

CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761

Tel : 67556142 Fax : 67557719

Email: chmotor@singnet.com.sg

24th June 2022

Your Ref :

THE MOTOR CLAIMS DEPT
LONPAC INSURANCE BERHAD
Singapore

WITHOUT PREJUDICE

Dear Sir / Madam

**T/ACCIDENT INVOLVING M/V SMW216U & GBJ9573C ON 17/01/2022
ALONG BLK 411 YISHUN RING RD OSCP.**

We are authorized by the owner of SMW216U for his/her/their above claims.

As you are the insurer of GBJ9573C, we therefore wish to seek your compensation.

Quantum of the claims as follow:-

COST OF REPAIR	: S\$	331.70	(As recommended by your appointed surveyor)
LOSS OF USE (2 x \$100/day)	: S\$	200.00	
HIRE OF VEHICLE 2 DAYS	: S\$	0.00	
SURVEY FEE	: S\$	0.00	
LTA SEARCH	: S\$	2.00	
GIA SEARCH	: S\$	0.00	
OTHERS	: S\$	0.00	
	S\$	533.70	

Copies of all the relevant documents are enclosed.

Please advise settlement within ten (10) days.

Thank you.

Yours Faithfully,



LETTER OF AUTHORISATION
(FOR PROPERTY DAMAGE CLAIM ONLY)

Re: Motor Insurance Claim SMW 716 U
in respect of the traffic accident on 17/1/22
at/along Blk 411, Yishun Ring Rd. OSC

I/We, SIM WAI HAN PHILIP
NRIC S7247935A of Blk 411, Yishun Ring Rd
#07-1825, SG760411
owner of motor vehicle SMW 716 U, insured by N7UC Income
under policy no. 5123592017

hereby authorise **M/s CHENG HOE MOTOR PTE LTD** on Blk 1019 Yishun Industrial Park A #01-374 Singapore 768761, to act as my/our representative in my/our claim against the owner /driver of motor vehicle 6BJ9573C in respect of the above-mentioned accident.

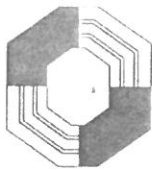
I/We further authorise that any payment due to me/us from the aforesaid claim is to be directed to my/our abovenamed representative.

And I/We hereby indemnify my/our abovenamed representative against any claim and/or damage which may arise from any action taken on my/our behalf.

I/We affirm all the above by my/our signature below.

Signed : 

Date : 18/1/22



LONPAC INSURANCE BHD

CLAIM NO : 21/22/22/VC05/025421
DATE : 27 JUNE 2022

DISCHARGE VOUCHER

I/We, SIM WAI HAN, PHILIP confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of GBJ9573C the sum of Singapore Dollar Five Hundred Thirty Three and Cents Seventy Only (**\$533.70**) 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 SMW216U and GBJ9573C on 17/01/2022 along/at BLK 411 YISHUN RING ROAD OSCP.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ STEPHEN & HAO SHENG AIRCONDITIONING & ELECTRICAL SERVICES AND/OR ENG CHOON HUA**) 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 "**CHENG HOE MOTOR 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.


21 JUL 2022

.....
Signature of vehicle owner/Date

SIM WAI HAN PHILIP 21 JUL 2022
.....
Name of vehicle owner /Date

This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg
GST:201001158E RCB NO:201001158E

TAX INVOICE

M/S : LONPAC INSURANCE BERHAD
300 BEACH ROAD
#17-04/07 THE CONCOURSE
SINGAPORE 199555
TEL: 62507388 FAX: 62963767
ATTN: Motor Claim Department

NO: CL8220434
Date: 24 Jun 2022
Policy No: 5123592017
Veh Reg No: SMW216U
Make/Model: ANDROVER
DISCOVERY 4 3.0 AT
DAB 4WD HID
Job No: JC1605164

WS Ref: TP/LONPAC
Claim Type: Third Party
Accident Date: 17/01/2022
TP Veh Reg No: GBJ9573C

Description

To Supply all replaced parts, all necessary and agreed labour &
miscellaneous charges.
(As recommended by your appointed surveyor)

Quantity	List Price	PAGE:1 Amount
1 PC	S\$ 310.00	S\$ 310.00

Total	S\$ 310.00
Add GST @ 7%	21.70
Total Amount payable	S\$ 331.70

For Cheng Hoe Motor Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GBJ9573C

Date of Accident

17/01/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance

Lonpac Insurance Bhd

Period of Insurance

18/12/2021 - 17/12/2022

Requested By

PHUA LIAN HUA (CHENG HOE ...

Requested Date

03/02/2022 12:36

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: June Phua (Cheng Hoe Motor) <chmotor@singnet.com.sg>
Sent: Thursday, 21 July 2022 12:26 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: DV- LOD- SMW216U DOA:17/01/22 TP/LONPAC-GBJ9573C)
Attachments: S-chmys22072112210.pdf

WITHOUT PREJUDICE

Hi Hsiao Tong,

Attach the signed DV.

Pls assist to process payment to be made payable to **“CHENG HOE MOTOR PTE LTD”**

Or viz E-payment Corporate account :-
(LONPAC already had the information).

Bank Name	UOB
Bank Account No.	3693031069
Account Name	CHENG HOE MOTOR PTE LTD
Swift Code	UOVBSGSG

Thank you.

Rgds
June
Cheng Hoe Motor Pte Ltd
Tel : 67556142
Fax : 67557719
Email- chmotor@singnet.com.sg

From: Hsiao Tong (LKKAuto)
Sent: Monday, July 18, 2022 10:47 AM
To: chmotor@singnet.com.sg
Cc: Admin A
Subject: RE: LOD- SMW216U DOA:17/01/22 TP/LONPAC-GBJ9573C)

Without Prejudice

Dear June,

We have yet received signed DV from your good office.

Please expedite. Thanks.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

Hsiao Tong (LKKAUTO)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Monday, 27 June 2022 11:52 AM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: [Seek Mandate] - ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C) LKK REF : CC4/LPC22001052/ps3

Lonpac External - General

Dear Hsiao Tong,

Please proceed as proposed.

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.

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Friday, 24 June 2022 5:33 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] - ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C) LKK REF : CC4/LPC22001052/ps3

Your ref: **21/22/22/VC05/025421**
Our ref : CC4/LPC22001052/Kpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBJ9573C(LONPAC) AND SMW216U(TP) ON 17/01/2022

We refer to the above matter.

We have highlighted to your good office on 16/02/2022 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our driver reversed and hit onto third party parked vehicle. We are of the view that liability is not in our driver favour.

We seek your approval to offer repairer "**Cheng Hoe Motor Pte Ltd**" at **\$533.70(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 481.50	\$ 331.70 (\$310.00 + 7%GST)
2. Loss of Use (2days x \$100.00)	\$ 200.00	\$ 200.00 (2days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 683.50	\$ 533.70

Surveyor recommended 1day for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 23/06/2022 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 |

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

S(408933)

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

Sent: Wednesday, 16 February 2022 11:26 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C) LKK REF : CC4/LPC22001052/ps3

Lonpac External - General

Dear Hsiao Tong,

Noted.

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, 16 February 2022 11:24 am

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Re: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C) LKK REF : CC4/LPC22001052/ps3

Hi Gerald,

We have spoken to insured Mr Eng on 14/02/2022 and advised him that third party had submitted a copy of video footage to show his lorry reversed and collided onto third party parked vehicle. As there is evidence to support third party claim, he agreed to let insurance to settle the matter at best.

In view of this, we will proceed DS for this matter.

Thank you.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Monday, 14 February 2022 1:27 pm
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C) LKK REF : CC4/LPC22001052/ps3

Lonpac External - General

Dear Hsiao Tong,

Please proceed to engage our insured as he stated in his report that there was no collision.

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: Monday, 14 February 2022 1:25 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C) LKK REF : CC4/LPC22001052/ps3

Dear Gerald,

Attached is a copy of clearer video footage from third party for your easy reference. The video shows that our insured reversed his lorry and collided onto third party parked vehicle. We are of the view that liability is not in our driver favour.

Kindly advise if we may proceed DS as third party wants to confirm liability before survey.

Thank you.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

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

Sent: Friday, 11 February, 2022 7:34 AM

To: 'assignments' <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C)

Lonpac External - General

Our Ref : 21/22/22/VC05/025421

Dear Sirs,

Attached copy of insured 's report for your attention.

Please arrange for case handler to view the footage and engaged our insured before proceeding with Direct Settlement as he alleged that there was not no collision.

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: Wednesday, 9 February 2022 5:01 pm

To: 'assignments' <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C)

Lonpac External - General

Our Ref : 21/22/22/VC05/025421

Dear Summer/Meng Yan,

Attached video footage for your attention. Our insured will be lodging the report shortly.

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

From: June Phua (Cheng Hoe Motor) <chmotor@singnet.com.sg>
Sent: Wednesday, 9 February 2022 4:41 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: Re: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C)

Hi Gerald,

Attached the video footaga,

Pls advise has your insured's driver file the report?

Thank you.

Rgds
June
Cheng Hoe Motor Pte Ltd
Tel : 67556142
Fax : 67557719
Email- chmotor@singnet.com.sg

From: GERALD POH WEE BIN
Sent: Friday, February 4, 2022 11:16 AM
To: June Phua (Cheng Hoe Motor)
Cc: MT_Claim_SG
Subject: RE: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C)

Lonpac External - General

Our Ref : 21/22/22/VC05/025421

Dear June,

Please provide us with the video footage.

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

From: June Phua (Cheng Hoe Motor) <chmotor@singnet.com.sg>
Sent: Thursday, 3 February 2022 1:13 pm
To: MT_Claim_SG <mt_claim@lonpac.com>
Subject: ENQUIRY OF LIABILITY - SMW216U,m doa 17/1/22, (Yr insured- GBJ9573C)

Hi,

Attached our client report .

Pls advise has your insured's driver file the report and are you agree on **DIRECT SETTLEMENT?**

Thank you.

Rgds

June

Cheng Hoe Motor Pte Ltd

Tel : 67556142

Fax : 67557719

Email- chmotor@singnet.com.sg