

CASE OWNER: Ang 111

CC 4, VPC 180

14396, Af43

LKK:
IDAG:Surveyor: APRIANDOI: 3/1/2018Date/Time: 3/1/2018Registered in Merimen: 3/1/2018

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

Excess Sec II : \$5

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability: % Final? Yes / No

SKP 3882K

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

10/6/2018
CPKSKP 3882K - X
SP43311G. CC4/VPC180/14396/Af43. 3/1/2018

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:

PRELIMINARY ADVICE

Date/Time:

16/4/2018

Sent By:

CPK

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No.:

411

If NO or B 28, Ass. Lia:

Repair Cost:

\$5

Loss of Rental (LOR):

\$5

(

days)

Loss of Use (LOU):

\$5

(\$

x

days)

Loss of Income (LOI):

\$5

(\$

x

days)

LOR only

☐

LOU only

☐

LOR + LOU

☐

LOR + LOI

☐

[Tick only one]

GIA/LTA Search:

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost:

\$5

Total:

\$5

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

Name 1:

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

15/1/19



JOO HAK KEE AUTO PTE LTD

裕合记汽车私人有限公司
SINCE 1986

See Wheel Alignment report attached

REPAIR ESTIMATE

ATTN: MOTOR CLAIMS DEPARTMENT
OWNER : STUDENT EDUCATION SERVICES OF SINGAPORE LLP
INSURER : NTUC INCOME INSURANCE CO-OPERATIVE LTD
POLICY NO : 5087611662-01
REFERENCE : LONPAC DIRECT SETTLE
DATE OF ACCIDENT: 26/07/2018

*TP Lon Pac
Teh Kin*

Est. No. : E18080003
Date : 06/08/2018
Vehicle Num. : SKP7882K
Make/Model : TOYOTA, ESTIMA AERAS
2.4 CVT 2WD MR
Chassis/Eng# : ACR500183465
Yr. of Manu : 2014

No	Description	Qty	U/P	Amt
Section: LIST ITEMS				
1	FRONT BUMPER	1.00	1,679.84	1,679.84 *
2	FRONT BUMPER CLIPS	10.00	4.90	49.00 ✓
3	FRONT BUMPER SIDE RETAINER RH	1.00	85.90	85.90 ✓
4	FRONT FENDER RH <i>Detached</i>	1.00	488.76	488.76 ✓
5	FRONT FENDER INNER SHIELD RH	1.00	379.84	379.84 ✓
6	FRONT FENDER INNER SHIELD CLIPS RH	6.00	5.50	33.00 ✓
7	FRONT FENDER LOWER GARNISH RH <i>Detached</i>	1.00	288.57	288.57 ✓
8	FRONT WHEEL BEARING RH <i>New</i>	1.00	577.86	577.86 ✓
9	FRONT SHOCK ABSORBER RH <i>Det</i>	1.00	495.12	495.12 ✓
10	FRONT KNUCKLE ARM RH <i>Det</i>	1.00	608.70	608.70 ✓
11	FRONT LOWER ARM RH <i>Det</i>	1.00	485.97	485.97 ✓
12	FRONT DOOR RH <i>Repair</i>	1.00	1,497.86	1,497.86 ✓
13	FRONT DOOR LOWER PANEL RH <i>Detached</i>	1.00	487.41	487.41 ✓
14	REAR DOOR RH <i>New</i>	1.00	1,859.84	1,859.84 ✓
15	REAR DOOR LOWER PANEL RH <i>Detached</i>	1.00	588.79	588.79 ✓
16	REAR FENDER RH <i>Repair</i>	1.00	988.60	988.60 ✓
17	REAR FENDER INNER SHIELD RH	1.00	278.50	278.50 ✓
18	REAR FENDER INNER SHIELD CLIPS RH	6.00	4.90	29.40 ✓
19	REAR FENDER LOWER GARNISH RH	1.00	379.58	379.58 ✓
20	REAR WHEEL BEARING RH	1.00	692.94	692.94 ✓
21	REAR SHOCK ABSORBER RH	1.00	98.98	98.98 ✓
22	REAR BUMPER <i>torn</i>	1.00	1,485.86	1,485.86 ✓

Continue on next page...



BLK 3007 UBI ROAD 1 #01-406, SINGAPORE 408701
BLK 3014 UBI ROAD 1 #01-324, SINGAPORE 408702

TEL: 6743 1913 FAX: 6743 5234
EMAIL: admin@jhk.com.sg

CO/GST REG NO: 201300082W
WEBSITE: www.jhk.com.sg

bizSAFE

ATTN: MOTOR CLAIMS DEPARTMENT
 OWNER : STUDENT EDUCATION SERVICES OF SINGAPORE LLP
 INSURER : NTUC INCOME INSURANCE CO-OPERATIVE LTD
 POLICY NO : 5087611662-01
 REFERENCE : LONPAC DIRECT SETTLE
 DATE OF ACCIDENT: 26/07/2018

REPAIR ESTIMATE

Est. No. : E18080003
 Date : 06/08/2018
 Vehicle Num. : SKP7882K
 Make/Model : TOYOTA, ESTIMA AERAS
 2.4 CVT 2WD MR
 Chassis/Eng# : ACR500183465
 Yr. of Manu : 2014

No	Description	Qty	U/P	Amt
23	REAR BUMPER CLIPS <i>new</i>	10.00	498.00	4,980.00 <i>30</i>
24	REAR BUMPER SIDE RETAINER RH <i>new</i>	1.00	79.79	79.79 ✓
				<i>5616.83</i>
				<i>4212.62</i>
				Amt S\$ 18,620.11
				Discount (25.00%) S\$ 999.99
				Subtotal S\$ 13,965.08

Section: SPECIAL NETT ITEMS

25	FRONT SPORTS RIM RH <i>ct</i>	1.00	380.00	380.00 ✓
26	FRONT TYRE RH <i>2</i>	1.00	380.00	380.00 ✓
27	REAR SPORTS RIM RH <i>2</i>	1.00	380.00	380.00 ✓
28	REAR TYRE RH	1.00	380.00	380.00 ✓
				<i>380</i>
				Amt S\$ 1,520.00
				Discount (0.00%) S\$ 0.00
				Subtotal S\$ 1,520.00

Section: LABOUR

29	TO PANEL BEAT AND RENEWAL OF ALL DAMAGED PARTS	1.00	980.00	980.00 <i>500</i>
30	TO PUTTY & SPRAY PAINTING ON ACCIDENT DAMAGED PORTION	1.00	1,200.00	1,200.00 <i>1000</i>
31	TO DISMANTLE & REFIT DOOR COMPONENTS	1.00	150.00	150.00 <i>x</i>
32	TO PERFORM 4 WHEEL ALIGNMENT	1.00	100.00	100.00 <i>80</i>
33	TO CHECK WIRING AND REWIRE	1.00	80.00	80.00 <i>30</i>
34	TO ANTI-RUST	1.00	100.00	100.00 <i>x</i>
				<i>1610</i>

Continue on next page...



REPAIR ESTIMATE

ATTN: MOTOR CLAIMS DEPARTMENT
 OWNER : STUDENT EDUCATION SERVICES OF SINGAPORE LLP
 INSURER : NTUC INCOME INSURANCE CO-OPERATIVE LTD
 POLICY NO : 5087611662-01
 REFERENCE : LONPAC DIRECT SETTLE
 DATE OF ACCIDENT: 26/07/2018

Est. No. : E18080003
 Date : 06/08/2018
 Vehicle Num. : SKP7882K
 Make/Model : TOYOTA, ESTIMA AERAS
 2.4 CVT 2WD MR
 Chassis/Eng# : ACR500183465
 Yr. of Manu : 2014

No	Description	Qty	U/P	Amt
				Amt S\$ 2,610.00
				Discount (0.00%) S\$ 0.00
				Subtotal S\$ 2,610.00

Surveyed by/Company : _____
 Contact Number : _____
 Date/Time : _____
 Licensed Automotive Surveyor's Sign : _____

Adrian Ling
 1/5 07/08/18
 05 Days.

total: 6202.62
 1/5 HK

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: _____



Joo Hak Kee Auto Pte. Ltd.

LIST ITEMS Subtotal S\$ 13,965.08
SPECIAL NETT ITEMS Subtotal S\$ 1,520.00
LABOUR Subtotal S\$ 2,610.00
Total S\$ 18,095.08

JOO HAK KEE AUTO PTE LTD
BLK 3007 UBI ROAD 1
#01-406
SINGAPORE 408701
TEL: 67431913
FAX: 67435234

Customer

CASH
JOO HAK KEE

Vehicle ident no.

Repair order no.
R000598

Technician
01

Date
7.8.18

License plate no.
SKP 7882 K

First reg. date

Model
Toyota : Innova : KUN40L-GKMDYM

Odometer reading: km/miles
73069

Complaints or reason for alignment check

			Before	Target Data		Actual
Rear axle	Camber	left	-1°06'			-1°06'
		right	-2°11'			-2°11'
		cross	1°05'	0°00'	1°05'	
	Toe	left	0°12'			0°12'
		right	0°14'			0°15'
		total	0°27'		0°26'	
Geometrical driving axis			-0°01'	0°00'	-0°01'	
Front axle	Camber	left	-0°27'	0°10' +/-0°30'		-0°30'
		right	-0°27'			-0°24'
		cross	-0°01'	0°00' +/-0°30'	-0°06'	
	Caster	left		3°08' +/-0°30'		
		right				
		cross		0°00' +/-0°30'		
	SAI	left		10°45' +/-0°30'		
		right				
		cross		0°00' +/-0°30'		
	Track differential angle	left				
		right				
	Toe	left	-0°24'	0°03' +/-0°03'		0°03'
		right	-0°37'			-0°58'
		total	-1°00'	0°05' +/-0°05'	-0°55'	
Setback			0°00'			
Max steering lock	left steer	left	-39°48' +1°00' -2°00'			
		right	33°30' +1°00' -2°00'			
	right steer	left	33°30' +1°00' -2°00'			
		right	-39°48' +1°00' -2°00'			

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Tuesday, 15 January 2019 2:01 PM
To: 'ONG LI LI'; Adrian Ling (LKKAUTO)
Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO); KKLau
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Importance: High

Your Ref: 17/18/18/VP05/020790
Our Ref: CC4/LPC18014396/Afa3

Dear Ms Li Li,

We refer to the above matter.

Please be informed that we are in the midst of preparing our report to submit to your good office .

We will expedite the matter.

Best Regards,
Poh Kin, Chong (Mr) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

-----Original Message-----

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Tuesday, 15 January 2019 12:25 PM
To: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>; Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Dear Poh Kin

Please let us have your surveyor's report by 17/1/2019.

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

Poh Kin (LKKAUTO)

From: ONG LI LI <liling@lonpac.com>
Sent: Thursday, 15 November 2018 11:23 AM
To: Poh Kin (LKKAUTO); Adrian Ling (LKKAUTO)
Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO); KKLau
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018
Attachments: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SFA 3311G AND SKP 7882K ON 26/07/2018

Dear Poh Kin

Thanks for the update.

1. Please take note of Insured's feedback and, i.e. a)conduct fair assessment on COR before any settlement and (b) don't recommend overpayment on this matters 2. Check with the workshop if they are prepared to withdraw case from lawyer.

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

-----Original Message-----

From: Poh Kin (LKKAUTO) [mailto:pohkin@lkkauto.com]

Sent: Thursday, 15 November, 2018 10:36 AM

To: ONG LI LI; Adrian Ling (LKKAUTO)

Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO); KKLau

Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Importance: High

Dear Li Li,

We refer to the above matter and our tele conversation.

Please be informed that we managed spoke to Insured(Ms Annie Yew), OI concern about she unable to made comments on survey photo as she has no technical knowledge(even surveyor explain the damages to her). Although she is not very agree on COR. However, she urge M/s Lonpac to conduct fair assessment on COR before any settlement and agreed to let M/s Lonpac handle/settle the matter.

***OI also concern about as CONSUMER she would remind M/s Lonpac don't overpaid on this matters.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Wednesday, 12 December 2018 5:05 PM
To: 'ONG LI LI'; Adrian Ling (LKKAUTO)
Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO); KKLau
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Importance: High

Your Ref: 17/18/18/VP05/020790

Our Ref: CC4/LPC18014396/Afa3

Dear Li Li,

We refer to the above matter.

Please be informed that we manage to spoke to TP Repairer, however, they are not willing to help to instruct their lawyer withdraw from litigation and carry on Direct Settlement.

In view of above, we will submit W/P report to your office soonest.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

-----Original Message-----

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

Sent: Friday, 7 December 2018 11:56 AM

To: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>; Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>

Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Dear Poh Kin

Please reply by 12 December 2018.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Thursday, 15 November 2018 10:36 AM
To: 'ONG LI LI'; Adrian Ling (LKKAuto)
Cc: MT_Claim_SG; Hsiao Tong (LKKAuto); KKLau
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018
Attachments: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SFA 3311G AND SKP 7882K ON 26/07/2018
Importance: High

Dear Li Li,

We refer to the above matter and our tele conversation.

Please be informed that we managed spoked to Insured(Ms Annie Yew), OI concern about she unable to made comments on survey photo as she has no technical knowledge(even surveyor explain the damages to her). Although she is not very agree on COR. However, she urge M/s Lonpac to conduct fair assessment on COR before any settlement and agreed to let M/s Lonpac handle/settle the matter.

***OI also concern about as CONSUMER she would remind M/s Lonpac don't overpaid on this matters.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

-----Original Message-----

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

Sent: Thursday, 15 November 2018 9:18 AM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>; Adrian Ling (LKKAuto) <adrianling@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>

Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Dear Adrian

Please update us on this case.

Thanks,
Regards,

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Friday, 2 November 2018 9:06 AM
To: 'annie.yew@hotmail.com'
Subject: ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SFA 3311G AND SKP 7882K ON 26/07/2018
Attachments: P8070190.JPG; P8070191.JPG; P8070192.JPG; P8070193.JPG; P8070194.JPG; P8070195.JPG; P8070196.JPG; P8070197.JPG
Importance: High

Our Ref: CC4/LPC18014396/Afa3
Your Veh: SFA 3311G

Dear Ms Annie Yew,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SFA 3311G AND SKP 7882K ON 26/07/2018

We refer to the above matter and tele conversation between your goodself and our surveyor Mr Adrian on 01/11/2018.

We write to inform you that we are the loss adjuster appointed by your motor insurer, M/s Lonpac Insurance Bhd to deal with the third party claim against your policy.

As spoken over the phone, we attached herewith some inspection photos for your kind reference.

We appreciate if you could kindly let us have your confirmation for the damages in inspection photo is correspond with what you see in accident scene.

Your prompt reply will be very much appreciated.

Please do not hesitate to contact me if you need further information.

Thank you.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

Poh Kin (LKKAUTO)

From: ONG LI LI <liling@lonpac.com>
Sent: Thursday, 4 October 2018 5:03 PM
To: Poh Kin (LKKAUTO); Adrian Ling (LKKAUTO)
Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO); KKLau
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018
Attachments: TP Estimate-Marked.pdf; LKK RESURVEY PHOTO.PDF; LKK SURVEY PHOTO.PDF; Preliminary Advice.pdf

Hi Poh Kin/Adrian

Below is the comment made by our Insured. Can you help to draft a reply to address Insured's feedback on the high TP COR?

Quote

This is ridiculous, how can my car has only minor scratch and the attached bill is enormous. I am wondering if there is justice. This is Carpark and his speed is more than 10km/h to cost the impact when u have already in the midst of a reverse. Mine is just a lousy Japanese car and not a Volvo and only has minor scratches which do not even need repair.

Unquote

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

-----Original Message-----

From: Poh Kin (LKKAUTO) [mailto:pohkin@lkkauto.com]

Sent: Wednesday, 26 September, 2018 5:34 PM

To: ONG LI LI

Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO)

Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Importance: High

Our Ref: CC4/LPC18014396/Afa3

Your Ref: 17/18/18/VP05/020790

Dear Li Li,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SFA 3311G AND SKP 7882K ON 26/07/2018

We refer to the above matter and our tele-conversation on even date.

Enclosed revert of vehicle: SKP 7882K

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Friday, 10 August 2018 2:58 PM
To: 'nabilah@jhk.com.sg'
Cc: Hsiao Tong (LKKAuto); Admin A
Subject: RE: Motor Claim | New Third Party Direct Settle - SKP7882K / SFA3311G on 26/07/2018;
LKK REF: CC4/LPC18014396/Afa3

WITHOUT PREJUDICE

Our Ref: CC4/LPC18014396/Afa3
Your Ref: SKP7882K

Dear Sir/Madam,

ROAD TRAFFIC ACCIDENT INVOLVING SFA 3311G AND SKP 7882P ON 26.07.2018

We refer to the above matter.

Please be informed that liability is unclear on this matter. There is no conclusive evidence yet to substantiate either party's version. Below is a copy of our insured's accident report statement for your perusal. As such, We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Your prompt reply will be very much appreciated.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Mei Kwan (LKKAuto)
Sent: Friday, 10 August 2018 12:06 PM
To: nabilah@jhk.com.sg; Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Motor Claim | New Third Party Direct Settle - SKP7882K / SFA3311G on 26/07/2018 Our Ref: 17/18/18/VP05/020790 *** LKK REF: CC4/LPC18014396/Afa3

Our ref : SKP7882K

Your ref : SFA3311G

20th September 2018

Motor Claims Department

LKK Auto Consultants Pte Ltd

51 Ubi Avenue 1

#01-25 Paya Ubi Industrial Park

Singapore 408933

Dear Poh Kin,

Accident involving SKP7882K/SFA3311G (Lonpac Insured) on 26/07/2018

We act for **STUDENT EDUCATION SERVICES OF SINGAPORE LLP**, the owner of vehicle no. **SKP7882K**, which was involved in the above accident.

Our client suffered loss and damage as a result of your Insured's negligence in the driving of motor vehicle no. **SFA3311G**.

We quantify our client's claim as follows:

- | | |
|----------------------------------------|--------------------|
| 1. Cost of Repair inclusive of GST | : \$5243.00 |
| 2. Loss of use 06 days @ \$200.00/ day | : \$1200.00 |
| 3. E-GIA search fee | : \$29.00 |
| Total Amount claim | : \$6472.00 |

Pre-repair inspection of our client's vehicle was carried out by **Surveyor Adrian** on **07/08/2018** and we had finalize the lump sum COR at **\$4900.00** before GST.

We enclose herewith the final bill and necessary invoices for your immediate action.

Please let us know whether you are accepting liability and is doing settlement within 7 days upon receiving of this letter. If there is no discrepancies, please assist to forward the DV to us within 7 days.

Yours faithfully,



Joo Hak Kee Auto Pte Ltd

T: 67431913 F: 67435234

E: nabilah@jhk.com.sg

Lonpac Insurance Bhd
300 Beach Road
#17-04/07 The Concourse
Singapore 199555

Tax Invoice

Inv No. : INV18090087
Date : 20 Sep 2018
Ref : WJ1809087
Terms : 30 Days
Veh. No. : SKP7882K

#	Description	Qty	UOM	U/P	Amt
1	Total Lump Sum Repair Cost Third Party Claim - SKP7882K / SFA3311G Accident Date : 26/07/2018	1.00		4,900.00	4,900.00

I agree to the price as listed above and affirm that the goods are received in good condition.

E. & O.E.

Subtotal : S\$ 4,900.00
GST 7.0% : S\$ 343.00
Total: S\$ 5,243.00

For **Joo Hak Kee Auto Pte. Ltd.**



(Authorised Signature)

(Customer's Signature)

Please make cheque payable to 'JOO HAK KEE AUTO PTE LTD' or Cash/Nets/ Credit Cards payment at our workshop.

BLK 3007 UBI ROAD 1 #01-406, SINGAPORE 408701
BLK 3014 UBI ROAD 1 #01-324, SINGAPORE 408702

TEL: 6743 1913 FAX: 6743 5234
EMAIL: admin@jhk.com.sg

CO/GST REG NO: 201300082W
WEBSITE: www.jhk.com.sg

bizSAFE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-116133
Date of Request: 30/07/2018

Your Ref No: Online Purchase

Joo Hak Kee Auto Pte Ltd
Blk 3007 Ubi Road 1
#01-406
Singapore 408701

Dear Sir/Madam,

Date of Accident: 26/07/2018
Vehicle No: SKP7882K
Place of Accident: 177 Toa Payoh Central Open Carpark
Involving Vehicle No: SFA3311G

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SFA3311G	177 Toa Payoh Central Open Carpark	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Wednesday, 12 December 2018 5:05 PM
To: 'ONG LI LI'; Adrian Ling (LKKAUTO)
Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO); KKLau
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Importance: High

Your Ref: 17/18/18/VP05/020790
Our Ref: CC4/LPC18014396/Afa3

Dear Li Li,

We refer to the above matter.

Please be informed that we manage to spoke to TP Repairer, however, they are not willing to help to instruct their lawyer withdraw from litigation and carry on Direct Settlement.

In view of above, we will submit W/P report to your office soonest.

Best Regards,
Poh Kin, Chong (Mr) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

-----Original Message-----

From: ONG LI LI [mailto:long@lonpac.com]
Sent: Friday, 7 December 2018 11:56 AM
To: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>; Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>
Subject: RE: Claim ref: 17/18/18/VP05/020790 (urgent) ACCIDENT INVOLVING SFA3311G AND SKP7882K ON 26/07/2018

Dear Poh Kin

Please reply by 12 December 2018.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd



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/LPC18014396/Afa3q2		
300 BEACH ROAD #17-04/07 THE CONCOURSE SINGAPORE 199555		Date : 17-01-2019		
		Code : LPC2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SFA 3311G	Veh. Inspected	SKP 7882K	
Policy No.	Z17VP05014774	Coverage (\$)	0.00	
Claim No.	17/18/18/VP05/020790	Excess (\$)	0.00	
Assign From	ONG LI LI	Assign Date	07/08/2018	
2. Vehicle Particulars & Condition				
Make & Model	TOYOTA ESTIMA	c.c	2362	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	ACR500183465	Colour	GREY	
Odometer	73069	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	225/50 R18	DELINTE	6 mm	
L/H Front Tyre	225/50 R18	DELINTE	6 mm	
R/H Rear Tyre	225/50 R18	DELINTE	6 mm	
L/H Rear Tyre	225/50 R18	DELINTE	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	26/07/2018	Inspection Date	07/08/2018	
Survey held at	JOO HAK KEE AUTO PTE LTD 3007 UBI ROAD 1 #01-406 KAMPONG UBI INDUSTRIAL ESTATE SINGAPORE 408701			
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:		5 Working Days		



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.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKP 7882K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT BUMPER	NOT NECESSARY	1,679.84	-
10	FRONT BUMPER CLIPS @\$4.90	NOT NECESSARY	49.00	-
1	FRONT BUMPER SIDE RETAINER RH	NOT NECESSARY	85.90	-
1	FRONT FENDER RH	DENTED	488.76	488.76
1	FRONT FENDER INNER SHIELD RH	NOT NECESSARY	379.84	-
6	FRONT FENDER INNER SHIELD CLIPS RH @\$5.50	NOT NECESSARY	33.00	-
1	FRONT FENDER LOWER GARNISH RH	DEFORMED	288.57	288.57
1	FRONT WHEEL BEARING RH	NECESSARY	577.86	577.86
1	FRONT SHOCK ABSORBER RH	BENT	495.12	495.12
1	FRONT KNUCKLE ARM RH	BENT	608.70	608.70
1	FRONT LOWER ARM RH	BENT	485.97	485.97
1	FRONT DOOR RH	TO REPAIR SEE LABOUR	1,497.86	-
1	FRONT DOOR LOWER PANEL RH	DEFORMED	487.41	487.41
1	REAR DOOR RH	NOT NECESSARY	1,859.84	-
1	REAR DOOR LOWER PANEL RH	DEFORMED	588.79	588.79
1	REAR FENDER RH	TO REPAIR SEE LABOUR	988.60	-
1	REAR FENDER INNER SHIELD RH	NOT NECESSARY	278.50	-
6	REAR FENDER INNER SHIELD CLIPS RH @\$4.90	NOT NECESSARY	29.40	-
1	REAR FENDER LOWER GARNISH RH	NOT NECESSARY	379.58	-
1	REAR WHEEL BEARING RH	NOT NECESSARY	692.94	-
1	REAR SHOCK ABSORBER RH	NOT NECESSARY	98.98	-
1	REAR BUMPER	TORN	1,485.86	1,485.86
10	REAR BUMPER CLIPS @\$498.00	NECESSARY	4,980.00	30.00
1	REAR BUMPER SIDE RETAINER RH	NECESSARY	79.79	79.79
	LESS 25% DISCOUNT		-4,655.03	-1,404.21
			13,965.08	4,212.62
SPECIAL NETT ITEMS				
1	FRONT SPORTS RIM RH (SN)	CUT	380.00	380.00
1	FRONT TYRE RH (SN)	NOT NECESSARY	380.00	-

Report Ref No. CC4/LPC18014396/Afa3q2

**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 (\$)
1	REAR SPORTS RIM RH (SN)	NOT NECESSARY	380.00	-
1	REAR TYRE RH (SN)	NOT NECESSARY	380.00	-
			1,520.00	380.00
	LABOUR			
	TO PANEL BEAT AND RENEWAL OF ALL DAMAGED PARTS.INCLUSIVE OF THE REPAIR OF FRONT DOOR RH AND REAR FENDER RH .		980.00	500.00
	TO PUTTY & SPRAY PAINTING ON ACCIDENT DAMAGED PORTION .		1,200.00	1,000.00
	TO DISMANTLE & REFIT DOOR COMPONENTS.	NOT NECESSARY	150.00	-
	TO PERFORM 4 WHEEL ALIGNMENT.		100.00	80.00
	TO CHECK WIRING AND REWIRE .		80.00	30.00
	TO ANTI-RUST.	NOT NECESSARY	100.00	-
			2,610.00	1,610.00
GRAND TOTAL			18,095.08	6,202.62
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,900.00

Report Ref No. CC4/LPC18014396/Afa3q2

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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.