

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Friday, 17 May, 2019 8:43 AM  
**To:** Mong Yong Goh  
**Cc:** Admin A; Vic (LKKAUTO); Adrian Ling (LKKAUTO)  
**Subject:** RE: Renewal notice - SJN9380B Our Ref: 18/19/19/VP05/021582 [External Confidential]

Dear Mr Goh,

Yes, Tuesday is fine. Maybe after around 1:30PM?

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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**From:** Mong Yong Goh [mailto:[mygoh2809@gmail.com](mailto:mygoh2809@gmail.com)]  
**Sent:** Friday, 17 May, 2019 7:33 AM  
**To:** Vic (LKKAUTO)  
**Subject:** Fwd: Renewal notice - SJN9380B Our Ref: 18/19/19/VP05/021582 [External Confidential]

Hi Vic,  
Sorry Wednesday I forgot I got prior appointment... can I see you on Tuesday after 1pm.....Once again my apologies.

Regards,

Goh Mong Yong

9777 3574

----- Forwarded message -----

**From:** Mong Yong Goh <[mygoh2809@gmail.com](mailto:mygoh2809@gmail.com)>  
**Date:** Thu, May 16, 2019 at 11:22 PM  
**Subject:** Re: Renewal notice - SJN9380B Our Ref: 18/19/19/VP05/021582 [External Confidential]  
**To:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

Dear Vic,

Can I come down to your office either Tuesday 21/6 or Wednesday 22/6 around 1pm? Your office is at Blk 51, Paya Ubi Industrial Park, Ubi Ave 1, #02-25....

Regards,

Goh Mong Yong

9777 3574

On Thu, May 16, 2019 at 5:46 PM Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)> wrote:

Dear Mr Goh,

We refer to your below email.

In order to have a better understanding and clarification on the matter, we would like to speak with you.

Kindly let us know of your convenient time (within working hours e.g. 9am -6pm) so we can contact you via telephone and address your concerns.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** ONG LI LI [mailto:[llong@lonpac.com](mailto:llong@lonpac.com)]  
**Sent:** Thursday, 16 May, 2019 5:17 PM  
**To:** Mong Yong Goh; Pure Insurance Agencies Pte Ltd; Vic (LKKAUTO); Adrian Ling (LKKAUTO)  
**Cc:** ELAINE WONG NYUK FUNG; Cindy Sim  
**Subject:** RE: Renewal notice - SJN9380B Our Ref: 18/19/19/VP05/021582 [External Confidential]

## Lonpac External - Confidential

Dear Vic

Please look into Insured's concerns below and let us have surveyor's findings.

"I am not sure whether the surveyor used my photograph which I have forward 2 compare with the damaged car... It is totally difference."

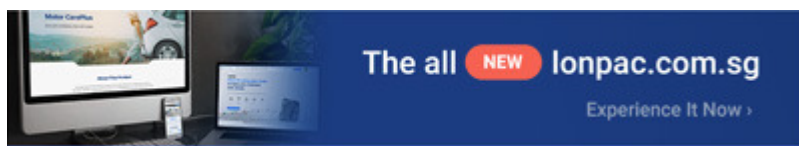
Regards,

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

**From:** Mong Yong Goh [mailto:[mygoh2809@gmail.com](mailto:mygoh2809@gmail.com)]  
**Sent:** Thursday, 16 May, 2019 5:09 PM  
**To:** Pure Insurance Agencies Pte Ltd  
**Cc:** ELAINE WONG NYUK FUNG; Cindy Sim; ONG LI LI  
**Subject:** Re: Renewal notice - SJN9380B [External Confidential]

Alan,

I am not sure whether the surveyor used my photograph which I have forward 2 compare with the damaged car... It is totally difference. To me it is an outright cheating and against my principle. On top of that this guy is not gentleman enough as we agreed that there is no damaged at the time of accident and agreed to let the matter rest. Fyi.....in my car there were 4 persons with me and who can testify about this.

Regards,

Goh Mong Yong

9777 3574

On Thu, May 16, 2019 at 11:08 AM Pure Insurance Agencies Pte Ltd <[admin@pureinsurance.com.sg](mailto:admin@pureinsurance.com.sg)> wrote:

Dear Mr Goh,

Insurer's surveyor had completed the assessment of the Third Party claims of \$5,000. Insurer had reduced the claim amount to \$3,000 based on surveyor's assessment.

This is the revised renewal notice with a slight reduction in premium. The excess of \$500 remain due to this accident without the NCD protector as the protector was activated due to this accident.

Summary of surveyor and insurer's claim dept

- 1) photograph submitted and photograph from the third party, similar damages were observed.
- 2) bumper (third party vehicle) will be changed and the cost is estimated to be \$3,000. This is to reinstate the third party vehicle to its original state.
- 3) \$200 request from the third party, however, there were no written agreement on this private settlement.
- 4) Based on all evidences and reports from all parties, this is a valid third party claim.

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Best Regards,

Alan



**Pure Insurance Agencies Pte Ltd**

p: 6289 3343 m: 8222 7711

f: 6285 2351

a: 210 Turf Club Road, Lot A42

The Grandstand, Singapore 287995

e: [admin@pureinsurance.com.sg](mailto:admin@pureinsurance.com.sg)

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Personal

Medical | Accident | Travel | Home | Domestic Help

Vehicle

Scrap | Export | Car Loan | New Car | Used Car | Commercial Vehicles

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I/We have obtained clear and unambiguous consent from the proposer, to the collection, use, holding, processing, disclosure and transfer of the proposer's/policyholder's personal data to Pure Insurance Agencies Pte Ltd or may be disclosed or transferred by Our Company to its associated individuals, companies or any independent third parties within or outside Singapore for one or more purposes stated in the Data Protection Policy.

On 2019-05-15 15:56, Mong Yong Goh wrote:

Dear Alan,

The accident I have there is no damaged and at that time and agreed with the driver that he will not claim but 2 days later he called me and asked me to compensate him SGD 200. He forward me the photographs which is totally different from my photograph at that time of the accident. I told your colleague Ms. Ong Li Li and she said that she will get your surveyor to look into this. Appreciate you check with her.....Thanks.

Regards,

Goh Mong Yong

9777 3574

On Wed, May 15, 2019 at 11:26 AM Pure Insurance Agencies Pte Ltd <[admin@pureinsurance.com.sg](mailto:admin@pureinsurance.com.sg)> wrote:

Dear Mr Goh,

1) \$500 excess was added to the renewal insurance due to accident on 20 March 2019. Third Party Property Damage (Claim amount: \$5,000).

2) NCD Protector was removed due to the accident.

NCD 50% is intact due to the NCD protector.

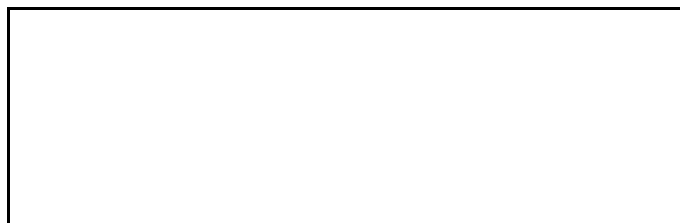
Hope this clarify.

Thank you.

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Best Regards,

Alan



=====  
We provide advice on general insurance products for personal and businesses.

Business

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Personal

Medical | Accident | Travel | Home | Domestic Help

Vehicle

Scrap | Export | Car Loan | New Car | Used Car | Commercial Vehicles

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I/We have obtained clear and unambiguous consent from the proposer, to the collection, use, holding, processing, disclosure and transfer of the proposer's/policyholder's personal data to Pure Insurance Agencies Pte Ltd or may be disclosed or transferred by Our Company to its associated individuals, companies or any independent third parties within or outside Singapore for one or more purposes stated in the Data Protection Policy.

On 2019-05-15 10:35, Mong Yong Goh wrote:

| Hi Elaine,

Thank you for your quotation..... I noticed that my excess is \$500 whereas my existing excess is zero. Also there is no coverage on NCD. Kindly look into it and come back to me asap as I will be going oversea. Thanks in advance....

Regards,

Goh Mong Yong

9777 3574

On Tue, May 14, 2019 at 3:15 PM ELAINE WONG NYUK FUNG <[elainewong@lonpac.com](mailto:elainewong@lonpac.com)> wrote:

**Lonpac External - Confidential**

Dear Mr Goh,

Please refer attached renewal notice for your reference.

Dear Zeeky/Cindy,

Please assist to follow up.

Thanks.

Warmest Regards,

*Elaine Wong*

**Lonpac Insurance Bhd, Singapore**

Personal Lines, Underwriting



**Error! Filename not specified.**

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