

Vic (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 5 April, 2018 9:29 AM
To: Vic (LKKAUTO)
Cc: MT_Claim_SG; Asher Sng (LKKAUTO); Admin A
Subject: RE: <SEEK MANDATE> RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y LKK REF CC3/LPC17022619/K1hb3

Dear Vic

Please proceed with your recommendation.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse Singapore 199555
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Wednesday, 4 April, 2018 3:47 PM
To: ONG LI LI; ELAINE WONG NYUK FUNG; JANNA PAMELA TAN POH LIAN
Cc: MT_Claim_SG; Asher Sng (LKKAUTO); Admin A; Vic (LKKAUTO)
Subject: RE: <SEEK MANDATE> RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y LKK REF CC3/LPC17022619/K1hb3

Your Ref: 17/17/17/VP05/020240
Our Ref: CC3/LPC17022428/K1ha3

Dear Li Li,

ACCIDENT INVOLVING VEHICLES SLT 4784Y (OI) AND SHD 1047T (TP) ON 27/11/2017 ALONG NEWTON ROAD TOWARDS MOULMEIN ROAD

We refer to the above matter and kindly ignore our email sent out earlier with the same subject matter.

It was reported that Insured vehicle had swerved lane and collided to TP vehicle while turning at the junction. TP had furnished us a copy of their video footage. Based on the footage, TP vehicle was within its lane when the collision occurred.

We propose to offer to TP repairer "**PREMIER AUTOMOTIVE SERVICES PTE LTD**" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 835.67	\$ 107.00
Loss of Rental (\$113.23 x 2 days)	\$ 226.46	\$ 169.85 (\$113.23 x 1.5 day)
Loss of Income (\$100 x 2 days)	\$ 200.00	\$ 60.00 (\$40 x 1.5 days)
GIA Search Fee	\$ 2.00	\$ 2.00
TOTAL	\$ 1,264.13	\$ 338.85

Breakdown of days is as follows:

Our surveyor's recommended days to repair	1 day
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Downtime	0.5 day
TOTAL	1.5 days

The above is for your approval and/or further instructions please.

Thank you

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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-----Original Message-----

From: Vic (LKKAuto)

Sent: Monday, 26 February, 2018 4:59 PM

To: ONG LI LI; LI Li (Dr); ELAINE WONG NYUK FUNG; JANNA PAMELA TAN POH LIAN

Cc: MT_Claim_SG; lisarah8076@gmail.com; Vic (LKKAuto); Admin A; Asher Sng (LKKAuto)

Subject: RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y LKK REF CC3/LPC17022619/K1hb3

Dear Li Li,

We refer to the below email and the contents were noted.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

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-----Original Message-----

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

Sent: Monday, 26 February, 2018 3:58 PM

To: LI Li (Dr); Vic (LKKAuto); ELAINE WONG NYUK FUNG; JANNA PAMELA TAN POH LIAN

Cc: MT_Claim_SG; lisarah8076@gmail.com

Subject: RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y

Dear Dr Li Li

Happy Chinese New Year to you too!

Sorry for the late reply as I was on leave.

If you are referring to your claim against the Third party, the third party insurer (NTUC Income) is the paymaster (not Lonpac) and the decision on liability/settlement lies with their assessment of the collision and therefore, we cannot influence on their decision. If you strongly feel that you are not at fault, you/your workshop may approach the third party insurer (NTUC Income) directly or even engage lawyer to pursue your claim further. Otherwise, you may also consider to file claim under your own insurance policy so that we can process your "Own Damage" (OD) claim.

As for the third party claim against your insurance policy which is handled by us (Lonpac), we will ask our appointed surveyor (LKK) to take note of your points to negotiate for a lowest possible sum since we believed that going to trial would not be to our mutual benefit and not to escalate unnecessary legal costs.

Lastly, regarding the wrong occupation indicated in the Certificate of Insurance, I am copying our Underwriters in this email for their action.

Dear Vic(LKK), Elaine/Pamela

Fya

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

-----Original Message-----

From: LI Li (Dr) [mailto:li_li@ntu.edu.sg]

Sent: Monday, 19 February, 2018 9:44 AM

To: ONG LI LI

Cc: MT_Claim_SG; lisarah8076@gmail.com

Subject: RE: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y

Dear Ong Li Li,

Happy Chinese New Year to you!

The road on the other side is slanted to the right. Pic 2789 the left lane heads to the other side after the cross the fastest lane. You also can see from the photo (1723) that I haven't matched the first lane on the other side, which I was supposed to head to.

Hope you could reconsider your decision,

Meanwhile, on the Insurance Cert it states that I'm housewife. In fact, I'm a medical researcher.

Thank you,

Dr.Li Li (李莉)

MD, MPH, MSc

Lee Kong Chian School of Medicine

Novena Campus, Nanyang Technological University Singapore 308232 www.lkcmedicine.ntu.edu.sg

-----Original Message-----

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Monday, 29 January 2018 10:48 AM
To: LI Li (Dr) <li_li@ntu.edu.sg>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: Our Ref: 17/17/17/VP05/020240 Your vehicle: SLT4784Y

Dear Li Li

We have reviewed all the available evidence and below is our finding:-

We have since requested for the video footage (see attached) from the third party. Unfortunately, we are of view that it is not helpful in your case as it seems that our Insured vehicle has encroached into the path of TP while turning right.

Your available option would be:-

- 1) Claim the costs of repair under your own insurance policy
- 2) If you still strongly feel that you are not at fault, you/your workshop may approach the third party insurer directly or even engage lawyer to pursue your claim further without involving your insurance policy.

Hope the above clarifies.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

-----Original Message-----

From: LI Li (Dr) [mailto:li_li@ntu.edu.sg]
Sent: Thursday, 25 January, 2018 8:49 PM
To: MT_Claim_SG
Subject: 25012018152847.pdf

Dear Ms Ong

I've just received the file from Mova. It doesn't make sense that the two cars hit in the middle part. There was a passenger in the taxi at the back seat! But he said there wasn't one! Please let me know what I should do! Thanks, Li Li

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