

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Tuesday, 9 July 2019 11:12 AM
To: Solomon Fang
Subject: RE: Accident SKS7475L and SJL6300M ON 07/12/2017

Hi Mr Solomon,

We refer to your email dated on 14.06.2018.

Enclosed a copy of the third party vehicle estimate for your persual.

<u>Estimate Repair Cost to Vehicle No :SJL6300M</u>				
Description	U/Price	Quantity	List Price	Amount
			<u>S\$</u>	<u>S\$</u>
List Price				
1 REAR BUMPER	483.20	1 PC <i>Bu</i>	483.20 ✓	
2 REAR BUMPER CLIPS	3.50	6 PCS <i>m</i>	21.00 ✓	
			504.20	
		Less 25%	126.05	378.15
Labour				
3 REMOVE & REFIX REAR BUMPER,KNOCK & REPAIR REAR PANEL,BOOT & REALIGN THE SAME	350.00	1 LA	350.00 <i>200</i>	
4 PUTTY & RESPRAY PAINTING ON REAR BUMPER,REAR PANEL,BOOT	480.00	1 LA	480.00 <i>220</i>	
			830.00	830.00
			Total	S\$ 1,208.15
			Add GST @ 7%	84.57
			Total Amount Payable	S\$ 1,292.72

Our surveyor have recommended the cost repair to third party vehicle at about \$798.15 excluding GST.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably.

If you still do not wish us to settle the third party claim and/or if you wish to take over conduct of the third party claim without seeking indemnity under the motor insurance policy so as to protect the No Claims Discount (this entails that you would have to conduct your own defense and bear the full costs), you may consider undertaking the claim.

Kindly let us have your final decision by 15/07/2019. If we do not hear from you by then, our principal will proceed to handle and decide how the claim is settled as per the terms and conditions of the policy. Under the Terms and

Conditions 6.3 entitled "Conduct of Proceedings" under his Motor Policy, it is clearly stated that **"AIG shall have full discretion in the conduct of any proceedings and/or how a claim is settled."**

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Joy Irene (LKKAuto)

Sent: Tuesday, 19 June 2018 9:50 AM

To: Solomon Fang <solfang@gmail.com>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>

Subject: RE: Accident SKS7475L and SJL6300M ON 07/12/2017

WITHOUT PREJUDICE

Dear Sir,

We refer to your e-mail dated 14 June 2018 and our e-mail correspondence (attached).

Our update to you on 09 May 2018 is pending estimation of cost from Third Party claimant's repairer.

Please note that our technical expert have inspected the claimant's vehicle and is prepared to do the necessary adjustment (in accordance to the inspection done) once the estimation is submitted to us. There is no final cost yet. We will highlight your issues on damages to our experts for their review.

We understand that you have rendered the services of a lawyer, we would like to confirm if you will not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence.

Kindly let us know and we will inform our principal M/s AIG of your undertaking. We would like to highlight to you that the once you signed the undertaking letter, all the third party claim for this particular accident will go directly to you. You may handle this case at your own cost and AIG will not be involved. Hence, your policy will not be affected.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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From: Solomon Fang [<mailto:solfang@gmail.com>]

Sent: Thursday, 14 June 2018 5:34 PM

To: Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>

Subject: Accident SKS7475L and SJL6300M

Dear Joy- Irene,

WITHOUT PREJUDICE

Since I last communicated with you a few months ago, I noted that there were no further developments. I was expecting to receive a reply from you stating the cost of repairs of the “damages” to SJL6300M. That was your advice.

I have made further investigations as regards the reported damages to the rear bumper of SJL6300M. In my investigations I visited several second hand car dealers and had the opportunity to carefully review many similar cars (model and make) how it was possible for “alleged damages” to be caused by my Mercedes car star-shaped badge on the front grill. In my view it was simply not possible.

In fact if you study the front of the car, you will notice that the car’s license plate mounted on the bumper would have been the first to impact the rear bumper, and not the Mercedes Logo which is recessed as was alleged.

Furthermore I measured the relative height of the logo and the “top edge of the rear bumper” in the location as marked in your report. It is impossible for the logo to have made the damage - a slight indentation.

If the other party would like to proceed further, kindly inform them that I have retained the services of a lawyer to challenge their claim in the the court of law. It will also attract a counter suit for damages and costs.

To further protect my interest, I shall be submitting to my Underwriters a comprehensive report to refute the allegations. It is a matter of principle that I find it necessary to defend my interests as the liabilities of this case will affect my ability to enjoy my no claim bonus which I have carefully preserved over the years.

Kindly make the necessary representations to the involved parties, as needed.

Thank you for your kind attention.

Yours truly,
Fang Chang Chhun Solomon
Insured party - driver of SKS7475L

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Solomon Fang

Email: solfang@gmail.com