

Veron Chen (LKKAUTO)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Monday, 13 May 2019 11:17 AM
To: Bryan Ang (LKKAUTO); KKLau; Olivia Lau (LKKAUTO)
Cc: Shirley Hiew (LKK AUTO); Veron Chen (LKKAUTO); SUR; Admin-D (LKKAUTO)
Subject: RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

Dear Bryan,

Thanks for your prompt update.

Please continue to keep us informed.

Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Bryan Ang (LKKAUTO) [mailto:bryanang@lkkauto.com]
Sent: Monday, 13 May, 2019 10:51 AM
To: Irene Tan <irene_tan@sg.msig-asia.com>; KKLau <kklau@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>
Cc: Shirley Hiew (LKK AUTO) <ShirleyHiew@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>
Subject: RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Irene

I refer to your request below.

I have inspected the insured vehicle last Friday. Insured driver (spouse of insured) was in attendance. In summary, insured driver is not disputing that there was contact between the front of insured vehicle and the rear of the Premier taxi. He is disputing on the extent of damage to the taxi. According to him, the scene photo provided by the taxi driver was cropped to cover the side of the rear bumper, which was not dislodged at the material time and therefore does not warrant the repair cost claimed. He also mentioned that there were more photos taken by the taxi driver. He is agreeable for MSIG to resolve the TP claim but wants the settlement amount to be reasonable.

In light of insured driver's comments on the accident scene photos, I will be requesting Premier to check with their driver for more photos and thereafter follow up with any adjustment to the COR if necessary.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Irene Tan <irene_tan@sg.msig-asia.com>

Sent: Tuesday, 7 May 2019 4:00 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

Importance: High

Good afternoon Bryan,

Further to our earlier email and for your information, please see our email below requesting from our insured for the following:

- a) Accident scene pictures and in-car camera video footage to support her "no collision" and "no feeling of the bounce back force"; and
- b) File a police report as requested by the police and so that police can investigate into the matter.

Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Irene Tan

Sent: Tuesday, 7 May, 2019 3:22 PM

To: 'Manli Zhang' <theonlymanli@hotmail.com>

Subject: RE: Ref: 590729 .. re "accident " involving SMJ3582K and SHB8319Z

Good afternoon Manli,

We refer to your email of 6.5.19 which we shall instruct our surveyor to investigate and keep you informed.

(A) At the meantime, please support your statement that there was “no collision” and “no feeling of the bounce back force” as you have mentioned in your point no. 2 below with accident scene pictures and your in-car camera video footage respectively. These are strong evidence for us to reject the 3rd party’s claim.

2. The damage shown from inspection photos was not caused by the incident, instead, it’s caused by other unknown reason before or after the incident. There was only a contact between two cars, no collision at all. The contact as we mentioned in our report, was caused following reason: When the red light was on at traffic junction, both taxi and my car stopped which has around 2 meters distance. I put my car at Neutral mode, I felt the road was flat, so I didn’t turn on the handbrake or footbrake. Then my car gradually sliding forward due to the downhill which was suddenly realized by me, then I tab the brake and **by then two cars were in contact with each other**. Please take note, I didn’t brake due to the reverse force caused by the collision as **I didn’t feel the bounce back force**. Please explain if the damage was really like how it was shown on the last few photos, why taxi drive didn’t take photo immediately after the incident. This is simply because **there was no collision at all**, and no hit on the rear bumper which was not damaged at all.

(B) To answer your point no. 5, we have not received any injury claim from the taxi driver at the moment. But if you have received a letter from the police requesting/instructing that your driver files a police report on the accident, please abide by the police request/instruction so that the police can investigate into the matter too.

Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Manli Zhang [<mailto:theonlymanli@hotmail.com>]

Sent: Tuesday, 7 May, 2019 2:55 PM

To: Irene Tan <irene_tan@sg.msig-asia.com>

Subject: Re: Ref: 590729 .. re "accident " involving SMJ3582K and SHB8319Z

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Hi irene

Kindly advise whether you have received my last email.

Best regards,
Manli
+6592996686

----- Original Message -----

Subject: Re: Ref: 590729 .. re "accident " involving SMJ3582K and SHB8319Z
From: Manli Zhang
To: Irene Tan
CC:

Dear Irene,

Thanks for your reply.

Regarding taxi driver's claim and 3rd party inspection, we have following points for your kind consideration:

1. Taxi driver took the photo more than 1m away from the car, the first photo he submitted was just a cropped copy from the original photo. Purpose of him cropping the photo was first of all, to show the close contact of two cars, secondly, was to hide the rear pump which was in perfect condition after the incident.
2. The damage shown from inspection photos was not caused by the incident, instead, it's caused by other unknown reason before or after the incident. There was only a contact between two cars, no collision at all. The contact as we mentioned in our report, was caused following reason: When the red light was on at traffic junction, both taxi and my car stopped which has around 2 meters distance. I put my car at Neutral mode, I felt the road was flat, so I didn't turn on the handbrake or footbrake. Then my car gradually sliding forward due to the downhill which was suddenly realized by me, then I tab the brake and by then two cars were in contact with each other. Please take note, I didn't brake due to the reverse force caused by the collision as I didn't feel the bounce back force. Please explain if the damage was really like how it was shown on the last few photos, why taxi drive didn't take photo immediately after the incident. This is simply because there was no collision at all, and no hit on the rear bumper which was not damaged at all.
3. We urge to check the video footage from his car (showing the collision, the hit motion). Also we urge to check all the videos record from the street/ traffic junction to prove such hit was done.
4. The scratches from his rear pumper were already there prior incident. We can prove this by taking two cars together and match the scratches' position. For your guidance, there's no single scratches in our front part of the car or on the number plate as you can see from the photo submitted by Volkswagon. By our experience, the fifth photo under No.2 should've been caused by side way scratch, but there was no side way motion between two cars. The 8th,9th,10th,11th photos, so many little scratches, these were impossible caused by our number plates, if anyone have the common sense, because the only contact point was our number plate, whereas his scratches were all over the rear bumper.
5. We just received a police report, may I know whether taxi driver submitted any personal injury claim also? Or any other claims on top of the damage claim? If so, how much, and the details of the other claims. Again, we need evidence from the street camera showing there is a collision. Otherwise, we totally reject his full claim.

All in all, what he has been claiming was totally fraud, we hereby reject taxi driver's claim in full. We reserve our rights to make further law sue against the taxi driver.

Best regards,
Ms. Zhang
92996686

----- Original Message -----

Subject: RE: Ref: 590729 .. re "accident " involving SMJ3582K and SHB8319Z
From: Irene Tan
To: Manli Zhang
CC:

Dear Manli,

We refer to your email and phone message to return your call this morning.

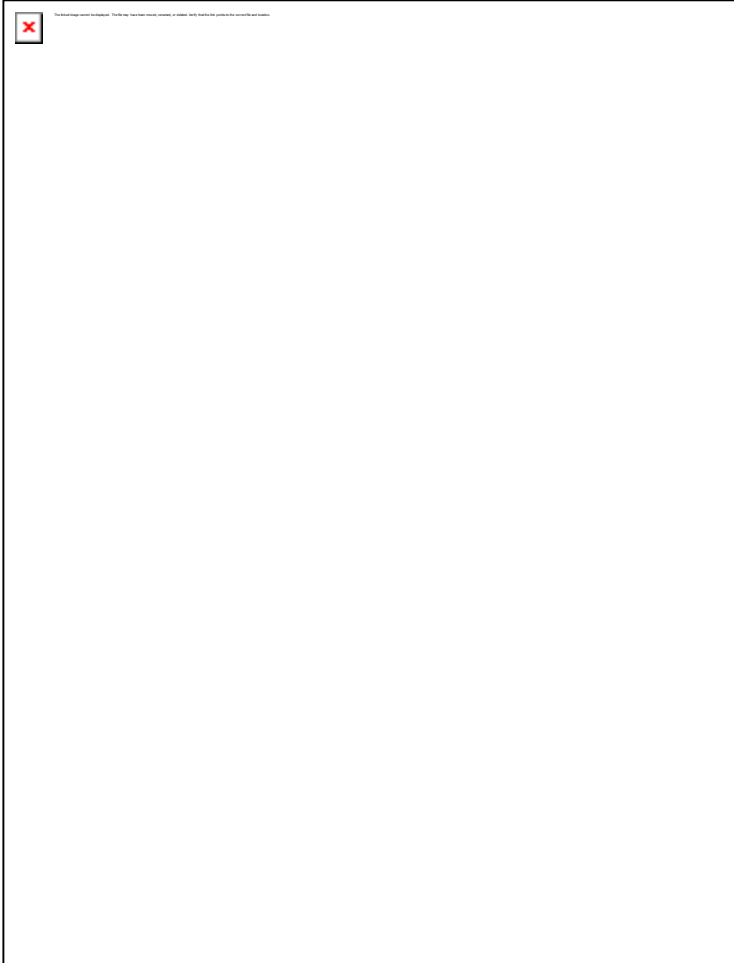
Sorry that we could not respond to you earlier because we were waiting for the 3rd party's accident scene picture (see picture under Point no. 1) which the 3rd party has just submit to support his claim that the frontal portion of your car did come into contact with the rear portion of the taxi.

Please see more pictures on the damages found at closer inspection of the rear portion of the taxi by our surveyor.

Before further finalisation on the total repair costs upon full dismantlement of the rear portion, the surveyor's preliminary and first immediate advice on the total repair costs is estimated at about \$1,123.67.

If you have any comments, please let us know as soon as possible.

1) Accident scene picture on position of both vehicles immediately after contact



2) More pictures on the damages on closer inspection by our surveyor



The following error has occurred: The file has been moved to a new location. Please check the path to the file and make sure it is correct.



The following error has occurred: The file has been moved to a new location. Please check the path to the file and make sure it is correct.



The following error has occurred: The file has been moved to a new location. Please check the path to the file and make sure it is correct.



The following error has occurred: The file has been moved to a new location. Please check the path to the file and make sure it is correct.



The following page is not displayed. The page may have been moved, removed, or deleted. Verify the page's location for accuracy and validity.



The following page is not displayed. The page may have been moved, removed, or deleted. Verify the page's location for accuracy and validity.



The following error has occurred: The file '...' cannot be opened. Please check the path and permissions.



The following error has occurred: The file '...' cannot be opened. Please check the path and permissions.

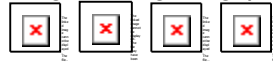
Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



From: Manli Zhang [<mailto:theonlymanli@hotmail.com>]

Sent: Monday, 6 May, 2019 11:47 AM

To: Irene Tan <irene_tan@sg.msig-asia.com>

Cc: Manli Zhang <theonlymanli@hotmail.com>

Subject: Ref: 590729 .. re "accident " involving SMJ3582K and SHB8319Z

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Irene,

Tried to call you a few times this morning but couldn't get through. We've submitted the report via Volkswagon. Appreciate you to return call soonest.

thanks,

manli

92996686