

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 1 February 2019 5:46 PM
To: 'ONG LI LI'
Cc: MT_Claim_SG; Bryan Ang (LKKAuto); Olivia Lau (LKKAuto)
Subject: <Seek Mandate> 181919VC05021324 URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 [External General]
Attachments: TP SCENE PHOTOS.pdf; LKK Survey Photos.pdf; PARF_COE REBATE.pdf; Total Loss Report-SDW74T.pdf

Lonpac Ref: **18/19/19VC05021324**

LKK Ref: CC4/LPC19000830/R1pa3

Dear Sirs/Madam,

We refer to the above matter.

Based on the accident scene photos of 2 vehicles which suggest that our insured driver failed to keep within its lane and caused the accident. Liability is not in our insured driver's favour.

Summary to offer to third party claimant is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 60,000.00	\$ 40,000.00 (Total Loss Value)
2. Loss of Use (30days x \$180.00)	\$ 5,400.00	\$ 2,520.00 (14days x \$180.00)
Total	\$ 65,400.00	<u>\$ 42,520.00</u>

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

The above is for your approval.

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: ONG LI LI <llong@lonpac.com>

Sent: Friday, 1 February 2019 12:21 PM

To: Desmond Wee <desmond.wee@rajahtann.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Sharmila Nair <sharmila.nair@bayfrontlaw.sg>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: 181919VC05021324 URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 [External General]

Lonpac External - General

Without Prejudice

Save as to Costs

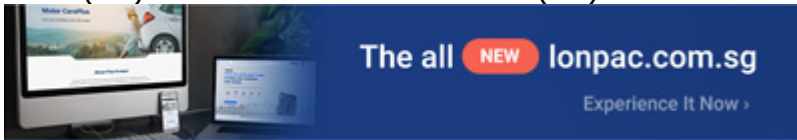
Dear Desmond

You quantify your claim and liaise with our appointed surveyor firm, LKK Auto Consultants Pte Ltd who is copied in this email.

Dear Hsiao Tong

Please review and put up your proposal for our management's consideration/approval.

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



Lonpac External - General data is for internal / external use.

From: Desmond Wee [<mailto:desmond.wee@rajahtann.com>]
Sent: Friday, 1 February, 2019 12:15 PM
To: ONG LI LI
Cc: Sharmila Nair; MT_Claim_SG
Subject: RE: 181919VC05021324 URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 [External General]

WITHOUT PREJUDICE SAVE AS TO COST

Dear Li Li,

Further to your telephone conversation with my wife as well as receiving the update from Performance Motors ("Workshop"), I understand that both sides have failed to come to agreement on the cost of repairs for my vehicle. Specifically, I note that Lonpac is not willing to exceed S\$40,000 for the compensation which you have indicated that beyond that, it is not economically viable, whereas the Workshop has given an estimate repair cost in excess of S\$60,000.

As I have no intention of wasting further time on this issue, please let me have Lonpac's offer for compensation on **a total loss basis as well as for the loss of use of the vehicle from 11 February to present date.**

Also, in view of the upcoming Chinese New Year closure period, if Lonpac intends to make the offer, please let me have it as soon as possible so that a decision can be made to resolve the matter expediently.

For the avoidance of doubt, this email is sent without prejudice to my rights and entitlements, which are expressly reserved.

Finally, as any offer would not involve the Workshop, I have expressly excluded them from this email and I would ask that you correspond with me and my wife directly on this matter moving forward.

Regards

Desmond Wee

Desmond Wee
Head
Corporate Commercial; Employment & Benefits

D +65 62320474
F +65 64282198

RAJAH & TANN SINGAPORE LLP
9 Battery Road #25-01, Singapore 049910

RAJAH & TANN ASIA
Cambodia | China | Indonesia | Laos | Malaysia | Myanmar | Philippines | Singapore | Thailand | Vietnam

www.rajahtannasia.com

From: ONG LI LI <llong@lonpac.com>
Sent: Thursday, 31 January, 2019 10:02 AM
To: Desmond Wee <desmond.wee@rajahtann.com>; Hsiao Tong (LKKAUTO) (chewht@lkkauto.com)
<chewht@lkkauto.com>
Cc: Sharmila Nair <sharmila.nair@bayfrontlaw.sg>; Yaguel Renan Joseph Estoria
<yaguel.renan.joseph@simedarby.com.sg>; MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: 181919VC05021324 URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 [External General]

Lonpac External - General

Without Prejudice
Save as to Costs

Dear Desmond,

From my understanding, our surveyor had responded to the workshop.

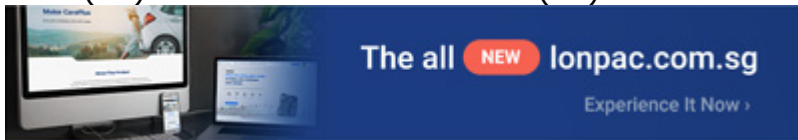
To expedite matter, you may quantify your claims with all supporting documents, and we shall review/consideration and offer based on the recommendation by surveyor and benchmarks.

Meanwhile, all our rights are expressly reserved.

Dear Hsiao Tong

Please handle.

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



Lonpac External - General data is for internal / external use.

From: Desmond Wee [<mailto:desmond.wee@rajahtann.com>]
Sent: Thursday, 31 January, 2019 9:52 AM
To: ONG LI LI
Cc: Sharmila Nair; Yaguel Renan Joseph Estoria; MT_Claim_SG
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Dear Ms Ong,

I have been updated by Performance Motors 2 days ago that full liability has been admitted by Lonpac Insurance and they have been dealing with your surveyor on the cost of repairs.

I further understand that the estimate was provided to you/your surveyors on 29 January but to date, you/your surveyors have not responded. I had instructed Performance Motors to send a reminder to you yesterday for an urgent reply BY TODAY THURSDAY 31 JANUARY 2019.

As full liability has been admitted, I would request that Lonpac reaches agreement with Performance Motors on the cost of repairs immediately.

It has been 20 days since your insured caused the damage and it has resulted in extreme inconvenience to me. I would therefore put on record that all my rights remain expressly reserved to claim for all and any loss, damages and expenses that I have suffered arising from this incident and any continued and unreasonable delay.

Regards

Desmond Wee

Desmond Wee

Head

Corporate Commercial; Employment & Benefits

D +65 62320474

F +65 64282198

RAJAH & TANN SINGAPORE LLP

9 Battery Road #25-01, Singapore 049910

RAJAH & TANN ASIA

Cambodia | China | Indonesia | Laos | Malaysia | Myanmar | Philippines | Singapore | Thailand | Vietnam

www.rajahtannasia.com

From: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>

Sent: Monday, 28 January, 2019 9:45 AM

To: ONG LI LI <llong@lonpac.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Sharmila Nair <sharmila.nair@bayfrontlaw.sg>; Desmond Wee <desmond.wee@rajahtann.com>

Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Dear Ms. Ong,

Please refer to attached documents as required.

Best Regards,

Joseph Yaguel

Customer Service Adviser

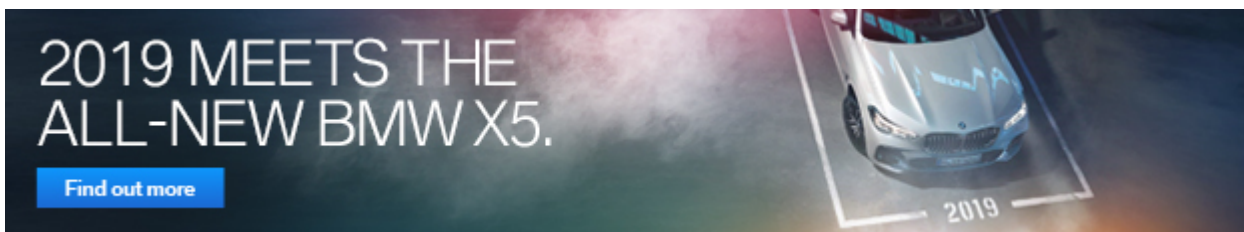
Performance Motors Limited

Body & Paint Department

Mobile: 91165199

DID : 63190149

Fax : 64743229



<https://www.pml-bmw.com.sg/en/all-models/x-series/X5/2018/bmw-x5-at-a-glance.html>

From: Desmond Wee <desmond.wee@rajahtann.com>

Sent: Monday, 28 January, 2019 9:41 AM

To: ONG LI LI <long@lonpac.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>; Sharmila Nair <sharmila.nair@bayfrontlaw.sg>

Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Dear Ms Ong,

I refer to your email to my wife, Ms Sharmila Nair.

Joseph (who is copied on this email) will arrange for the video to be forwarded to you. **[Joseph please do so immediately as you will note that we require Lonpac's response by close of business today-Monday 28 January 2019. Please also make sure you copy my wife and I on your email to Ms Ong]**

Ms Ong, please also let me know what, in your opinion, would be the measures that we need to take to mitigate our losses.

Regards

Desmond Wee

Desmond Wee

Head

Corporate Commercial; Employment & Benefits

D +65 62320474

F +65 64282198

RAJAH & TANN SINGAPORE LLP

9 Battery Road #25-01, Singapore 049910

RAJAH & TANN ASIA

Cambodia | China | Indonesia | Laos | Malaysia | Myanmar | Philippines | Singapore | Thailand | Vietnam

www.rajahtannasia.com

Rajah & Tann Singapore LLP (UEN To8LL0005E) is registered in Singapore under the Limited Liability Partnerships Act (Chapter 163A) with limited liability.

The contents of this email (including any attachments) are confidential and privileged and only intended for the recipient(s) addressed above. If you received this email by error, please notify the sender immediately and destroy it (and all attachments) without reading, storing and/or disseminating any of its contents (in any form) to any person. Email communication is not secure. Rajah & Tann Singapore LLP is not liable for any losses arising out of any errors or omissions in the contents resulting from email transmission or any illegal or unauthorised usage or tampering of its email system.

From: ONG LI LI <long@lonpac.com>

Sent: Monday, 28 January, 2019 8:58 AM

To: Sharmila Nair <sharmila.nair@bayfrontlaw.sg>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>; Desmond Wee <desmond.wee@rajahtann.com>

Subject: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Without Prejudice
Save as to Costs

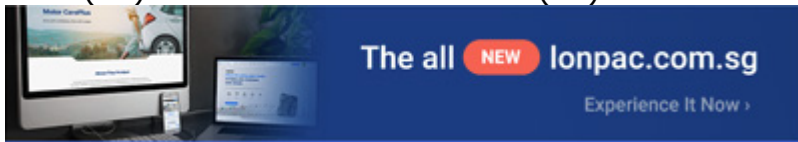
Dear Sharmila

We do not have the video footage, please let us have a copy of it for our review.

Trust that you/your husband will take reasonable steps to mitigate the loss.

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: Sharmila Nair [<mailto:sharmila.nair@bayfrontlaw.sg>]

Sent: Sunday, 27 January, 2019 3:01 PM

To: MT_Claim_SG

Cc: Yaguel Renan Joseph Estoria; desmond.wee@rajahtann.com

Subject: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Dear Ms. Ong,

I refer to the above matter.

I am writing this email on behalf of my husband, Desmond Wee, the owner of SDW74T. He is copied in this email.

I believe that Joseph, from BMW Claims Department, has forwarded you the photos as well as a video of the driver of XD8087S. You will note that from the photos and video of the accident that your insured's driver's version of events cannot be supported. As such, please let me know, without any further delay, if you will be accepting 100% liability on behalf of your insured. Failing which, my husband and I will be proceeding with legal action as this matter has been long outstanding and we have been put to severe inconvenience as a result. To-date we have already suffered 16 days loss of use.

Please let me have your response by close of business Monday, 28 January 2019.

Best regards,

SHARMILA NAIR
Director
BAYFRONT LAW



20 Collyer Quay, #23-01, Singapore 049319

T: +65 6653 1924

F: +65 6323 9292

E: sharmila.nair@bayfrontlaw.sg

www.bayfrontlaw.sg

Bayfront Law LLC is registered in Singapore as a limited liability company with registration number 201723356G.

The contents of this email (including any attachments) are both confidential and privileged and only intended for the recipient(s) named. If you received this email message in error, please notify the sender immediately and delete it (and any attachments) without disseminating, distributing, or copying this message or any attachment. Email communication is not secure. Bayfront Law LLC does not guarantee the integrity and security of Internet communications nor are we liable for any losses arising out of any viruses, errors or omissions in the contents resulting from email transmission or any illegal or unauthorised use or tampering of the email system.