

INS. CASE OWNER:

CC 4, Lpc 1900 0830, R1 pa34/4

LKK:
IDAC:

Su: NMB

DOI: 11/1/19

Date / Time: 14/01/19

Registered in Merimen: -

Pre-assign / CCU / FTE



Insured Vehicle No. : XD80875

Name of Insured : Leng Aik Gng. P/L

Insured Tel No. :

HP:

Excess Sec II : S\$

D.O.A: 11-1-19

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

SDW 74 T



INSRS:

WSP:

Tel:

Liability:

RMKS:

pmc



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

17/1

SDW 74 T - X ; XD 80875 - X

CH7

Conflicting statement.

28-01-19

BASED ON SCENE PHOTOS OF 2 VEHICLES WHICH SUGGEST THAT
CH7 FAILED TO KEEP WITHIN ITS LANE IS THE PROXIMATE CAUSE OF
ACCIDENT. WE ARE LIABLE.

Repair time: #40c.

8/3/19

Lili called in. She also stated the rate.
with TP. Ade for vehicle maintenance.

11/3/19

File to MK to close

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:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

100

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

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow / Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

Total Loss

#380.00

(up)

COPY 11/3/19

Examiner: Rome

REF:

17223

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No: SDW 747

at Workshop m/s: PERFORMANCE

of 303, ALEXANDRA RD

Insured: LOWPAC

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

N/S	O/S

Bal. or Market Value:

175K

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days Res: Yes or No

Lum Sum:

% 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

SDW 747

Yr Regn: 2014 / APR

Type: M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: B.M.W X5 XDRIVE 30D c.c. : 2493

Colour:

BLUE

A/C Insured / Std / NI / NA

Sp. Reading

100572

T/Radio: Insured / Std / NI / NA

Eng/No:

C/N:

WBAKS426700J40910

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Mod: Nil / STD A/Rim / STD A/Rim or

Tyre Size:

F:

255/50R19

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front:

Rear:

R/Bal:

6

mm

R/Bal:

6

mm

L/Bal:

6

mm

L/Bal:

6

mm

D.O.A:

11/01/19

D.O.A:

14/01/19

Survey held at

PERFORMANCE

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision

Date / Time

Action / Instruction

refer to em7, repair limit 40k

Total Loss

MV: \$ 175 000.00

LTA: \$ 134 745.00

Net = \$ 40 255.00

Date/Time, File Pass to?

☐

Prel. Report

1)

☐

Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

1. ... + ...

2. Photos

3. Other

4. ...

TOTAL

Report Format :

Lump Sum / L.B. : (\$)

Add Fee:

☐

Site Insp (\$)

☐

Interview (\$)

☐

Tech Insp (\$)

☐

Workshop (\$)

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Information	
Owner ID Type:	Singapore NRIC
Owner ID:	7722J
Vehicle Details	
Vehicle No.:	SDW74T
Vehicle to be Exported:	No
Intended Deregistration Date:	15 Jan 2019
Vehicle Make:	B.M.W.
Vehicle Model:	X5 XDRIVE30D LED SR HUD NAV 7 SEATER
Primary Colour:	Blue
Manufacturing Year:	2014
Engine No.:	30938742N57D30A
Chassis No.:	WBAKS420700J40910
Maximum Power Output:	190.0 kW (254 bhp)
Open Market Value:	\$82,645.00
Original Registration Date:	17 Apr 2014
First Registration Date:	17 Apr 2014
Transfer Count:	1
Actual ARF Paid:	\$120,761.00
Intended PARF Rebate Amount	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	16 Apr 2024
PARF Rebate Amount:	\$90,570.00
Intended COE Rebate Amount	
COE Expiry Date:	16 Apr 2024
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$84,100.00
COE Rebate Amount:	\$44,175.00
Total Rebate Amount:	\$134,745.00

The information contained herein is correct as at 15 Jan 2019

OK

175,000

134,745

40,255

Rasul (LKKAuto)

From: Rasul (LKKAuto)
Sent: Tuesday, 15 January, 2019 9:32 AM
To: 'yaguel.renan.joseph@simedarby.com.sg'
Subject: SDW 74T DOA : 11/01/19

Hi Joseph,

As spoken, repair limit to repair this vehicle is 40K only

Best Regards,

Rasul | Assessor

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Rasul@lkkauto.com | fax: 6841-4315

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.



79 Scan photos.









Hsiao Tong (LKKAuto)

From: ONG LI LI <llong@lonpac.com>
Sent: Friday, 1 February 2019 12:21 PM
To: Desmond Wee; Hsiao Tong (LKKAuto); Bryan Ang (LKKAuto)
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

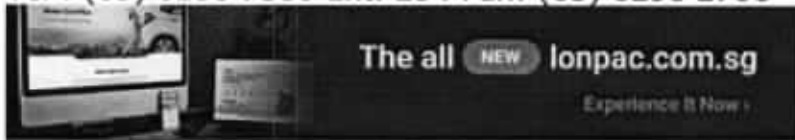
Dear Desmond

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



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

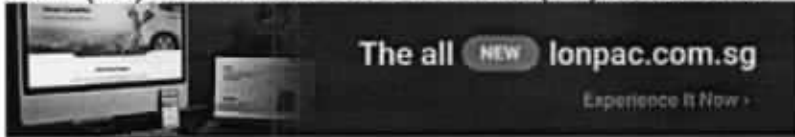
Please handle.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

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



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

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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 <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

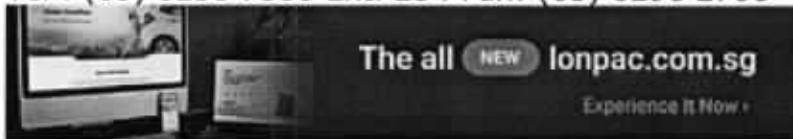
Dear Sharmila

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: Hsiao Tong (LKKAuto)
Sent: Thursday, 31 January 2019 12:20 PM
To: 'yaguel.renan.joseph@simedarby.com.sg'
Cc: Rasul (LKKAuto)
Subject: RE: SDW74T - TPDS *LKK REF: CC4/LPC19000830/R1pa3

Without Prejudice

Dear Joseph,

We refer to your below email.

We have reviewed the matter and maintaining the repair limit of this vehicle to be \$40K.

Thank you.

Max allow post put in

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: Rasul (LKKAuto)
Sent: Thursday, 31 January 2019 11:23 AM
To: Yaguel Renan Joseph Estoria <yaguel.renan.joseph@simedarby.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: SDW74T - TPDS

Hi Joseph,

As per request, unfortunately we unable to accept the amount of 60K. 20K is more than the repair limit
Aside Hsiao Tong, kindly assist

Best Regards,

Rasul | Assessor

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Rasul@lkkauto.com | fax: 6841-4315

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



Auto
Consultants
Pte Ltd

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From: Yaguel Renan Joseph Estoria [<mailto:yaguel.renan.joseph@simedarby.com.sg>]
Sent: Thursday, 31 January, 2019 11:14 AM

To: Rasul (LKKAuto)
Subject: SDW74T - TPDS

Dear Rasul,

Good Day.

As per conversation with our workshop, how much maximum you can offer? We can give for \$60K for the repair including the supplementary items.

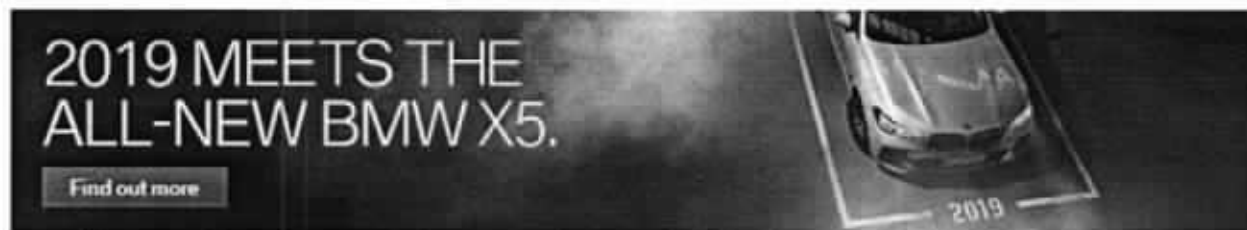
Hope we can meet at the repair cost to settle and help the client. Looking forward for a positive reply from your end.

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>

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Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: 18/18/18/VP00/020998
Our ref: CC4/LPC18018807/Apb3

Date: 31/01/2019

The Motor Claims Department
M/s Lonpac Insurance Bhd

Dear Sirs/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SDW 74T

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 14/01/2019 at the premises of M/s Performance Motors Limited (Alexandra) and have the following to report:-

Workshop Estimate Amount	: S\$	52,636.60	
Revised Estimate Amount	: S\$	36,063.00	
"Check" Items Amount	: S\$	12,602.60	
Total (Including Check Items)	: S\$	48,665.60	
Market Value	: S\$	175,000.00	(est)
LTA Reimbursement Value	: S\$	134,745.00	(est)
Nett Value	: S\$	40,255.00	(est)

Description of Damage:

The vehicle sustained damages at the
O/S Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 17.0 days

Yours faithfully,

MOHD. RASUL
Licensed Appraiser

Hsiao Tong (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Monday, 28 January 2019 10:47 AM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: FW: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019
Attachments: b930d63c-9b9f-4515-abe6-7ff5c53bf455.mp4

URGENT

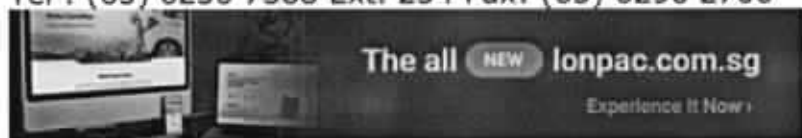
Dear Hsiao Tong

Your Ref: LKK REF: CC4/LPC19000830/R1pa3

Please let us have your assessment/comment on liability. Will forward accident scene photos to you in a separate email.

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

→ Old more trade?
→ Need to go comment for opinion to Ong Li Li by today.



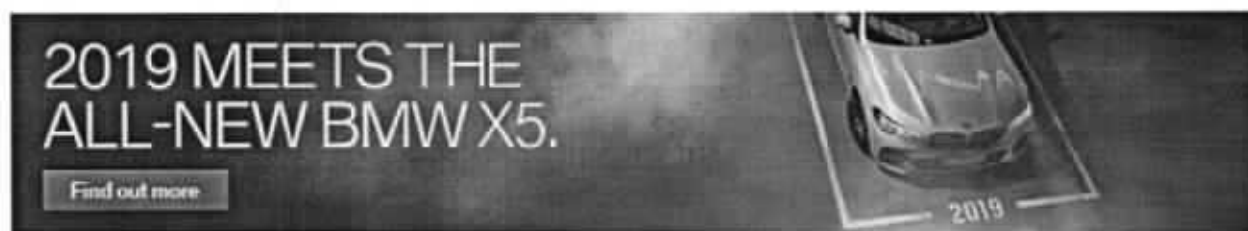
From: Yaguel Renan Joseph Estoria [mailto:yaguel.renan.joseph@simedarby.com.sg]
Sent: Monday, 28 January, 2019 10:11 AM
To: ONG LI LI
Subject: RE: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019

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



<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 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?

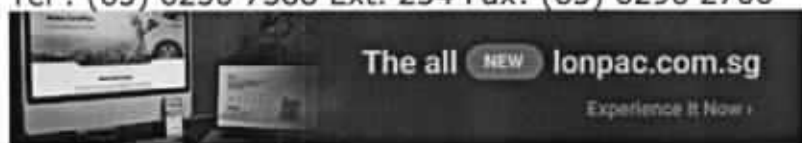
Regards,

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

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 <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?

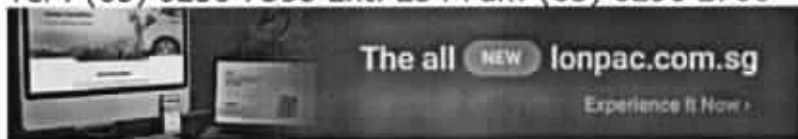
Regards,

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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www.rajahtannasia.com

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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.

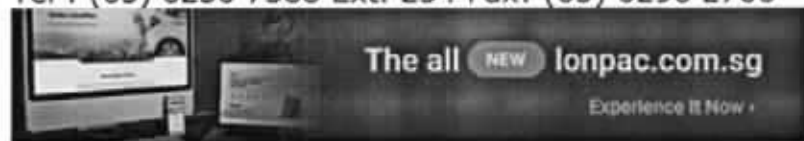
Regards,

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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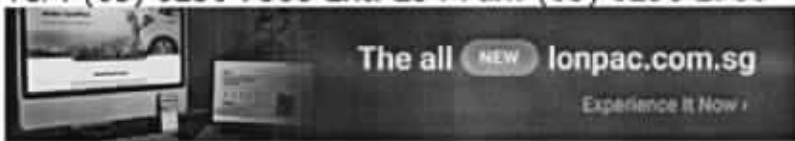
Hsiao Tong (LKKAUTO)

From: ONG LI LI <llong@lonpac.com>
Sent: Monday, 28 January 2019 10:47 AM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG
Subject: FW: 181919VC05021324 RE: URGENT ATTENTION : ONG LI LI - ACCIDENT BETWEEN SDW74T and XD8087S on 11 January 2019
Attachments: 64a7ad97-5f48-44d1-8875-3b8d947a3903.JPG; 4465cf73-5dec-415e-a671-4c1ac9b5f6d9.JPG; 8699665b-6e2e-480a-8898-387f56e7cdd8.JPG; a47b24ec-cb06-4e8c-8242-0c556adce941.JPG; ac5f6892-decb-4655-a143-6f4220c6eb0e.JPG; b010575d-0486-4c84-be56-99781351e42b.JPG; d901df57-3a99-49fc-be9c-d3fc214c8a0f.JPG; dfa29a21-ceaa-4590-94f5-e20260838b11.JPG; ebb92ecb-aa8e-4486-ba06-b64d59556917.JPG

Hi Hsiao Tong

Please see my earlier email and let us have your assessment on liability.

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,

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Best Regards,

Joseph Yaguel
Customer Service Adviser
Performance Motors Limited
Body & Paint Department
Mobile: 91165199
DID : 63190149
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To: ONG LI LI <llong@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>

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

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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

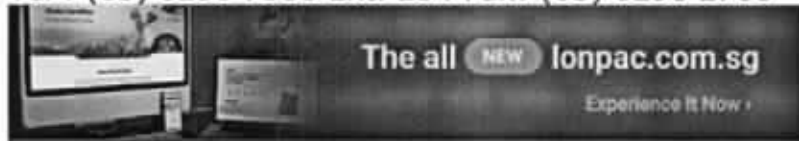
Without Prejudice
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Trust that you/your husband will take reasonable steps to mitigate the loss.

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

To: MT_Claim_SG

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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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