

## Ai Phing (LKKAuto)

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**From:** Sebastian Yeang (LKK Auto)  
**Sent:** Monday, 20 November, 2017 3:14 PM  
**To:** Admin-D (LKKAuto); 'Katherine Wong'; SUR  
**Cc:** assignments  
**Subject:** RE: Ref No. 534163

Dear Katherine

Good day,

Without prejudice,

The damaged sustained by the bus is

1. Bumper cracked.
2. Back door bent.
3. Corner panel.
4. Commercial stickers which are necessary upon repair works done.
5. Bumper lamp (Status unknown, need to check upon dismantle survey)

### Bumper

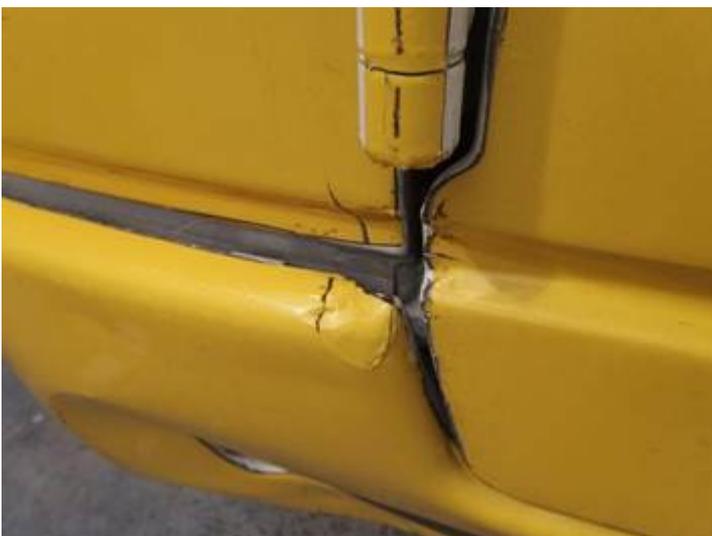
The damage at the bumper is quite severe as we can see the bumper had cracked and crumpled at the corner area at the left edge. According to our system records, the bumper for such model already cost more than \$1.5k this is because the whole bumper itself is made of metal (unlike normal vehicle is made up of plastic). On top of the bumper itself, after a new bumper is fixed the base paint will needed to applied before the commercial sticker is paste.





Back door and corner panel

As we can see at the photo below, the back door is slightly bent and I manage to negotiate with the workshop to repair it together with the corner panel instead of changing. Both the back door and corner panel is having the same base paint and commercial sticker.



Commercial sticker

Kindly be noted that the commercial sticker must be removed so that the repair works can be carried out. However the commercial sticker are usually custom made and falls under the special nett item, thus it will not be cheap for such big panel.



Rest assured that the repair cost will falls below \$8439.75 after the lump sum discount applied and there are still some question mark items to be identified.

Thank You

Best Regards,

**Sebastian** | Automotive Assessor

**LKK Auto Consultants**

phone: 6256-3561 email: [sebastianyeang@lkkauto.com](mailto:sebastianyeang@lkkauto.com) | fax: 6256-4315

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

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**From:** Admin-D (LKKAuto)

**Sent:** Monday, 20 November 2017 2:17 PM

**To:** 'Katherine Wong'; Sebastian Yeang (LKK Auto); SUR

**Cc:** assignments

**Subject:** RE: Ref No. 534163

Dear Katherine,

Thank you for your email.

Dear Ai Phing,

**FYI. Our Ref: CS/MSG17021711/Sgb**

Best Regards,

**Catherine Chong** | 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:** Katherine Wong [[mailto:katherine\\_wong@sg.msig-asia.com](mailto:katherine_wong@sg.msig-asia.com)]

**Sent:** Monday, 20 November, 2017 1:39 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Subject:** FW: Ref No. 534163

Dear Catherine/Ai Ping

Please take note of our insured's comments on the repairs.

Best Regards

**Katherine Wong**

Executive, Claims Services (Motor)

Direct line +65 6594 2544 | Direct fax +65 6225 7402 | [katherine\\_wong@sg.msig-asia.com](mailto:katherine_wong@sg.msig-asia.com)



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**From:** Andrew Gan [[mailto:andrew\\_gan85@yahoo.com.sg](mailto:andrew_gan85@yahoo.com.sg)]

**Sent:** Saturday, November 18, 2017 3:16 PM

**To:** Katherine Wong <[katherine\\_wong@sg.msig-asia.com](mailto:katherine_wong@sg.msig-asia.com)>

**Subject:** Ref No. 534163

Dear Katherine,

Thank you for your letter of notification of claim from Tong Tar Transport Service Pte Ltd.

I will let MSIG resolve and handle the claim.

This email is to help you in your assessment as I believe the claim amount is ridiculously overcharged by the company.

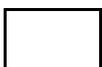
The next day (Oct 25th 2017) after the accident, I received a call from a staff of Tong Tar Transport Service Pte Ltd. She informed me that the estimated repairs amount resulting from the accident amounted to \$1500 SGD. She wanted to see if we can settle it privately, which was the reason of the call.

I noticed in your letter to me that the claim amount amounted to S\$ 8439.75, which is way above the amount she informed me.

I have attached a photo of the accident that day of the bus and my car for your reference. I do not believe that the knock on the bus will result in their ridiculous repair amount. I hope this will help in your team's investigations and assessment.

Have a pleasant day ahead,

Andrew Gan



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