

Shirley Hiew (LKK Auto)

From: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Sent: Thursday, 16 August 2018 5:42 PM
To: 'Irene Tan'
Cc: kklau@lkkauto.com; 'Bryan Ang (LKKAuto)'; 'Olivia Lau (LKKAuto)'; 'Shiau Chan (LKKAuto)'; 'assignments'; 'Admin-D (LKKAuto)'; 'SUR'; 'Jason Sim'
Subject: RE: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT

Hi Ms Irene,

This case was assessed by Mr K.K. Lau, according to him the tail lamp lens there is no crack, but the casing was deformed, to fit it may have uneven gap between the lamp & body, it depends on the owner whether insist to change, he gave a benefit of doubt to allow replacement. However, the final figure he further minus another \$ 400.00 (higher than the tail lamp cost), in case the owner did not replace it. Thus there is no change in the final cost of lump sum repair.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

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

From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Thursday, 16 August 2018 11:25 AM
To: 'Irene Tan' <irene_tan@sg.msig-asia.com>
Cc: kklau@lkkauto.com; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; 'Olivia Lau (LKKAuto)' <olivialau@lkkauto.com>; 'Shiau Chan (LKKAuto)' <siewsc@lkkauto.com>; 'assignments' <assignments@lkkauto.com>; 'Admin-D (LKKAuto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; 'Jason Sim' <Jason_Sim@sg.msig-asia.com>
Subject: RE: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT

Dear Irene,

Amended report has been submit inside merimen.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

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

From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]
Sent: Thursday, 16 August 2018 10:00 AM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Cc: kklau@lkkauto.com; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; 'Olivia Lau (LKKAuto)' <olivialau@lkkauto.com>; 'Shiau Chan (LKKAuto)' <siewsc@lkkauto.com>; 'assignments' <assignments@lkkauto.com>; 'Admin-D (LKKAuto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>

Subject: RE: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT

Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good morning Mr Lau,

Your Ms Shirley Hiew's reply email of 15.8.18 states that "though our surveyor's opinion that it was induced damaged as a result of rear bumper push-up caused deformation to the tail lamp due to the same collision".

We do not accept your surveyor's opinion because

- a) there is no damage to the tail light and tail lamp above the rear bumper. See picture under point 1 below. If there is, please circle the damage for us to convince our insured; and
- b) There is no damage on the rear panel behind the rear bumper that could have caused the rear bumper push-up causing "the deformation to the tail lamp(no damage as seen in your surveyor's pictures) and causing induced damage" (where is the induced damage that caused the deformation to the tail lamp?). See picture under point 2 below.

In view of the above, please upload your surveyor's amended report immediately.

Aside to Olivia, please instruct your staff to upload your surveyor's amended report immediately.

- 1) Picture showing the deeply dented rear bumper but no damage on the tail light



2) Picture showing no damage to its rear panel behind the dented rear bumper



Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Wednesday, 15 August, 2018 5:29 PM
To: Irene Tan <irene_tan@sg.msig-asia.com>
Cc: kklau@lkkauto.com; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; 'Olivia Lau (LKKAuto)' <olivialau@lkkauto.com>; 'Shiau Chan (LKKAuto)' <siewsc@lkkauto.com>; 'assignments' <assignments@lkkauto.com>; 'Admin-D (LKKAuto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>
Subject: RE: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT

Dear Irene,

We refer to your below email above matter.

As per your instruction, we will amend report, though our surveyor's opinion that it was induced damaged as a result of rear bumper push-up caused deformation to the tail lamp due to the same collision.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

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

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Wednesday, 15 August 2018 10:42 AM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; KKLau <kklau@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>
Cc: Jason Sim <Jason_Sim@sg.msig-asia.com>
Subject: RE: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT
Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good morning Mr Lau and Veron,

We refer to Veron's email of 10.8.18.

She informed that the plastic mounting at the back of the rear left tailamp was observed to be cut/bent as shown on the picture under point 1. Please look at her picture with the red arrow pointing at a red circle.

As your surveyor's 3 survey pictures showing no damage on the tail lamp are re-produced under point 2 for your easy reference, please circle on any of the 3 pictures to show which part of the tail lamp that its corresponding back of the rear left tailamp was observed to be cut/bent as advised by your surveyor?

We are of the view that the your surveyor's recommendation to replace Part no. 8 Rear Left Tail lamp @\$490 is not consistent because if the rear left tail lamp is not damaged, how can the back of the same undamaged rear left tail lamp be damaged?

In the foregoing, we are arranging to send back your surveyor's report to you after this.

Upon your receipt, please arrange to have Part no.8 removed from your survey report immediately, re-adjust the total repair costs and upload your amended survey report in the Merimen.

And please inform us once you have uploaded your amended survey report in the Merimen which we want to receive asap or by 12noon tomorrow, 16.8.18 before the 3rd party's law firm issues a Writ of Summons.

*****Aside to Olivia**, please assist on the above and ensure that your surveyor's amended report will be uploaded by 12noon tomorrow.

1) Picture from Veron's email dated 10.8.18



2) Pictures on tail lamp with no damage seen



Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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From: Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]

Sent: Friday, 10 August, 2018 12:06 PM

To: Irene Tan <irene_tan@sg.msig-asia.com>; KKLau <kklau@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>

Subject: RE: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT

Dear Irene,

According to surveyor, the plastic mounting at the back of the rear left taillamp was observed to be cut/bent, consistent to the same impact force at the rear left of TP vehicle.

See photo below and merimen photo no 31.



Best Regards,

Veron Chen | Case Handler **on behalf of Shirley**

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Irene Tan <irene_tan@sg.msig-asia.com>

Sent: Wednesday, 8 August 2018 10:16 AM

To: KKLau <kklau@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>

Subject: Mr Muhd Nazril Bin Abdullah's final survey report on SJU2535G; Our claim no.: 558290/IT

Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good morning Mr Lau and Bryan,

We refer to your final survey report on the subject vehicle dated 31.7.18.

Your surveyor had recommended Part no. 8 Rear Left Tail Lamp to be replaced because it was cut/bent as shown in his report under point no. 1 below.

We are unable to see any cut/bent damage on the tail lamp on your surveyor's colour pictures under point no. 2. Please circle the area that is cut/bent or damaged and email back to us **asap or within the next 2 days by 12noon, Friday, 10.8.18** because we need to revert to our insured who wants to see the damage before giving us approval to offer to the 3rd party's lawyer.

*****Aside to Olivia**, please assist to expedite on the above.

1) From your final survey report dated 31.7.18

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's
1	1		*REAR BUMPER ASSY	Warped / Dented	1,298.00 FL
2	1		*REAR BUMPER RETAINER	Bent / Necessary	166.00 FL
3	1		*REAR BUMPER REFLECTOR	Serviceable	186.00 FL
4	1		*REAR BUMPER C30 EMBLEM	Necessary	108.00 FL
5	1		*REAR BUMPER 2.0 EMBLEM	Necessary	103.00 FL
6	1		*REAR BUMPER REINFORCEMENT	Repair	374.00 FL
7	1		*REAR TAILGATE VOLVO EMBLEM	Not Necessary	156.00 FL
8	1		*REAR LEFT TAILLAMP	Cut / Bent	866.00 FL
9	1		*REAR RIGHT SIDE PROTECTOR	Serviceable	195.00 FL

2) Pictures on tail lamp with no damage seen



Best Regards

Irene Tan

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