9/5/2022

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

Attention: Motor Claims Department

Vehicle No.: SLP7728L

Dear Sirs,

ACCIDENT INVOLVING SLP7728L & SLT5019S ALONG PIE TOWARDS CHANGI BEFORE TOA PAYOH EXIT ON 23.04.2022 AT ABOUT 1645 HOURS.

We are the authorized workshop for **TEY SOON SENG**, owner of motor vehicle no. **SLP7728L**. We are instructed by the owner to claim damages against you/your insured in connection with a road traffic accident involving our client's vehicle registration number **SLP7728L** and vehicle registration number **SLT5019S** driven by your insured/you at the date and time as stated above.

We are instructed that the accident was caused by your insured's/your negligent driving and/or management of your insured/your vehicle. As a result of the accident, our client's vehicle was damaged and has been put to loss and expense. We are submitting these claims on behalf of owner/claimant for your considerations.

01) Lump Sum Repair		\$ 6600	with 6 days
02) 6 Repair Days @ \$120/day		\$ 720	
03) LTA Search Fees		\$ 7.45	
04) Loss of Use/Rental 12 Days @ \$120/days	25/04/22-06/05/22	\$ 1440	
	Total:	\$ 8767.45	_

We enclosed herewith the supporting documents for the claim:-

- (a) Tax Invoice
- (b) Rental Tax Invoice
- (c) GIA report lodged by driver of SLP7728L

The demand herein is in respect of our client's claim for damages pertaining to his/her motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

Please note that this demand is made without prejudice to our client's right to claim for his/her personal injury damages arising out of the same accident.

Yours Faithfully

Lim Chen Ya - 98073304

Date: 09/05/2022

Policy No: 5112014753-02

Claim Ref. No: 21/22/22/VP05/025713 = SLT5019S & SLP7728L

To: LONPAC INSURANCE BHD

I/We hereby declare that the repair works done to my/our vehicle, bearing registration number <u>SLP7728L</u> which was involved in an accident on <u>07/05/2022</u> along <u>PIE TOWARDS</u> <u>CHANGI BEFORE TPY EXIT, SINGAPORE</u> has been completed by <u>KY AUTO PTE LTD</u> to my/our satisfaction. I/We agree that the payment amount paid to <u>KY AUTO PTE LTD</u> for the repairs shall be in full satisfaction and discharge of all claims which I/We may have in respect of our mentioned vehicle said policy number insured by NTUC INCOME INSURANCE CO-OPERATIVE LTD.

Signature of Owner:

Company Stamp (if applicable):

Policyholder's

Name: TEY SOON SENG

CLAIM NO : 21/22/22/VP05/025713

DATE : 17 NOV 2022

DISCHARGE VOUCHER

I/We, TEY SOON SENG confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of SLT5019S the sum of Singapore Dollar Seven Thousand Five Hundred Only (\$7,500.00) 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 SLP7728L and SLT5019S on 23/04/2022 along/at PIE TWDS CHANGI BEFORE TPY EXIT.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ Grace Conny Tan AND/OR Goh Pin Xian) 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 "KY AUTO 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

Tey Soon Seng 25-Nov-2022

Name of vehicle owner /Date

KY Auto Pte Ltd

25 Kaki Bukit Road 4 #05-23, Synergy Singapore 417800 kyautosg@gmail.com Company Registration No. 202028057R



5163

09/05/2022

09/05/2022

Due on receipt

INVOICE

BILL TO

LONPAC INSURANCE BHD 300, BEACH ROAD, 07 THE CONCOURSE, #17-04 SINGAPORE 199555

CAR PLATE NO

CAR MODEL

CARTLAILING	CAINIODEL
SLP7728L	TOYOTA WISH

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
09/05/2022	SALES	LUMP SUM REPAIR			\$6,600.00

Thank you for your time and patience with us.

BALANCE DUE

INVOICE

TERMS

DUE DATE

DATE

\$6,600.00

Transfer the amount to the business account below.

Kindly cross & make cheque payable to: "KY AUTO PTE. LTD." or electronic transfer to Bank Account No. 601-305220-001 Bank OCBC (7339) OR UEN No. 202028057R Penalty at 1.5% per month will be charge from due date.

LV Leasing Venture

BLK 963, HOUGANG AVE 9 #04-554, Singapore 530963 Tel: 88669092

Leasing Venture Exist for your smile

INVOICE

KY AUTO PTE LTD 25 KAKI BUKIT ROAD 4 #05-23 S417800

DATE INVOICE NO.

09/05/2022 INV/9142/2022/002

CAR PLATE NO: SJT 9142 R

CAR MODEL HYUNDAI 130

ITEM	ACTIVITY	DESCRIPTION	AMOUNT
1.	RENTAL	RENTAL PERIOD 25/04/22 - 06/05/2022 (Replacement for SLP7728L)	\$1440.00

BALANCE DUE \$\$1440.00

Transfer the amount to the business account below.

Kindly cross & make cheque payable to: "LV LEASING VENTURE." or electronic transfer to Bank Account No. 588-148965-001, Bank OCBC.

Alternative you can PayNow to our UEN 53390191W.

Penalty at 1.5% per month will be charge from due date.



LLINGIAN VLIVIOILL

25 Kaki Bukit Road 4, Synergy@KB, #05-86 S417800 H/P: +65 8866 9092 (Jason) / +65 8866 6689 (Vincent) ROC: 53390191W Email: Leasingventure@gmail.com

VEHICLE RENTAL AGREEMENT

Invoice:

HIRER'S PARTICULAR	RENTAL DETAILS
Name: Tey Soon Seng	Non-Waiver Excess: \$3500
NRIC/Passport No.: S8465764F	Duration: 25 04 2022 to 06 05 2022
Address: BIK 686A Choa Chu Kang	Time OUT: 1400 IN: 1800
Crescent #10-246 5681686	
Driving License No.: 002833217F	Chargable Rates Amount
Date of Birth: 11/01/1984	12 Days @ \$ 120
Mobile: 98945819 Tel:	Weeks @ \$
	Months @ \$
VEHICLE DETAILS	
Vehicle No.: SJT9142R	
Make & Model: Hyunda; I30 1-6	Deposit: SGD\$
Chassis No.:	Subtotal: SGD\$ 1440
Engine No.:	3334
2.15.11.2	Total Charge(SGD\$):
VEHICLE CHECKLIST	rotal charge(5557).
FRONT FRONT	Payment Records:
	Cash / Bank Transfer
	Reference:
	Additional Remarks:
	I have read and agree to the terms and condition on
	both sides of this rental agreement.
	NOTE:
	* HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING,
	TRAFFIC VIOLATIONS.
	* AN ADMINISTRATIVE CHARGES WILL BE LEVIED UPO
REAR REAR	ANY TRAFFIC VIOLATIONS REDIRECTED.
Legend: D - Dents S - Scratches M - Missing C - Cracks	* VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY ANI
PETROL LEVEL (*Rates does not include Petrol)	MAY NOT DRIVE OUT OF SINGAPORE.
OUT E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	Staff Hirar's Signature
IN E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F	
	\/w\/
Mileage Out: Mileage In:	

- coll Non-preliaration of the above will your a penalty of \$5,5000.00

2. SECURITY DEPOSIT

- a) The Hier stall upon septing The Agreement gas to the owner a security deposit amount of \$500 (hereins the returned to see The deposit "a
- 10 Without projection both connects other tragets the moner shall be control to be fortuned or retain and part of the Deposit on the event the later branches the approximation for register impay any summ or charge about or counting to the owner.
- c) The Depose will be fully relanded interest free only after the hirst fully dockarges in abligations stand in the agreement, this caffer function (14) days later
- do The Deposit cannot be used to set to set oil against any rested five in any other payments
- Of the three counts of the have being to confident the vehicle within several for days from the date of execution of this confiant, the Deposit will be noticed and the counts reserve an experience to dain for any resultance of damage. In our the human for the counts of the counts o

3. SERVICING & MAINTENANCE, REPAIR AND BREAKDOWN & EMERGENCY SERVICES.

ALSERVICING & MAINTENANCE -

on shall be the responsibility. A consol the librar to send the selecte for servicing A maintenance at the contex's designated workshops as follows:

- Engine oil and oil filter changes, givey 10,000KM or militage otherwise determined by the owner
- Graph's associatements on od change in $40.900 \mathrm{KM}$ or militage otherwise determined by the owner.
- Fire notation of every 10.000KM or mileage determined by the name
- Lines changelic every 10.0006M or mineage other wase determined by the owner
- tro. The more ruse see all rights in demand any resultant contrarid or damages from the bury for non-conformance of clause 50%.
- into be the even that the form sends the vehicle to the tower's workshops o school adhering to clause 5(b), the hiter will still be bable to pay rental for the time-spent under such communation
- (iv) The hires word encountries the effects has reasonable held empire oil, and transmission of reduce water at all times the content reserves all rights to secure all aints of damages counting from the non-observance of the at

4. REPLACEMENT VEHICLE

- if it if the replacement which is not a artikle present to classe than Restal will be provided by the series on a case to another to have

5. USE OF VEHICLE

a) The litter may one the velocity for bounces solving, series officerous advanced in page of the owner the column made in an and a solving solving and more to the solution of the little beautiful and the little beautiful mattern vacuus, peace-making, competing in any formed mintor speet disciplinatificking consigning elementarism expective or any digital personal intersection in the events the valuable of Compoundad Confinenced by account the horse guarantee in hadic for all control Le damages, legal units, etc. material for the retrieval or making good of the limi-

b) The litter shall be represented for the period, electronic road pricing (ERP) charges parking charges and traffic "parking related fines provided by the other free atting from the noc of the velocic or replacement value, period of the period of the agreement.

c) The force accepts that the one of the vehicle in Malaysia is subjected to the Legislations of the Malaysian Covernment

d) No additional diverse other than the here is allowed to drow the vehicle, nor can the vehicle to subject to other windows raws approval from the source solves or the here shall be decimal to have been bed the agreement resulting or the factoring of the decimal and

6. HIRER'S COVENANTS

al The Here or any named dever must be between the age of 2) to 60 years old and process a salid Singapore or anternational deriving learning with at least 2 years driving experience by law

- I) Make or permit to be made any repairs or adjustments to The Vehicle and must promptly north; the Owner of any damages
- (ii) remove or deface any identification marks or plates affixed to the vehicle
 - (iii) fit any accessories to or to modify the vehicle in any way without the consent of the Dwner, and
 - (is) use of permit the weblish to be used or operated in a manner that infringes the Singapore Law, including truting or soliciting for customers publicly
- the Owner against all claims arising from the sac of The Vehicle

7. INSURANCE

- > all 3rd Party Risks and Cabil
- Loss or theft to The Vehicle, and
- » Damage to The Vehicle, subject to the appended Non-Waiverable Injurance Ecolo

DWN DAMAGE INSURANCE E	XCESS & FEES PER ACCIDENT
COUNTRY	AMOUNT
SINGAPORE	560\$5000.00
MALAYSIA	\$60\$8000.00
THIRD PARTIES INSURANCE E	XCESS & FEES PER ACCIDENT
COUNTRY	AMOUNT
SINGAPORE	5GD\$5000 00
MALAYSIA	5GD\$8000 00

- (i) The Hiers will be responsible for the full amount of the invariance excess & feet upon reporting the accident
- int from note Excess will be double priced if the driver responsible by the needed is under 25 years old and or has been than 2 years of driving experience and or is used. The Histor (if additional driver by The Owner)

as in the event of an accident, the three shall

(i) Obtain vehicle registration numbers, name & address of the parties involved and of the witness (es), take photos of all cars in

(12) Not admit fault or hability.

(iii) Not abundoning The Vehicle with indequate provision for sale guarding and securing the name

Livi Stouty the Owner attemptiately, and

- (v) Make a police report if any party vollers injury
- (10) A replacement vehicle can be arranged if the damage of the vehicle through the accident is claiming agreent being (xii) The Owner reserves the rights in adjust the monthly rental fee accurdingly for approval of additional driver (x)

8 INSURANCE/CONTO

a) Any accident may result in an increase in the insurance promisms for subsequent insurance renewals. The Owner reserves the right to adjust the monthly rental fer accordingly

b) The three will be fully liable for all damages for any unreported secrident

9. TERMINATION

a) The owner progress the right to temporary. The Agreement of the Hore-

(O Fails to pay the rental for or if other payment(s) termin suspiral for more than seven (7) days after become

(N) summits a breach to any parts of this agreement, or

(iii) shop or allow to be done any act or thing which in the opinion of the owner's not proportion the comp rights in the

by GRAB or any other Eide Hatling Service withdraw from the Republic of Singepore

c) If the owner makes amendment() addendam(s) to the Agreement with prior mance to the hours and does not receive a il) Upon the termination of the Agreement. The Hirer agrees to pay to the Owner -

(s) All arrests of the Rental and all other some occupied and impost at the date of termination

- one Panalty computed to total regulal fee for the remaining an-expired sental period-
- (se) All legal costs incurred if any owner of legal actions is required to recover any amounts due by the Bleat to LV Lessing Victory under the Agreement



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time : 25 Apr 2022 / 16:01:07

Receipt Date/Time: 25 Apr 2022 / 16:01:06

Tax Invoice/Receipt

Receipt No.: ITNET-00000-220425-003085

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 - SLT5019S As at 23 Apr 2022/16:45:00 Insurance Co: LONPAC INSURANCE BHD 1 Insurance Enquiry - SLT5019S Enquiry Fee		7.00	0.49	7.49
20220425155953152349				
	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			
	20220425160017227	Direct Debit: eN (Intern	IETS Debit et Banking)	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.

LONPAC INSURANCE BHD (SINGAPORE BRANCH)

GIRO AUTHORISATION FORM

Company Name:	KY AUTO PTE LTD
Bank Account Details	
Beneficiary Name:	KY AUTO PTE LTD
Bank Name / Branch Name:	OCBC BANK
Bank Account No.:	601-305220-001
Bank Code / Branch Code:	601
Swift Code	OCBCSGSG
Email Address:	KYAUTOSG@GMAIL.COM
(For notification of payment details)	
I hereby authorise Lonpac Insurance Bhd to remit all p Authorised Signature and Company Stamp Date: Acknowledged by :	ayment directly to the above nominated account.
Name / Date:	

Hsiao Tong (LKKAuto)

From: ENG HUEY NI <hneng@lonpac.com>
Sent: Wednesday, 26 October 2022 3:22 PM

To: Hsiao Tong (LKKAuto)
Cc: MT_Claim_SG; Admin A

Subject: RE: [SEEK MANDATE] - 21/22/22/VP05/025713 = SLT5019S & SLP7728L ON

25.04.2022

Lonpac External - General

Hi Hsiao Tong,

For rental, although TPV is Toyota Wish 1.8L I noted that he rented Hyundai i30 (which should be 1.6L and below).

Therefore please try to negotiate rental at \$90 per day first, up to \$100 per day.

Total mandate is from \$7,507.45 up to \$7,607.45.

Thank you.

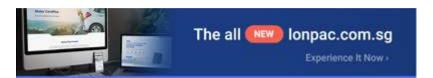
Best Regards

Eng Huey Ni

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9244 | 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: Wednesday, 26 October 2022 12:11 pm **To:** ENG HUEY NI <hneng@lonpac.com>

Cc: MT Claim SG <mt claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: [SEEK MANDATE] - 21/22/22/VP05/025713 = SLT5019S & SLP7728L ON 25.04.2022

Your ref: **21/22/22/VP05/025713** Our ref: CC4/LPC22003911/Uga3q2

Dear Sirs/Mdm,

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "KY AUTO PTE LTD" at \$7,807.45(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 17,197.15	\$ 6,600.00
2. Loss of RENTAL (12days x \$120.00)	\$ 1,440.00	\$ 1,200.00 (10days x \$120.00)
3. Loss of use (6days x \$120.00)	\$ 720.00	-
4. LTA SEARCH FEE	\$ 7.45	\$ 7.45
Total	\$ 19,364.60	<u>\$ 7,807.45</u>

Surveyor recommended 6days for repair + 1PRS +3PH = 10days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 04/08/2022 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 |

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

S(408933)

From: Cecilia Chong (LKK Auto)

Sent: Monday, 18 July 2022 8:52 am

To: ENG HUEY NI < hneng@lonpac.com>

Cc: MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; KY AUTO <<u>kyautosg@gmail.com</u>> **Subject:** RE: 21/22/22/VP05/025713 = SLT5019S & SLP7728L ON 25.04.2022

Hi Huey Ni,

We are in the process of generating mandate report.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | HP: 8891 1278 | EMAIL: CeciliaChong@lkkauto.com FAX: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: ENG HUEY NI < hneng@lonpac.com > Sent: Saturday, 16 July 2022 11:26 am

To: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com>

Cc: MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; KY AUTO <<u>kyautosg@gmail.com</u>> **Subject:** RE: 21/22/22/VP05/025713 = SLT5019S & SLP7728L ON 25.04.2022

Lonpac External - General

WITHOUT PREJUDICE

Hi Cecilia,

Any update on this case?

Thank you.

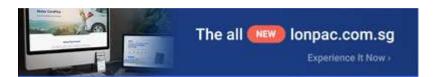
Best Regards

Eng Huey Ni

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9244 | Fax: (65) 6296 2706



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

From: ENG HUEY NI < hneng@lonpac.com>
Sent: Thursday, 9 June 2022 1:39 pm
To: KY AUTO < kyautosg@gmail.com>

Cc: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com>; MT_Claim_SG < mt_claim@lonpac.com>

Subject: RE: 21/22/22/VP05/025713 = SLT5019S & SLP7728L ON 25.04.2022

Lonpac External - General

WITHOUT PREJUDICE

Hi Isabella,

Thank you for your email.

Our appointed adjuster firm LKK Consultant will get back to you on the direct settlement soon. Please bear with us for a little while. Thanks.

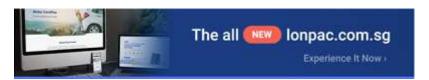
Aside to Cecilia – as spoken, please do the needful. Thanks

Best Regards

Eng Huey Ni

Asst. Claims Manager | Lonpac Insurance Bhd 300 Beach Road, #17-04 The Concourse, Singapore 199555

DID: 6279 9244 | Fax: (65) 6296 2706



From: KY AUTO < kyautosg@gmail.com>
Sent: Thursday, 9 June 2022 10:13 am

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

Subject: Re: 21/22/22/VP05/025713 = SLT5019S & SLP7728L ON 25.04.2022

Dear GERALD,

May I know what is the status for this claim?

Best Regards, *Isabella*

KY AUTO PTE. LTD.

25 KAKI BUKIT ROAD 4 #05-23 SYNERGY@KB SINGAPORE 417800

HP: 98073304/81898979

On Wed, May 11, 2022 at 11:51 AM KY AUTO < kyautosg@gmail.com > wrote:

Dear OIC,

Please refer to attached - DV/LOD/Satisfactory Form/Tax Invoice/GIA Report/LTA Search Receipt.

Please feel free to request any other documents required.

Thank you.

Best Regards, *Isabella*

KY AUTO PTE. LTD.

25 KAKI BUKIT ROAD 4 #05-23 SYNERGY@KB SINGAPORE 417800

HP: 98073304/81898979

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