



Our Ref: File 641 – SMX70S

WITHOUT PREJUDICE

Date: 19 January 2023

Attention: Motor Claim Department

LONPAC INSURANCE BHD
300, Beach Road, #17-04/07
The Concourse
S(199555)

Dear Sir / Ma'am,

TRAFFIC ACCIDENT INVOLVING SMX70S & YP7901Z ALONG LOYANG AVE DATED 27/10/2022 @ 1300HRS

We have been authorized by ONG MARCOS, the owner of vehicle number: SMX70S, to claim against the party/parties responsible for the damages arising from the above-mention accident.

Our record show that you are the insurer of vehicle number: YP7901Z, at the material time of the accident with the driver of our client's vehicle, ONG MARCOS.

As a result of the accident caused by your Insured Driver's negligent and/or management of your insured vehicle Number: YP7901Z, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of Repairs (Including GST)	\$3,009.91
(2) Loss of Use - 3 Days	\$180.00
(3) LTA Search Fee	\$2.00
	<u>\$3,191.91</u>

A Copy of each of the following supporting documents are enclosed:

(1) Repairer Invoice, LTA Receipt, LOA & Discharged voucher



Our Ref: File 641 – SMX70S

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please made payment to **“VAG Singapore Pte Ltd”**

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Alvina', with a horizontal line underneath.



Claims Department – Alvina (HP: 8683 1844)

Email: alvina@vag.sg

NB: We encourage all parties to liaise with us via email or phone call to expedite all matters

PS: Please quote our reference number when replying

c.c Client – ONG MARCOS

AUTHORISATION, ASSIGNMENT AND INDEMNITY

To: VAG Singapore Pte Ltd
48 Toh Guan Road East #05-155
Enterprise Hub
Singapore 608586

ACCIDENT INVOLVING MY/OUR VEHICLE NO. Smx705 AND YP7901Z ON 27/10/2022
AT/ALONG Loyang Ave.

1. I/We, Cap Mascar, the owner of motor vehicle no. Smx705 ("my vehicle") hereby appoint you and authorize you to commence repairs to my vehicle. Except for cases where direct settlement is made with the opposite party's insurers, you will only commence repairs only upon receipt of notification from my/our appointed solicitors that I/we have appointed to act for me/us in the claim in respect of the above caption.
2. Pending notification by my/our solicitors to you. I/we authorize you to appoint a surveyor to survey the damages to my vehicle and to do all necessary work ("the preliminaries") with a view to expediting the repairs to my vehicle. In the event that I/We decide not to proceed with the repairs to my vehicle after the preliminaries were done and/or arranged by you. I/We agree to pay for all the expenses incurred for the preliminaries.
3. You shall not be liable for any delay in the repairs to my vehicle for delays occasioned by the delay in notification by my/our appointed solicitors that I/We have appointed them to act for me/us in the claim in respect of the above caption.
4. I/We also authorize you to liaise with and give all necessary instructions to my/our solicitors as if the instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including, if necessary to commence legal proceedings in my/our name against the third party. Further, I/We have authorized my/our solicitors to direct all correspondence including documents in support of my/our claim and court documents to you as my/our nominated representative to facilitate the settlement of my/our claim.
5. In consideration of you agreeing not to collect from me/us the repair costs, rental fees for another vehicle (if applicable) and surveyor's fees now. I/We agree to assign the whole proceeds of my/our third party claim to you. In this regard, I/We shall authorize my/our solicitors to receive the settlement sum from the third party's insurers and for our solicitors to release all the balance of the settlement funds less the legal costs and disbursements, directly to you whom I/We have so authorized and I/We hereby absolve you and the third party's insurers of any and all liability during your/their course of following any/or all of my/our instructions. My/Our solicitors shall accept this as my/our irrevocable authority to pay the compensation amount in my/our third party claim directly to you after deducting of their costs on a solicitor and client basis. In the event that the third party insurers should make payment to the settlement sum directly to me/us, we will notify you and/or our solicitors of same and make payment to my/our solicitors the settlement sum so received by me/us for my solicitors' necessary action.
6. In the event that my/our claim or suit for damages against the third party is unsuccessful or is dismissed for whatever reasons, I/We understand that I/we shall be liable to pay the legal costs of the third party and the sum of monies due to you including the survey fees and any other costs and disbursements and incidentals incurred by you.
7. If my/our claim against the third party and/or his insurers is unsuccessful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/we authorize you to make a claim under my own motor comprehensive policy for the repair costs and other losses recoverable under the policy. In this respect, I/we understand and accept that the excess amount under the policy shall be borne by me/us.
8. If for whatever reason, my/our insurers reject my/our claim (or indemnity for the repair costs and/or other losses recoverable under the policy or offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill, survey fee and other expenses reasonably incurred on my/our behalf or to pay you the difference in amount as the case may be.
9. I/We further understand that I/we may receive communications from the third party's insurers including but not limited to statements to be signed by me/us confirming that all items being claimed were caused by the accident or letter of offer/proposal at settlement enclosing discharge voucher. I/We undertake that we will not communicate with the third party's insurers or sign any documents whatsoever or do any act which will jeopardise my/our claim; but rather I/we will direct all communications and forward all documents received by me/us to you or to our solicitors.

Dated this 27 day of Oct

2020 2022

NS
Signature / Company Stamp

NRIC: 9224199H



LONPAC INSURANCE BHD

CLAIM NO : 21/22/22/VC05/026483
DATE : 17 MARCH 2023

DISCHARGE VOUCHER

I/We, ONG MARCOS confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or owner of YP7901Z the sum of Singapore Dollar Three Thousand One Hundred Ninety One and Cents Ninety One Only (**\$3,191.91**) 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 SMX70S and YP7901Z on 27/10/2022 along/at LOYANG AVE.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ CHENG HENG PAPER PRODUCTS CO PTE LTD AND/OR MD ZULKIFLI BIN MD YASSIN**) 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 "**VAG SINGAPORE 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

ONG MARCOS 03.04.2023
.....
Name of vehicle owner /Date



AUTOMOTIVE SPECIALISTS

Tax Invoice

VAG Singapore Pte Ltd
(65) 6515 9515
ask@vag.sg | advantage.sg
GST REG. NO: 201111738H

WEST
48 Toh Guan Road East
#05-136 Enterprise Hub
Singapore 608586

NORTH
160 Sin Ming Drive
#04-17 Sin Ming AutoCity
Singapore 575722

EAST
8 Kaki Bukit Ave 4
#02-11 Premier @ Kaki Bukit
Singapore 415875

CarCrafters
48 Toh Guan Road East
#05-155 Enterprise Hub
Singapore 608586

Invoice number	: INV2023-010373	Registration No	:
Invoice date	: 19/01/2023	Make & model	:
Job number	:	Chassis number	:
Payment mode	:	Mileage	:
Issued by	:	Next Servicing Mileage	:
Invoice to	:	Next Servicing Date	:
Name	: Lonpac Insurance Bhd	AVANTAGE Club	:
Phone	:	Commencement date	:
Email	:	Expiry date	:
		Package balance	:

S/N	Description	Quantity	Price(SGD)	Amount(SGD)
1	Rear Bumper	1	1,527.00	1,527.00
2	RH Stay, Rear Bumper	1	63.86	63.86
3	RH Rear Corner Garnish (Below TailLight)	1	384.00	384.00
4	RH Rear Bumper Garnish	1	432.87	432.87
5	Less 10% parts	1	-240.78	-240.78
6	Sunderies	1	15.00	15.00
7	Labour for Insurance Claim	1	605.00	605.00

SMX70S File 641
Cheque Payable to "VAG Singapore Pte Ltd"

Total before tax: \$2,786.95
Tax: \$222.96
Deposit: \$0.00
Total payable: \$3,009.91

Terms & Conditions

Warranty where applicable is subject to the terms and conditions listed at advantage.sg/warranty.
Quotations are subject to prevailing GST and valid for 15 days.
Goods sold are not returnable or refundable.
Deposits paid for indent items shall be forfeited if the balance is not paid and goods collected within 90 days.
Interest is chargeable on overdue payments at a rate of 1% per month or part thereof.
These terms and conditions are subject to change without prior notice.

I hereby accept all terms and conditions of this invoice and certify that all goods and services described herein have been satisfactorily delivered to me. I hereby agree that VAG Singapore Pte Ltd, its agents, affiliates, services providers or related companies may collect, use and disclose my personal data to provide service, marketing and other information in accordance with VAG's personal data protection policy available at advantage.sg/privacy.



DBS Current Account:
107-900719-8

Customer Signature

*File 641
(Smx Fos)*

INSURER ENQUIRY


Find

insurer

Vehicle reg. no.

YP7901Z

Date of Accident

27/10/2022 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**Period of Insurance **24/11/2021 - 23/11/2022**Requested By **Zenrick Ong (VAG Singapore P...**Requested Date **31/10/2022 15:16****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:

VAG SINGAPORE PTE LTD

Bank Account Details

Beneficiary Name:

VAG SINGAPORE PTE LTD

Bank Name / Branch Name:

DBS

Bank Account No.:

107-900719-8

Bank Code / Branch Code:

7171

Swift Code

Email Address:

ALWINA@VAG.SG | JESLYN@VAG.SG

(For notification of payment details)

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

JESLYN | FINANCE MANGER | 6515 9515 | JESLYN@VAG.SG

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



Authorised Signature and Company Stamp

Date:



Acknowledged by :

Name / Date:

RE: [SEEK MANDATE] - TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd) *** LKK REF: CC4/LPC22010850/pa3 // Our Ref: 21/22/22/VC05/026483

ENG HUEY NI <hneng@lonpac.com>

Sat 11/2/2023 8:15 PM

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

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

Lonpac External - General

Hi Hsiao Tong,

Please proceed as per your advice. For rental, please try to offering \$150.00 first.

Thanks

Huey Ni

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: Tuesday, 7 February 2023 3:51 pm

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

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

Subject: [SEEK MANDATE] - TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd) *** LKK REF: CC4/LPC22010850/pa3 // Our Ref: 21/22/22/VC05/026483

Your ref: **21/22/22/VC05/026483**

LKK ref : CC4/LPC22010850/Epa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING YP7901Z(LONPAC) / SMX70S(TP)/ OTHERS ON 27/10/2022

We refer to the above matter.

YK8068Z -> YP7901Z(OI)-> SMX70S(TP)

This is a 3 vehicles chain collision whereby our insured was the 2ND vehicle. In accordance with the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer "VAG SINGAPORE PTE LTD" at **\$3,191.91(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 8% GST)	\$ 3,678.24	\$ 3,009.91 (\$2,786.95 + 8% GST)
2. Loss of Use (3days x \$60.00)	\$ 180.00	\$ 180.00 (3DAYS X \$60.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00

	Total	\$ 3,860.24	<u>\$ 3,191.91</u>
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Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 06/02/2023 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: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Sent: Thursday, 10 November 2022 1:47 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: RE: TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd) *** LKK REF: CC4/LPC22010850/pa3 // Our Ref: 21/22/22/VC05/026483

Dear Huey Ni,

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

Please take note that the 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

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

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

Sent: Sunday, 6 November 2022 5:47 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd) *** LKK REF: CC4/LPC22010850/pa3 // Our Ref: 21/22/22/VC05/026483

Lonpac External - Confidential

Hi Mei Kwan,

We attach OI GIA.

Thanks

Huey Ni

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 1 November 2022 4:40 pm

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd) *** LKK REF: CC4/LPC22010850/pa3

Dear Sir / Madam,

We refer to the above matter:

Kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the 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

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

From: Meng Yan (LKK Auto) <mengyan@lkkauto.com>

Sent: Tuesday, 1 November 2022 1:43 PM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; Admin A <admin-a@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Re: TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd)

Dear Gerald,

Thank you for the assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

Best Regards,

Yan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

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

Sent: Tuesday, 1 November 2022 12:11 pm

To: assignments <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd)

Lonpac External - General

Our Ref: 21/22/22/VC05/026483 (Huey Ni `s case)

Dear 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

From: Claims Assistance - AVANTAGE VAG <claims@vag.sg>

Sent: Tuesday, 1 November 2022 11:21 am

To: MT_Claim_SG <mt_claim@lonpac.com>

Subject: TP claim SMX70S (Direct Asia) DOA 27/10/2022 against your insured YP7901Z (Lopac Insurance Bhd)

Without Prejudice

Please arrange for a survey for this vehicle and revert to us on liability clearance. Note that the car is drivable and not in the workshop at the moment.

The GIA report is attached for your reference.

With warmest regards,

Zenrick
Motor Claim Dept

AVANTAGE VAG

AUTOMOTIVE SPECIALISTS

6515 9515 Sales & Service | **6795 5005** 24hr Towing | avantage.sg

9-6pm Mon-Fri, 9-1pm Sat, closed Sun and PH

WEST Service, Tuning & Accident Reporting Centre
48 Toh Guan Road East, #05-135 Enterprise Hub, Singapore 608586

NORTH Service & Accident Reporting Centre
160 Sin Ming Drive, #04-17 Sin Ming AutoCity, Singapore 575722

EAST Service & Accident Reporting Centre
8 Kaki Bukit Ave 4, #02-11 Premier@Kaki Bukit, Singapore 415875

CARCRAFTERS Spray Paint, Grooming & Accident Repair Centre
48 Toh Guan Road East, #05-155 Enterprise Hub, Singapore 608586

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