@gmail.com

m3639 smd1450C

Excess  
sect 1 - \$2140  
sect 2 - \$2140

*[Handwritten signature]*

## LEASING AGREEMENT

This Vehicle Leasing Agreement is made between AUTO CREDIT AND LEASING ("OWNER") and

Dr / Mr / Ms. Adrian Lim chee Beng ("HIRER") of NRIC/ FIN 903J

With Registered Address \_\_\_\_\_

Contact No: 9762 0642

The agreed leasing rate is at S\$ \_\_\_\_\_ per( day / week / month) from \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

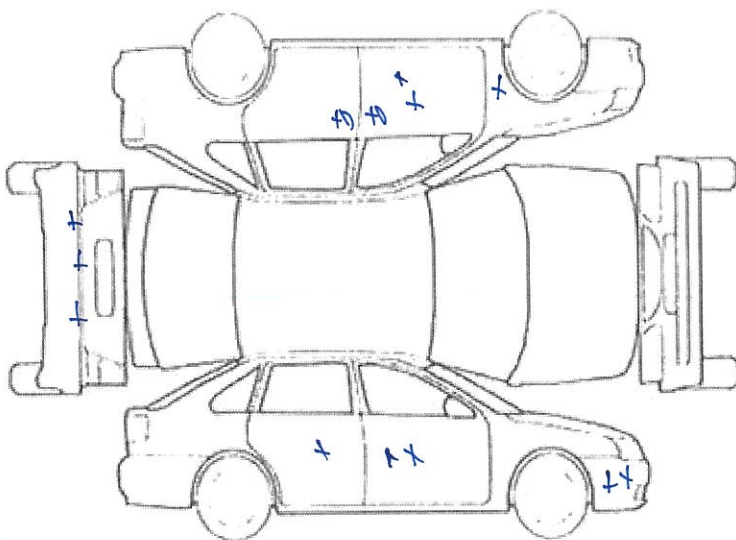
to \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_, Total leasing rate agreed at S\$ \_\_\_\_\_, Total Leasing \_\_\_\_\_ ( day(s) / weeks / months)

LEASING EXTENSION FROM ABOVE INITIAL DATE TO: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Leasing Rate S\$ \_\_\_\_\_ per( day / week / month). Leasing Extension \_\_\_\_\_ ( day(s) / weeks / months).

Full Payment \_\_\_\_\_ AUTHORIZED SIGNATURE & DATE/ OWNER SIGNATURE & DATE/ HIRER

Vehicle Inspection and Remarks



Vehicle No. 9ML 51018

Make & Model Avante

Vehicle COLLECTION:

Mileage 40049 KM.

Date: 30 / 11 / 2021

Time: 15 / 05 (AM/PM)

Fuel level:

EMPTY 1/4 1/2 3/4 FULL

*[Handwritten signature]*  
SIGNATURE/ HIRER

Vehicle RETURNED:

Mileage 41849 KM.

Date: 30 / 12 / 2021

Time: 16 / 16 (AM/PM)

*[Handwritten signature]*  
SIGNATURE/ HIRER

ACCESSORIES/ REMARKS:

ADDITIONAL DRIVER/ NAME:

NRIC/FIN:

NATIONALITY

SURCHARGE FOR WEST MALAYSIA:

DEPOSIT:

BOOKING DEPOSIT:

AMOUNT DUE:

HIRER TO PROVIDE ORIGINAL NRIC/FIN/ DRIVER LICENSE INCLUDING THAT OF ADDITIONAL DRIVER FOR PHOTOCOPYING AS PROOF (AT LEAST 22 YEAR OLD WITH VALID SINGAPORE DRIVING LICENSE HELD FOR AT LEAST TWO (2) YEARS)  
IN THE EVENT OF HIT-AND-RUN / ILLEGAL SUB-LETTING / FAILURE TO RETURN OF HIRED VEHICLE PER THIS AGREEMENT, A MANDATORY PENALTY OF (MINIMUM) S\$5,000 WILL BE IMPOSED ON THE HIRER

AUTHORIZED SIGNATURE/ OWNER

*[Handwritten signature]*  
SIGNATURE/ HIRER

BY SIGNING THIS AGREEMENT, THE HIRER CONFIRMS HAVING 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



## LEASING TERMS AND CONDITIONS

1. Definitions
  - a. **OWNER** - means AUTO CREDIT AND LEASING
  - b. **HIRER** - means the person signing this agreement, which the charges incurred under this agreement are to be billed.
  - c. **VEHICLE** - means the motor vehicle or any substitute or replacement vehicle described in this Agreement and/or other Form of Records, includes all tires, tools, accessories, equipment, keys, parts and vehicle documents in or on the vehicle.
2. Hirer and or listed authorized driver must be above 22 years old. Hirer and or authorized driver must have a valid Singapore driving license held for at least TWO (2) years as required by insurance requirements.
3. Hirer is responsible that the person driving the vehicle is permitted in accordance with the licensing or other laws or regulation to the motor vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason enactment or regulation in that behalf from driving a motor vehicle.
4. The Hirer shall at all times drive the said vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and inquiries in connections therewith. Particular attention is to be accorded to the following:
  - a. Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity.
  - b. Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs,
  - c. Hirer shall not hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedaling or trafficking, smuggling, or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle and loss of leasing income.
5. The vehicle must be properly parked and locked when not in used. It is also the Hirer's responsibility to inform the Owner if vehicle parts such as number plate, faulty lamp, road tax sticker is missing, broken, bend or dirty or tyre is bald. Failing which the Hirer shall pay all fines and penalties which may be incurred.
6. The vehicle must be provided with sufficient fuel, engine oil, water, prescribed tyre pressure failing which the Hirer shall be liable for the full cost of repairs including loss of leasing income arising from Hirer's or driver's negligence to keep vehicle in proper running condition resulting in any damages caused to the vehicle or any inconvenience caused to the Owner.
7. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not constitute to a breakdown and that in the event, 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 S\$80-S\$100 per trip. Punctured and damaged tyres that cannot be reused will be charged accordingly from S\$100-S\$200 per tyre.
8. The vehicle is supplied with petrol and should be returned with petrol level likewise.
9. Strictly no smoking, durians and transportation of pets are allowed in the vehicle. Failure to oblige, Hirer is responsible for a cleaning cost of S\$200-S\$300.
10. The Hirer is obliged to inform the Owner immediately of any accident and make a report to the insurance company not later than 24 hours after the accident. The Hirer must not acknowledge or compound any claim either partially or in full. It is important that they secure in names, NRIC number, address and telephone of all witnesses as well as the license number of any and all vehicles involved in the accident, in 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 a pedestrian or cyclist, the local police authorities have to be informed.
11. The Owner cannot be held responsible for any damages not covered by insurance, to the Hirer and any third party in connection with the operation and the leased vehicle, as well as the loss or damage to articles stored or left in the vehicle during the leasing period. The Hirer agrees to exonerate the Owner from all responsibility in connection with any loss or damage or inconvenience used by the belated delivery of the vehicle, possible motor troubles or any other causes.
12. The vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the Hirer, his passenger or authorized driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the vehicle. It is the responsibility of the Hirer to requisite for separate personal accident coverage for bodily injury or death as deemed.
13. Hirer 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 S\$200 per day and may entail further serious consequences; Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value and loss of leasing income of the said vehicle.
14. In the event of driving into West Malaysia, a surcharge will apply up to a maximum of S\$50 per day.
15. Minimum leasing charge is One day (24 hours) and excess hour charge is computed at 50% of daily rates.
16. No refund for early return of vehicle. Vehicle shall be returned latest by 6pm (Monday – Friday) and 1pm (Saturday) or otherwise stated in this agreement.
17. In the event of any emergency associated to the leased vehicle, HIRER should contact 6100 6913 (24 hrs.)
18. All rates quoted are in Singapore currency. Full amount is payable upon collection of vehicle by cash or approved credit cards only
19. In breach of the terms and conditions stated in this Agreement, the Owner reserves the right to resume possession of the leased vehicle at any time from the Hirer in the Owner's interest without prejudice.
20. In the event of any disputes arising out of or in connection with this Agreement, the parties hereto hereby agree and submit to the jurisdiction of the Courts of the Republic of Singapore.
21. Vehicle is covered under insurance against limited third party liability, for third party property damage up to S\$5,000,000 per accident. However, there is an excess liability for any damages/loss to the leased vehicle for each and every accident, regardless of fault which is always the responsibility of the Hirer. Hirer is always responsible for the amount of "damage/loss" for each and every accident as follows:

Vehicle Capacity	Damage/Loss Excess				
	Damage Excess		Fire & Theft		Wind Screen replacement
	Singapore	Malaysia	Singapore	Malaysia	Singapore/ Malaysia
1,600 and below	S\$4,000	S\$5,000	S\$5,000	S\$6,000	S\$1,000
1,600 to 2,000	S\$4,500	S\$5,000	S\$5,500	S\$6,500	S\$1,000
2,400 and above	S\$5,000	S\$6,000	S\$6,000	S\$7,000	S\$1,000

  
SIGNATURE/ HIRER

BY SIGNING THIS AGREEMENT, THE HIRER CONFIRMS HAVING 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


## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

GBE3025J

Date of Accident

30/11/2021 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **Lonpac Insurance Bhd**Period of Insurance ..... **29/06/2021 - 28/06/2022**Requested By ..... **NGIAW JIE LING (Auto Insure P...**Requested Date ..... **30/11/2021 16:38****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**





# PRINCE TOWING SERVICES

CO REG NO: 53405980E

PRINCETOWING.SERVICES@GMAIL.COM / +65 9232 7993



NO. 4763

DATE: 30/11/21



M/S

VEHICLE NO

FROM

TO

REMARKS

Autoinsure M669

SMD 1450 C

International Rd

6 Marsiling Lane

96331475

MODEL

CALL TIME

TIME ARRIVAL

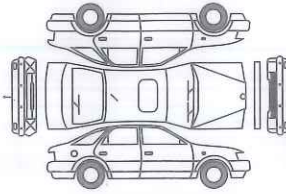
ARRIVAL WORKSHOP

VW

1205

1240

1345



☐ CHANGE TYRES/PATCH TYRES ☒ ACCIDENT

☐ BASEMENT/MULTI CARPARK

☐ USING KING DOLLEY

☐ USE CAR CARRIER

☐ LOW BODY KIT/LOW SPOILER

☐ DISMANTLE BRAKE/SHAFT

☐ LOADED

☐ JUMP START

☐ CRANE UP/WINCH OUT

AMOUNT S\$

50.1

△ □

RECEIVED BY

PRINCE TOWING

## Hsiao Tong (LKKAuto)

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Tuesday, 26 July 2022 5:13 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: [Seek Mandate] - [SEEK MANDATE]- PRS FOR SMD1450C LKK REF : CC4/LPC21012148/R1ps3 // LPI Ref : 21/21/21/VC05/025204

## Lonpac External - General

Dear Hsiao Tong,

Please proceed but try to reduce the repair costs.

Best Regards

Gerald Poh  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 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.

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Tuesday, 26 July 2022 11:03 am  
**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] - [SEEK MANDATE]- PRS FOR SMD1450C LKK REF : CC4/LPC21012148/R1ps3 // LPI Ref : 21/21/21/VC05/025204

Your ref: **21/21/21/VC05/025204**  
Our ref : CC4/LPC21012148/Rps3q2

Dear Sirs/Mdm,

### ACCIDENT INVOLVING GBE3025J(LONPAC) / SMD1450C(TP)/ OTHERS ON 30/11/2021

We refer to the above matter.

We have highlighted to your good office on 09/12/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

We are of the view that liability is not in our driver favour as he did not stop at the "stop" line to give way to traffic on major road.

We seek your approval to offer repairer **"AUTO INSURE PTE LTD"** at **\$25,507.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 46,136.26	\$ 23,540.00
2. Loss of Rental (30days x \$120.00)	\$ 3,600.00	\$ 1,920.00 (16days x \$120)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
4. Towing Fee	\$ 45.00	\$ 45.00
5. Other Incidentals	\$ 200.00	-
<b>Total</b>	<b>\$ 49,983.26</b>	<b>\$ 25,507.00</b>

Surveyor recommended 12days for repair + 2PRS + 2Sunday = 16days.

Market Value	: \$ 74,000.00 (est)
LTA Rebate	: \$ 52,000.00 (est)
Nett Value	: \$ 22,000.00 (est)

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 26/07/2022 is only for mandate purpose.

**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](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>

**Sent:** Wednesday, 15 December 2021 9:45 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: PRS FOR SMD1450C LKK REF : CC4/LPC21012148/R1ps3

## Lonpac External - General

Dear Hsiao Tong,

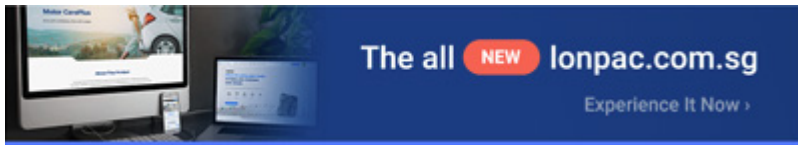
Please proceed with DS.

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.

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Wednesday, 15 December 2021 9:28 am  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: PRS FOR SMD1450C LKK REF : CC4/LPC21012148/R1ps3

Dear Gerald,

We attached here with a copy of third party(SMD1450C) video footage for your easy reference.  
From the video, it shows that our insured(GBE3025J) failed to stop at “stop” line and hit by GBJ2361T who was driving along the main road. The impact caused our insured(GBE3025J) hit onto third party vehicle(SMD1450C). We are of the view that liability is not in our driver favour as he did not stop at the “stop” line to give way to traffic on major road.

In view of this, we propose DS at 100% with third party(SMD1450C).

Kindly let us have your comments/instruction.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)



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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Sent:** Thursday, 9 December 2021 6:17 PM  
**To:** 'GERALD POH WEE BIN' <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'MT\_Claim\_SG' <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** Re: PRS FOR SMD1450C LKK REF : CC4/LPC21012148/R1ps3

Dear Gerald,

Please ignore the previous email. due to typo error.

We refer to the above matter.

We have inspected third party vehicle SMD 1450C at M/s AUTO INSURE PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

**Enclosed for your perusal is:**

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

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

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

***\*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.***

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Sent:** Thursday, December 9, 2021 10:24 AM  
**To:** 'GERALD POH WEE BIN' <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'MT\_Claim\_SG' <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** Re: PRS FOR SMD1450C LKK REF : CC4/LPC21012148/R1ps3

Dear Gerald,

We refer to the above matter.

We have inspected third party vehicle SHC 156Z at M/s COMFORTDELGRO ENGINEERING PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

**Enclosed for your perusal is:**

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

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

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

*\*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.*

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

---

**From:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Sent:** Thursday, 2 December, 2021 8:43 AM  
**To:** Summer (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: PRS FOR SMD1450C

## Lonpac External - General

Our Ref : 21/21/21/VC05/025204

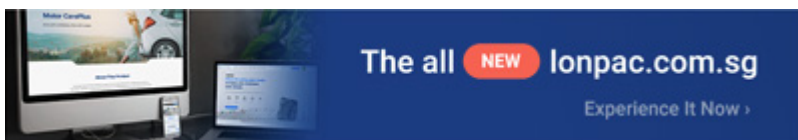
Dear Summer,

Attached copy of 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



***“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:** Summer (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Wednesday, 1 December 2021 9:34 am  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com)  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: PRS FOR SMD1450C

Dear Gerald,

Noted with thanks.

Best Regards,  
Summer Lee | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto: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](mailto:geraldpoh@lonpac.com)>  
**Sent:** Wednesday, 1 December, 2021 9:29 AM  
**To:** Summer (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: PRS FOR SMD1450C

## Lonpac External - General

Dear Summer,

Please hold back survey as this is chain collision

We will check and advise you.

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

---

**From:** Summer (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Tuesday, 30 November 2021 5:13 pm  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; [assignments@lkkauto.com](mailto:assignments@lkkauto.com); [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: PRS FOR SMD1450C



Dear Sir / Mdm,

Thank you for your assignment.

Repairer arrange on 01-12-21.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto: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](mailto:geraldpoh@lonpac.com)>

**Sent:** Tuesday, 30 November, 2021 4:56 PM

**To:** [assignments@lkkauto.com](mailto:assignments@lkkauto.com)

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; AutoInsure (Claims) <[claims01@autoinsure.com.sg](mailto:claims01@autoinsure.com.sg)>

**Subject:** FW: PRS FOR SMD1450C

## Lonpac External - General

Our Ref : TBA

Dear Summer,

FYA. Our insured has not lodged the report.

Thank you.

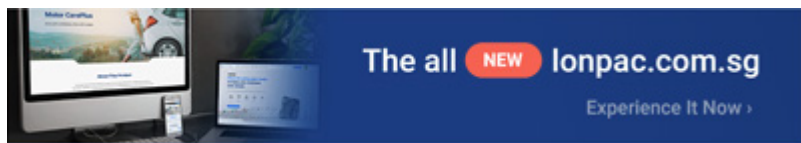
Best Regards

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



***“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:** AutoInsure (Claims) <[claims01@autoinsure.com.sg](mailto:claims01@autoinsure.com.sg)>

**Sent:** Tuesday, 30 November 2021 4:49 pm

To: MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

Subject: PRS FOR SMD1450C

**WITHOUT PREJUDICE**

Dear All,

Attached for your attention.

Do revert with the SJE appointed for the above matter and conduct Pre-Repair Survey for the said vehicle at our premises.

Thank You.

Regards

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: [claims01@autoinsure.com.sg](mailto:claims01@autoinsure.com.sg)

Auto Insure Pte. Ltd.

201437380M

6 Marsiling Lane S739145

t: (65) 3157 2626

f: (65) 6368 0081

w: [www.autoinsure.com.sg](http://www.autoinsure.com.sg)

g.e: [claims@autoinsure.com.sg](mailto: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.