

Veron Chen (LKKAuto)

From: Hew, Lee Fong <LeeFong.Hew@awac.com>
Sent: Wednesday, 25 March 2020 9:59 AM
To: Veron Chen (LKKAuto); Bryan Ang (LKKAuto)
Cc: Motorsurvey; SUR; KKLau; Chan, Peggy
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Veron

For item #24 and #25 – sport rim, have you verified the original costs of price? Please confirm.

Regards
Hew Lee Fong
Senior Claims Analyst
Asia-Pacific Claims Group

Allied World Assurance Company, Ltd
60 Anson Road #08-01 Mapletree Anson Singapore 079914
T: +65 6423 0533
F: +65 6423 0864
E: leefong.hew@awac.com
W: www.awac.com

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Monday, March 23, 2020 4:30 PM
To: Hew, Lee Fong <LeeFong.Hew@awac.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; KKLau <kklau@lkkauto.com>; Chan, Peggy <Peggy.Chan@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

CAUTION: External Email

Dear Lee Fong,

Enclosed herewith re-adjust preliminary revised of SCL 89X.

For your approval please.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Veron Chen (LKKAuto)
Sent: Friday, 6 March 2020 7:52 AM

To: Hew, Lee Fong <LeeFong.Hew@awac.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; KKLau <kklau@lkkauto.com>; Chan, Peggy <Peggy.Chan@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Lee Fong,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Hew, Lee Fong <LeeFong.Hew@awac.com>

Sent: Wednesday, 4 March 2020 10:58 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; KKLau <kklau@lkkauto.com>; Chan, Peggy <Peggy.Chan@awac.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Hi Veron

We have reviewed the matter and would like to advise the following:-

1. We disagree the 21 inch tyre since the insured failed to substantiate and failed to declare under the policy;
2. Please re-adjust the claim base on 19 inch tyre price.

Please send us your revised preliminary advise for our perusal and authorization.

Regards

Hew Lee Fong

Senior Claims Analyst

Asia-Pacific Claims Group

Allied World Assurance Company, Ltd

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E: leefong.hew@awac.com

W: www.awac.com

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: March 3, 2020 5:59 PM

To: Chan, Peggy <Peggy.Chan@awac.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; KKLau <kklau@lkkauto.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

CAUTION: External Email

Dear Peggy,

Apologise for the delay in reply as we were getting workshop to provide the necessary documents.

Please see attached all the documents that they have provided. None had clearly indicated the size of the rims. There is one document which shows 21 inch rim as the option of a Porsche Panamera, which was provided by insured. However, there is no identification like chassis number written on the option list, hence we cannot give weight to this document as a supporting document.

As there is no supporting document, the base spec of 19 inch rim should apply.

For your review and advice.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Chan, Peggy <Peggy.Chan@awac.com>

Sent: Thursday, 30 January 2020 4:24 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; KKLau <kklau@lkkauto.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Hi Bryan

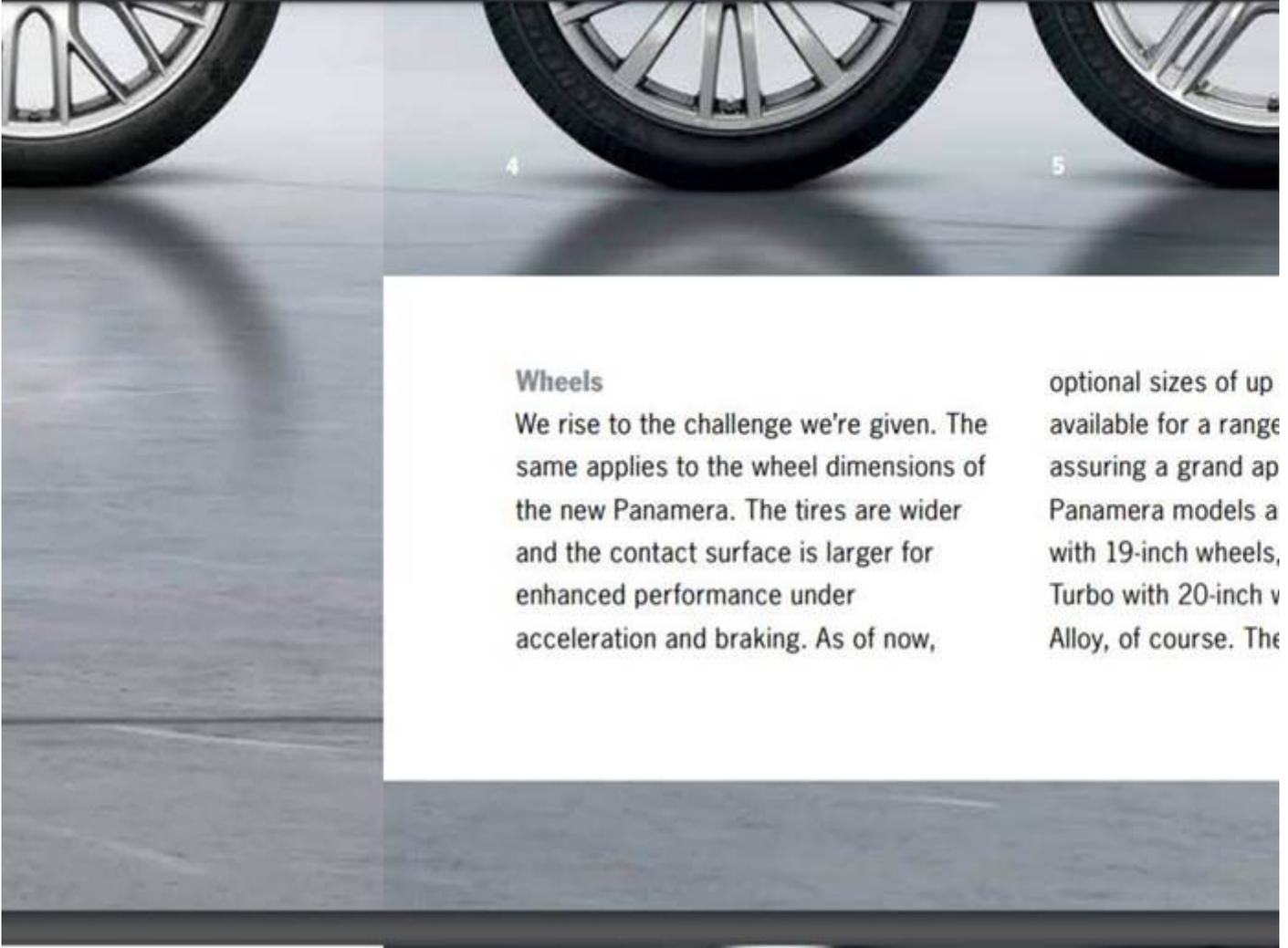
Thank you for reviewing the case file.

We noted your findings that the tyre size for Porsche Panamera 2017-2019 model range and 315/30 R21 for the rear tyres is within the allowable size range. As much as we are aware, all new Panamera model are standard equipped with 19-inch wheels (see screenshot below).

Therefore, we are of the opinion that the allowable size range doesn't equal to what the motor vehicle insurance policy would have provided cover unless proven with documentation and/or any modification was declared. Our policy covers the standard parts/accessories by the car manufacturer or distributor.

As such, we have asked your surveyor to obtain the specification for the insured vehicle. Please assist to obtain the specification of the insured vehicle such as the purchase invoice and/or photographs depicting the vehicle's manufacturers placard or on the inside of the drivers' door.

Please let us hear from you again.



Wheels

We rise to the challenge we're given. The same applies to the wheel dimensions of the new Panamera. The tires are wider and the contact surface is larger for enhanced performance under acceleration and braking. As of now,

optional sizes of up to 21 inches are available for a range of models, assuring a grand appearance. The Panamera models available with 19-inch wheels, including the Turbo with 20-inch wheels, Alloy, of course. The

Regards
Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

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E: peggy.chan@awac.com
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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: 30 January 2020 14:30
To: Chan, Peggy <Peggy.Chan@awac.com>
Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; KKLau <kklau@lkkauto.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

CAUTION: External Email

Dear Peggy

Attached is the owner's manual for Porsche Panamera 2017 to 2019 model pertaining to the allowable range for tyre size and wheel rim size for all variants under the 2017 to 2019 model range. From the attached, 315/30 R21 for the rear tyres is within the allowable size range.

With regard to the condition of the 2 rear tyres, I have re-verified with my surveyor and at the time of his inspection, the 2 rear tyres were deformed or normally referred to as "bulged". This was at the sidewalls at the inner side of the tyres. There were whitish marks found at the bulged area which corresponds to the reported accident scenario where the insured vehicle had travelled up and down an island kerb. Photos of the 2 rear tyres are shown below.



Rear right tyre with the bulged area circled.



Rear left tyre with the bulged area circled.

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: Chan, Peggy <Peggy.Chan@awac.com>

Sent: Wednesday, 29 January 2020 2:31 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; KKLau <kklau@lkkauto.com>; Chan, Peggy <Peggy.Chan@awac.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Hi Bryan

Please give us your findings. Thanks.

Regards

Peggy Chan

Assistant Vice President

Asia-Pacific Claims Group

Allied World Assurance Company, Ltd

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E: peggy.chan@awac.com

W: www.awac.com

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: 23 January 2020 17:31
To: Chan, Peggy <Peggy.Chan@awac.com>
Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; KKLau <kklau@lkkauto.com>
Subject: Re: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Peggy

Let me review the file and get back to you.

Dear Veron

Please see me for this case.

Thanks.

Bryan Ang
LKK Auto Consultants Pte Ltd

On 23 Jan 2020, at 16:51, Chan, Peggy <Peggy.Chan@awac.com> wrote:

Hi Veron

Our insured vehicle is a 2017 Porsche Panamera 4S. Your surveyor has given us the 2018 model and we disagree with your surveyors' findings. Please check again.

Please also send us the photographs depicting the punctured rear tyres.

Regards
Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

Allied World Assurance Company, Ltd
60 Anson Road #08-01 Mapletree Anson Singapore 079914
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E: peggy.chan@awac.com
W: www.awac.com

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: 23 January 2020 16:36
To: Chan, Peggy <Peggy.Chan@awac.com>
Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

CAUTION: External Email

Dear Peggy,

We refer to <image002.png>below email.

1. What is wrong with the 2 rear tyres?
According to surveyor, both were observed to be punctured at the time of inspection.
2. Were they damaged arising out of the accident on 9 December 2019? Describe the damages and what would be cause in your surveyors' opinion.
Yes, there were signs of kerb marks on the sidewall of the 2 rear tyres, which is consistent to the reported accident scenario.
3. What is the original manufacturer tyre size ? We noted the tyre size quoted in the supplementary is 315/30 R21 which we are of the view it isn't the original manufacture size. If indeed it is the original size to the insured vehicle, please give us specification documentary to prove.
We have checked with Porsche and the tyre size 315/30 R21 for the rear tyres is within the allowable size range for this model. Please see attached
4. Has the check items of \$18,671.00 been verified todate?
Repairer still checking on the check items.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Veron Chen (LKKAuto)

Sent: Wednesday, 22 January 2020 10:26 AM

To: Chan, Peggy <Peggy.Chan@awac.com>

Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Peggy,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Chan, Peggy <Peggy.Chan@awac.com>

Sent: Wednesday, 22 January 2020 10:06 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; Chan, Peggy <Peggy.Chan@awac.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Hi Veron

We refer to your email of 22 January 2020

We noted the supplementary quotes. Please check with your surveyor and let us know the following: -

1. What is wrong with the 2 rear tyres?
2. Were they damaged arising out of the accident on 9 December 2019? Describe the damages and what would be cause in your surveyors' opinion.
3. What is the original manufacturer tyre size ? We noted the tyre size quoted in the supplementary is 315/30 R21 which we are of the view it isn't the original manufacture size. If indeed it is the original size to the insured vehicle, please give us specification documentary to prove.
4. Has the check items of \$18,671.00 been verified todate?

Regards

Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

Allied World Assurance Company, Ltd
60 Anson Road #08-01 Mapletree Anson Singapore 079914
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E: peggy.chan@awac.com
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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: 22 January 2020 09:21
To: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>
Cc: Chan, Peggy <Peggy.Chan@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Lee Fong,

Enclosed preliminary revised (inclusive supplementary)

Kindly approved on the supplementary.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Hew, Lee Fong <LeeFong.Hew@awac.com> **On Behalf Of** Motorsurvey
Sent: Tuesday, 24 December 2019 12:46 PM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Chan, Peggy

<Peggy.Chan@awac.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Veron

Please authorise repair at \$49,737.00 and check items \$18,671.00 to be confirmed upon dismantling

Regards

Hew Lee Fong
Senior Claims Analyst
Motor Claims

Allied World Assurance Company, Ltd
60 Anson Road #08-01 Mapletree Anson Singapore 079914
T: +65 6423 0533
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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: December 20, 2019 5:00 PM
To: Chan, Peggy <Peggy.Chan@awac.com>
Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Dear Peggy,

Thank you for the email.

Repairer is checking whether vehicle can repair on Lump Sum basis.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Chan, Peggy <Peggy.Chan@awac.com>
Sent: Friday, 20 December 2019 4:48 PM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Chan, Peggy <Peggy.Chan@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Hi Veron

We refer to your email of 18 December 2019.

As spoken this afternoon, please convey our message to your surveyors that the insured vehicle SLC89X was first registered on 22 August 2017 and it was 2 years 3 months 18 days at the material time of accident.

Please check and reassess whether the repairs could be done on lump sum basis and if so, how much.

Meanwhile, please mark your records that the policy excess is S\$2,500 (applicable on named insured driver and loss occurred within Singapore)

We look forward to hearing from you.

Regards
Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

Allied World Assurance Company, Ltd
60 Anson Road #08-01 Mapletree Anson Singapore 079914
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E: peggy.chan@awac.com
W: www.awac.com

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: 18 December 2019 11:50
To: Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: SCL 89X/HLF

Dear Lee Fong,

Enclosed preliminary revised of vehicle SCL 89X
Date of survey: 12/12/2019

Vehicle repair on part by part

We have Not authorise repair.

Kindly let us have your approval please.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Veron Chen (LKKAuto)
Sent: Friday, 13 December 2019 12:36 PM
To: 'Motorsurvey' <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; 'Hew, LeeFong (<LeeFong.Hew@awac.com>)' <leefong.hew@awac.com>
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: SCL 89X/HLF

Dear Lee Fong,

Please be informed that we have inspected the vehicle SCL 89X on 12/12/2019.

We are pending GIA and estimate from repairer.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 12 December 2019 1:56 PM

To: 'Motorsurvey' <Motorsurvey@awac.com>; assignments <assignments@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: SCL 89X/HLF

Dear Sir/Madam,

Thank you for your assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Hew, Lee Fong <LeeFong.Hew@awac.com> **On Behalf Of** Motorsurvey

Sent: Thursday, 12 December, 2019 1:22 PM

To: 'assignments@lkkauto.com' <assignments@lkkauto.com>

Cc: 'sur@lkkauto.com' <sur@lkkauto.com>

Subject: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: SCL 89X/HLF

The above captioned accident refers. Please conduct an "OWN DAMAGE" survey on the following:

Insured Vehicle	:	SCL 89 X		
Policy Number	:	BVPCSB0321411901	Account Code:	B367SD1
Policy Excess	:	TBA		
Voluntary Excess	:	\$NA	(No waiver)	
Sum Insured	:	Market Value with COE & PARF		
Make / Model	:	Porsche Panamera 4S / 2017		
Name of Workshop	:	MBM Wheelpower Pte Ltd		
Contact Number	:	8138 7188		

Person to Contact	:	Mr Tan Hai Peng Micheal (Our insured)
Estimated Cost of repairs	:	\$ 10,410.00
(x)		Please take photographs of the front windscreen area from inside to ascertain whether the insured vehicle is equipped with a car camera. (Compulsory)
(x)		Please revert with your preliminary survey report with photographs
Remarks		Please call our insured Mr Micheal to arrange the survey. Insured has not lodge accident report to us.

Regards,

Claims Division

The information contained in this e-mail and any attachments hereto is confidential. If you are not the intended recipient, you must not use or disseminate any of this information. If you have received this e-mail in error, please immediately notify the sender by reply e-mail and permanently delete the original e-mail (and any attachments hereto) and any copies or printouts thereof. Although this e-mail and any attachments hereto are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by Allied World Assurance Company Holdings, Ltd or its subsidiaries or affiliates, either jointly or severally, for any loss or damage arising in any way from its use.