

Veron Chen (LKKAuto)

From: eryx.tan@mbmwheelpower.com.sg
Sent: Thursday, 5 March 2020 11:43 AM
To: Veron Chen (LKKAuto); Kenneth Kong (LKKAuto); SUR
Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019
Attachments: PARF.JPG; RIM1.JPG; RIM2.JPG; RIM3.JPG

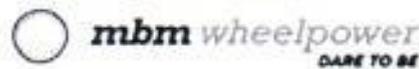
Dear All

Please note that according to the Chassis number, there is only Size 21" and no other option.

Per —

Thank you & Best regards

Eryx Tan | Claim Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: eryx.tan@mbmwheelpower.com.sg

MBM Wheelpower Pte Ltd

160 Sin Ming Drive • #06-02

Sin Ming AutoCity • Singapore 575722

www.mbmwheelpower.com.sg

*21" rim is not a standard feature for
Panamera models. It is an option for owners
to "upgrade".*

*Policy only covers standard parts/accessories
by the manufacturer or distributor for that
~~if your client~~ model.*

From: eryx.tan@mbmwheelpower.com.sg <eryx.tan@mbmwheelpower.com.sg>

Sent: Thursday, 6 February 2020 6:49 PM

To: 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; 'Kenneth Kong (LKKAuto)' <KennethKong@lkkauto.com>; 'SUR' <sur@lkkauto.com>

Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

In any case, even if your

Hi Veron

client had chose the 21" rim option, he

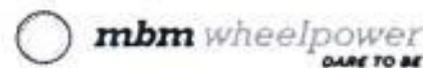
These are the proof provided by the Client. The rims can be seen while the vehicle was ready to be exported in UK.

had has not declared it to the insurer, hence

Thank you & Best regards

*only the standard 19" rim is payable. will
be considered.*

Eryx Tan | Claim Advisor



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Email: eryx.tan@mbmwheelpower.com.sg

MBM Wheelpower Pte Ltd

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Sin Ming AutoCity • Singapore 575722

www.mbmwheelpower.com.sg

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Thursday, 6 February 2020 10:39 AM
To: eryx.tan@mbmwheelpower.com.sg; Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

Dear Eryx,

Kindly check this car original rim size during purchase is 19 inch or 21 inch? Any supporting documents?

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)

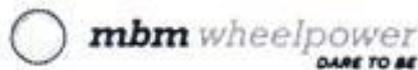
From: eryx.tan@mbmwheelpower.com.sg <eryx.tan@mbmwheelpower.com.sg>
Sent: Wednesday, 5 February 2020 5:00 PM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>
Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

Hi Veron

My client only has this Tax invoice with signature.

Thank you & Best regards

Eryx Tan | Claim Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: eryx.tan@mbmwheelpower.com.sg

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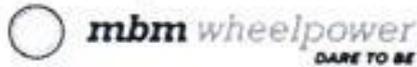
From: eryx.tan@mbmwheelpower.com.sg <eryx.tan@mbmwheelpower.com.sg>
Sent: Tuesday, 4 February 2020 3:44 PM
To: 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; 'Kenneth Kong (LKKAuto)' <KennethKong@lkkauto.com>
Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

Hi Veron

Hereby attached the Sales Agreement from client.

Thank you & Best regards

Eryx Tan | Claim Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: eryx.tan@mbmwheelpower.com.sg

MBM Wheelpower Pte Ltd

160 Sin Ming Drive • #06-02

Sin Ming AutoCity • Singapore 575722

www.mbmwheelpower.com.sg

From: eryx.tan@mbmwheelpower.com.sg <eryx.tan@mbmwheelpower.com.sg>

Sent: Friday, 31 January 2020 4:42 PM

To: 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; 'Kenneth Kong (LKKAuto)' <KennethKong@lkkauto.com>

Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

Hi Veron

Any update for the Tyres' claim?

Thank you & Best regards

Eryx Tan | Claim Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: eryx.tan@mbmwheelpower.com.sg

MBM Wheelpower Pte Ltd

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Sin Ming AutoCity • Singapore 575722

www.mbmwheelpower.com.sg

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

Sent: Thursday, 23 January 2020 11:57 AM

To: eryx.tan@mbmwheelpower.com.sg; Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>

Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

Dear Eryx,

Refer attach.

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: eryx.tan@mbmwheelpower.com.sg <eryx.tan@mbmwheelpower.com.sg>

Sent: Thursday, 23 January 2020 11:36 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>

Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

Dear All

Kindly check that there is no attachment attach to 24/12/19 email.

Thank you & Best regards

Eryx Tan | Claim Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: eryx.tan@mbmwheelpower.com.sg

MBM Wheelpower Pte Ltd

160 Sin Ming Drive • #06-02

Sin Ming AutoCity • Singapore 575722

www.mbmwheelpower.com.sg

From: Eryx Tan <eryxtan@gmail.com>

Sent: Thursday, 23 January 2020 11:23 AM

To: eryx.tan@mbmwheelpower.com.sg

Subject: Fwd: Request of GIA Report (SCL89X)-DOA: 9/12/2019

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

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

Date: Tue, Dec 24, 2019 at 1:06 PM

Subject: RE: Request of GIA Report (SCL89X)-DOA: 9/12/2019

To: Eryx Tan <eryxtan@gmail.com>, SUR <sur@lkkauto.com>

Dear Eryx,

As instructed by our client , please proceed to repair the **insured vehicle SCL 89X (Excess S2500)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their rights **not to pay** if there is no valid approval obtained before repair.

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: Eryx Tan <eryxtan@gmail.com>
Sent: Wednesday, 18 December 2019 10:23 AM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Subject: Fwd: Request of GIA Report (SCL89X)

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

From: Lai Huat (Meng Kee) Motor P/L <info@laihuat.com.sg>
Date: Wed, 18 Dec 2019, 09:28
Subject: Re: Request of GIA Report (SCL89X)
To: Eryx Tan <eryxtan@gmail.com>

Dear Mr Tan,

Here is a copy of accident report for vehicle SCL 89X for your retention.

Kind regards

LAI HUAT (MENG KEE) MOTOR PTE LTD

From: Eryx Tan <eryxtan@gmail.com>
Sent: 12/18/19 9:24 AM
To: info@laihuat.com.sg
Subject: Request of GIA Report (SCL89X)

Hi

We have yet to receive the report.

--

Thanks & Regards
Eryx Tan
M: +65 91001818

Veron Chen (LKKAuto)

From: Hew, Lee Fong <LeeFong.Hew@awac.com>
Sent: Wednesday, 4 March 2020 10:58 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

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
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: 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.

Veron Chen (LKKAUTO)

From: Chan, Peggy <Peggy.Chan@awac.com>
Sent: Thursday, 30 January 2020 4:24 PM
To: Bryan Ang (LKKAUTO)
Cc: Veron Chen (LKKAUTO); Motorsurvey; SUR; Hew, Lee Fong; KKLau
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref:
NSV1900610 / HLF
Attachments: Porsche Manual.png; PC120059.JPG

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.

This car original rim size during purchase is 19 inch or 21 inch? Any supporting docs??

Dear Peggy

Apologize for the delay in reply as we were getting workshop to provide the necessary docs.

Please see attached all the docs that they have provided. ^{None} had clearly indicated the size of the rims. There is one doc which shows ~~21~~ 21 inch rim ~~shown~~ 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~~ this doc as a supporting doc.

As there is no supporting doc, the base spec
of ~~19~~ 19 inch ^{rim} ~~wheel~~ should ~~be~~ apply.

For your review and advice.



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. Panamera models are available with 19-inch wheels, Panamera Turbo with 20-inch wheels, and Panamera Alloy, of course. The

Regards
Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

Allied World Assurance Company, Ltd
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F: +65 64230864
E: peggy.chan@awac.com
W: www.awac.com

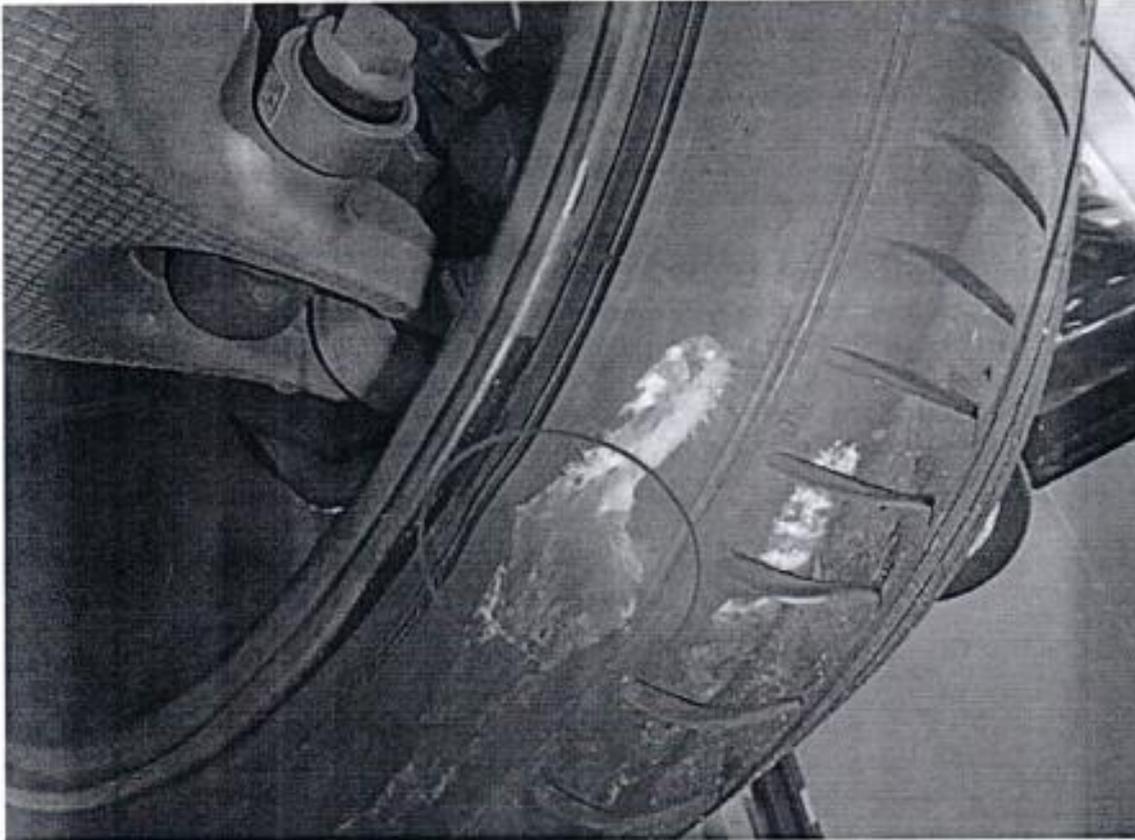
From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: 30 January 2020 14:30
To: Chan, Peggy <Peggy.Chan@awac.com>
Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Motorsurvey <Motorsurvey@awac.com>; SUR <sur@lkkauto.com>; Hew, Lee Fong <LeeFong.Hew@awac.com>; KKLau <kklau@lkkauto.com>
Subject: RE: 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

60 Anson Road #08-01 Mapletree Anson Singapore 079914

T: +65 64230865

F: +65 64230864

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

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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
T: +65 64230865
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E: peggy.chan@awac.com
W: www.awac.com

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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E: leefong.hew@awac.com

W: www.awac.com

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

Blik 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
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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.

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.

2019 Panamera - Manual

Snow chains, Snow chain
pg.247

Tires, tires pg.229

Tires, General
Information pg.229

Tires, tires pg.230

Tires, tires, Storage pg.230

Tires, pressure, Tires pg.292

Tires, pressure pg.230

Tires, Changing pg.230

Tires, Displaying pressure
pg.248

Tires, Fixing a flat tire pg.112

Tires, Inflating pg.227

Tires, Inscriptions pg.227

Tires, Learning new pressures
and pressure monitoring
system (TPMS) pg.249

speeds when snow chains are fitted. Only use Porsche-approved fine-link edge chains.

- ▶ Activate snow chain mode on vehicles with rear axle steering.
- ▶ Please see chapter "Vehicle settings" on page 247.

⚠ DANGER Improper Tire Size

Installation of sizes not authorized by Porsche may impair driving stability and could result in loss of control of the vehicle.

- ▶ Before mounting new tires check with your authorized Porsche dealer for a current list of approved tires.

Tire type	Tire size	Wheel size	Fitting snow chains
all models			
Collapsible spare wheel	155/70 R 20	4,56 x 20	No
Panamera, Panamera 4, Panamera 4 E-Hybrid, Panamera 4S			
	FA: 265/45 ZR 19 (105Y) XL	FA: 9,0J x 19, RD 64 i	No
	RA: 295/40 ZR 19 (100Y) XL	RA: 10,5J x 19, RD 62 i	
Summer tires	FA: 275/40 ZR 20 (106Y) XL	FA: 9,5J x 20, RD 71	No
	RA: 315/35 ZR 20 (110Y) XL	RA: 11,5J x 20, RD 60	
	FA: 275/35 ZR 21 (103Y) XL	FA: 9,5J x 21, RD 71	No
	RA: 315/30 ZR 21 (105Y) XL	RA: 11,5J x 21, RD 69	
	FA: 275/40 R 20 106V M+S	FA: 9,5J x 20, RD 71	No
	RA: 315/35 R 20 110V M+S	RA: 11,5J x 20, RD 60	
All-season tires	FA: 275/35 R 21 103V XL M+S	FA: 9,5J x 21, RD 71	No
	RA: 315/30 R 21 105V XL M+S	RA: 11,5J x 21, RD 69	

1. not for vehicles with Porsche Ceramic Composite Brake (PCCB)

24	CS/MSG19015622/T1f3	SGF 3031B	TP	4/9/2019	1/9/2019	Negotiating of repair cost
25	CS/MSG19015786/T1vd3	SJT 2888T	TP	6/9/2019	4/9/2019	Pending workshop finalise
26	CS/MSG19016001/Ksd3	SGW 4473M	TP	10/9/2019	7/9/2019	Negotiating of repair cost
27	CS/MSG19016002/Ktd3	GBF 8321R	TP	10/9/2019	20/8/2019	Negotiating of repair cost
28	CS/MSG19016113/Gsf3	SJN 3963J	TP	11/9/2019	8/9/2019	Pending workshop finalise
29	CS/MSG19016219/Uvf3	SLA 6759H	TP	13/9/2019	1/9/2019	Pending workshop finalise
30	CS/MSG19015139/R1f3	SJQ 3881X	TP	28/8/2019	17/8/2019	Negotiating of repair cost
31	CS/MSG19016445/Dsf3	FBE 8035Y	TP	17/9/2019	9/9/2019	Pending workshop finalise
32	CS/MSG19016461/AGvf3	SKK 2338A	OD	18/9/2019	16/9/2019	Pending workshop finalise
33	CS/MSG19016619/T1f3	SKF 9411B	TP	20/9/2019	18/9/2019	Negotiating of repair cost
34	CS/MSG19016949/Kvf3	SLE 2848P	TP	26/9/2019	24/9/2019	Pending workshop finalise
35	CS/MSG19017142/AGvf3	SJR 8819P	TP	30/9/2019	26/9/2019	Pending workshop finalise
36	CS/MSG19017195/Qif3	SLH 7851E	TP	30/9/2019	27/9/2019	Pending workshop finalise
37	CC3/MSG19017253/Uf3	GBE 5211A	TP	1/10/2019	1/10/2019	Pending workshop finalise
38	CS/MSG19017216/T1sf3	SMF 7653J	OD	4/10/2019	1/9/2019	Pending mandate approval
39	CS/MSG19017322/Qif3	GBF 2191M	OD	2/10/2019	28/9/2019	Negotiating of repair cost
40	CS/MSG19017473/AGyf3	SLJ 9877H	TP	3/10/2019	2/10/2019	Pending workshop finalise
41	CS/MSG19017635/AGvd3	SJT 8768S	TP	7/10/2019	6/10/2019	Pending workshop finalise
42	CS/MSG19017736/AGvd3	SGC 5959C	TP	8/10/2019	2/10/2019	Pending workshop finalise
43	CS/MSG19017753/Hqd3	SJU 6842T	TP	8/10/2019	24/9/2019	Pending workshop finalise
44	CS/MSG19017780/AGf3	GBF 3981T	TP	9/10/2019	5/10/2019	Pending workshop finalise
45	CS/MSG19017905/AGtd3	SJH 5750A	TP	10/10/2019	22/9/2019	Pending workshop finalise
46	CS/MSG19017918/Gvd3	SLN 3069S	OD	10/10/2019	6/10/2019	Pending workshop finalise
47	CS/MSG19018051/AGqf3	SGS 7932G	TP	14/10/2019	23/9/2019	Pending workshop finalise
48	CS/MSG19018077/Eyf3	SMM 2307E	TP	14/10/2019	2/10/2019	Pending workshop finalise
49	CS/MSG19018170/R1yf3	SKS 8867H	OD	15/10/2019	11/10/2019	Vehicle under repairing
50	CS/MSG19018171/R1vf3	GBH 3938J	TP	15/10/2019	12/10/2019	Pending workshop finalise
51	CS/MSG19018172/R1qf3	SFP 8496U	TP	15/10/2019	11/10/2019	Pending workshop finalise

Veron Chen (LKKAuto)

From: Chan, Peggy <Peggy.Chan@awac.com>
Sent: Thursday, 23 January 2020 5:32 PM
To: Bryan Ang (LKKAuto)
Cc: Veron Chen (LKKAuto); Motorsurvey; SUR; Hew, Lee Fong; KKLau
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

Hi Bryan
Please also assist to obtain the vehicle specification.
Thanks.

Regards
Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

Allied World Assurance Company, Ltd
60 Anson Road #08-01 Mapletree Anson Singapore 079914
T: +65 64230865
F: +65 64230864
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
T: +65 64230865
F: +65 64230864
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
T: +65 64230865
F: +65 64230864
E: peggy.chan@awac.com
W: www.awac.com

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
F: +65 6423 0864
E: leefong.hew@awac.com
W: www.awac.com

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

T: +65 64230865

F: +65 64230864

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

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	:	SNA	(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.

Veron Chen (LKKAuto)

From: Chan, Peggy <Peggy.Chan@awac.com>
Sent: Wednesday, 22 January 2020 10:06 AM
To: Veron Chen (LKKAuto)
Cc: Motorsurvey; SUR; Hew, Lee Fong; Chan, Peggy
Subject: RE: OD survey assignment for SCL 89X - DOA : 09-12-2019 Our Ref: NSV1900610 / HLF

PC 1200 T5
PC 1200 T6
PC 1200 T7
PC 1200 S3
PC 1200 S3

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? *- 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. *Repaired omitted*
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? *Repaired still checking on the check items*

Regards
Peggy Chan
Assistant Vice President
Asia-Pacific Claims Group

2.) Yes, there were ~~no~~ signs of kerb marks on the ~~side~~ sidewall of the 2 rear tyres, ~~of~~ which is consistent to the ~~reported~~ reported

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E: peggy.chan@awac.com
W: www.awac.com

accident scenario.

3.) We have checked with Porsche and the

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com> tyre size 315/30 R21 for the
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 rear tyres

Dear Lee Fong,

is within the allowable size range for this model.

Enclosed preliminary revised (inclusive supplementary)

Pls see attached.

Kindly approved on the supplementary.

4.) No re-survey has been arranged yet - by the repairer.

Best Regards,
Veron Chen | Case Handler
LKK Auto Consultants Pte Ltd

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

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
F: +65 6423 0864
E: leefong.hew@awac.com
W: www.awac.com

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
T: +65 64230865
F: +65 64230864
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		



PORSCHE

Individual options

Order no.
97ADB1

Vehicle
Panamera 4S

Price
£ 88,700.0

Individualisation

Category	Order no.	Individual equipment	Price
Exterior Colour	2H	Volcano Grey Metallic	£ 89
Interior Colour	8K	Two-tone leather interior in Black and Crayon, smooth-finish leather	£ 51
Exterior	8IS	LED-headlights incl. Porsche Dynamic Light System Plus (PDS)	£ 5
	4F2	Comfort access	£ 1
Transmission / Chassis	8A4	ParkAssist including Surround View	£ 1
	VW5	Thermally and noise insulated glass	£
	GZ2	Soft-close doors	£
	8M1	Rear wiper	£
	QJ4	Side window trims in black (high-gloss)	£
	G1G	8-speed Porsche Doppelkupplung (PDK)	£
	1BK	Adaptive air suspension including Porsche Active Suspension Management (PASM) Standard suspension unavailable. Only orders with adaptive air suspension accepted at price indicated. Update due 08/2017	£
	0N5	Rear-axle steering including Power steering Plus	£
	0R5	Sport Chrono Package	£
	0P8	Sports exhaust system (incl. sports tailpipes in brushed stainless steel) Exclusive	£
Wheels	44E	21-inch 911 Turbo Design wheels	£
Interior	2V4	Ioniser	£
	9AH	Four-zone automatic climate control	£
Interior Carbon	Q1J	18-way Adaptive Sports Seats (front) with memory package	£
	7Y1	Lane Change Assist	£
	QE1	Storage package	£
	4M1	Cupholder covers (front)	£
Audio / Comm.	5MH	Carbon interior package	£
	2FX	Heated multifunction sports steering wheel in carbon with gearshift paddles	£
	9VL	BOSE® Surround Sound System	£

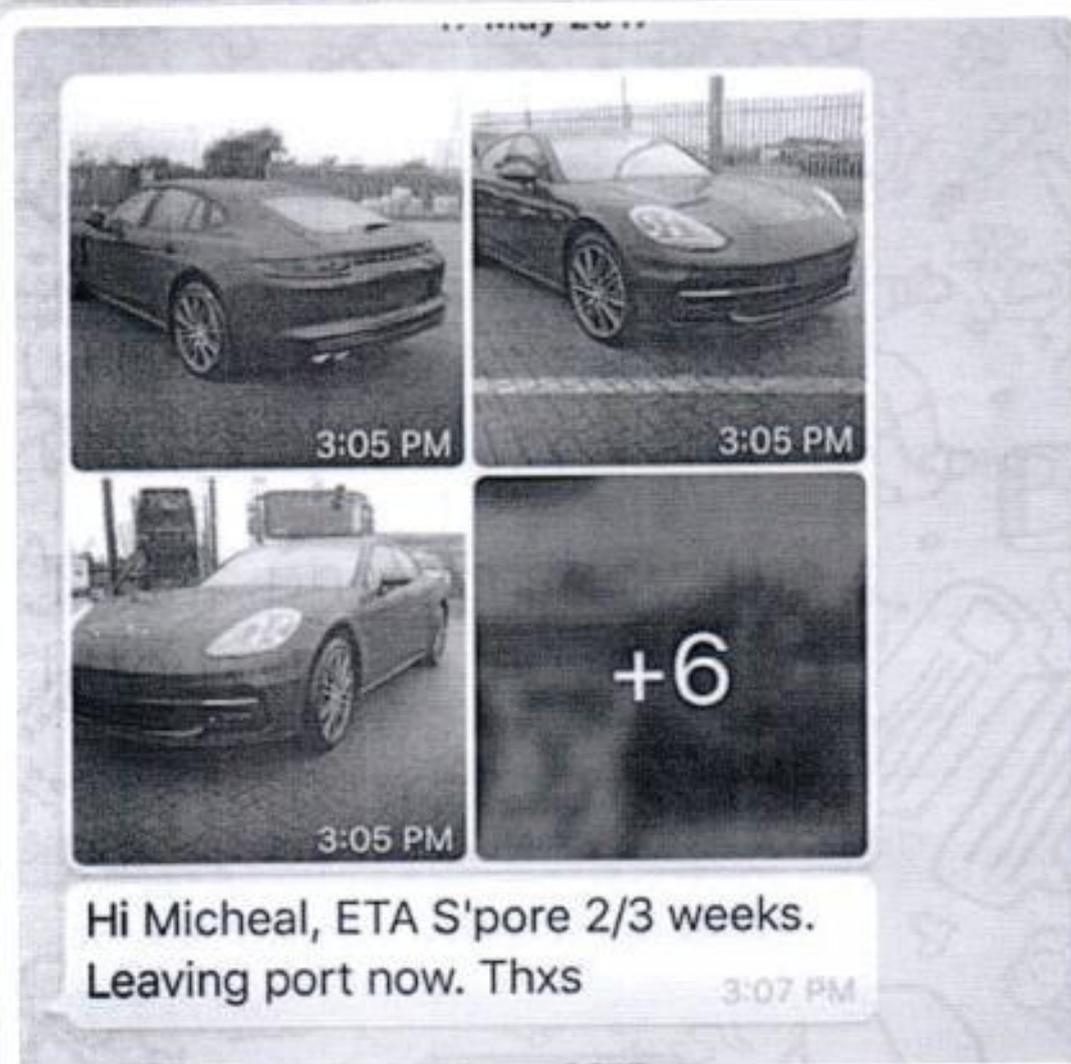
Total price

	090	Steering Plus	£ 1,344.00
	096	Sport Chassis Package	£ 2,225.00
		Sports exhaust system (incl. sports tailpipes in brushed stainless steel)	
		Carbon	
	44E	21-inch 911 Turbo Design wheels	£ 3,143.00
	2V4	tonnes	£ 206.00
	8AQ	Four-zone automatic climate control	£ 1,107.00
	Q1J	18-way Adaptive Sports Seats (front) with memory package	£ 2,302.00
	7Y1	Lane Change Assist	£ 503.00
	0E1	Storage package	£ 0.00
	4M1	Cupholder covers (front)	£ 0.00
Interior Carbon	5M1	Carbon interior package	£ 1,175.00
	2FX	Heated multifunction sports steering wheel in carbon with gearshift paddles	£ 512.00
Audio / Comm.	9V1	BOSE® Surround Sound System	£ 1,000.00

11:15

This was the spec of the car when purchased

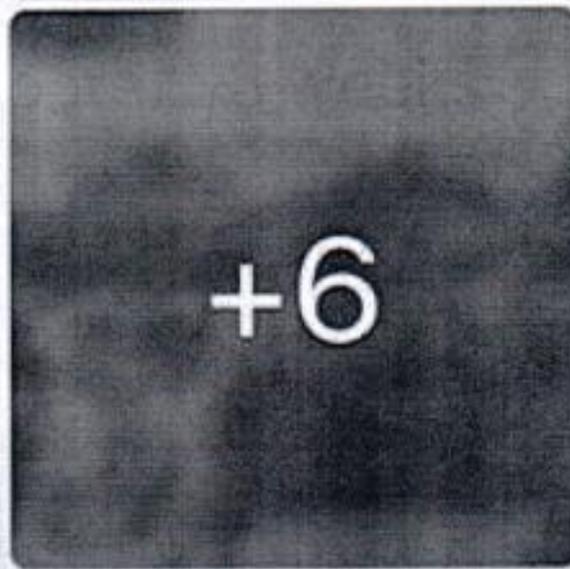
11:15



These photos show the car fitted with rim even in UK

11:17

17 May 2017



Hi Micheal, ETA S'pore 2/3 weeks.
Leaving port now. Thxs

3:07 PM

7 Jun 2017

Has the car arrived?

8:42 AM ✓✓

Hi Micheal, eta mid June. Thxs

9:35 AM

Can you send me the order d

SWEE SENG MOTORS PTE LTD

21 Toh Guan Road East #01-01/02
Toh Guan Centre, Singapore 608609
Tel: (65) 6463 3808 Fax: (65) 6463 3808
Company Registration No.: 200601219R

SCL89X

SALES AGREEMENT

Ref No. A0705469

Date 17/08/2017

By this agreement, I/We TAN HAI PENG MICHEAL

I/C NO. S7020677C

of 23 JALAN LEBAN B 577560

9815 0080

hereby agrees to purchase from M/S SWEE SENG MOTORS PTE LTD

21 Toh Guan Road East #01-01/02 Toh Guan Centre, Singapore 608609

the motor vehicle Reg No. SCL89X of the sum of dollars \$ 528,302.00

and I/We agree to loan from M/S _____

Particular of Vehicle is detailed in the schedule below :

MAKE AND MODEL	<u>PORSCHE / PANAMERA 4S</u>	CHASSIS NO.	<u>WP0ZZZ97ZHL123971</u>
LINE NO.	<u>005609</u>	NO. OF OWNER(S)	<u>1</u>
YR MFD. / REG.	<u>2017 / 22/08/2017</u>	COLOUR	<u>VOLCANOGREY</u>
COE AMOUNT	<u>\$ 49,802.00</u>	ENGINE CAPACITY	<u>2894</u>
		COE EXPIRY	<u>21/08/2027</u>

SELLING PRICE AGREED	:	_____	\$ 528,302.00
	:	_____	\$ 0.00
DEPOSIT / DISCOUNT	:	_____	\$ 0.00
HIRE PURCHASE (LOAN AMOUNT)	:	_____	\$ 0.00
BALANCE DUE TO YOU	:	_____	\$ 528,302.00 ✓
REMARKS	:	_____	
SOLD BY	:	_____	
TAX INV NO.	:	_____	

- I/We confirm that no representations whatsoever have been made by any agent servant or employee of SWEE SENG MOTORS PTE LTD at the time or before the signing of this agreement.
- I/We have viewed the vehicle and are satisfied with the condition of the vehicle and sell it in the condition as it is, at the time of sales.

We confirm that the above vehicle is delivered to you/your(company) in satisfactory condition from _____ and you/your(company) shall be responsible for any traffic offence and illegal acts arising from the use thereof.

(In the event of this agreement not fulfilled by you/your(company) has to pay doubled for the deposit being paid.)

Sign for and on behalf of
SWEE SENG MOTORS PTE LTD

Authorise Signature

Hirer Signature

M
7/9/17

SWEE SENG MOTORS PTE LTD

21 Toh Guan Road East #01-01/02
 Toh Guan Centre, Singapore 608609
 Tel: (65) 6466 3808 Fax: (65) 6463 3808
 Company Registration No.: 200601219R

TAX INVOICE

GST Registration No. 200601219R

TAN HAI PENG MICHEAL
 23 JALAN LEBAN
 S 577560

Invoice No. A0705469
 Date 17/08/2017
 Account PETER WONG
 Sales Person PETER WONG

Description	Amount	GST 7%	Total
Registration No. : SCL89X	Y.O.M. : 2017		
Make : PORSCHE	Model : PANAMERA 4S		
Chassis No. : WPOZZZ297ZHL123971	Engine No. : 005609		
Colour : VOLCANOGREY METALIC	OMV : 188682.00		
Orig Regn Date : 22/08/2017	First Regn Date : 22/08/2017		
Quota Prem. : 49802.00	Scheme : NORMAL		
GST Sales	150,094.39	10,506.61	160,601.00
Non-GST Sales	367,701.00		367,701.00
Sub-Total			528,302.00
S.P. Loan	-250,000.00		-250,000.00
Trade-in			
Full Settle			
Insurance Premium - OWN INSURANCE			
Administration Fees			
ADV INSTALMENT - MB X 1.78% X 36MTHS ADV (57316)			
(ADV HIRER DIRECT ISSUE TO MB)			
NUMBER RETENSION - SCL89X	100.00		100.00

Payment:	Total	267,895.39	10,506.61	278,402.00
DEPOSIT BY CREDIT CARD 30/8/16				
CB 045442 18/8/17	-178,302.00	Less Discount/Rebate		0.00
CB 045444 18/8/17	-100.00	Less Deposit		-100,000.00
		Balance		178,402.00
		Outstanding Balance		0.00

Agreed by Customer / Date

Prepared by / Date

Approved by / Date

