

Veron Chen (LKKAUTO)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Saturday, 10 March 2018 2:11 PM
To: KKLau; Bryan Ang (LKKAUTO); SUR; Naz (LKKAUTO); assignments; Admin-D (LKKAUTO)
Cc: Veron Chen (LKKAUTO); Shiau Chan (LKKAUTO)
Subject: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim no.: 550596/IT
Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good afternoon Mr Lau and Bryan,

Further to our email as below which had been copied to Bryan, we wish to show you our insured's comments on the repair costs estimates below and this is why we are asking MOVA for points nos.: 1 and 2 below:

From: Frank Lai <frank.laishuming@gmail.com>
Sent: Friday, 9 March, 2018 7:38 PM
To: Irene Tan
Cc: Max.tgw@gmail.com
Subject: Re: SKV7502B; Our claim ref no.: 550596/IT

Hi Irene,

Browsing through the claim, seems that vehicle SGU1839Y (2nd car) charged the front damage of her car to mine, please note that prior to the collision, her car(2nd car) have already collided with the 1st car. So front part of the damage isn't cause by mine (3rd car).

The painting cost for bumper is extortionately high, this kind of price can paint the whole car, twice probably. Also items 26, 27, vehicle jack and tool box aren't even part of the car. And there is even a discount, for quoting higher price?

Please do check through their claim thoroughly, we should not encourage claiming of unrealistic figures, ultimately drive up industry motor insurance price.

LABOUR :	
TO CUT/WELD REAR FLOOR PANEL, REAR END PANEL	
REAR TAILLAMP PANEL RH, REAR CHASSIS LH.	
TO KNOCK AND STRAIGHTEN FRONT CHASSIS LH & RH	
REAR CHASSIS RH, REAR FENDER LH & RH. REMOVE	
AND REPLACE ACCIDENT DAMAGED PARTS. TO	
REALIGN ALL CONNECTION	
	2,000.00
TO SPRAY PAINT ON BONNET, FRONT BUMPER,	
BOOTLID, REAR BUMPER, REAR END PANEL, REAR	
FLOOR PANEL, REAR FENDER LH & RH	
	1,450.00

26.	VEHICLE JACK
27.	VEHICLE TOOL BOX
28.	SPARE TYRE - CHECK
NET TOTAL S\$	
10% DISCOUNT S\$	

Because of our insured's comments above, please instruct your surveyor, Mr Taufikh **on an urgent basis (as soon as possible) or within the next 7 days by Friday, 16.3.18**, to insist for the video footage and the accident scene pictures from MOVA who is the claim handler on behalf of the 3rd party owner of the subject vehicle no.: SGU1839Y **before finalising the total repair costs with MOVA.**

Once Mr Taufikh has gotten the video footage and the accident scene pictures, please forward to us for our perusal and reply to our insured **asap or within the next 7 days by Friday, 16.3.18** too.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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From: Irene Tan

Sent: Saturday, 10 March, 2018 1:36 PM

To: 'nitha' <nitha@mov.com.sg>

Cc: 'samuel@mov.com.sg' <samuel@mov.com.sg>; 'suann@mov.com.sg' <suann@mov.com.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: TP CLAIMS - SGU1839Y AGAINST SKV7502B ON 23/02/2018; Our claim no.: 550596/IT

Importance: High

WITHOUT PREJUDICE

Dear Nitha,

We refer to your email of 1.3.18.

- 1) Our insured indicated in his GIA report that your client's car had hit the front car SGQ408K(prior collision) before our insured's car collided onto the rear of your

client's car. Your client/driver of subject vehicle no.: SGU1839Y's GIA report indicates that **there was a video** on the accident captured by the in-car camera.

Please request your client to download the video footage into a link or dropbox and email it to us asap.

- 2) Our insured has asked us on whether such damages on your client's vehicle were genuinely caused by our insured's car. As such, please request your client to submit **accident scene pictures** to show the condition of the damages on the subject car SGU1839Y at the accident scene.

We look forward to receive the above asap or within the next 7 days by Friday, 16.3.18.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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