



# Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Office Phone: 6773 7377 Email : motor@wahhong.sg

Co Reg No : 199806235M GST Reg No : 199806235M

Our Ref: WH1308

Date: 05/08/2022

**ATTENTION: MOTOR CLAIMS DEPT**

**WITHOUT PREJUDICE**

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

**CLAIMANT : CAR OWNER**

**ACCIDENT INVOLVING SMH6445P AND SKS8667T**

**ALONG BETWEEN JURONG EAST ST 21 & JURONG EAST CENTRAL TRAFFIC JUNCTION ON 12/07/2022 @ 2030HRS.**

We are instructed by GUI FENG YI to claim damages against your insured in connection with a road accident on involving our client's motor registration number SMH6445P and motor vehicle registration number SKS8667T driven by you or your authorised driver at the material time.

We are instructed that your negligent 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 after surveyor final estimate (W/GST)	\$	12,619.05
2) Loss of use (Includes loss of PRS and loss of Sun & PHs ) (10 days x \$120.00) 13/07/2022-22/07/2022	\$	1,200.00
3) TP Search Fee	\$	2.00
<b>Total Amount (SGD\$)</b>		<b>\$ 13,821.05</b>

A copy of each of the following supporting documents is enclosed:

- 1) LETTER OF DEMAND
- 2) REPAIRER'S INVOICE
- 3) SEARCH FEE INVOICE
- 4) LETTER OF AUTHORISATION
- 5) WORKSHOP'S DISCHARGE VOUCHER

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 [motor@wahhong.sg](mailto:motor@wahhong.sg) or call Melvin at 8778 3338 directly.

Payment Details : WAH HONG MOTORS & CREDIT PTE LTD

Account With : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001 / PAYNOW : UEN 199806235M



Melvin

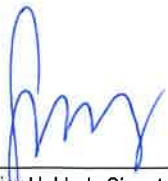
## LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd


ACCIDENT INVOLVING VEHICLE NO. SMH 6445 P AND SKS 8667 T  
AT/ALONG BETWEEN JURONG EAST ST 21 & JURONG EAST CENTRAL TRAFFIC JUNCTION  
ON 18/07/2022 @ 2030 HRS.

1. I/We, GUI FENG YI, the owner of vehicle no. SMH 6445 P hereby instruct and authorize you to commence repairs to the above said vehicle.
2. I/We hereby authorize that any payment due to me/us from the aforesaid claim be paid to **M/s Wah Hong Motors & Credit Pte Ltd.**
3. If the matter is unable to resolve due to liability issues, the matter may/may not proceed to Dispute Resolution Mechanism (DRM) as such I/We will be liable for the DRM Fees and other disbursements incurred.
4. If for whatever reason, my/our insurer and/or the third party insurance claim is **not successful** or **fraud accident** or **repudiate** or **reject my/our claim**, I/We agree to undertake to pay full amount of your repair bills, administration charge and any other disbursements reasonably incurred by me/us under the policy of insurance shall be borne by me/us.
5. In the event, if I/We instruct you to withdraw my/our claim, I/We agree to pay the repair cost, administration charge and other disbursements that you have incurred.
6. I/We understand that Total Loss Claim (3rd Party), I/We agree to pay Administration Fee, Storage Fee & other disbursements (LTA Search Fee, GIA Fee, Loss of Use, etc...) incurred before the collection of my/our vehicle.
7. I/We understand that I/We must cooperate to sign the Final Discharge Voucher. If I/We refuse to co-operate, I/We will have to pay for the repair cost, administration charge and other disbursements incurred. My repairer will also reserve their rights to proceed legal action against me and all the legal costs and disbursement incurred will be borne by me.
8. **I/We hereby confirmed I/We have read and understand the contents of the document and the same. I/We herein give my/our consent and acknowledgement.**

Dated this 12 day of JUL 20 22.

  
Policy Holder's Signature  
(Company stamp if applicable)  
Name: GUI FENG YI

NRIC No.: SXXXX 793A  
Contact: 9232 2852

  
Driver's Signature  
(If driver is not policyholder)  
Name: TEO KOK LEONG CALVIN

NRIC No.: SXXXX 537A  
Contact: 9725 4466

  
Witness Signature  
Name: ROSEEN TAN

NRIC No.: SXXXX 590D  
Contact: 8778 4888



# LONPAC INSURANCE BHD

CLAIM NO : 22/22/22/VP05/026028

DATE : 08 SEPT 2022

## DISCHARGE VOUCHER

I/We, GUI FENG YI confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of SKS8667T the sum of Singapore Dollar Thirteen Thousand One Hundred Sixty One and Cents Five Only (**\$13,161.05**) 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 SMH6445P and SKS8667T on 12/07/2022 along/at BETWEEN JURONG EAST ST 21 AND JURONG EAST CENTRAL TRAFFIC JUNCTION.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ ANG TECK WAH AND/OR**) 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 "**WAH HONG MOTORS & CREDIT 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

.....  
Name of vehicle owner /Date

# Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub  
Singapore (608581)  
Phone : 6773 7377  
Email : motor@wahhong.sg  
CO / GST Reg No : 199806235M

## TAX INVOICE

### BILLING DETAILS

BILL TO :	Lonpac Insurance BHD	INVOICE NO.:	WH1308
NAME :	GUI FENG YI	REFERENCE NO.:	
VEHICLE NUMBER :	SMH6445P	DATE :	15/07/2022
MAKE & MODEL :	TOYOTA SIEN IA 1.5	REMARKS :	

S/N	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$)
1	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.			\$11,793.50

Payment Mode :	Subtotal (SGD\$)	\$11,793.50
	Tax 7% GST (SGD\$)	\$825.55
	Total (SGD\$)	\$12,619.05

Please Note : Goods sold are not returnable.

#### Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot Payment To 8778 3338.

Bank Transfer to be made to Wah Hong Motors & Credit Pte Ltd  
Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)  
Account No : 6877 6098 3001  
PAYNOW : UEN 199806235M

Thank you for your business.

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



INSURER ENQUIRY


Find

insurer

Vehicle reg. no.

SKS8667T

Date of Accident

12/07/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... **Lonpac Insurance Bhd**

Period of Insurance ..... **13/05/2022 - 12/05/2023**

Requested By ..... **Ng-Tan Lye Kee Doreen (WAH ...**

Requested Date ..... **13/07/2022 11:33**

**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**

# LONPAC INSURANCE BHD (SINGAPORE BRANCH)

## GIRO AUTHORISATION FORM

**Company Name:**

WAH HONG MOTORS & CREDIT PTE LTD

**Bank Account Details**

**Beneficiary Name:**

WAH HONG MOTORS & CREDIT PTE LTD

**Bank Name / Branch Name:**

OCBC

**Bank Account No.:**

687760983001

**Bank Code / Branch Code:**

7339 / 687

**Swift Code**

**Email Address:**

motor@wahhong.sg

(For notification of payment details)

**Name/Designation/Telephone/Email of Contact person.:**

JENNY NG / MANAGER / 8778 3555 / JENNY NG

I hereby authorise Lompac Insurance Bhd to remit all payment directly to the above nominated account.

  
**Authorised Signature and Company Stamp**

**Date:** 8/9/22

**Acknowledged by :**

JENNY NG 08/09/2022

**Name / Date:**

## Hsiao Tong (LKKAUTO)

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**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Thursday, 25 August 2022 8:57 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A; MT\_Claim\_SG  
**Subject:** RE: [SEEK MANDATE] - PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022 \*\*\* LKK REF: CC4/LPC22006650/Epa3 Our Ref: 22/22/22/VP05/026028

## Lonpac External - General

Dear Hsiao Tong

Please proceed.

Regards,  
Ong Li Li  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road #17-04/06 The Concourse  
Singapore 199555  
Tel : (65) 6250 7388 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:** Wednesday, 24 August 2022 8:23 am  
**To:** ONG LI LI <llong@lonpac.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; MT\_Claim\_SG <mt\_claim@lonpac.com>  
**Subject:** [SEEK MANDATE] - PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022 \*\*\* LKK REF: CC4/LPC22006650/Epa3 Our Ref: 22/22/22/VP05/026028

Your ref: **22/22/22/VP05/026028**  
Our ref : CC4/LPC22006650/Epa3q2

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SKS8667T(LONPAC) AND SMH6445P(TP) ON 12/07/2022**

We refer to the above matter.

We have highlighted to your good office on 14/07/2022 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 the traffic light was green in third party's favour.

We seek your approval to offer repairer **"WAH HONG MOTORS & CREDIT PTE LTD"** at **\$13,161.05(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 19,991.08	\$ 12,619.05

2. Loss of Use (10days x \$120.00)	\$ 1,200.00	\$ 540.00 (9days x \$60.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 21,193.08</b>	<b>\$ 13,161.05</b>

Surveyor recommended 6days for repair + 2PRS + 1Sunday = 9days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 23/08/2022 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](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Thursday, 14 July 2022 5:54 PM

**To:** ONG LI LI <[llong@lonpac.com](mailto:llong@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022 \*\*\* LKK REF: CC4/LPC22006650/Epa3 Our Ref: 22/22/22/VP05/026028

Dear Li Li,

We refer to the above matter.

Enclosed for your perusal is:

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** ONG LI LI [<mailto:llong@lonpac.com>]

**Sent:** Thursday, July 14, 2022 11:47 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto)



<[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022 \*\*\* LKK REF: CC4/LPC22006650/pa3 Our Ref: 22/22/22/VP05/026028

## Lonpac External - General

Dear Mei Kwan

Please see above & attached for our claim ref.no & Insured's GIA report.

Regards,  
Ong Li Li  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road #17-04/06 The Concourse  
Singapore 199555  
Tel : (65) 6250 7388 Fax: (65) 6296 2706

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Thursday, 14 July 2022 11:33 am  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022 \*\*\* LKK REF: CC4/LPC22006650/pa3

Dear Gerald,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- TP video footage
- Witness video footage

Kindly advise whether insured has reported. If so, please let us have a copy of insured's accident report for our necessary action.

Our case handler in-charge is Hsiao Tong.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** Admin-D (LKKAuto)  
**Sent:** Wednesday, July 13, 2022 4:29 PM  
**To:** 'GERALD POH WEE BIN' <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** 'MT\_Claim\_SG' <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022

Dear Gerald,

Thank you for the assignment.

Repairer arrange on 14.7.22.

**Note: With immediate effect 04/03/2022 Summer Lee(assignment Team) will no longer be in our company.  
Please contact the undersign for survey arrangement.**

Best Regards,

**Yan** | 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)

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

**Sent:** Wednesday, 13 July 2022 3:22 PM

**To:** Wah Hong Motors & Credit Pte Ltd <[motor@wahhong.sg](mailto:motor@wahhong.sg)>

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

**Subject:** FW: PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022

## Lonpac External - General

WITHOUT PREJUDICE

Our Ref: TBA

Dear Jimmy,

Our insured has not lodged the report and we are unable to comment on liability.

In the meantime, we shall appoint LKK Auto Consultants for the survey.

Aside LKK – Attn : Yan,

FYNA

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:** Wah Hong <[motor@wahhong.sg](mailto:motor@wahhong.sg)>

**Sent:** Wednesday, 13 July 2022 3:10 pm

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

Subject: PRS + CHECK LIABILITY - ACCIDENT INVOLVING SMH6445P and SKS8667T on 12/07/2022

Dear Sirs/Madam,

Please refer to the above subject and we are acting for the owner vehicle of SMH6445P against your insured vehicle SKS8667T.

Kindly update us if your insured SKS8667T file the GIA report on the mention cross junction accident. If yes, please let us know your confirmation on liability where your Insured was seen beating the red traffic light with video evidence from our Client SMH6445P. On top of that we even have i-witness video to support this case. (Awaits for your case handlers for us to share the video evidences.)

Please find the attached GIA for your kind perusal.

Kindly arrange Pre-Repair Survey for this vehicle SMH6445P.

Workshop: WAH HONG MOTORS & CREDIT PTE LTD

Address: 38 TOH GUAN ROAD EAST #01-57

ENTERPRISE HUB SINGAPORE 608581

Contact Person: Melvin Wee

HP: 87783338

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Thank You and Best Regards,

Jimmy

WAH HONG MOTORS & CREDIT PTE LTD

ROC:199806235M

ENTERPRISE HUB

38 TOH GUAN ROAD EAST

#01-57 S(608581)

Tel: (65) 6773 7377

HP: (65) 8778 4848

Website: [www.wahhong.sg](http://www.wahhong.sg)

Mail: [motor@wahhong.sg](mailto:motor@wahhong.sg)

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This may include disclosure to holding and associated companies, credit bureau, parties to whom disclosure is permitted/required by laws, our third party service providers and agents (acting on our behalf).