Vic (LKKAuto)

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

Sent: Wednesday, 2 October, 2019 10:56 AM

To: Vic (LKKAuto)

Cc: MT_Claim_SG; Admin A

Subject: RE: <SEEK MANDATE> RE: Y ref:- 18/19/19/VP05/021902 O ref:- SH 6761E

Accident Involving SH 6761E & SDE 83L on 31/05/19 (External General) [External

General] LKK REF CC4/LPC19010176/K1hb3

Lonpac External - General

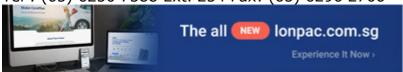
Dear Vic

Please proceed.

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: Vic (LKKAuto) [mailto:vicalpeh@lkkauto.com]

Sent: Tuesday, 1 October 2019 10:19 AM

To: ONG LI LI

Cc: MT_Claim_SG; Admin A; Vic (LKKAuto)

Subject: <SEEK MANDATE> RE: Y ref:- 18/19/19/VP05/021902 O ref:- SH 6761E - Accident Involving SH 6761E & SDE

83L on 31/05/19 (External General) [External General] LKK REF CC4/LPC19010176/K1hb3

Your Ref: 18/19/19/VP05/021902 Our Ref: CC4/LPC19010176/K1hb3

Dear Li Li,

ACCIDENT INVOLVING VEHICLES SDE 83L (OI) AND SH 6761E (TP) ON 31/05/2019

We refer to the subject matter and to the assignment dated 11th June 2019 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It was reported that Insured vehicle had rear-ended the TP vehicle. As instructed, we did sent out email to Insured (as attached) but till date, we did not receive any response from the Insured.

As such, under MCF and BOLA scenario 27, for rear-ended collision, we have to settle the claim from the front vehicle.

We propose to offer to TP repairer "COMFORTDELGRO ENGINEERING PTE LTD" as below:

TP CLAIMED			REVISED - TO OFFER
Cost of Repair (w/gst)	\$	1,984.98	\$ 871.46
Loss of Rental (\$125.40 x 6 days)	\$	752.40	\$ 501.60 (\$125.40 x 4 days)
Loss of Income (\$80 x 6 days)	\$	480.00	\$ 200.00 (\$50 x 4 days)
LTA Search Fee	\$	7.49	\$ 7.49
TO	TAL \$	3,224.87	\$ 1,580.55

Breakdown of days is as follows:

Our surveyor's recommended days to repair	2 days
Weekends / Downtime	2 days
TOTAL	4 days

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Vic (LKKAuto)

Sent: Friday, 21 June, 2019 4:25 PM

To: ONG LI LI

Cc: MT Claim SG; Admin A; Vic (LKKAuto)

Subject: RE: Y ref:- 18/19/19/VP05/021902 O ref:- SH 6761E - Accident Involving SH 6761E & SDE 83L on 31/05/19

(External General) [External General] LKK REF CC4/LPC19010176/K1hb3

Dear Li Li,

We refer to the below email.

Please be informed that we had spoken to the Insured Driver Mr Tan where he was informed about the TP video footage and scene photos showing contact between both vehicles. However, the Insured Driver Mr Tan now insisted that there was no damages to the TP vehicle. There were no scene photos provided by the Insured Driver to determine the damages of the TP vehicle taken at the time of the reported accident.

Meanwhile, we attached the coloured scene photos provided by the TP claimant for your reference. Based on the photos, there was likely a contact between both vehicles.

As Insured Driver would like to see the scene photos and damages to TP vehicle for his confirmation, we attached herewith some of the inspection photos with some comments from our Surveyor at the time of inspection.





The above photos show the general view of the Third Party vehicle.



The above photo shows the rear bumper under cover right portion of the Third party vehicle.







The above photos shows a closer view of the rear bumper under cover portion that sustained damages and the point of impact between both vehicles. The damages observed shows a vertical indentation which may likely correspond to the Insured's front number plate that is the most protruding portion of the vehicle that may have likely in contact with the rear bumper under cover of the taxi (please refer to the above scene photo).

Our surveyor is in the view that the damages observed to the Third Party vehicle is consistent to the nature of the accident and as per video footage provided.

Anyway, the adjusted proposed claim settlement amount to TP repairer is as below:

Cost of Repair (w/gst)	\$ 871.46
Loss of Rental (\$125.40 x 5 days)	\$ 627.00
Loss of Income (\$50 x 5 days)	\$ 250.00
LTA Search Fee	<u>\$ 7.49</u>
TOTAL	\$ 1,755.95

We will be preparing our report for your mandate approval in due course.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: ONG LI LI [mailto:llong@lonpac.com]

Sent: Friday, 14 June, 2019 3:58 PM

To: eltraco@sec.com.sg; Vic (LKKAuto); frankie@eltraco.com.sg; ELTRACO@SEC.COM.SG

Cc: MT Claim SG

Subject: FW: Y ref:- 18/19/19/VP05/021902 O ref:- SH 6761E - Accident Involving SH 6761E & SDE 83L on 31/05/19

(External General) [External General]

Lonpac External - General

Dear Mr Tan

As you have requested, attached is the video footage provided by Comfortdelgro Engineering Pte Ltd with the following message: The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

We have appointed LKK Auto Consultants Pte Ltd to look into the third party claim and they will update you after they have assessed the claim.

Dear Vic

Please update our Insured on your findings.

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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