

## Veron Chen (LKKAUTO)

---

**From:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Sent:** Wednesday, 2 October 2019 4:21 PM  
**To:** Bryan Ang (LKKAUTO)  
**Cc:** Admin-D (LKKAUTO); SUR; Claims  
**Subject:** RE: ARRANGE SURVEY FOR VEHICLE SLM4329R DOA: 29/9/2019 POLICY NO. P10149825R00 || Claim ref: C10004143/JM

Hi Bryan

We do not need the technical report as it is clear from your advice that the cause is external and there are no modifications in our insured vehicle.

Please let us have the OD survey report and MV with comments as per your email below.

Thank you,  
-Julie

---

**From:** Julie Mangubat  
**Sent:** Wednesday, 2 October, 2019 8:29 AM  
**To:** Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>  
**Cc:** Admin-D (LKKAUTO) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; Claims <claims@budgetdirect.com.sg>  
**Subject:** RE: ARRANGE SURVEY FOR VEHICLE SLM4329R DOA: 29/9/2019 POLICY NO. P10149825R00 || Claim ref: C10004143/JM

Hi Bryan

Thank you for your email dated 01 October 2019.

I will discuss with management on this technical report and we shall also await for the OD survey report to be submitted to us.

Thank you,  
-Julie

---

**From:** Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Sent:** Tuesday, 1 October, 2019 5:44 PM  
**To:** Julie Mangubat <[julie.m@budgetdirect.com.sg](mailto:julie.m@budgetdirect.com.sg)>  
**Cc:** Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Claims <[claims@budgetdirect.com.sg](mailto:claims@budgetdirect.com.sg)>  
**Subject:** RE: ARRANGE SURVEY FOR VEHICLE SLM4329R DOA: 29/9/2019 POLICY NO. P10149825R00 || Claim ref: C10004143/JM

Dear Julie

Have inspected the insured vehicle earlier today.

Interior compartment observed to be completely burnt to char. The engine compartment sustained less severe fire damage. No modification found fitted on the insured vehicle.

Photos posted in STOMP showed fire engulfing the interior compartment rather than its engine compartment. Basing on the burnt pattern, it would appear to me that the fire had originated at the left centre of the insured vehicle. When I checked the underside at the left centre area, I found some burnt

string like material stuck to the underside. The same area at the right side of the insured vehicle did not have similar type of material.

I am hence of the opinion that the fire to the insured vehicle was likely due to external factor where the insured vehicle may have gone over some combustible type of object, which got heated up when came into contact with hot surface part of the insured vehicle and/or had created frictional heat through resistance against the road surface when the insured vehicle was moving. This led to the eventual ignition of fire.

MV of insured vehicle will be reverted to you by my colleagues. Meanwhile for your further instruction on whether a technical report is required.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

---

**From:** Julie Mangubat <[julie.m@budgetdirect.com.sg](mailto:julie.m@budgetdirect.com.sg)>

**Sent:** Tuesday, 1 October 2019 11:59 AM

**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Cc:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Claims <[claims@budgetdirect.com.sg](mailto:claims@budgetdirect.com.sg)>

**Subject:** FW: ARRANGE SURVEY FOR VEHICLE SLM4329R DOA: 29/9/2019 POLICY NO. P10149825R00 || Claim ref: C10004143/JM

Hi Brian

As spoken we wish to appoint LKK to do OD survey for this case and provide us with your comments when doing the survey on where the fire started and how it caught fire.

Thank you,  
-Julie

---

**From:** Eileen Chua <[ahlimmc@singnet.com.sg](mailto:ahlimmc@singnet.com.sg)>

**Sent:** Tuesday, 1 October, 2019 11:43 AM

**To:** Claims <[claims@budgetdirect.com.sg](mailto:claims@budgetdirect.com.sg)>

**Cc:** Julie Mangubat <[julie.m@budgetdirect.com.sg](mailto:julie.m@budgetdirect.com.sg)>

**Subject:** ARRANGE SURVEY FOR VEHICLE SLM4329R DOA: 29/9/2019 POLICY NO. P10149825R00

Hi Claim Team,

Please kindly arrange survey. Car is in our work (Tow in) Caught Fire case.

Best Regards,

Eileen Chua

Ah Lim Motor Company

No. 10 Ang Mo Kio Ind. Park 2A

#01-09 AMK Autopoint S(568047)

Tel: 64831244 Fax: 64836170

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may

be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.