

Dear Ms Li Li Ong / Longpac insurance Bhd Senior Claims Executive,

RE: My car SGY9819G accident with Meres car ET9933J report and pictures

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Attached are the pictures of the accident taken on the accident as follows:

pic 1- Sketch plan and incident report

pic 2- biker skid and fell down himself. Meres and my Toyota car e-brake to stopped. All parties no injuries. Merc car passenger alighted to take pictures of my car and scene while Merc car driver and myself helped biker up- no injuries of all parties. **Important Note to insurer surveyor: Merc's car rear slight dented and slight cracked, no damage on seat's rest at all at the accident scene. Meres driver and passenger alighted to take pics of my car and drove off, after that Merc's driver whatsapp me pictures he took from somewhere off the accident of the seat head rest purposely flipped up possibility to exaggerate claims on my insurance. There is possible an inflated claims by this Merc's driver, whom had an insurance company named Accord insurance agency and Accord auto services workshop of his own according to what Meres driver said and gave me his name card.**

pic3-Exploded view of Meres front view-possible scratches on his own last time or he hit the bike as he cant stop in time.

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pic 9- my car SGY9819G front bonnet and bumper dented as tyres unable to grip

My car is Toyota wish, Jap car, front bonnet damaged because I hit slightly Meres car ET9933J rear upon both cars emergency brake when biker skid and fell on his own. Meres car got slightly dent and slightly cracked as it is Meres hard metal as shown in the above pictures. No much damage to Meres car rear. No damage on sides.

Meres car front may have scratches before or have hit the bike as Meres car may not emergency brake in time to hit the bike.

I hope Longpac insurer will send assessor surveyor to assess my car damage as soon as possible and repair my car as i need to use for daily trips.

I also wish Longpac insurer will get the assessor surveyor to see Meres car and not to approve the inflated claims of this Accord auto services workshop exaggerated claims on my insurance as i have shown pics and evidence from the accident if there is any.

Thank you Longpac insurance and Ms Li Li Ong for your attention.

Best regards

Mr Lee King chye

SGY9819G car owner

Mobile 96468965

On Tuesday, 26 June 2018, 12:40, K C Lee <lee\_kc7475@yahoo.com.sg> wrote:

Attention to:

Longpac insurance Behard Claims Department  
300 Beach Road #17-04/07 The Concourse  
Singapore 199555  
Tel (65) 62507388 Ext 254 Fax (65) 62962706

Dear Ms Li Li Ong / Longpac insurance Bhd Senior Claims Executive,

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Thank you Lonpac insurance and Ms Li Li Ong for your attention.

Best regards  
Mr Lee King chye  
SGY9819G car owner  
Mobile 96468965

Dear ms Ong Li Li,

I would like to know:

1. What damage and repairs done for my SGY9819G car?
2. What damage and repairs done for the Merces ET9933J car?

Best regards  
Mr Lee king chye  
Owner of car SGY9819G

Sent from Yahoo Mail on Android

On Tue, 26 Jun 2018 at 14:46, ONG LI LI  
<[llong@lonpac.com](mailto:llong@lonpac.com)> wrote:

Dear Mr Lee

Noted, we will amend it accordingly.

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:** K C Lee [[mailto:lee\\_kc7475@yahoo.com.sg](mailto:lee_kc7475@yahoo.com.sg)]  
**Sent:** Tuesday, 26 June, 2018 2:40 PM  
**To:** ONG LI LI; MT\_Claim\_SG  
**Cc:** King Keong Lee; Ruby Yeo  
**Subject:** RE: My car SGY9819G accident with Merces car ET9933J report

Dear Ms Ong LI Li,

Thank you for your kind attention on my matter.

My address postal code is typo in your reply acknowledgement letter. It should be 128809 instead.

Fyi and best regards

Mr Lee King Chye

Mobile 96468965

SGY9819G car owner

Sent from Yahoo Mail on Android

On Tue, 26 Jun 2018 at 13:46, ONG LI LI

<[llong@lonpac.com](mailto:llong@lonpac.com)> wrote:

Dear Mr Lee

Thank you for your email and photographs.

We have appointed LKK Auto Consultants Pte Ltd to survey both your vehicle and third party vehicle.

We will highlight your concerns to the surveyor to take note when assessing the Third party claim. We have requested the workshop and surveyor to expedite on your Own Damage Claim.

Attached are our standard acknowledgement letters for your information.

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

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**From:** K C Lee [[mailto:lee\\_kc7475@yahoo.com.sg](mailto:lee_kc7475@yahoo.com.sg)]

**Sent:** Tuesday, 26 June, 2018 12:41 PM

**To:** ONG LI LI; MT\_Claim\_SG

Cc: King Keong Lee; Ruby Yeo

Subject: Re: My car SGY9819G accident with Mercs car ET9933J report and pictures part 3

Attention to:

Longpac insurance Behard Claims Department

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel (65) 62507388 Ext 254 Fax (65)62962706

Dear Ms Li Li Ong / Longpac insurance Bhd Senior Claims Executive,

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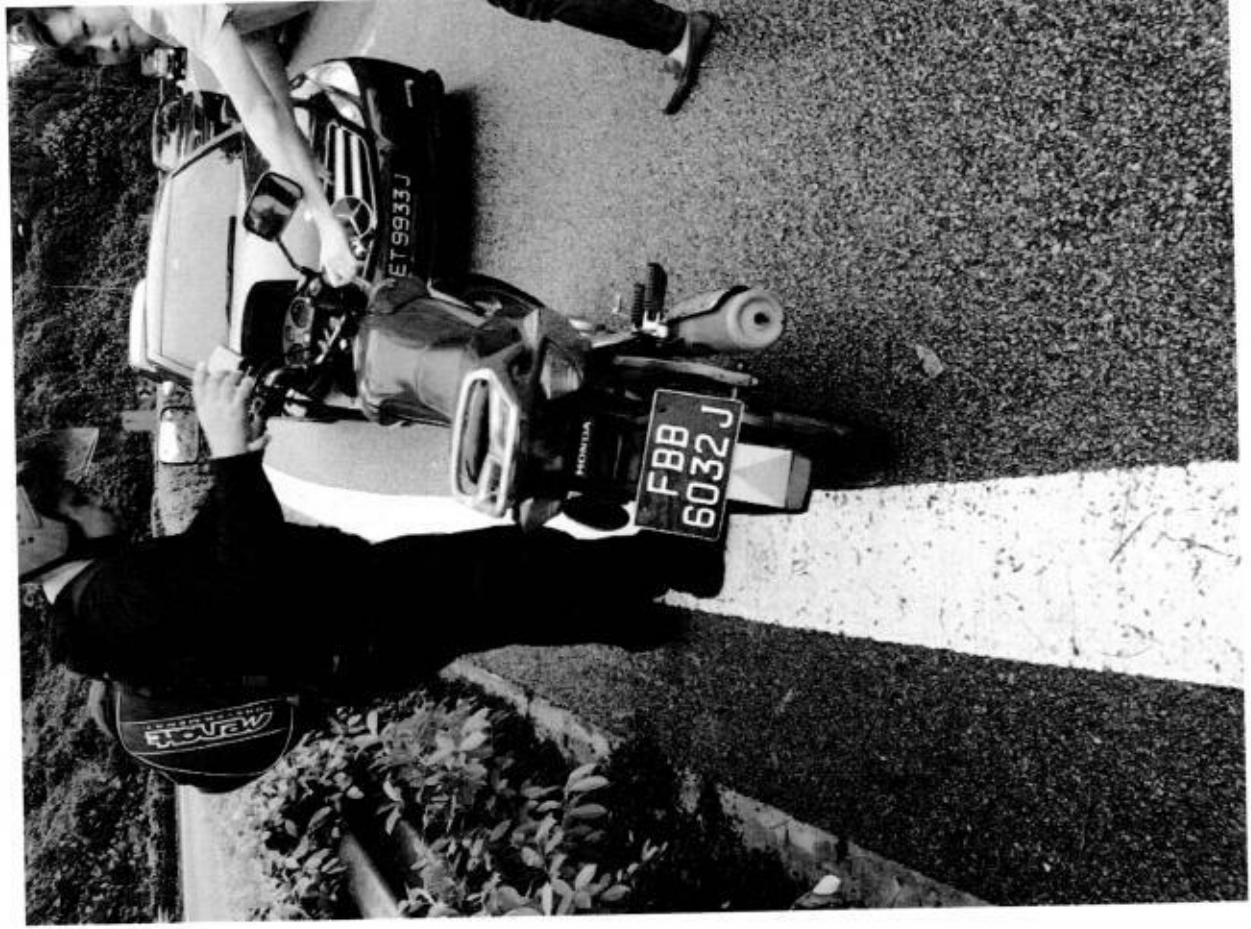
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Thank you Longpac insurance and Ms Li Li Ong for your attention.

Best regards  
Mr Lee King chye  
SGY9819G car owner  
Mobile 96468965



SKETCH PLAN

A-564901969  
B-679932J  
C-7AR-635J  
BKE

↓  
P1E TUN  
↓  
BKE

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

At grand equities to another, I was driving from BKE towards P1E TUN. Because it was raining the road is slippery. Bike 'C' skidded and fell at the end of car 'B' immediately emergency brake and could have hit bike 'C'. I also emergency brake, but my car hit car 'B' rear. My car that was damaged by the front metal of car 'B' Mercedes car the rear of Mercedes car 'B' was only slight dent and a bit crack only. Car 'B' Mercedes car could have hit bike 'C'. Car 'B' driver said there is some scratches in front. Both of us confirmed there was no injury. We helped bike 'C' to get up from his fall and assisted his bike to the shoulder. Car 'B' rear was slightly dented and no injury of the car 'B' driver and his passenger. I took some pictures of the slight dented rear of car 'B' and there are no damages on other parts of his car apart some clipped off and no injuries from car 'B' and bike 'C' who fell off on his own and biker was also not injured and all of us didn't ride from the scene. No matter what made us no injury car 'B' has no major damage except rear slight dent and clipped off.

DECLARATION  
I/We declare that foregoing particulars are true in all respects

Signature of Driver: [Signature]  
Date & Time: 25/6/18 12:30hr

Signature of Witness: [Signature]  
Date & Time: 25/6/18 12:30hr

Signature of Reporting Officer: [Signature]  
Date & Time: 25/6/18 12:30hr









## Hsiao Tong (LKKAUTO)

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**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Friday, 27 July 2018 10:29 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: My car SGY9819G accident with Mercs car ET9933J report Our Ref: 17/18/18/VP05/020700

Dear Hsiao Tong

Our Insured called yesterday. Please update him the status of the TP claim.

Thank you.

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

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**From:** ONG LI LI  
**Sent:** Monday, 2 July, 2018 9:12 AM  
**To:** 'lee\_kc7475@yahoo.com.sg'; Hsiao Tong (LKKAUTO) (chewht@lkkauto.com)  
**Cc:** King Keong Lee; Ruby Yeo; MT\_Claim\_SG  
**Subject:** RE: My car SGY9819G accident with Mercs car ET9933J report Our Ref: 17/18/18/VP05/020700

Dear Mr Lee

Thank you for your email.

Currently, we do not have the full report yet.

Meanwhile, you may check with the workshop for the details of damage and repairs to your car.

As for the TP claim from the owner of ET9933J, we will ask Hsiao Tong of LKK Auto Consultants Pte Ltd to update you before any settlement.

Dear Hsiao Tong

As spoken, please assist to address Insured's concerns before any settlement.

Thanks,

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:** K C Lee [mailto:lee\_kc7475@yahoo.com.sg]  
**Sent:** Saturday, 30 June, 2018 11:31 AM  
**To:** ONG LI LI; MT\_Claim\_SG  
**Cc:** King Keong Lee; Ruby Yeo  
**Subject:** RE: My car SGY9819G accident with Mercs car ET9933J report Our Ref: 17/18/18/VP05/020700



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

LONPAC INSURANCE BHD

Ref : CC4/LPC18011605/T1eb3s2

300 BEACH ROAD  
#17-04/07 THE CONCOURSESINGAPORE 199555

Date : 07-10-2019



Code : LPC2

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SGY 9819G	Veh. Inspected	ET 9933J
Policy No.	Z17VP05015221	Coverage (\$)	0.00
Claim No.	17/18/18/VP05/020700	Excess (\$)	0.00
Assign From	ONG LI LI	Assign Date	26/06/2018

## 2. Vehicle Particulars & Condition

Make & Model	MERCEDES BENZ E350	c.c	3498
Engine No.	HIDDEN	Year of Reg.	2009
Chassis No.	WDD2073562F010833	Colour	BLACK
Odometer	104731	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

## 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	255/35R18	CONTINENTAL	5 mm
L/H Front Tyre	255/35R18	CONTINENTAL	5 mm
R/H Rear Tyre	255/35R18	CONTINENTAL	5 mm
L/H Rear Tyre	255/35R18	CONTINENTAL	5 mm

## 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION AND REAR PORTION.  
DAMAGES SEE DETAILS.

## 5. General Information

Accident Date	25/06/2018	Inspection Date	26/06/2018
Survey held at	ACCORD AUTO SERVICES PTE LTD BLK 1009 BUKIT MERAH LANE 3 #01-80 SINGAPORE 159723		

## 5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.  
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

## 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: 8 Working Days



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Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. ET 9933J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	REAR BOOT	TO REPAIR SEE LABOUR	2,350.00	-
1	REAR BOOT LOGO	NECESSARY	95.80	95.80
1	REAR BOOT LOGO "E350"	NECESSARY	165.00	165.00
1	REAR BOOT LOGO "7 G-TRONIC"	NECESSARY	212.65	212.65
12	REAR BOOT INSULATOR CLIPS	NOT NECESSARY	75.00	-
1	REAR BUMPER	DEFORMED	1,850.00	1,850.00
2	REAR BUMPER SIDE RETAINER	NOT NECESSARY	160.00	-
10	REAR BUMPER CLIPS	NECESSARY	70.00	70.00
1	REAR LOWER BUMPER	CUT	295.68	295.68
1	REAR TOW COVER	TO REPAIR SEE LABOUR	85.00	-
1	REAR END PANEL	TO REPAIR SEE LABOUR	1,650.00	-
1	REAR END PANEL TOP GARNISH	NOT NECESSARY	218.00	-
10	REAR END PANEL TOP GARNISH CLIPS	NOT NECESSARY	70.00	-
1	REAR REINFORCEMENT	NOT NECESSARY	800.00	-
1	FRONT BUMPER	CRACKED	2,250.00	2,250.00
1	FRONT BUMPER TOW COVER	TO REPAIR SEE LABOUR	85.00	-
1	FRONT BUMPER LOWER GRILLE	CRACKED	186.15	186.15
1	FRONT BUMPER SIDE RETAINER RH	NOT NECESSARY	45.60	-
1	FRONT RH FOGLAMP GARNISH	CUT	125.19	125.19
1	FRONT HEADREST LH ASSY	TO REPAIR SEE LABOUR	1,200.00	-
1	FRONT HEADREST RH ASSY	TO REPAIR SEE LABOUR	1,200.00	-
LESS 10% DISCOUNT			-1,318.91	-525.05
			11,870.16	4,725.42
<b>SPECIAL NETT ITEMS</b>				
1	CAR PLATE NUMBER WITH FRAME (SN)	NOT NECESSARY	50.00	-
4	REVERSE SENSOR (SN)	NOT NECESSARY	940.00	-

Report Ref No. CC4/LPC18011605/T1eb3s2



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
4	REVERSE SENSOR SEAL (SN)	NECESSARY	40.00	40.00
1	TYRE RIM (SN)	CUT	780.00	480.00
1	TYRE (SN)	NOT NECESSARY	320.00	-
			2,130.00	520.00
	<b>LABOUR</b>			
	SPRAY PAINTING TO ALL AFFECTED AREAS.		1,400.00	800.00
	LABOUR REMOVE / REFIX ACCIDENT DAMAGES PARTS TO KNOCK, JACK, CUT WELD AND REALIGN ACCIDENT AFFECTED AREA. INCLUSIVE OF THE REPAIR OF REAR BOOT, REAR TOW COVER, REAR END PANEL, FRONT BUMPER TOW COVER, FRONT HEADREST LH ASSY AND FRONT HEADREST RH ASSY.		1,200.00	700.00
	CHECK WIRING SYSTEM & LIGHT.		100.00	30.00
	ANTI RUST TREATMENT.		120.00	40.00
	TO CHECK & ADJUST WHEEL ALIGNMENT.		100.00	80.00
	TO REMOVE / REPLACE FRONT LH & RH HEADREST.		350.00	200.00
	TO REMOVE / REFIX INNER COMPARTMENT & CARPET TO FACILITATE REPAIR.		280.00	40.00
	TO REMOVE / REPLACE EXHAUST BOX.	NOT NECESSARY	200.00	-
	TO CHECK WATER LEAKING.	NOT NECESSARY	150.00	-
	TO REMOVE / REFIX REAR BOOT INNER COMPARTMENT, MECHANISM & ASSY TO NEW BOOT.	NOT NECESSARY	200.00	-
	TO REMOVE / REPLACE TYRE & RIM.		180.00	30.00
	UPHOLSTERY DETAILS CLEANING.	NOT NECESSARY	220.00	-
	COMPUTER DIAGNOSTIC.		350.00	150.00
	RESET / REPROGRAMMING OF LH & RH HEADREST. (ADDITIONAL)		500.00	200.00
			5,350.00	2,270.00
	<b>GRAND TOTAL</b>		<b>19,350.16</b>	<b>7,515.42</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>			<b>6,000.00</b>

Report Ref No. CC4/LPC18011605/T1eb3s2

*Mohamad Taufikh*

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

*Ho Leong Chuan*

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.  
No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.