

Hsiao Tong (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Monday, 28 January 2019 4:01 PM
To: Yaguel Renan Joseph Estoria; Hsiao Tong (LKKAUTO); PBSP (pml-pbsp@simedarby.com.sg)
Cc: MT_Claim_SG
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Without Prejudice

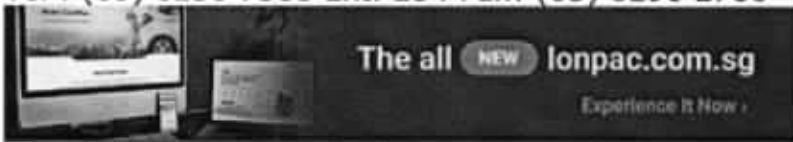
Dear Joseph/Caroline

You may liaise with LKK Auto Consultants Pte Ltd for direct settlement, quantum to be agreed.

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



From: Yaguel Renan Joseph Estoria [mailto:yaguel.renan.joseph@simedarby.com.sg]
Sent: Monday, 28 January, 2019 10:28 AM
To: ONG LI LI
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Dear Ms Ong,

That is the video submitted by Mdm Sharmila.

Best Regards,

Joseph Yaguel
Customer Service Adviser
Performance Motors Limited
Body & Paint Department
Mobile: 91165199
DID : 63190149
Fax : 64743229

2019 MEETS THE ALL-NEW BMW X5.

Find out more



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

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

Sent: Monday, 28 January, 2019 10:26 AM

To: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>; LOH KOK LEONG <klloh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

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

Without Prejudice

Dear Joseph

Do you have the video footage showing just before and at the time of the accident?

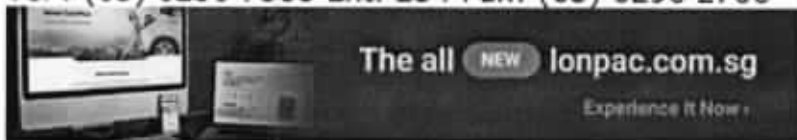
Regards,

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: Yaguel Renan Joseph Estoria [<mailto:yaguel.renan.joseph@simedarby.com.sg>]

Sent: Monday, 28 January, 2019 10:11 AM

To: ONG LI LI

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

Dear Ms. Ong,

Please refer to attach file

Best Regards,

Joseph Yaguel

Customer Service Adviser

Performance Motors Limited

Body & Paint Department

Mobile: 91165199

DID : 63190149

Fax : 64743229

2019 MEETS THE ALL-NEW BMW X5.

Find out more



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

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

Sent: Monday, 28 January, 2019 10:03 AM

To: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>; LOH KOK LEONG <klloh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

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

Without Prejudice

Dear Joseph

Could you send me your link to the video footage instead?

Alternatively, I am forwarding this email to our IT colleague for assistance.

Dear Kok Leong

Could you help in this?

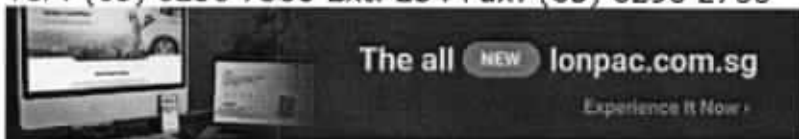
Regards,

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: Yaguel Renan Joseph Estoria [<mailto:yaguel.renan.joseph@simedarby.com.sg>]

Sent: Monday, 28 January, 2019 9:59 AM

To: ONG LI LI

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

Dear Ms. Ong,

You have a link to send it to? File is big

Best Regards,

Joseph Yaguel

Customer Service Adviser

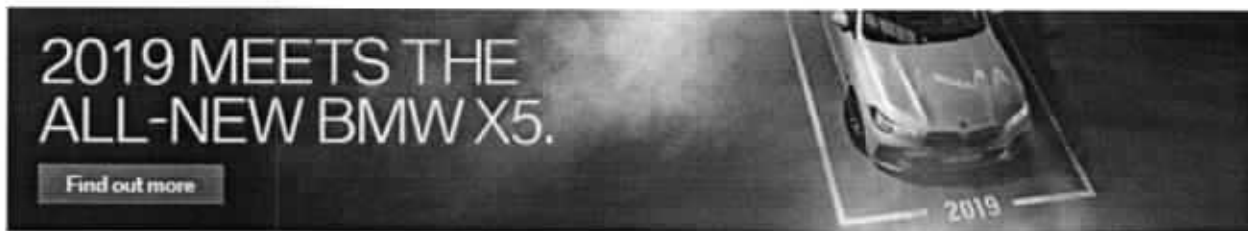
Performance Motors Limited

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: ONG LI LI <long@lonpac.com>

Sent: Monday, 28 January, 2019 9:52 AM

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

Without Prejudice

Dear Joseph

Do you have the video footage of the accident?

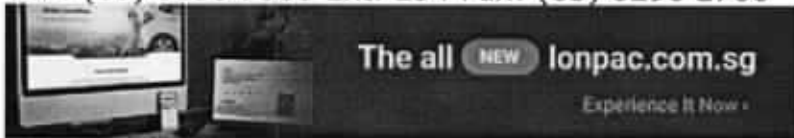
Regards,

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: Yaguel Renan Joseph Estoria [<mailto:yaguel.renan.joseph@simedarby.com.sg>]

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

To: ONG LI LI; MT_Claim_SG

Cc: Sharmila Nair; Desmond Wee

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

2019 MEETS THE ALL-NEW BMW X5.

Find out more



<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

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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

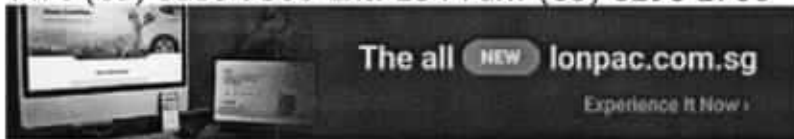
Without Prejudice
Save as to Costs

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



SMARTLAW

20 Collyer Quay, #23-01, Singapore 049319

T: +65 6653 1924

F: +65 6323 9292

E: sharmila.nair@bayfrontlaw.sg

www.bayfrontlaw.sg

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Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 28 January 2019 5:32 PM
To: 'PBSP'
Cc: Admin A; Rasul (LKKAUTO)
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 *LKK REF: CC4/LPC19000830/R1pa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject to insurer's approval.

According to surveyor, repair limit at \$40K.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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: PBSP <pml-pbsp@simedarby.com.sg>
Sent: Monday, 28 January 2019 4:15 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Fw: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Dear Hsiao Tong

Please confirm if liability is clear and we may proceed with Direct Settlement.

Thank you.

Regards,
Caroline
C/o Performance Motors Limited - Body and Paint
303 Alexandra Road Singapore 159941
DID: 6319 0174 Fax: 6479 4601

From: PBSP
Sent: Monday, 28 January 2019 4:05 PM
To: Yaguel Renan Joseph Estoria
Subject: Fw: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

From: ONG LI LI <long@lonpac.com>
Sent: Monday, 28 January 2019 4:00 PM
To: Yaguel Renan Joseph Estoria; Hsiao Tong (LKKAuto) (chewht@lkkauto.com); PBSP
Cc: MT_Claim_SG
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

Without Prejudice

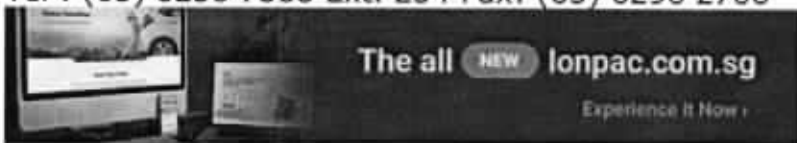
Dear Joseph/Caroline

You may liaise with LKK Auto Consultants Pte Ltd for direct settlement, quantum to be agreed.

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



Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 28 January 2019 4:10 PM
To: 'Julia - Shu Fatt Auto Works'
Cc: Admin A; assignments
Subject: RE: accident involving SLK 3265 H and XD 8118 L on 2/11/2018 *LKK REF: CC4/ASM18020603/pb3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject to insurer's approval.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Friday, 18 January 2019 4:50 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: accident involving SLK 3265 H and XD 8118 L on 2/11/2018 *LKK REF: CC4/ASM18020603/pb3

Miss Chew
Without prejudice

Your principal's insured has already returned the signed Letter of Authorisation by email to you.

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3 vehicles

BMW X5

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Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	BMW X5	Any	Any	2014	Any	Any	Any	Available
	BMW X5 xDrive35i Sunroof	\$172,800	\$21,420 /yr	16-Apr-2014	2,979 cc	48,014 km	SUV	Available
Graded B by STRA Low Interest Rate. 1 Year Warranty. 7 Seater SUV. Balloon Scheme. In-House Financing Options Available. Buy With A Peace Of Mind. 1 Owner. Low Mileage. 100% Genuine Mileage. No Chassis/Structural Damage... GOWHEELER Pte Ltd Posted: 19-Jan-2019 Tags: 2014 BMW X5, 2014 bmw x5, BMW X5, bmw x5, BMW, X5, x5, Used BMW								
	BMW X5 xDrive35i Sunroof	\$176,888	\$20,870 /yr	23-Oct-2014	2,979 cc	63,111 km	SUV	Available
1 Owner, Lowest Pricing Agent's Unit In The Market! Full Service Record With PML. Extended Warranty Included For Your Added Peace Of Mind! Accident Free, STA Or Vloom Evaluation At Your Preference. 10... Autocars Premium Pte Ltd Posted: 17-Jan-2019 Tags: 2014 BMW X5, 2014 bmw x5, BMW X5, bmw x5, BMW, X5, x5, Used BMW								
	BMW X5 xDrive30d	\$175,888	\$22,050 /yr	30-Apr-2014	2,993 cc	53,797 km	SUV	Available
Fuel Type: Diesel (Euro 5 Engine and Above) Non PL, PML Unit With The Best Specifications And The Best Condition, Fully Serviced And Maintained By PML. Super Economical Fuel Consumption At 12km/L. Doesn't Sound Like Diesel Engine, Do Drop By For... Posted: 08-Dec-2018 Tags: 2014 BMW X5, 2014 bmw x5, BMW X5, bmw x5, BMW, X5, x5, Used BMW								

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Compare

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	\$ 42,520.00

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

Hsiao Tong (LKKAUTO)

From: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>
Sent: Wednesday, 30 January 2019 6:21 PM
To: Hsiao Tong (LKKAUTO)
Subject: FW: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 *LKK REF: CC4/LPC19000830/R1pa3

Dear Hsiao Tong,

Any development?

Looking forward for a positive reply from your end.

Thank you very much.

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: ONG LI LI <llong@lonpac.com>
Sent: Wednesday, 30 January, 2019 10:31 AM
To: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>
Cc: chewht@lkkauto.com; MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 *LKK REF: CC4/LPC19000830/R1pa3

Without Prejudice
Save as to Costs

Dear Joseph

Please liaise with LKK Auto Consultants Pte Ltd for adjustment of repair costs and advise if you are able to repair the vehicle within the limit.

You/your client should not insist to repair the vehicle beyond the economical repair limit as the claimant has a duty to mitigate his loss.

Dear Hsiao Tong

Please handle the case at your end.

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: Yaguel Renan Joseph Estoria [<mailto:yaguel.renan.joseph@simedarby.com.sg>]
Sent: Wednesday, 30 January, 2019 10:16 AM
To: ONG LI LI
Cc: chewht@lkkauto.com
Subject: FW: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 *LKK REF: CC4/LPC19000830/R1pa3

Dear Ms. Ong,

Good Day.

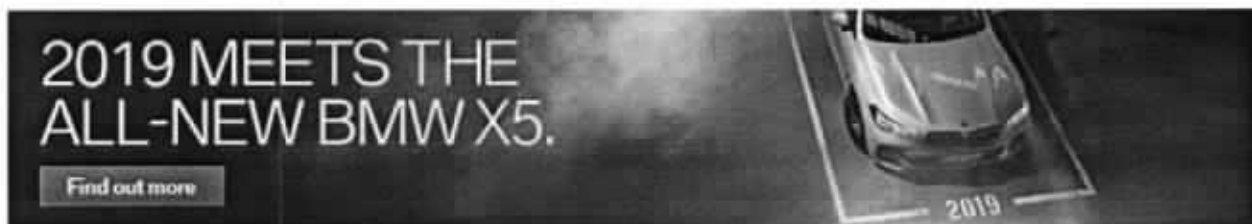
The above accident car SDW74T in our workshop, base from our inspection and estimate cost of repair at the range of SGD\$65K including supplementary items is beyond surveyor repair limit of \$40K.

We would like approval for the above amount \$65K requested. Hence if cannot be given pls advise us and help to call owner, Mr. Desmond Wee as well.

Looking for a positive reply from your end. Thank you.

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: PBSP
Sent: Monday, 28 January, 2019 5:35 PM
To: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>

Subject: Fw: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 *LKK REF: CC4/LPC19000830/R1pa3

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

Sent: Monday, 28 January 2019 5:31 PM

To: PBSP

Cc: 甯瑤 @; Rasul (LKKAuto)

Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 *LKK REF: CC4/LPC19000830/R1pa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject to insurer's approval.

According to surveyor, repair limit at \$40K.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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)

nsurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Hsiao Tong (LKKAuto)

From: ONG LI LI <lilong@lonpac.com>
Sent: Thursday, 31 January 2019 10:02 AM
To: Desmond Wee; Hsiao Tong (LKKAuto)
Cc: Sharmila Nair; Yaguel Renan Joseph Estoria; MT_Claim_SG
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.

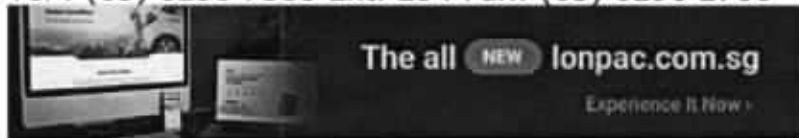
Meanwhile, all our rights are expressly reserved.

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.

1) TP to us who?
2) - body cost
LK auto.

1) TP cost: \$60K
Repair cost: 40K
too far difference

2) TP claimed
in 1 day,
if you want to
maintain \$40K
we will be
fine, possibly

this will be
an end to TP.

3) - body cost

body TP cost
40K - 60K

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

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9 Battery Road #25-01, Singapore 049910

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

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

To: ONG LI LI <long@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

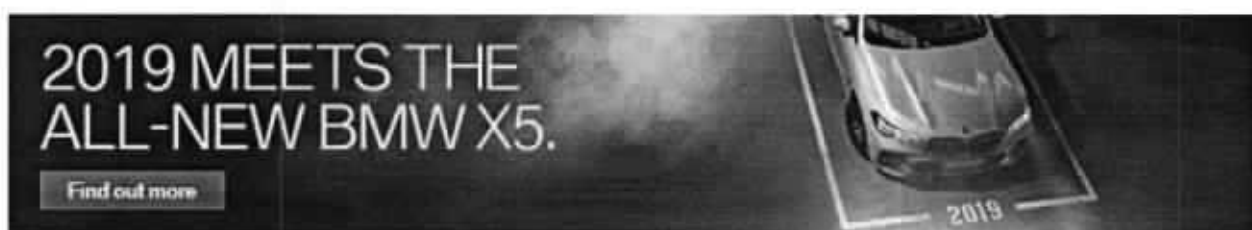
Performance Motors Limited

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

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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.

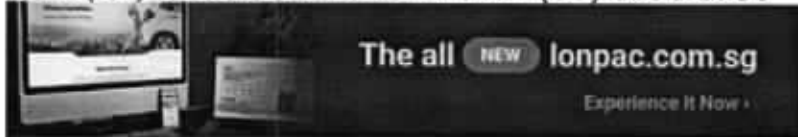
Regards,

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

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Hsiao Tong (LKKAUTO)

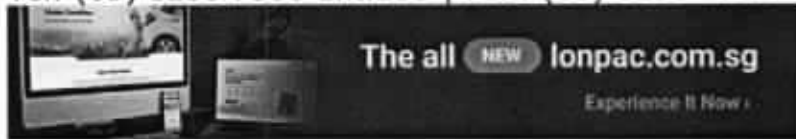
From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Thursday, 7 February 2019 9:04 AM
To: Desmond Wee
Cc: MT_Claim_SG; Hsiao Tong (LKKAUTO)
Subject: RE: 181919VC05021324 URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 [Internal General]

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Desmond,

We shall reviewed your proposals and revert.

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: Desmond Wee [mailto:desmond.wee@rajahtann.com]
Sent: Monday, 4 February, 2019 3:28 PM
To: GERALD POH WEE BIN
Cc: MT_Claim_SG; Sharmila Nair
Subject: Re: 181919VC05021324 URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019 [Internal General]

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear Gerald,

Thank you for your email and your prompt response.

I have noted your offer for total loss settlement which is **NOT** acceptable to me.

Specifically, in terms of your offer for loss of use, please let me know your surveyor's basis of the quantified offer of S\$2,520, which is wholly inadequate.

My damaged car is a BMW X5, 7-seater SUV. I have done some online checks for the cost of rental for as close to my car as possible; and the indicative costs are as follows:

Hertz: BMW 5 series (5 seater) S\$3,256 per week (or S\$465 per day)
Motorway: BMW X3 (5 seater) S\$270 per day
Thrifty: BMW 5 Series (5 seater) S\$2,846 per week (or S\$406 per day)

From the date of the accident (11 January 2019) until the estimated date of the delivery of my new car (which I am advised is to be end April and for the purposes of this illustration I shall use 30 April 2019), the current calculable loss of use suffered is **109 days**. For the avoidance of doubt, this does not factor any further costs arising from the delay in the delivery of my new car as well as the cost of transfer of my car registration plate, of which all costs are incurred incurred due to your insured's negligence and that Lonpac has already accepted full liability.

With the view to an expedient resolution, I am willing to accept the following as compensation:

1. Cost of Repair: S\$40,000.00
2. Loss of use from Friday 11 January 2019 to 30 April 2019 (109 days): 109 x S\$270 per day (which is the lowest of the 3 estimates stated above) = S\$29,430.00
3. Cost of retention of registration number: S\$1300.00 (Lamp To descel),

Total: **S\$70,730.00**

Please also confirm that if an agreement is reached on this matter, that the procedure would be for you to take over ownership of the car and in addition to the amount to be compensated, that Lonpac will also refund the PARF and COE rebate amounts to me.

I look forward to hearing from you as soon as possible as I would want to commence legal proceedings without any further delay if we are unable to reach any agreement on this.

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

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

Date: Monday, 4 February 2019 at 1:15 PM

To: "desmond.wee@rajahtann.com" <desmond.wee@rajahtann.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

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

WITHOUT PREJUDICE

SAVE AS TO COSTS

Dear Desmond,

Your email of 4 February 2019 to Ms Ong Li Li refers.

I am replying to your email in her absence.

We have reviewed the claim and cannot agreed to your claim of \$175,888.00
Prices in SG Carmart does not reflect the actual market valuation of any one vehicle

and they are the selling price of any one vehicle which are subject to negotiations.

Based on our appointed surveyor's recommendation, our offer is computed as follows:-

Cost of repair	\$40,000.00 (Total Loss Net Value)
Loss of Use	\$ 2,520.00

	\$42,520.00

Please revert regarding acceptance.

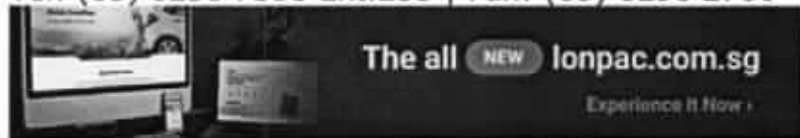
Best Regards

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: Desmond Wee [mailto:desmond.wee@rajahtann.com]

Sent: Monday, 4 February, 2019 8:47 AM

To: Hsiao Tong (LKKAUTO) (chewht@lkkauto.com); Bryan Ang (LKKAUTO) (bryanang@lkkauto.com); MT_Claim_SG

Cc: Sharmila Nair; ONG LI LI

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 Sirs,

Further to my email on Friday 1 Feb to Ms Ong Li Li, I have received an out of office reply from her until 13 Feb.

Pending her absence I understand that the matter will be dealt with by somebody else using the MT_claims@lonpac.com email address.

As Ms Ong has directed your loss adjustors last week to follow up on the proposal to Lonpac, please let me have your offer urgently so that the offer amount can be crystallized as soon as possible. In the meantime, all our rights (including but not limited to damages arising from continuing loss of use) remain expressly reserved.

Regards

Desmond Wee

Get Outlook for iOS

Desmond Wee

Head

Corporate Commercial; Employment & Benefits

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F +65 64282198

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

Sent: Friday, February 1, 2019 18:36

To: ONG LI LI; Hsiao Tong (LKKAUTO) (chewht@lkkauto.com); Bryan Ang (LKKAUTO) (bryanang@lkkauto.com)

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 COSTS

Dear Li Li,

My offer is as follows:

a. Compensation on a total loss basis: **S\$175,888.00.**

This is based on a similar offer made for a similar make car with similar registration date (April 2014) on "sgcarmart.com" website. Attached is an image of the ad.

b. Compensation for loss of use from **date of accident (11 January 2019) to date of replacement of new car.**

I intend to purchase a new BMW X5-ie similar make and model. I have been advised by Performance Motors Limited that the car will only be available end April 2019 at the earliest (and provided that there are no other delays).

- c. Compensation for cost of retention of existing car number plate and any other incidentals arising from your insured's negligence resulting in the need to replace my car.

Please let me hear from you on the above.

In the meantime, all my rights remain expressly reserved.

Regards

Desmond Wee

Desmond Wee

Head

Corporate Commercial; Employment & Benefits

D +65 62320474

F +65 64282198

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9 Battery Road #25-01, Singapore 049910

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www.rajahtannasia.com

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

Sent: Friday, 1 February 2019 12:20 PM

To: Desmond Wee; Hsiao Tong (LKKAUTO) (chewht@lkkauto.com); Bryan Ang (LKKAUTO) (bryanang@lkkauto.com)

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]

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.

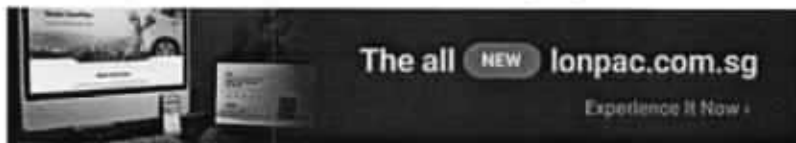
Regards,

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



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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

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9 Battery Road #25-01, Singapore 049910

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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



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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

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9 Battery Road #25-01, Singapore 049910

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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

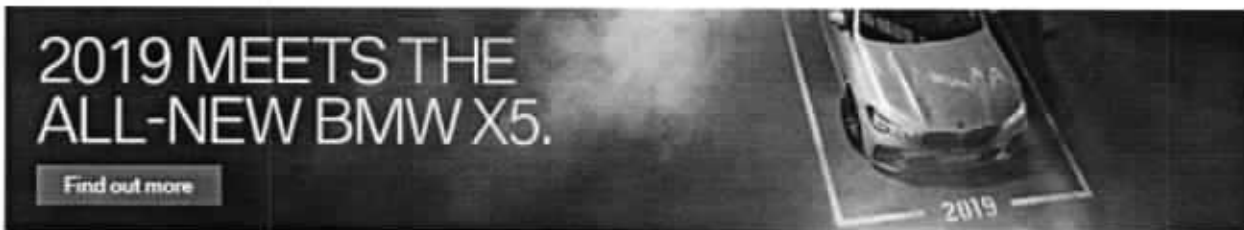
Dear Ms. Ong,

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

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F +65 64282198

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From: ONG LI LI <llong@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.

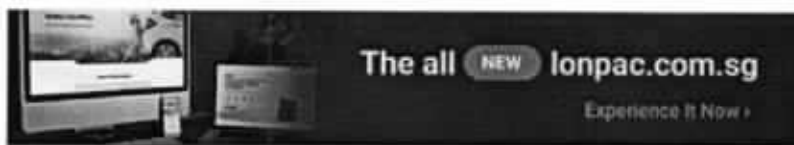
Regards,

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

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51 UBI AVE 1, #01/02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 6256 3561 FAX: (065) 6256 4315

Your Ref : 18/19/19VC05021324

Date: 12th March 2019

Our Ref : CC4/LPC19000830/R1pa3q2

M/s LONPAC INSURANCE BHD

300 BEACH ROAD

#17-04/07 THE CONCOURSE

SINGAPORE 199555

(The Motor Claims Department)

Dear Sir/Madam,

AUTOMOBILE INSPECTION REPORT OF ACCIDENT VEHICLE SDW 74T

INSURED VEHICLE XD 8087S

ACCIDENT ON 11/01/2019

Instruction was received to inspect the vehicle Reg. No. SDW 74T. The inspection was conducted on 14/01/2019 at the premises of M/s PERFORMANCE MOTORS LTD, 303 ALEXANDRA ROAD SINGAPORE 159941.

The following information was recorded: -

Registration Number	: SDW 74T
Make & Model	: B.M.W. X5 XDRIVE 30D
Year of Registration	: 2014
Engine Capacity	: 2993 cc
Body Colour	: Blue
Chassis Number	: WBAKS420700J40910
Speedometer Reading	: 100572 km

The vehicle sustained damages at the O/S body. The estimate repair cost of such vehicle is \$60,000.00 (Sin Dollars: Sity Thousand only) (Details see photographs enclosed).



51 UBI AVE 1, #01/02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 6256 3561 FAX: (065) 6256 4315

In view of this repair work, we are of the opinion that it would be **uneconomical** to proceed with the repairs and recommend it's to be written off as **"Total Loss"**.

(a) If the vehicle to be "Total Loss"

Market Value	S\$175,000.00	
Less: LTA Reimbursement Value (RV)	<u>(S\$134,745.00)</u>	
Nett Value		S\$ 40,255.00

(b) If the vehicle to be "Repair"

Repair Cost	S\$ 60,000.00	
(a) - (b) =		(S\$19,745.00)

The amount of estimated saving of S\$19,745.00 if the vehicle to be written off as **"Total Loss"** instead of to be repair.

Vehicle Inspected By:

MRB

MOHAMAD RASUL BIN MOHD YUNUS
AMSOE, AMIRTE, AMSAE-A, M.MATAI
Automotive Assessor

K.K.LAU
MSc(Eng M), B Eng(Hons), Peng(UK),
MASME(USA), B Bus(Aust), MBA(UK),
IEng(UK), MIE(mech), MinstAEA, MFIEA,
MIRTE, MIMI, MSAE, MCIARD, AM, NIJAAR(USA),
AM CATARI(CAN), M.MATA(USA), M.MdATA(USA),
Licensed Appraiser

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