

Cecilia Chong (LKK Auto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Thursday, 25 April 2019 4:47 PM
To: Cecilia Chong (LKK Auto)
Cc: MT_Claim_SG
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185
*LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Lonpac External - Confidential

Dear Cecilia,

Kindly proceed as proposed.

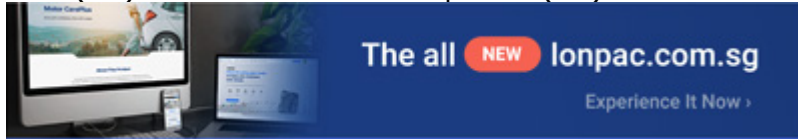
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Wednesday, 24 April, 2019 12:21 PM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Dear Gerald,

We refer to our tele-conversation,

The labour to replace and repair the parts took approximately 3.5days at \$800/day.

As for the spray paint, total of 3 panels took approximately 3 days at \$700/panel.

Our surveyor recommended 6 days.

Thank you.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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

From: GERALD POH WEE BIN [mailto:geraldpoh@lonpac.com]
Sent: Wednesday, 24 April 2019 11:56 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Lonpac External - Confidential

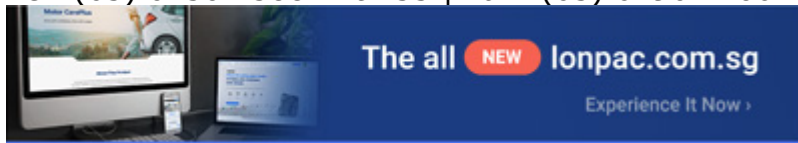
Dear Cecilia,

Kindly advise if the labour cost can be reduced further.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Wednesday, 24 April, 2019 11:27 AM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG; KKLau
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Dear Gerald,

Our surveyor have inform that the costing for the labour charges is \$800 per panel.

Labour given is 3.5days.

Kindly give us your instruction. Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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

From: GERALD POH WEE BIN [mailto:geraldpoh@lonpac.com]
Sent: Thursday, 4 April 2019 2:31 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; KKLau <kklau@lkkauto.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Lonpac External - Confidential

Dear Cecilia,

Based on the surveyor's report, the major item that warrant replacement was the door panel rear LH and the rest of the items are minor parts.

However, in comparison to the parts replaced, the labour of \$5,600.00 appear to be excessive.

Please verify with your surveyor on the costing for the labour charges.

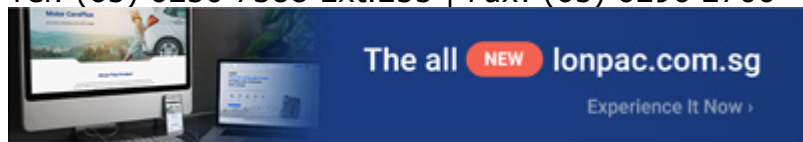
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]

Sent: Tuesday, 2 April, 2019 4:29 PM

To: GERALD POH WEE BIN

Cc: MT_Claim_SG

Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Dear Gerald,

So sorry, previously got some typo error.

Revised mandate as follow:

Cost of Repair(w/GST) : \$9,336.50

Loss of Rental (7 days x \$107) (w/gst) : \$749

Total: \$10,085.50

Kindly let us have your approval / instruction. Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

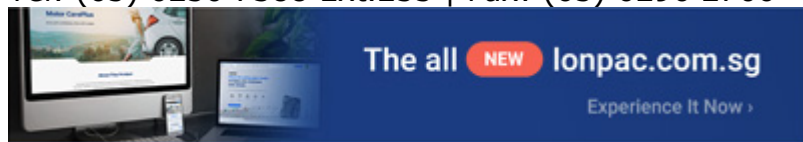
From: GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]
Sent: Wednesday, 27 March 2019 2:42 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3 [External Confidential]

Lonpac External - Confidential

Dear Cecilia,

Kindly proceed as proposed.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - Confidential data is for use by authorised external parties only.

From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]
Sent: Tuesday, 19 March, 2019 2:18 PM
To: GERALD POH WEE BIN
Cc: Hsiao Tong (LKKAuto); MT_Claim_SG; Admin A
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3

Lonpac Ref: **18/18/18/VC00/021185**

LKK Ref: CC4/LPC18022427/R1pa3

Dear Sirs/Madam,

We refer to the above matter.

We have highlighted to your good office on 15/01/2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is a head-to-rear collision. Liability is not in our driver's favour.

Summary to offer to third party repairer, "WEARNES AUTOMOTIVE PTE LTD" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 13,840.60	\$ 9,336.50
2. Loss of Rental (08days x \$100.00) W/GST	\$ 856.00	\$ 449.40 (7days x \$60.00)
3. LTA/ GIA Search Fee	\$ -	\$ -
Total	\$ 14,696.60	<u>\$ 9,785.90</u>

**06days recommendation for repair + 1sunday = 7days.

Relevant supporting claim documents are attached herewith for your perusal and reference.

The above is for your approval.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Friday, 8 February 2019 4:47 PM

To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/R1pa3

Lonpac Ref: **18/18/18/VC00/021185**

Dear Sirs/ Mdm,

We refer to the above matter.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Tuesday, 15 January 2019 4:07 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/pa3

Dear Hsiao Tong,

Since you have spoken to insured driver and he had confirmed that he has hit into something while reversing, you may proceed with direct settlement.

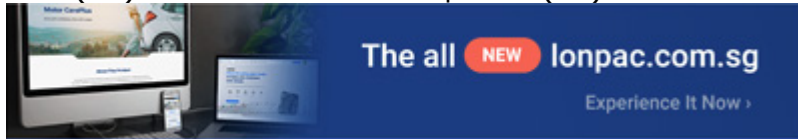
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Tuesday, 15 January, 2019 3:06 PM

To: GERALD POH WEE BIN

Cc: MT_Claim_SG; Admin A

Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185 *LKK REF: CC4/LPC18022427/pa3

Dear Gerald,

We refer to your below email.

Third party vehicle is parked between 22/11/2018 – 30/11/2018. Our insured driver mentioned DOA is 30/11/2018 and he admitted his lorry touched something while parking.

Third party had submitted a copy of witness' note(see attached). However the witness did not mention the date of event and which part of vehicle found dent & scratched. Furthermore, no reveal of the witness identity.

Based on our insured report, it seems highly possible that his lorry had collided onto third party's vehicle in the course of reverse parking.

We have contacted our driver Mr Lee Kim Poh to verify the nature of accident. Our driver confirmed that he had hit onto something while he was reversing his lorry into the parking lot. He think that he had collided onto the side mirror but there was no damage when he alighted to check. Our driver did not deny his involvement in the collision.

In view of the above, kindly let us have your comments/ instruction if we may proceed DS with third party.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Monday, 17 December 2018 4:31 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185

Dear Hsiao Tong,

Attached copy of insured's GIA report for your attention.

In the absence of the video footage and independent witness, please let us have your views on liability.

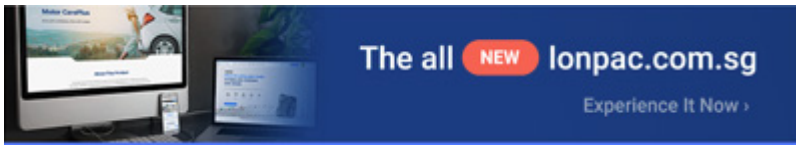
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



From: Mei Kwan (LKKAUTO) [<mailto:Meikwan@lkkauto.com>]
Sent: Thursday, 13 December, 2018 2:48 PM
To: ONG LI LI
Cc: MT_Claim_SG; Admin A; Hsiao Tong (LKKAUTO); CS A Team
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

LPC ref: 18/18/18/VC00/021185
LKK REF: CC4/LPC18022427/pa3

Dear Sir / Madam,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Admin-D (LKKAUTO)
Sent: Wednesday, 12 December, 2018 4:31 PM
To: 'ONG LI LI' <long@lonpac.com>; assignments <assignments@lkkauto.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in the workshop, repairer will arrange.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: ONG LI LI [<mailto:llong@lonpac.com>]
Sent: Wednesday, 12 December 2018 3:41 PM
To: Derek Oh Siong Wee <derek.oh@wearnes.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: 18/18/18/VC00/021185

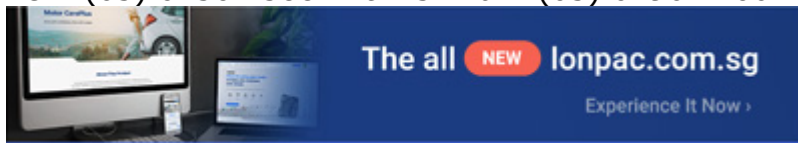
Without Prejudice

Dear Derek

Our Insured has still not reported the accident yet.

Please liaise with LKK Auto Consultants Pte Ltd.

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: Derek Oh Siong Wee [<mailto:derek.oh@wearnes.com>]
Sent: Wednesday, 12 December, 2018 3:36 PM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: TBA
Importance: High

Hi

Any update

Best Regards,

Derek Oh
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4895 M (65) 9818 7217
www.wearnes.com derek.oh@wearnes.com

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From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Monday, 10 December, 2018 8:51 AM
To: Derek Oh Siong Wee <derek.oh@wearnes.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: TBA

WITHOUT PREJUDICE

Dear Derek,

We have written to our insured to do so.
To date, no report received yet.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

From: Derek Oh Siong Wee [<mailto:derek.oh@wearnes.com>]
Sent: Friday, 7 December, 2018 9:56 PM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: TBA
Importance: High

Hi

Any update

Best Regards,

Derek Oh
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4895 M (65) 9818 7217
www.wearnes.com derek.oh@wearnes.com

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From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 4 December, 2018 2:37 PM
To: Derek Oh Siong Wee <derek.oh@wearnes.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: TBA

WITHOUT PREJUDICE

Our Ref :18/18/18/VC00/021185

Dear Derek,

The case is handled by me.

We shall revert once our insured lodged a report.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

From: Derek Oh Siong Wee [<mailto:derek.oh@wearnes.com>]
Sent: Tuesday, 4 December, 2018 2:12 PM
To: ONG LI LI; MT_Claim_SG
Cc: Richmond Ho
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: TBA
Importance: High

Hi Ms Ong

Kindly revert with liability clearance once your insured reported first before physical survey, thank you

Best Regards,

Derek Oh
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4895 M (65) 9818 7217
www.wearnes.com derek.oh@wearnes.com

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From: ONG LI LI <long@lonpac.com>
Sent: Tuesday, 4 December, 2018 1:41 PM
To: Derek Oh Siong Wee <derek.oh@wearnes.com>; MT_Claim_SG <mt_claim@lonpac.com>
Cc: Richmond Ho <richmond.ho@wearnes.com>
Subject: RE: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G Our Ref: TBA

Without Prejudice

Dear Derek

Our Insured has not reported the accident.

Do you still want us to arrange survey?

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: Derek Oh Siong Wee [<mailto:derek.oh@wearnes.com>]
Sent: Tuesday, 4 December, 2018 1:16 PM
To: GERALD POH WEE BIN; MT_Claim_SG
Cc: Richmond Ho
Subject: DIRECT SETTLEMENT FOR SLZ344D AND GY7973G
Importance: High

Hi

Please refer to the above attachment and check if possible for direct settlement

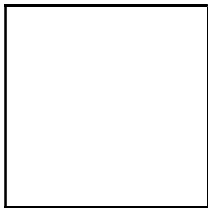
Best Regards,

Derek Oh
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4895 M (65) 9818 7217
www.wearnes.com derek.oh@wearnes.com

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