

Our Ref: SNC 2166 K

Your Ref: YP 7901 Z

14th February 2023

Lonpac Insurance Bhd
100 Beach Road
Singapore 189702

BY EMAIL ONLY

Dear Team,

Re: Accident Involving SNC 2166 K & YP 7901 Z along 5 Changi North Way on 27th December 2022

We refer to the above accident and we are acting for the owner of SNC 2166 K for his Property Damage Claims. As a result of the above accident, our client has sustained losses as follows:

Costs of Repairs (with GST)	\$	1,620.25
Loss of Rental (4 days X \$162.00)	\$	648.00
GEARS Search	\$	33.00
Total	\$	<u>2,301.25</u>

We further enclosed herewith our supporting documents for the above claims:

- i. Discharge voucher
- ii. Letter and Payment Authorization
- iii. Insurer Search Invoice

Yours Sincerely,

Joyce Low



160 Sin Ming Drive
Autocity
#02-04
Singapore 575722

LETTER OF AUTHORISATION

To: CARTIMES AUTOLUTION PTE LTD

RE: ACCIDENT INVOLVING VEHICLE

Vehicle No.: SNC 2166 K & YP7901Z Along (Road Name)
Changi Mall Way on 27/12/2022

I/We Kiat Choa Renovation & Trading NRIC/Passport No: 50825400X owner of vehicle
no. SNC 2166K hereby authorize you to commence repair to the said vehicle
forthwith.

1. I/We hereby irrevocably authorize you to demand claims settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name for the costs of repair and loss of use, etc. and to you appointing any Solicitor to act for me in respect of the accident claims and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claims to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorization to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claims to as successful conclusion.
2. I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claims in my/our absence. I/We irrevocable authorize you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.
3. I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally and in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.
4. My vehicle is repaired by the repairer on my own will without any inducement, threat or promise.
5. Upon settlement of the third party claims and in case the settlement monies was sent to me/us by the third party's insurers, I/We undertake to pay you and my/our Solicitor the cost of repairs settled and related expenses and disbursement incurred.



KC

Owner's Signature
(Company's Stamp if applicable)

Huey Qi
Witness Signature/Name



160 Sin Ming Drive
Autocity
#02-04
Singapore 575722

PAYMENT AUTHORIZATION FORM

Date: _____

Atten: Motor Claims Dept

Dear Sir/ Mdm,

Accident on 21/12/2022 involving vehicle no. SNC 2166 K &
YP 7901 Z along Changi Mall Way

I/We (name) Kiat Choo Renovation & Trading, (NRIC) 50825400X is the registered owner/driver of vehicle no. SNC 2166 K which was involved in the above accident with your insured client of Vehicle no. YP 7901 Z

I/We also hereby authorize that any payment due to me/us from the foresaid claim to be paid to CAR TIMES AUTOLUTION PTE LTD.

I/We hereby indemnify CAR TIMES AUTOLUTION PTE LTD against all claims and/or damages which may arise from all action taken for and on my/our behalf.

I/We hereby affirmed that above mentioned statement to be true and correct.

If the third party's insurance is NTUC and in any circumstances, if I/we were to receive any cheque from the third party's insurance company payee issued under my name, I undertake to return cheque to "Car Times Autolution PTE LTD"

Yours faithfully



KC

Owner signature

(Company's stamp is applicable)



LONPAC INSURANCE BHD

CLAIM NO : 22/22/23/VC05/026762
DATE : 19 JUNE 2023

DISCHARGE VOUCHER

I/We, KIAT CHAO RENOVATION & TRADING confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of YP7901Z the sum of Singapore Dollar Two Thousand Forty Only (**\$2,040.00**) 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 SNC2166K and YP7901Z on 27/12/2022 along/at CHANGI MALL WAY.

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 “**CAR TIMES AUTOLUTION 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.



KC

26/06/2023

Signature of vehicle owner/Date

Kiat Chao Renovation & Trading

26/06/2023

Name of vehicle owner /Date

**CAR TIMES AUTOLUTION PTE.
LTD.**

13 Kaki Bukit Road 4, Bartley Biz Centre #03-15/16
Singapore 417807
+65 67024282
autolution@cartimes.com.sg
GST Registration No. : 201605716G
Company Registration No. 201605716G



TAX INVOICE

BILL TO
LONPAC INSURANCE BHD - INSURANCE

INVOICE PB00859
DATE 03/02/2023
TERMS NET 30
DUE DATE 05/03/2023

VEHICLE NO SNC2166K
MAKE & MODEL TOYOTA NOAH
MILEAGE -

ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
Repair & Services - Claims	COST OF REPAIR	1	1,500.23	1,500.23
SUBTOTAL				1,500.23
GST TOTAL				120.02
TOTAL				1,620.25
BALANCE DUE				S\$1,620.25

Transfer the amount to the business account below.

Issued by

All cheque should be crossed and made payable to

CAR TIMES AUTOLUTION PTE LTD
OCBC Bank: 695 362343 001 (Servicing)
OCBC Bank: 695 591768 001 (Claims)
Paynow to UEN 201605716G



Tax Invoice

CAR TIMES AUTOLUTION PTE LTD
201605716G

CAR TIMES AUTO-RENT PTE LTD
GST No 201633634W
Invoice No CTAR - 0123/10046
Date

	DESCRIPTION			S\$	GST 8%
NO.	CAR NO.:	PERIOD			
1	SML5483P	5/1/2023	TO 9/1/2023	\$ 600.00	\$ 48.00
				\$ 600.00	\$ 48.00
Total Due					\$ 648.00

Remarks:

- **Payments should be payable to:**
Bank DBS BANK
Bank code 7171
Branch code 003
Account Name CAR TIMES AUTO-RENT PTE LTD
Account Number 0039520905
- **Interest on overdue amount will be at the rate of \$100 per month**

This is a computer-generated document, no signature required.
This document shall not be invalidated solely on the ground that it is not signed.



VEHICLE RENTAL AGREEMENT

Previous agreement no: _____ (if applicable)

CTAR No: _____

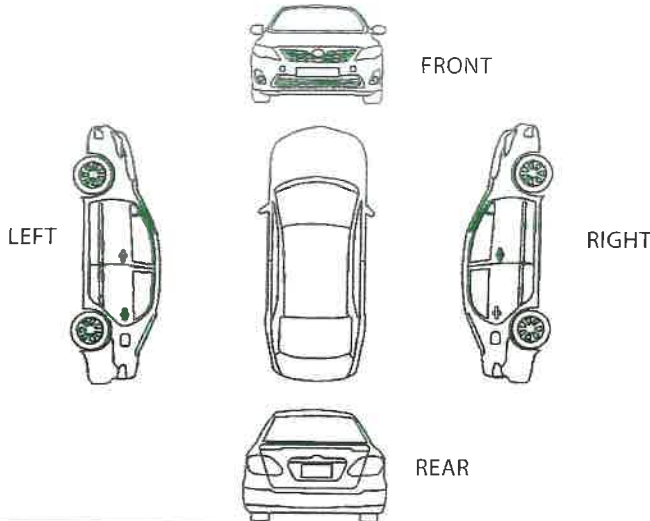
Hirer's Particular

Name : (as in I/C) Tan Joo Seng (Chen Yucheng)
 NRIC / PASSPORT NO: S7221431E
 Address (Res): Apt Blk 637 Hougang Avenue 8 #06-113
S(530637).
 Company Name: _____
 Address: Apt Blk 637 Hougang Avenue 8 #06-113 S(530637).
 D/L No: S7221431E D/L Type: Local International
 Passed Date: 29/06/1992 Date of Birth: 18/06/1972
 Tel: (H) _____ (O) _____ (M): 9277 4458

Additional Driver

Name : (as in I/C) _____
 NRIC / PASSPORT NO: _____
 Address: _____
 D/L No: _____ D/L Type: Local/International
 Passed Date: _____ Date of Birth: _____
 Additional charges of \$10/wk may apply (M): _____

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



Vehicle No: SML 5483 P

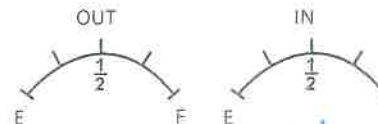
Make & Model: Toyota Noah

Out Date: 05/01/2023 Time: _____

Hire/Period Expiry: 14/01/2023 Mileage: _____

NON-WAIVER EXCESS:

CHARGES				\$S	¢
Daily	Day(s)	@\$S	150	Per day	
Weekly	Weekly(s)	@\$S		Per week	
Monthly	Month(s)	@\$S		Per month	
CDW		@\$S		Per day	
Refundable Deposit					
Others					
Total					



Rented out by: Huang Qi



[Signature]

Hirer's
Signature

[Signature]

Additional Driver
Signature

I have read and agree to the terms and conditions annexed here to on page 2 and 3. If I have presented a charge/credit card for payment, I agree that all amounts payment under this agreement and for parking and traffic infringements may be billed to that accounts and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given in connection with this agreement is true.

IMPORTANT

- ONLY PERSONS ABOVE WITH MORE THAN 2 YEARS OF DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- ALL VEHICLE SHOULD BE RETURNED WITH SAME LEVEL OF PETROL.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER
09/1/2023						<u>[Signature]</u>

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

YP7901Z

Date of Accident

27/12/2022



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **Lonpac Insurance Bhd**

Period of Insurance **24/11/2022 - 23/11/2023**

Requested By **Pang Ren Guo (Cartimes Autol...**

Requested Date **30/12/2022 16:36**

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**

Print as receipt

Or directly use your browser print function.



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 31/12/2022

Your Ref No: SNC2166K

Dear Sir/Madam,

Date of Accident: 27/12/2022 00:00 (SGT)

Vehicle No: SNC2166K

Place of Accident: Changi N Way, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
YP7901Z	Changi N Way, Singapore	(31.00)	1	(28.70)
GST Amount				(2.30)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

LONPAC INSURANCE BHD (SINGAPORE BRANCH)

GIRO AUTHORISATION FORM

Company Name:

Cartimes Autolution Pte Ltd

Bank Account Details

Beneficiary Name:

Cartimes Autolution Pte Ltd

Bank Name / Branch Name:

OCBC Bank / North Branch

Bank Account No.:

695 591768 001

Bank Code / Branch Code:

7339 / 695

Swift Code

OCBCSGSG

Email Address:

claims@cartimes.com.sg

(For notification of payment details)

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

Bernard Yeow, 6471 5111

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



Authorised Signature and Company Stamp

Date:

Acknowledged by :

Name / Date:

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 26 June 2023 8:26 AM
To: 'CHARMAINE KONG'
Cc: Admin A; MT_Claim_SG
Subject: RE: [SEEK MANDATE] - Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI ***
LKK REF: CC4/LPC23000174/Kpa3 // Our Ref: 22/22/23/VC05/026762

Dear Sirs,

For an update, we have settled the matter at a global sum of \$2,040.00(all-in) with third party.

We will proceed to close and submit all the relevant documents to your good office once it is ready.

Thank you.

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: CHARMAINE KONG <charmainekong@lonpac.com>
Sent: Tuesday, May 30, 2023 2:49 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: [SEEK MANDATE] - Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI *** LKK REF:
CC4/LPC23000174/Kpa3 // Our Ref: 22/22/23/VC05/026762

Lonpac External - General

Lonpac External - General

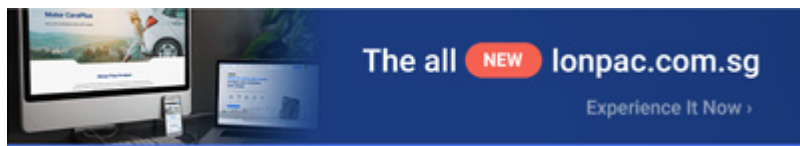
Dear Hsiao Tong,

Please proceed as proposed.

Thank you.

Best Regards,
Charmaine Kong

Claims Officer | Lonpac Insurance Bhd
300 Beach Road, #17-04/06 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.268 | 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, May 12, 2023 1:59 PM
To: ENG HUEY NI <hngeng@lonpac.com>
Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>
Subject: [SEEK MANDATE] - Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI *** LKK REF: CC4/LPC23000174/Kpa3 // Our Ref: 22/22/23/VC05/026762

Your ref: **22/22/23/VC05/026762**
Our ref : C4/LPC23000174/Kpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING YP7901Z(LONPAC) AND SNC2166K(TP) ON 27/12/2022

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he reversed and hit third party.

We seek your approval to offer repairer "CAR TIMES AUTOLUTION PTE LTD" at **\$2,042.05(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 8% SGT)	\$ 6,786.72	\$ 1,620.25 (\$1,500.23 + 8%GST)
2. Loss of RENTAL (4days x \$150.00)(+8%GST)	\$ 648.00	\$ 388.80 (3DAYS X \$120.00)(+8%GST)
3. LTA/ GIA SEARCH FEE	\$ 33.00	\$ 33.00
Total	\$ 7,467.72	<u>\$ 2,042.05</u>

Surveyor recommended 2days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 02/05/2023 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: ENG HUEY NI <hneng@lonpac.com>

Sent: Saturday, February 4, 2023 8:24 PM

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

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

Subject: RE: Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI *** LKK REF: CC4/LPC23000174/Kpa3 // Our Ref: 22/22/23/VC05/026762

Lonpac External - Confidential

Hi Mei Kwan,

OI has reported.

We attach OI GIA.

Thank you.

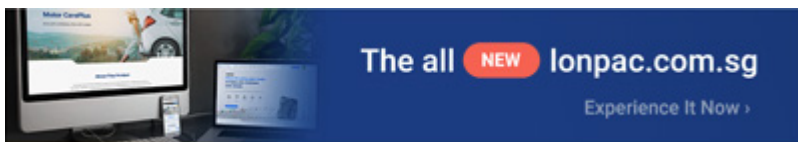
Best Regards

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

Sent: Thursday, 5 January 2023 7:09 pm

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

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

Subject: RE: Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI *** LKK REF: CC4/LPC23000174/Kpa3

Dear Huey Ni,

We refer to the above matter.

Please advise whether OI has reported the accident on 27.12.2022.

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: Thursday, 5 January 2023 3:36 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; assignments <assignments@lkkauto.com>

Subject: RE: Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI

Dear Gerald,

Thank you for the assignment.

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: Thursday, 5 January 2023 2:26 PM

To: assignments <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI

Lonpac External - General

Our Ref: 22/22/23/VC05/026762 (Huey Ni's case)

Dear Meng Yan,

FYNA. Attached copy of insured report.

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: claims@cartimes.com.sg <claims@cartimes.com.sg>
Sent: Thursday, 5 January 2023 2:17 pm
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: bernard.yeow@cartimes.com.sg; justin.ee@cartimes.com.sg
Subject: Re: Our Ref SNC 2166 K (D.O.A. 27/12/2022) YP 7901 Z - PRI

Dear Claims,

PRI have attached and kindly arrange survey the vehicle at level #07-17.

Thank You.

Best Regards,
Huey Qi



CarTimes Autolution Pte Ltd
160 Sin Ming Drive, #02-04/05, Singapore 575722
T (65) 6471 5111 | F (65) 6258 3631
cartimes.com.sg



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