



Our Reference: **SKL885U/7020455**
Your Reference: **YQ2103M**

By Email / Mail

21/02/2022

LONPAC INSURANCE BHD C/O LKK AUTO CONSULTANTS
Attn: Third Party Claim Department -

ACCIDENT INVOLVING SKL885U & YQ2103M ON 17 Dec 2021.

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		\$10,018.88
Loss Of Rental	\$139.10 x 5 days	\$695.50
Others		
TOTAL		\$10,714.38

Kindly let us have your offer to Christine.yow@wearnes.com

Your soonest reply is much appreciated. Thank you.



Yours faithfully
Christine Yow
D (65) 6430 4899
Wearnes Automotive Pte Ltd
Bodyshop and Paint Division
28 Leng Kee Road,
Singapore 159104

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

AUTHORIZATION TO ACT

I, GOH TZE PEEN ("the third party claimant")
of 638 EAST COAST ROAD (address),
owner of SKL 8854 (vehicle no.) hereby authorize
WEARNES AUTOMOTIVE PTE LTD
("the workshop") to act for me with respect to my claim for repair costs and / or rental
and / or loss of use ("claim") for my vehicle no. SKL 8854 that was
damaged pursuant to the accident which occurred on 17/12/2021 (date) along
IN FRONT OF 642 EAST COAST ROAD (location)
involving vehicle no. YQ 2103M ("the accident").

I further authorize the workshop to sign the discharge voucher on my behalf to settle
my above mentioned claim in a manner that they deem fit and the workshop is further
authorized to receive payment further to settlement of my claim with payment
cheque/s being made in favour of the workshop.

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.

Dated this 17 day of 12 (month) 20 21 (year)



Signed by "the third party claimant"
Policyholder's Signature only
& Company Chop - (if registered under a company)



Signed by "the workshop"



LONPAC INSURANCE BHD

CLAIM NO : 21/21/22/VC05/025268
DATE : 28 Feb 2022

DISCHARGE VOUCHER

I/We, GOH TZE PEEN confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of YQ2103M the sum of Singapore Dollar Ten Thousand Seven Hundred Fourteen and Cents Thirty Eight Only (**\$10,714.38**) 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 SKL885U and YQ2103M on 17/12/2021 along/at INFRONT OF 642 EAST COAST ROAD.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ ARSEA PTE LTD AND/OR GANESAN ARUN**) 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 "**WEARNES AUTOMOTIVE 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

Richard Goh 28/2/22

.....
Name of vehicle owner /Date

SERVICE TAX INVOICE

0 - L00002
LONPAC INSURANCE BHD
300 BEACH ROAD
#17-04/07 THE CONCOURSE
SINGAPORE 199555

SL: LONPAC INSURANCE BHD

GST Reg.No:M28920628X

Inv.No. : B&P 7020455 Page 1
Inv.date : 16/02/2022
WIP No. : 60236
Veh.In/Out: 03/02/2022 08/02/2022
*Tel.No. : 62507388
Reg.No. : SKL885U
Reg.date : 09/10/2020
Mileage : 16,054
Chassis No: SALZA2AX6LH046197

Closed by : Juan Paulo Bongon Ba
Svc Consultant : ACC
Remarks : Mr Goh Tze Peen

Parts/Op.No Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802 TO REPLACE FRONT BUMPER, FRONT FENDER RH, FRONT FENDER FINISHER RH, FRONT DOOR FINISHER RH, ETC	0	2600.00	0		2,600.00	S
800 TO SPRAY FRONT BUMPER, FRONT FENDER RH, FRONT DOOR RH	0	3000.00	0		3,000.00	S
280 TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	0	621.00	0		621.00	S
LR117411 BUMPER - FRONT	1.0 EA	1958.10	10		1,762.29	S
LR117306 FENDER - FRONT RH	1.0 EA	867.60	10		780.84	S
LR114470 GRILLE - FENDER - FR	1.0 EA	194.30	10		174.87	S
LR114459 MOULDING - DOOR OUTS	1.0 EA	189.60	10		170.64	S
LR114165 INSULATOR - SOUND -	1.0 EA	93.50	10		84.15	S
LR137450 INSULATOR - FENDER A	1.0 EA	90.00	10		81.00	S
C2S6858 BUMPER NUT XF	15.0 EA	4.70	10		63.45	S
LR137680 RH BRACKET - BUMPER	1.0 EA	28.00	10		25.20	S

Gross Total. 9,363.44
Net..... 9,363.44
GST @ 7.0% 655.44
Total..... 10,018.88
Paid..... 0.00
Please Pay.. 10,018.88

Labour Total 6,221.00
Parts Total 3,142.44
Package Total 0.00

GST: S=StdRated; O=OutOfScope; Z=ZeroRated
Enquiries must be lodged within 14 days from the invoice date
This is a computer generated invoice. No signature is required.

**Wearnes Automotive Pte. Ltd.**

Co Reg No. 199501400R / GST Reg No. M28920628X
45 Leng Kee Road, Singapore 159103
Telephone: +65 6876 5063
www.wearnesleasing.com

LONPAC INSURANCE BHD

100 BEACH ROAD
#19-00 SHAW TOWER
Singapore 189702

Tax Invoice

Inv No. : R2200136
Inv Date : 15 Feb 2022
Ref :
Terms : 90 Days

Rental Information

Agreement No. : RA22/00059
Billing Period : 03/02/2022 10:00 - 08/02/2022 10:00
Driver Name : Goh Tze Peen

Car Information

Registration No. : SLZ2068M
Make : VOLVO
Model : XC60 T5 MOMENTUM

#	Description	Qty	UOM	Unit Price	Amt
1	Being Rental Payment for the Period Stated Above	5.00	Day	130.00	650.00

Remarks:

SKL885U_Lonpac_Paulo (LR)

Payment method:

Interbank GIRO and credit card payments: Deduction will take place from 5th to 9th of the month.

Cheque payments: All cheques should be crossed and made payable to "Wearnes Automotive Pte Ltd".

Bank Transfers:

Oversea-Chinese Banking Corporation Limited

Bank Code: 7339

Branch Code: 501

Bank Account Name: Wearnes Automotive Pte Ltd

Bank Account: 501-296727-001

SWIFT CODE: OCBGSGSG

Subtotal : S\$ 650.00
GST 7.0% : S\$ 45.50
Total : S\$ 695.50

Please note that late payment interest will be imposed at a rate of 2% per month commencing from the date that the payment is due, compounded daily, plus an administrative fee of S\$50.00 (excluding GST) each time.

This is a computer generated document. No signature is required.

Hsiao Tong (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 24 February 2022 6:41 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; MT_Claim_SG
Subject: RE: [Seek Mandate] - Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021. LKK REF : CC4/LPC21012882/ps3 Our Ref: 21/21/22/VC05/025268

Lonpac External - General

Dear Hsiao Tong

Please proceed.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555
Tel : (65) 6250 7388 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

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

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, 24 February 2022 2:00 PM
To: ONG LI LI <llong@lonpac.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>
Subject: [Seek Mandate] - Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021. LKK REF : CC4/LPC21012882/ps3 Our Ref: 21/21/22/VC05/025268

Your ref: **21/21/22/VC05/025268**
Our ref : CC4/LPC21012882/Rps3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING YQ2103M(LONPAC) AND SKL885U(TP) ON 17/12/2021

We refer to the above matter.

We have highlighted to your good office on 22/12/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

Our insured driver opened door and collided onto third party vehicle. We are of the view that liability is not in our driver favour.

We seek your approval to offer repairer **"WEARNES AUTOMOTIVE PTE LTD"** at **\$10,714.38(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 14,615.67	\$ 10,018.88 (\$9,363.44 + 7%GST)
2. Loss of Rental (5days x 130.00)(w/GST)	\$ 695.50	\$ 695.50 (5days x \$130.00)
Total	\$ 15,311.17	<u>\$ 10,714.38</u>

Surveyor recommended 5days for repair.

Enclosed here with all the relevant documents for your perusal.

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 |

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

S(408933)

From: ONG LI LI <llong@lonpac.com>

Sent: Thursday, 23 December 2021 3:26 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021. LKK REF : CC4/LPC21012882/ps3 Our Ref: 21/21/22/VC05/025268

Lonpac External - General

Dear Hsiao Tong

Please proceed to put up mandate request with quantum.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

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

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Thursday, 23 December 2021 3:20 PM

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

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021. LKK REF : CC4/LPC21012882/ps3 Our Ref: 21/21/22/VC05/025268

Hi Lili,

We have spoken to person-in-charge, Mr David on this matter. We have advised him that we do not have a good case to defense as his worker opened door and collided with third party vehicle. He noted and he has discussed this matter with the management , they agreed to let insurer to settle the matter at best.

Kindly advise if we may proceed 100% DS with third party repairer.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: ONG LI LI <long@lonpac.com>

Sent: Wednesday, 22 December 2021 1:14 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021. LKK REF : CC4/LPC21012882/ps3 Our Ref: 21/21/22/VC05/025268

Lonpac External - General

Dear Hsiao Tong

You may want to engage Insured before settlement.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

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

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Wednesday, 22 December 2021 9:26 AM

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

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021. LKK REF : CC4/LPC21012882/ps3

Lonpac Ref: TBA

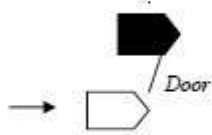
Dear Sirs/ Mdm,

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition
- Video footage from third party

Based on accident report & video footage, we are of the view that liability is not in our driver favour as BOLA 26 is applicable. We would like to propose 100% DS with third party repairer Wearnes Automotive Pte Ltd.

Kindly let us have your comments/instruction. Thank you.

	OPENING/ CLOSING OF VEHICLE DOOR (Anywhere)			
26.	 <p>The diagram shows a top-down view of a vehicle (represented by a rectangle) with its door (represented by a pentagon) open. An arrow points from the door towards the left, indicating the direction of movement or obstruction. A label 'Door' points to the pentagon shape.</p>	<p>Vehicle X</p> <ul style="list-style-type: none"> - Driver / passenger opening/closing the vehicle door into path of other traffic - Driver / passenger inside / outside the vehicle <p>Vehicle Y – Moving</p> <p>Reason: Driver should not obstruct / cause danger to passing vehicles</p>	100%	0%

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

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

Sent: Monday, 20 December 2021 9:40 am

To: Juan Paulo Bongon Baldoz <juan.paulo@wearnes.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; 'assignments' <assignments@lkkauto.com>; Summer (LKK Auto) <admin-d@lkkauto.com>

Subject: FW: Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021.

Importance: High

Lonpac External - General

WITHOUT PREJUDICE

Dear Paulo,

We shall appoint LKK Auto Consultants Pte Ltd for the survey.

For assessment of liability, please liaise with them.

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



“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: Juan Paulo Bongon Baldoz <juan.paulo@wearnes.com>

Sent: Monday, 20 December 2021 9:22 am

To: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Direct Settlement involving vehicle SKL885U (Ours) & YQ2103M (Your Insured) DOA: 17/12/2021.

Importance: High

Dear officer-in-charge,

Please arrange our client's vehicle for a pre-repair survey on 21 Dec (WED). 3:30pm.

Besides, kindly check the liability on the said incident.

Kindly revert to us as soon as possible.

Thank you

Paulo
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
45 Leng Kee Road Singapore 159103
M (65) 98270463
www.wearnesauto.com juan.paulo@wearnes.com

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Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*