

10/07/11

INS CASE OWNER

CC 4/LPC1700

8419, Kwa3G

LKK:
IDACKim confirmed with 1st
Reopen the ref
without - 1 21/12/11

Surveyor:

KENNETH

DOI:

ASSIGNMENT

28/4/17

Date / Time:

28/4/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No:

SJU9469T

Name of Insured:

CHIN BML

Insured Tel No:

HP:

Excess Sec II :SS

D.O.A: 25/04/2016

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No:

16/12/19/VP05/019838

Policy No:

3164P1K8D10F36

Make / Model:

Place of Accident:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: % Final? Yes / No

If NO, Driver Name / Age:

Driver Tel No:

(V/L: YES / NO)

SJF8033B



INSRS:

WSP:

Tel:

Liability:

RMKS:

01 Auto



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time	STAGE	DATE / PIC
	Non-Reporting ltr (1st):	
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
	Call OI:	
	After call ltr to OI:	
	Documentation Check List: Handler Typist	
	Notification ltr (if non-pickup)	
	After call ltr to OI:	
	Authorisation To Act:	
	Release Voucher:	
	Final Repair Bill:	
	Car Rental Invoice:	
	Towing Invoice:	
	LTA / GIA:	
	Medical Bill:	
	PIR:	
	Mandate/Reject Instruction:	
	LOD:	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others:	

RECEIVED 05 JUN 2018

SJU9469T - 4/LPC17008363 / Kwa, Kwa 28/4/17

8/5/17

Email from LPC reject TP claim. video review

3/8/17

Email to workshop reject TP claim.

as already travel out from minor rd.
TP travel against for Traffic Flow.

13/12/17.

File pass to typist to type report
email to LPC to get mandat

File reopen for report typing

28/12/17 Email from LPC APPROVE
refer to video.

Email from LPC to close file.

PRELIMINARY ADVICE Date/Time

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Email

Call

Repair Cost:

SS

(days) Reduction:

%

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

SS

(Agreed / Assessed) BOLA S/N No:

Repair Cost:

SS

Loss of Rental (LOR):

SS

(days)

Loss of Use (LOU):

SS

(\$ x days)

Loss of Income (LOI):

SS

(\$ x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

SS

Medical:

SS

(e.g. Tow/ Independent)

Disbursement

SS

Legal Cost

SS

Total:

SS

Global Sum SS:

Email

Call

FINAL PAYMENT

Date/Time:

Confirm with:

Payee 1:

SS

Name 1:

Payee 2 (Strike if N.A.)

SS

Name 2:

Payee 3 (Strike if N.A.)

SS

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

1st closed date = 17/08/2017, Reopen by Kim because has to amend part price.

ASS. REC. BY:

REF: LPC /

ASSIGNMENT

From: _____

Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____

Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.Bal. or Market Value: 26K

IDAC Accident Report: _____

Consistent? : Yes or No

GIA / PR Seen: _____

Consistent? : Yes or No

Est. Repairs: 09 days

Res.: Yes or No

Lum Sum: 20 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____

Person Contacted: _____

Vehicle: IN / OUT

Veh No: STK 8033BYr Regn: 11.08Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or _____

Make: Toy Amisc.c. 1598Colour: M. Grey

A/C: Insured / Std / NI / NA

Sp. Reading: 249742

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: MR053 EEE106122068Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or _____

Brake: Inorder / Jammed / Leaked / Burnt or _____

Modi: Nil / S/Rim / STD A/Rim or _____

Tyre Size: F: 195/65R15

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or _____

Front

Rear

R/Bal. 7 mmR/Bal. 7 mmL/Bal. 7 mmL/Bal. 7 mmD.O.A. 25/4/17D.O.I. 28/4/17

Survey held at _____

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or _____

N/S body

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

15 15k pass to Catherine3/8/17Confirm US \$7300.00 with 9 working days(P.O. = \$10550.35
59%)

Date/Time, File Pass to?

☐

Prell. Report

1)

☐

Final Report

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: ☐

Site Insp (\$ _____)

☐

Interview (\$ _____)

☐

Tech. Invs (\$ _____)

☐

Weekend (\$ _____)

Survey Fee: _____

Transportation: _____

\$ + RS. \$ _____

Photos _____

Others _____

TOTAL

Report Format: _____

Lump Sum / I.B.I. (\$) _____

K_{12}

Tel: 62666727 Fax: 62666358 Email: admin@ctaauto.com.sg

Business Registration No. 201420132H

GST Registration No. 201420132H

Not Authorized

ESTIMATE

Date: 28/4/2017

DOA: 25/4/2017

Vehicle No: SJK8033B

Make & Model: Toyota Corolla Altis 1.6A

S/N	Qty	Item Description	Parts Price	Surveyor
1	1	Front L/H Door		
2	1	Front L/H Door Lock Mechanism	\$ 1,074.30	
3	1	Front L/H Door Lock Catch	\$ 544.80	X
4	1	Front L/H Door Outer Handle	\$ 43.20	
5	1	Front L/H Door Outer Handle Key Mechanism	\$ 181.10	X
6	1	Front L/H Door Upper Chrome Moulding	\$ 117.90	X
7	1	Front L/H Door Black Tape	\$ 185.30	X
8	1	Front L/H Door Window Glass Moulding	\$ 80.40	
9	1	Front L/H Door Inner Trim Board	\$ 181.10	
10	1	Front L/H Door Power Window with Regulator	\$ 651.00	
11	1	Front L/H Door Protector	\$ 223.80	
12	1	Front L/H Door Protector Chrome	\$ 186.20	
13	1	Front L/H Door Inner Side Garnish	\$ 24.80	
14	1	Front L/H Door Weatherstrip	\$ 179.60	
15	2	Front L/H Door Hinges	\$ 209.90	
16	1	Front L/H Door Checker	\$ 159.10	
17	1	Front L/H Door Wing Mirror Outer Cover Garnish	\$ 86.80	
18	1	Front L/H Door Wing Mirror	\$ 70.70	X
19	1	L/H Side Skirt	\$ 795.20	X
20	1	L/H Side Rocker Panel	\$ 370.40	
21	1	"B" Pillar	\$ 484.80	
22	1	Rear L/H Door	\$ 699.00	
23	1	Rear L/H Door Lock Mechanism	\$ 1,016.70	
24	1	Rear L/H Door Lock Catch	\$ 544.80	
25	1	Rear L/H Door Outer Handle	\$ 43.20	
26	1	Rear L/H Door Upper Chrome Moulding	\$ 181.10	
27	1	Rear L/H Door Black Tape	\$ 185.30	
28	1	Rear L/H Door Window Glass Moulding	\$ 80.40	
29	1	Rear L/H Door Quarter Glass Moulding	\$ 181.40	X
30	1	Rear L/H Door Inner Trim Board	\$ 74.00	
31	1	Rear L/H Door Power Window with Regulator	\$ 613.80	
32	1	Rear L/H Door Protector	\$ 333.80	
33	1	Rear L/H Door Protector Chrome	\$ 188.50	
34	1	Rear L/H Door Inner Side Garnish	\$ 92.60	
35	1	Rear L/H Door WeatherStrip	\$ 117.90	
36	2	Rear L/H Door Hinges	\$ 181.10	50 Wn
37	1	Rear L/H Door Checker	\$ 159.10	
38	1	Rear L/H Fender	\$ 86.80	
39	1	Rear L/H Fender MudFlap	\$ 862.60	
40	1	Rear L/H Fender Inner Trim	\$ 118.20	
41	1	Rear L/H Absorber	\$ 477.20	
42	1	Rear L/H Wheel Bearing	\$ 132.00	
43	1	Rear L/H Knuckle Arm	\$ 581.30	
44	1	Rear L/H Tail Lamp	\$ 249.40	X
45	1	Rear L/H Tail Lamp Panel	\$ 369.70	X
46	1	Rear Window Glass Moulding	\$ 155.30	X
			\$ 118.20	
			\$ 13,693.80	

Less 25%

\$ 3,423.45

\$ 10,270.35

Special Nett Items

1	Sundries			
2	1 set Front L/H Door Inner Trim Board Clips	50.00		
3	1 set Front L/H Door Inner Side Garnish Clips	80.00		
4	1 set L/H Side Skirt Clips	50.00		
5	1 L/H Side Rocker Panel Sealant	50.00		
6	1 set Rear L/H Door Inner Trim Board Clips	80.00		
7	1 set Rear L/H Door Inner Side Garnish Clips	80.00		
8	1 Rear L/H Fender Sealant	50.00		
9	1 set Rear L/H Fender MudFlap Clips	120.00		
10	1 set Rear L/H Fender Inner Trim Clips	50.00		
11	1 Rear L/H Rim	80.00		
12	1 Rear L/H Tyre	550.00		
13	1 set Rear L/H Tail Lamp Clips	350.00		
14	1 Rear L/H Tail Lamp Panel Sealant	50.00		
15	1 Rear Window Glass Moulding Sealant	80.00		
16	1 Rear Window Glass Moulding Damping Seal	120.00		
		120.00		
		\$ 1,960.00		

Total parts

\$ 12,230.35

S/N	Labour Description	Amount	Amount
1	Labour for panel beating, cut, weld, straighten and replace rear damaged parts.	\$ 1,800.00	
2	To putty and spray painting damaged portion.	\$ 1,800.00	
3	To remove and install door lock mechanism.	\$ 240.00	
4	To remove and install door window glass to facilitate the repairs.	\$ 300.00	
5	To remove and install both rear L/H door quarter glass.	\$ 60.00	
6	To remove and install inner garnish and trim to facilitate the repair.	\$ 400.00	
7	To apply anti rust proofing to rear affected area.	\$ 250.00	
8	To remove and install rear windscreen.	\$ 150.00	
9	To remove rear undercarriage to facilitate repairs.	\$ 350.00	
10	To remove and install rear fuel tank to facilitate the repairs.	\$ 200.00	
11	To perform 4 wheel alignment and balancing.	\$ 150.00	
12	To remove & refit door component to replace door, check & re-adjust the close gap and alignment and water seepage.	\$ 120.00	
	Total labour	\$ 5,620.00	

Total parts

Total labour

Total repair cost (Before GST)

\$ 12,230.35

\$ 5,620.00

\$ 17,850.35

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

CT AUTO PTE LTD

160 Sin Ming Drive, #02-14, Sin Ming AutoCity, Singapore 575722

Tel: 62666727 Fax: 62666358 Email: admin@ctauto.com.sg

Business Registration No. 201420132H

GST Registration No. 201420132H

ESTIMATE

Date: 28/4/2017

DOA: 25/4/2017

Vehicle No: SJK8033B

Make & Model: Toyota Corolla Altis 1.6A

*Not Authorized
11 Day @ 5000
Resurvey After Paint
9 days*

S/N	Qty	Item Description	Parts Price	Surveyor
1	1	Front L/H Door	\$ 1,074.30	✓
2	1	Front L/H Door Lock Mechanism	\$ 544.80	X
3	1	Front L/H Door Lock Catch	\$ 43.20	X
4	1	Front L/H Door Outer Handle	\$ 181.10	X
5	1	Front L/H Door Outer Handle Key Mechanism	\$ 117.90	X
6	1	Front L/H Door Upper Chrome Moulding	\$ 185.30	X
7	1	Front L/H Door Black Tape	\$ 80.40	X
8	1	Front L/H Door Window Glass Moulding	\$ 181.10	X
9	1	Front L/H Door Inner Trim Board	\$ 651.00	X
10	1	Front L/H Door Power Window with Regulator	\$ 223.80	X
11	1	Front L/H Door Protector	\$ 186.20	✓
12	1	Front L/H Door Protector Chrome	\$ 24.80	—
13	1	Front L/H Door Inner Side Garnish	\$ 179.60	X
14	1	Front L/H Door Weatherstrip	\$ 209.90	X
15	2	Front L/H Door Hinges	\$ 159.10	X
16	1	Front L/H Door Checker	\$ 86.80	X
17	1	Front L/H Door Wing Mirror Outer Cover Garnish	\$ 70.70	X
18	1	Front L/H Door Wing Mirror	\$ 795.20	X
19	1	L/H Side Skirt	\$ 370.40	—
20	1	L/H Side Rocker Panel	\$ 484.80	X
21	1	"B" Pillar	\$ 699.00	X
22	1	Rear L/H Door	\$ 1,016.70	—
23	1	Rear L/H Door Lock Mechanism	\$ 544.80	—
24	1	Rear L/H Door Lock Catch	\$ 43.20	X
25	1	Rear L/H Door Outer Handle	\$ 181.10	X
26	1	Rear L/H Door Upper Chrome Moulding	\$ 185.30	X
27	1	Rear L/H Door Black Tape	\$ 80.40	—
28	1	Rear L/H Door Window Glass Moulding	\$ 181.40	—
29	1	Rear L/H Door Quarter Glass Moulding	\$ 74.00	X
30	1	Rear L/H Door Inner Trim Board	\$ 613.80	—
31	1	Rear L/H Door Power Window with Regulator	\$ 333.80	—
32	1	Rear L/H Door Protector	\$ 188.50	—
33	1	Rear L/H Door Protector Chrome	\$ 92.60	—
34	1	Rear L/H Door Inner Side Garnish	\$ 117.90	X
35	1	Rear L/H Door WeatherStrip	\$ 181.10	X
36	2	Rear L/H Door Hinges	\$ 159.10	X
37	1	Rear L/H Door Checker	\$ 86.80	X
38	1	Rear L/H Fender	\$ 862.60	—
39	1	Rear L/H Fender MudFlap	\$ 118.20	X
40	1	Rear L/H Fender Inner Trim	\$ 477.20	X
41	1	Rear L/H Absorber	\$ 132.00	—
42	1	Rear L/H Wheel Bearing	\$ 581.30	—
43	1	Rear L/H Knuckle Arm	\$ 249.40	X
44	1	Rear L/H Tail Lamp	\$ 369.70	X
45	1	Rear L/H Tail Lamp Panel	\$ 155.30	X
46	1	Rear Window Glass Moulding	\$ 118.20	—
			\$ 13,693.80	

Winfors

Less 25%

\$ 3,423.45

\$ 10,270.35

Special Nett Items

1	Sundries	\$ 50.00	✓
2	1 set Front L/H Door Inner Trim Board Clips	\$ 80.00	✓
3	1 set Front L/H Door Inner Side Garnish Clips	\$ 50.00	✓
4	1 set L/H Side Skirt Clips	\$ 50.00	✓
5	1 L/H Side Rocker Panel Sealant	\$ 80.00	✓
6	1 set Rear L/H Door Inner Trim Board Clips	\$ 80.00	✓
7	1 set Rear L/H Door Inner Side Garnish Clips	\$ 50.00	✓
8	1 Rear L/H Fender Sealant	\$ 120.00	300mm
9	1 set Rear L/H Fender MudFlap Clips	\$ 50.00	✓
10	1 set Rear L/H Fender Inner Trim Clips	\$ 80.00	✓
11	1 Rear L/H Rim	\$ 550.00	200mm
12	1 Rear L/H Tyre	\$ 350.00	✓
13	1 set Rear L/H Tail Lamp Clips	\$ 50.00	✓
14	1 Rear L/H Tail Lamp Panel Sealant	\$ 80.00	✓
15	1 Rear Window Glass Moulding Sealant	\$ 120.00	400mm
16	1 Rear Window Glass Moulding Damping Seal	\$ 120.00	300mm
		\$ 1,960.00	

Total parts

\$ 12,230.35

S/N	Labour Description	Amount	Amount
1	Labour for panel beating, cut, weld, straighten and replace rear damaged parts.	\$ 1,800.00	1400
2	To putty and spray painting damaged portion.	\$ 1,600.00	1200
3	To remove and install door lock mechanism.	\$ 240.00	1200
4	To remove and install door window glass to facilitate the repairs.	\$ 300.00	
5	To remove and install both rear L/H door quarter glass.	\$ 60.00	
6	To remove and install inner garnish and trim to facilitate the repair.	\$ 400.00	1200
7	To apply anti rust proofing to rear affected area.	\$ 250.00	1200
8	To remove and install rear windscreen	\$ 150.00	1200
9	To remove rear undercarriage to facilitate repairs	\$ 350.00	100L
10	To remove and install rear fuel tank to facilitate the repairs.	\$ 200.00	600
11	To perform 4 wheel alignment and balancing.	\$ 150.00	600
12	To remove & refit door component to replace door, check & re-adjust the close gap and alignment and water seepage	\$ 120.00	200
	Total labour :	\$ 5,620.00	
	Total parts :	\$ 12,230.35	
	Total labour :	\$ 5,620.00	
	Total repair cost (Before GST)	\$ 17,850.35	

LKK Auto Consultants hereby certify the Repairer of the following:

- To recovery before the repair is completed
- To display damaged parts during recovery
- Parts prices are subject to quotation
- Third party survey is done in 72 hours
- No illegal modifications to be made
- Supplemental items (if any) must be approved by the insurer

Approved by Repairer:

Signature:

Date:

Vivian Lau (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Monday, 8 May, 2017 12:15 PM
To: Mei Kwan (LKKAUTO); Vivian Lau (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838
Attachments: Video - Accident (8).MP4

Hi Mei Kwan/Vivian

Insured Eric (hp96775914) called to inform that he has already travelled out of the stop-line when hit by TP vehicle. He was travelling slowly across the traffic junction as there was a motorcycle turning left at the opposite road. He has video evidence (see attached) to prove that TP was travelling at fast speed and even against the flow of traffic that resulted in collision.

You may want to reject TP claim.

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: GERALD POH WEE BIN
Sent: Friday, 5 May, 2017 10:54 AM
To: Mei Kwan (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Hi Mei Kwan,

We attached a copy of insured's GIA report for your attention.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

From: Mei Kwan (LKKAUTO) [<mailto:Meikwan@lkkauto.com>]
Sent: Friday, 5 May, 2017 10:41 AM
To: ERIC WOO JUN KIAT
Cc: MT_Claim_SG; GERALD POH WEE BIN; ONG LI LI; Vivian Lau (LKKAUTO); Zayyer (LKKAUTO); Admin A
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

WITHOUT PREJUDICE

Your Ref : 16/17/17/VP05/019838

To: assignments@lkkauto.com

Cc: MT_Claim_SG

Subject: FW: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Catherine,

Kindly refer to our email below.

Please proceed to appoint Kenneth Kong to conduct a survey of the vehicle SJK 8033B on without Prejudice Basis.

We look forward to receiving your report soon.

Thank you.

Best Regards,

Eric Woo

Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6279 9253 | Fax: (65) 6296 3767

From: Emellene Teng [<mailto:admin@ctauto.com.sg>]

Sent: Thursday, 27 April, 2017 4:36 PM

To: ERIC WOO JUN KIAT

Cc: MT_Claim_SG; GERALD POH WEE BIN

Subject: Re: Request for Pre-Repair Inspection – SJK 8033B

Dear Mr Woo,

Further to tele-com between Cady and your goodself, we would appreciate it if you could re-consider to use other surveyor firm

- 1) STA
- 2) VP Appraisal
- 3) Formteam
- 4) Ajax
- 5) LH Teo

We look forward to your reply.

We have moved to our new location @

160 Sin Ming Drive, #02-14, Sin Ming Autocity, Singapore 575722

Tel: 6266-6727

Fax : 6266-6358

Best Regards,

Emellene Teng

CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

On Thu, Apr 27, 2017 at 2:55 PM, ERIC WOO JUN KIAT <ericwoo@lonpac.com> wrote:

cc: LonPac Insurance

Dear Sir/Madam,

Accident Involving SJK8033B and SJU9469T on 25/4/2016 along Junction of Eunos Road 5 and Eunos Avenue 3

With reference to the above, we hereby give LonPac Insurance 2 days' notice to conduct a pre-repair inspection notice of vehicle SJK8033B at our premise.

Please arrange for your surveyor to inspect the vehicle at:

160 Sin Ming Drive

#02-13 Sin Ming AutoCity

Singapore 575722

Mobile No.: 9737 0733

If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the vehicle without further reference to you.

Please advise on liability for this case & let us have a list of surveyors to choose from.

We have moved to our new location @

160 Sin Ming Drive, #02-14, Sin Ming Autocity, Singapore 575722

Tel: 6266-6727

Fax : 6266-6358

Best Regards,

Emellene Teng

CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Vivian Lau (LKKAUTO)

From: Vivian Lau (LKKAUTO)
Sent: Thursday, 3 August, 2017 3:14 PM
To: 'CT Auto'
Cc: Zayyer (LKKAUTO)
Subject: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017
Attachments: Sketch Plan.pdf

WITHOUT PREJUDICE

Your Ref: SJK 8033B
Our Ref: CC4/LPC17008419/Kwa3

Dear Sir/Madam,

Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on the circumstances our Insured has already travelled out of the stop-line when hit by your client vehicle. Our insured was travelling slowly across the traffic junction as there was a motorcycle turning left at the opposite road. Your client was travelling at fast speed and even against the flow of traffic that resulted in collision.

We attached herewith our insured's accident report for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

As such, we will close the matter at our end.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

Vivian Lau (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Wednesday, 27 December, 2017 2:12 PM
To: Vivian Lau (LKKAUTO)
Cc: MT_Claim_SG; Mei Kwan (LKKAUTO)
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Vivian

Please proceed.

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: Vivian Lau (LKKAUTO) [mailto:vivianlau@lkkauto.com]
Sent: Tuesday, 26 December, 2017 2:29 PM
To: ONG LI LI
Cc: MT_Claim_SG; Mei Kwan (LKKAUTO)
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Lili,

We refer to the above matter.

Based on the circumstances of both parties and available information in hand, We are in the opinion that OI are more liable to the accident. OI exiting from minor road but OI already halfway on the main road, TP should be able to see OI coming out from the minor road. We propose to offer TP start with 50% liability.

We seek your approval to offer to repairer **CT Auto PTE LTD** is as follows:-

	Amount Claimed	Amount Revised
1. Cost of Repair	S\$ 19,099.86	S\$ 7,811.00
2. Loss Of RENTAL (\$100.00 x 13Days)	S\$ 1,560.00	S\$ 1,300.00(Surveyor recommend 9Days)
50 % Liability	S\$ 10,329.93	S\$ 4,555.50
3. LTA Search	S\$ 5.35	S\$ 5.35
	S\$ 10,335.28	S\$ 4,560.85

Amount of claim at liability 50% S\$ 4,560.85

For your approval please.

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Tuesday, 5 December, 2017 10:14 AM

To: 'ONG LI LI' <llong@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Lili,

We refer to the above matter.

Based on the circumstances of both parties and available information in hand, We are in the opinion that OI are more liable to the accident. OI exiting from minor road but OI already halfway on the main road, TP should be able to see OI coming out from the minor road. We propose to offer TP start with 50% liability.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

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

Sent: Thursday, 21 September, 2017 2:34 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Vivian

As spoken, the workshop called our office.

Attached is the video captured by rear camera. Please review and give us your assessment.

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: ONG LI LI
Sent: Friday, 15 September, 2017 4:25 PM
To: 'Vivian Lau (LKKAUTO)'
Cc: MT_Claim_SG; Mei Kwan (LKKAUTO)
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Vivian

Yes, you may do so.

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: Vivian Lau (LKKAUTO) [<mailto:vivianlau@lkkauto.com>]
Sent: Thursday, 14 September, 2017 3:12 PM
To: ONG LI LI
Cc: MT_Claim_SG; Mei Kwan (LKKAUTO)
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Lili,

We refer to the email below.

Please advise whether can we release OI's video footage to TP repairer.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: ONG LI LI [<mailto:llong@lonpac.com>]
Sent: Monday, 8 May, 2017 12:15 PM
To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Hi Mei Kwan/Vivian

Insured Eric (hp96775914) called to inform that he has already travelled out of the stop-line when hit by TP vehicle. He was travelling slowly across the traffic junction as there was a motorcycle turning left at the opposite road. He has video evidence (see attached) to prove that TP was travelling at fast speed and even against the flow of traffic that resulted in collision.

You may want to reject TP claim.

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: GERALD POH WEE BIN
Sent: Friday, 5 May, 2017 10:54 AM
To: Mei Kwan (LKKAUTO)
Cc: MT_Claim_SG
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Hi Mei Kwan,

We attached a copy of insured's GIA report for your attention.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

From: Mei Kwan (LKKAUTO) [<mailto:Meikwan@lkkauto.com>]
Sent: Friday, 5 May, 2017 10:41 AM
To: ERIC WOO JUN KIAT
Cc: MT_Claim_SG; GERALD POH WEE BIN; ONG LI LI; Vivian Lau (LKKAUTO); Zayyer (LKKAUTO); Admin A
Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

WITHOUT PREJUDICE

Your Ref : 16/17/17/VP05/019838
LKK Ref : CC4/LPC17008419/Kwa3

Dear Sir /Madam,

We refer to the above matter.

This is a third party direct settlement case.

Enclosed revert of vehicle: SJK 8033B

Date of survey: 28/04/2017

Enclosed for your perusal is:

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

We have not authorized repairs.

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

Kindly take note that the case handler in-charge is Vivian and she can be contacted at DID: 6841 8625.

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 | fax: 67414108

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

From: Admin-D (LKKAuto)

Sent: Friday, 28 April, 2017 11:34 AM

To: 'ERIC WOO JUN KIAT' <ericwoo@lonpac.com>; assignments <assignments@lkkauto.com>

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

Subject: RE: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Eric,

Thank you for the assignment.

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: ERIC WOO JUN KIAT [<mailto:ericwoo@lonpac.com>]

Sent: Friday, 28 April, 2017 11:29 AM

To: assignments@lkkauto.com

Cc: MT_Claim_SG

Subject: FW: Request for Pre-Repair Inspection – SJK 8033B Our Ref: 16/17/17/VP05/019838

Dear Catherine,

Kindly refer to our email below.

Please proceed to appoint Kenneth Kong to conduct a survey of the vehicle SJK 8033B on without Prejudice Basis.

We look forward to receiving your report soon.

Thank you.

Best Regards,
Eric Woo
Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6279 9253 | Fax: (65) 6296 3767

From: Emellene Teng [mailto:admin@ctauto.com.sg]
Sent: Thursday, 27 April, 2017 4:36 PM
To: ERIC WOO JUN KIAT
Cc: MT_Claim_SG; GERALD POH WEE BIN
Subject: Re: Request for Pre-Repair Inspection – SJK 8033B

Dear Mr Woo,

Further to tele-com between Cady and your goodself, we would appreciate it if you could re-consider to use other surveyor firm

- 1) STA
- 2) VP Appraisal
- 3) Formteam
- 4) Ajax
- 5) LH Teo

We look forward to your reply.

We have moved to our new location @
160 Sin Ming Drive, #02-14, Sin Ming Autocity, Singapore 575722
Tel: 6266-6727
Fax : 6266-6358

Best Regards,
Emellene Teng
CT Auto PTE LTD
Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

On Thu, Apr 27, 2017 at 2:55 PM, ERIC WOO JUN KIAT <ericwoo@lonpac.com> wrote:

Dear Emellene,

We refer to your fax of 27 April 2017.

We will proceed to conduct a pre-repair survey of the damage to your client's vehicle jointly with your workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert. (Please see attached).

Please let us know within 2 working days whether you are agreeable to the appointment of any of the motor surveyors provided to you as a single joint expert. You may select one of the listed motor surveyors.

Thank you.

Best Regards,

Eric Woo

Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6279 9253 | Fax: (65) 6296 3767

From: Emellene Teng [<mailto:admin@ctauto.com.sg>]
Sent: Thursday, 27 April, 2017 12:50 PM
To: GERALD POH WEE BIN
Cc: Shawn Chen
Subject: Request for Pre-Repair Inspection – SJK8033B

Our Ref: SJK8033B

To: The owner and/or driver of SJU9469T 3rd party
c/o LonPac Insurance

cc: LonPac Insurance

Dear Sir/Madam,

With reference to the above, we hereby give LonPac Insurance 2 days' notice to conduct a pre-repair inspection notice of vehicle SJK8033B at our premise.

Please arrange for your surveyor to inspect the vehicle at:

160 Sin Ming Drive

#02-13 Sin Ming AutoCity

Singapore 575722

Mobile No.: 9737 0733

If we do not receive any reply from you within the stipulated timeline, we shall proceed to repair the vehicle without further reference to you.

Please advise on liability for this case & let us have a list of surveyors to choose from.

We have moved to our new location @

160 Sin Ming Drive, #02-14, Sin Ming Autocity, Singapore 575722

Tel: 6266-6727

Fax : 6266-6358

Best Regards,

Emellene Teng

CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

Vivian Lau (LKKAuto)

From: ONG LI LI <llong@lonpac.com>
Sent: Tuesday, 5 June, 2018 3:02 PM
To: Cady Lee; Vivian Lau (LKKAuto)
Cc: MT_Claim_SG
Subject: RE: Your Ref: SJK 8033B,Our Ref: CC4/LPC17008419/Kwa3,Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 25/04/2017

Without Prejudice

Dear Cady

Since you are not able to resolve the matter with LKK, we will ask them to return file to us. Please let us have your proposal to settle the matter amicably.

Dear Vivian

Please close file at your end.

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: GERALD POH WEE BIN
Sent: Tuesday, 5 June, 2018 1:02 PM
To: ONG LI LI
Cc: Cady Lee
Subject: FW: Your Ref: SJK 8033B,Our Ref: CC4/LPC17008419/Kwa3,Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 25/04/2017

Our Ref : 16/17/17/VP05/019838

Dear Li Li,

Kindly assist.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

From: Cady Lee [<mailto:sales@ctaauto.com.sg>]
Sent: Tuesday, 5 June, 2018 12:56 PM
To: GERALD POH WEE BIN
Subject: Re: Your Ref: SJK 8033B,Our Ref: CC4/LPC17008419/Kwa3,Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Dear Gerald,
Hope you had a good lunch break.

Sorry to trouble you.

Please assist as there's no response from LKK as we understand they are waiting for Lonpac's response.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Mon, May 28, 2018 at 4:46 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Without Prejudice:

Dear Vivian/Hsiao Tong,

Your urgent response by 31/5/18 is appreciated.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, May 15, 2018 at 12:52 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Dear Vivian,

We would appreciate your urgent response to close this claim amicably.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Mon, Apr 30, 2018 at 12:46 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Vivian,

Your client had not stopped completely as he was moving in and out (please refer to the video).

Our client had to avoid your client's vehicle as your client dashed out.

Our counter as follows:

COR - \$7811 @ 90% = \$7,029.90

LOR - \$1,300 @ 90% = \$1,170

LTA - \$ 5.35

Total \$8,205.25

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Mon, Apr 30, 2018 at 11:47 AM, Vivian Lau (LKKAuto) <vivianlau@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Cady,

We had submitted your client's case to our Principal for further review.

As our Insured had already substantially passed the junction, your client instead of stopping, was manoeuvring to the right and definitely against the flow of traffic. Therefore, it is not unreasonable to ask the your client to absorb another 5% liability as suggested by MAG.

Without admission of liability basis and without prejudice to all related claims and in respect of our insured's recovery action.

For a quick and amicable settlement, our principal increase / revise offer to settle global sum at **S\$ 6,800.00**

Kindly confirm acceptance.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Cady Lee [mailto:sales@ctauto.com.sg]

Sent: Thursday, 26 April, 2018 1:04 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zayyer (LKKAuto) <zayyer@lkkauto.com>

Cc: Shawn Chen <ctops@ctauto.com.sg>; Emellene Teng <admin@ctauto.com.sg>

Subject: Re: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Without Prejudice:

Dear Vivian,

Pending receipt of your breakdown, to save costs & time, we propose amicable settlement at 90/10 as this is a major/minor road and there's a stop line at your insured's end (MAG 12 Diagram 1.33 Page 51)

We look forward to your acceptance.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Wed, Apr 11, 2018 at 1:38 PM, Cady Lee <sales@ctauto.com.sg> wrote:

Please provide us with a breakdown.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Tue, Jan 16, 2018 at 2:25 PM, Vivian Lau (LKKAuto) <vivianlau@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sir/Madam,

Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

We refer to the above matter.

We had submitted your client's case to our Principal for further review.

For a quick and amicable settlement, our principal increase / revise offer to settle global sum at **S\$ 6,350.00**

Kindly confirm acceptance.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

"Wishes you a Happy New Year 2018"

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Cady Lee [mailto:sales@ctauto.com.sg]

Sent: Friday, 29 December, 2017 1:57 PM

To: Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>

Cc: Shawn Chen <ctops@ctauto.com.sg>; Emellene Teng <admin@ctauto.com.sg>; Zayyer (LKKAUTO) <zayyer@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: Re: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Without Prejudice:

Dear Vivian,

We are unable to accept your offer of 50/50 for the claim.

Please review the video more closely as your client had not ensure that it is safe enough for him to drive out of a marked STOP line nor checked the blind spot using

the mirror.

Here's a summary of our email dd 20/12/17:

Quote:

We would appreciate it if you could refer to the mirror on the opposite side of the road where a few migrant workers were standing. The mirror is put up for a purpose

to guide your client to ensure that the road is clear before moving out of the stop line. My client had been travelling the same speed as the vehicle in front of him

(also show in the video).

From the mirror, it also show that our client is on lane and your client's view had been blocked by a parked vehicle.

Your client had failed to look at the mirror to ensure that the road is clear before dashing across.

Unquote:

Please let us have your response by 2/1/18.

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Thu, Dec 28, 2017 at 6:00 PM, Vivian Lau (LKKAuto) <vivianlau@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sir/Madam,

Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

We refer to the above matter.

We had submitted your client's case to our Principal for further review.

Our principal are in the opinion that our insured exiting from minor road but our insured already halfway on the main road, your client should be able to see our insured coming out from the minor road

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer 50% to your client's claim.

For a quick and amicable settlement, our principal increase / revise offer to settle global sum at **SS 4,560.00**

Kindly confirm acceptance.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Wednesday, 20 December, 2017 12:07 PM

To: 'Cady Lee' <sales@ctauto.com.sg>; mt_claim@lonpac.com; Reports (LKKAuto) <report@lkkauto.com>

Cc: Shawn Chen <ctops@ctauto.com.sg>; Emellene Teng <admin@ctauto.com.sg>

Subject: RE: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Without Prejudice

Dear Cady,

We refer to tele conversation with Mr Shawn,

We are in the mist of preparing our report to seek mandate from our principal.

Dear Reports Team,

Kindly assist CC4/LPC17008419/Kwa3

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Cady Lee [<mailto:sales@ctauto.com.sg>]

Sent: Wednesday, 20 December, 2017 12:03 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; mt_claim@lonpac.com

Cc: Shawn Chen <ctops@ctauto.com.sg>; Emellene Teng <admin@ctauto.com.sg>

Subject: Re: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Without Prejudice:

Dear Vivian,

Futher to telecon with Shawn on numerous instances, todate, we have not receive a response.

We would appreciate it if you could refer to the mirror on the opposite side of the road where a few migrant workers were standing. The mirror is put up for a purpose

to guide your client to ensure that the road is clear before moving out of the stop line. My client had been travelling the same speed as the vehicle in front of him

(also show in the video).

From the mirror, it also show that our client is on lane and your client's view had been blocked by a parked vehicle.

Your client had failed to look at the mirror to ensure that the road is clear before dashing across.

Please review and advise urgently on/before 26th Dec 2017 so that we can close the claim amicably.

Thanks + Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

On Thu, Sep 21, 2017 at 4:46 PM, Vivian Lau (LKKAuto) <vivianlau@lkkauto.com> wrote:

Without Prejudice:

Dear Cady,

We will check and get back to you

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Cady Lee [<mailto:sales@ctauto.com.sg>]

Sent: Thursday, 21 September, 2017 3:29 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Shawn Chen <ctops@ctauto.com.sg>; Emellene Teng <admin@ctauto.com.sg>

Subject: Fwd: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Without Prejudice:

Dear Vivian,

Further to our telecon

It is clear from your client's video that there is a stop line. Your insured should have stopped at the stop line to give way to

oncoming traffic on major road. As you can see, there was a van that had passed him at around the same speed as our insured.

Under BOLA, the liability for your insured is down. Vehicle from a minor road (X junction 4a) - any vehicle approaching main road should

exercise greater caution. From the video, it is also evident that your driver had moved out many times from the stop line making numerous attempts

just to dash across eventhough he is aware that caution had to be taken due to heavy traffic at time of accident.

Please review and advise.

Regards,

CT Auto Pte Ltd

Cady Lee

Tel: 6266-6727 Fax: 6266-6358

----- Forwarded message -----

From: **Vivian Lau (LKKAuto)** <vivianlau@lkkauto.com>

Date: Fri, Sep 15, 2017 at 4:28 PM

Subject: RE: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

To: Emellene Teng <admin@ctauto.com.sg>

Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, Shawn Chen <CTOps@ctauto.com.sg>

WITHOUT PREJUDICE

Dear Emellene,

Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on the circumstances our Insured has already travelled out of the stop-line when hit by your client vehicle. Our insured was travelling slowly across the traffic junction as there was a motorcycle turning left at the opposite road. Your client was travelling at fast speed and even against the flow of traffic that resulted in collision.

We attached herewith our insured's CCTV footage for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Thursday, 14 September, 2017 2:51 PM

To: 'Emellene Teng' <admin@ctauto.com.sg>

Cc: Zayyer (LKKAuto) <zayyer@lkkauto.com>; Shawn Chen <CTOps@ctauto.com.sg>

Subject: RE: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

WITHOUT PREJUDICE

Dear Emellene,

Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on the circumstances our Insured has already travelled out of the stop-line when hit by your client vehicle. Our insured was travelling slowly across the traffic junction as there was a motorcycle turning left at the opposite road. Your client was travelling at fast speed and even against the flow of traffic that resulted in collision.

We attached herewith our insured's accident report for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Emellene Teng [<mailto:admin@ctaauto.com.sg>]

Sent: Thursday, 14 September, 2017 2:46 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Zayyer (LKKAuto) <zayyer@lkkauto.com>; Shawn Chen <CTOps@ctaauto.com.sg>

Subject: Re: Your Ref: SJK 8033B, Our Ref: CC4/LPC17008419/Kwa3, Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

Dear Ms Lau,

Please advise.

Best Regards,

Emellene Teng

CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

On Thu, Aug 3, 2017 at 3:37 PM, Emellene Teng <admin@ctauto.com.sg> wrote:

Dear Ms Lau,

Please advise if your insured has any evidence.

Best Regards,

Emellene Teng

CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: <https://www.facebook.com/leongautogroup>

On Thu, Aug 3, 2017 at 3:13 PM, Vivian Lau (LKKAuto) <vivianlau@lkkauto.com> wrote:

WITHOUT PREJUDICE

Your Ref: SJK 8033B

Our Ref: CC4/LPC17008419/Kwa3

Dear Sir/Madam,

Accident Involving Vehicle No. SJK 8033B and SJU 9469T ON 23/06/2017

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on the circumstances our Insured has already travelled out of the stop-line when hit by your client vehicle. Our insured was travelling slowly across the traffic junction as there was a motorcycle turning left at the opposite road. Your client was travelling at fast speed and even against the flow of traffic that resulted in collision.

We attached herewith our insured's accident report for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

As such, we will close the matter at our end.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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