

## Jia Le (LKK Auto)

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**From:** Claims <claims@premiumauto.com.sg>  
**Sent:** Wednesday, 14 October 2020 11:48 AM  
**To:** 'Nora Khai PA'; Jia Le (LKK Auto); Admin A; Adrian Ling (LKKAuto)  
**Cc:** claims@premiumauto.com.sg  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

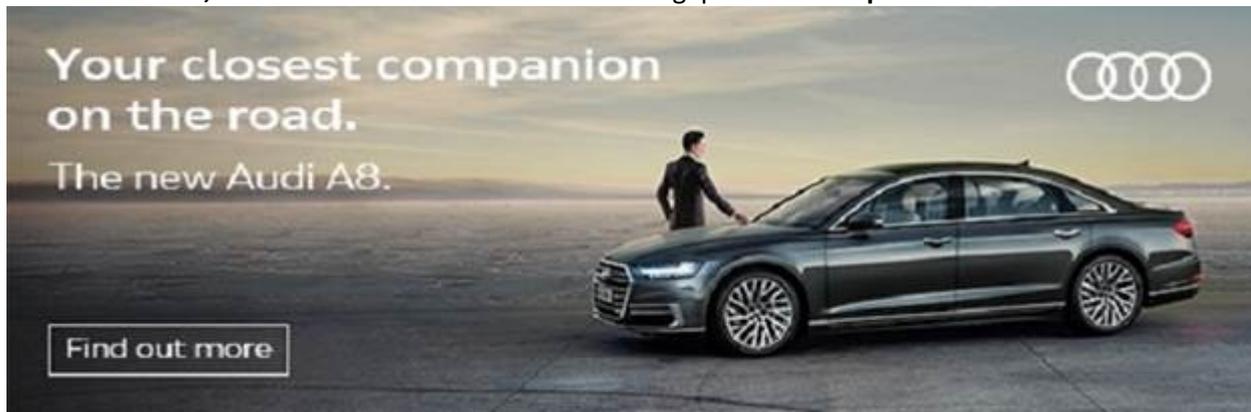
Hi JiaLe,

We would like to follow up on above case. Appreciate if you could let us know if you have reviewed again the no. of days as submitted.

Thank you.

**Best Regards,**  
**Nadia**  
**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183  
**e.** claims@premiumauto.com.sg **w.** www.audi.com.sg  
**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223



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---

**From:** Nora Khai PA [mailto:nora.khai@premiumauto.com.sg]  
**Sent:** Friday, 2 October, 2020 9:21 AM  
**To:** 'Jia Le (LKK Auto)' <JiaLe@lkkauto.com>; 'Claims' <claims@premiumauto.com.sg>; 'Admin A' <admin-a@lkkauto.com>  
**Cc:** adrianling@lkkauto.com  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jiale,

BTW your email reply is contradicting . Please see your email to us dated below and explain.

**From:** Jia Le (LKK Auto) [mailto:Jiale@lkkauto.com]  
**Sent:** Wednesday, 30 September, 2020 5:55 PM

To: Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Subject: RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

We are unable to consider on the days of waiting liability. We have informed you that we are pending our principal update on policy issue and you revert that your client will claim his own policy on 26/12/2019. However, you are decided to wait for liability clearance instead of convert to OD first on the next day.

**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]  
**Sent:** Friday, October 2, 2020 9:00 AM  
**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

Our principal maintain offer as follows:-

|                                   |                     |
|-----------------------------------|---------------------|
| 1. Cost of Repair (w/GST)         | \$ 27,492.75        |
| 2. Loss of Rental (6days x \$100) | \$ 600.00           |
| 2. Loss of Use (16days x \$60)    | \$ 960.00           |
| 3. LTA/GIA Search Fee             | \$ 2.00             |
| <b>TOTAL</b>                      | <b>\$ 29,054.75</b> |

Kind Regards,  
Norah Khai  
Claims Manager

❖ **PREMIUM AUTOMOBILES**  
(Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183  
e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)  
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223





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---

**From:** Nora Khai PA [<mailto:nora.khai@premiumauto.com.sg>]

**Sent:** Friday, October 2, 2020 9:06 AM

**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jiale ,

Why is the LOR only 6 days . Trust we have explain the chronological order of this repair .

Kindly let us see your communications with the principal , It doesn't make sense that the repair days are not awarded as per surveyor's recommendations.

Was our diary of event carefully considered ?

Thank you.

**Kind Regards,**  
**Norah Khai**  
Claims Manager

❖ **PREMIUM AUTOMOBILES**

(Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183

e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

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---

**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Friday, October 2, 2020 9:00 AM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

Our principal maintain offer as follows:-

|                                   |                     |
|-----------------------------------|---------------------|
| 1. Cost of Repair (w/GST)         | \$ 27,492.75        |
| 2. Loss of Rental (6days x \$100) | \$ 600.00           |
| 2. Loss of Use (16days x \$60)    | \$ 960.00           |
| 3. LTA/GIA Search Fee             | \$ 2.00             |
| <b>TOTAL</b>                      | <b>\$ 29,054.75</b> |

Please re-consider.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Friday, 2 October 2020 8:53 AM

**To:** Jia Le (LKK Auto); Admin A

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

After consideration owner does not want to convert to OD.

Kindly advise your offer based on the no. of days by surveyor recommendation.

Thank you.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)

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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Wednesday, 30 September, 2020 5:55 PM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

We are unable to consider on the days of waiting liability. We have informed you that we are pending our principal update on policy issue and you revert that your client will claim his own policy on 26/12/2019. However, you are decided to wait for liability clearance instead of convert to OD first on the next day.

**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Thursday, 26 December 2019 11:22 AM  
**To:** 'Jia Le (LKK Auto)'; 'Admin A'  
**Cc:** 'Claims'  
**Subject:** RE: ACCIDENT BETWEEN SJZ 1847 M AND YOUR INSURED SMQ 1924J ON 18/12/2019, VEH IN

Dear Jia Le,

As spoken through a phone call just now, please do take note that our client will claims his own policy since the third party claims still under investigation.

Kindly keep us on update the status on the mentioned claims.

Thanks

Best Regards,  
TRoy Goh  
Claims Advisor

Thank you.

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Thursday, 24 September 2020 10:07 AM  
**To:** Jia Le (LKK Auto); Admin A  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

We find discrepancies in the spreadsheet you have provided.

Kindly refer to above attachment for the actual diary of event. Do note that liability was only cleared on 2/1/2020. This was delayed to pending mandate by your principal since our first follow up email on 20/12/2019. The repair day 1 should not be counted from 19/12/2019.

Our client has suffered losses due to the accident as he was not able to use his vehicle. This delay also cost him mobility as a working professional – as he did not have the vehicle during the time we are waiting for liability clearance.

In reference to the spreadsheet we have attached, we conclude as follows:

| LOU                 |                |
|---------------------|----------------|
| <b>WORKING DAYS</b> | <b>13 DAYS</b> |
| <b>SUNDAYS</b>      | <b>2 DAYS</b>  |
| <b>PH</b>           | <b>2 DAYS</b>  |
| <b>TOTAL</b>        | <b>17 DAYS</b> |

(REVISED TO 7 DAYS ON 23/9/2020)

| LOR                 |                |
|---------------------|----------------|
| <b>WORKING DAYS</b> | <b>17 DAYS</b> |
| <b>SUNDAYS</b>      | <b>3 DAYS</b>  |
| <b>TOTAL</b>        | <b>20 DAYS</b> |

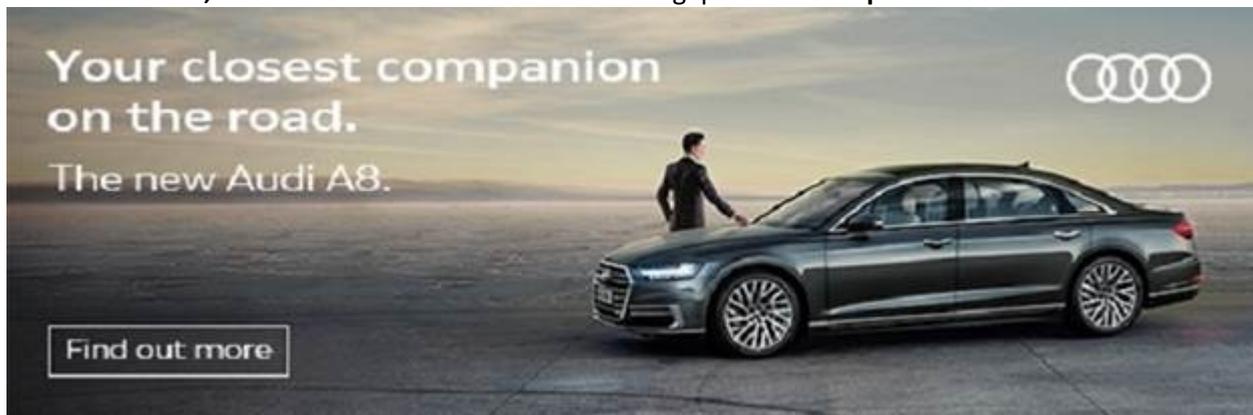
We are in view that the above is reasonable for the losses and inconveniences incurred to our client. Do consider our last counter offer:

|                 |                    |                      |
|-----------------|--------------------|----------------------|
| COST OF REPAIR: | \$27,492.75        |                      |
| RENTAL BILL:    | \$2,000.00         | (\$\$ 100 X 20 DAYS) |
| LOSS OF USE:    | \$420.00           | (\$\$ 60 X 7 DAYS)   |
| GIA:            | \$2.00             |                      |
| <b>TOTAL</b>    | <b>\$29,914.75</b> |                      |

Thank you.

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
p. +65 8826 8736 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183  
e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)  
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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]  
**Sent:** Wednesday, 23 September, 2020 10:41 AM  
**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Hi Nadia,

We attached herewith the breakdown for number of days for your reference.

From the rental agreement, your client is rent the car on 04/01/2020 which is only left 6 days from our surveyor recommend repair days. As such, our principal maintain the offer.

Kindly re-consider.

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Wednesday, 23 September 2020 9:44 AM

**To:** Jia Le (LKK Auto); Admin A

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jia Le,

We are not able to accept your offer.

Our client has paid in full for the rental as reflected in our LOD at \$2,000, and it is fair that he should be reimbursed accordingly.

We are prepared to revise as follows:

|                 |                    |                     |
|-----------------|--------------------|---------------------|
| COST OF REPAIR: | \$27,492.75        |                     |
| RENTAL BILL:    | \$2,000.00         | (S\$ 100 X 20 DAYS) |
| LOSS OF USE:    | \$420.00           | (S\$ 60 X 7 DAYS)   |
| GIA:            | \$2.00             |                     |
| <b>TOTAL</b>    | <b>\$29,914.75</b> |                     |

Hope we can come to an agreement for amicable settlement.

Thank you.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]  
**Sent:** Tuesday, 22 September, 2020 5:44 PM  
**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: \*RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

We have our principal instruction to propose settlement as follows:-

|                                   |                     |
|-----------------------------------|---------------------|
| 1. Cost of Repair (w/GST)         | \$ 27,492.75        |
| 2. Loss of Rental (6days x \$100) | \$ 600.00           |
| 2. Loss of Use (16days x \$60)    | \$ 960.00           |
| 3. LTA/GIA Search Fee             | \$ 2.00             |
| <b>TOTAL</b>                      | <b>\$ 29,054.75</b> |

Please confirm acceptance.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Monday, 21 September 2020 8:55 AM

**To:** Jia Le (LKK Auto); Admin A

Cc: [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

Subject: RE: \*RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

Any news from your principal?

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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---

**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Wednesday, 9 September, 2020 9:10 AM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** \*\*\*SPAM\*\*\* RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Hi Nadia,

As the amount is large, please give some time for our principal to look into the matter.

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Wednesday, 9 September 2020 9:02 AM  
**To:** Jia Le (LKK Auto); Admin A  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jia Le,

Any updates?

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183  
**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)  
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**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Wednesday, 2 September, 2020 9:49 AM  
**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

Kindly advise whether there has been any updates from your principal.

Thank you.

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183  
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---

**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Monday, 24 August, 2020 1:08 PM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Hi Nadia,

We are pending mandate approval from our principal.

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Monday, 24 August 2020 10:24 AM

**To:** Jia Le (LKK Auto); Admin A

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jia Le,

Appreciate your kind update on the settlement.

Thank you.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 8826 8736 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Monday, 17 August, 2020 9:21 AM

**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

Do forward us the settlement soon.

Thank you.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 8826 8736 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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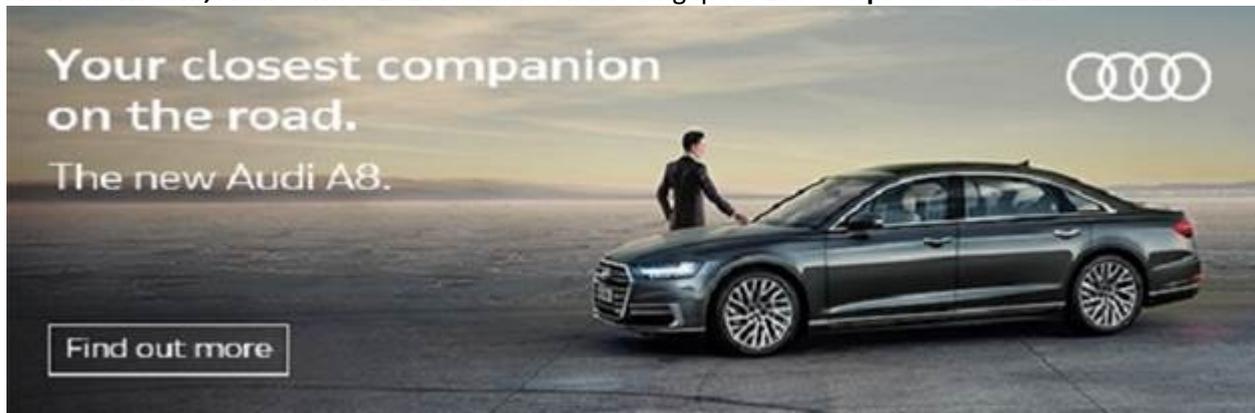
**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Tuesday, 11 August, 2020 9:11 AM  
**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jia Le,

Any updates?

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183  
**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)  
**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223



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---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Monday, 3 August, 2020 9:09 AM  
**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

Hope you have had a chance to review our settlement.

Appreciate your kind acknowledgement and favourable offer on this case.

Thank you.

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 8826 8736 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Tuesday, 28 July, 2020 9:46 AM

**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: COUNTER OFFER - LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

We regret to inform you that we are unable to accept your offer.

We counter offer as follows:

|                 |                     |                     |
|-----------------|---------------------|---------------------|
| COST OF REPAIR: | \$ 27,492.75        |                     |
| LOSS OF RENTAL: | \$ 2,000.00         | (S\$ 100 x 20 Days) |
| LOSS OF USE:    | \$ 600.00           | (S\$ 60 x 10 Days)  |
| GIA SEARCH FEE: | \$ 2.00             |                     |
| <b>TOTAL:</b>   | <b>\$ 30,094.75</b> |                     |

Appreciate your kind acceptance.

Thank you.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 8826 8736 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]  
**Sent:** Tuesday, 28 July, 2020 9:09 AM  
**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Sirs/Mdm,

We propose settlement as follows:-

|                                   |                     |
|-----------------------------------|---------------------|
| 1. Cost of Repair (w/GST)         | \$ 27,492.75        |
| 2. Loss of Rental (4days x \$100) | \$ 400.00           |
| 2. Loss of Use                    | \$ 960.00           |
| 3. LTA/GIA Search Fee             | \$ 2.00             |
| <b>TOTAL</b>                      | <b>\$ 28,854.75</b> |

Please confirm acceptance.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Friday, 24 July 2020 9:20 AM  
**To:** Jia Le (LKK Auto); Admin A

Cc: [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

Subject: RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

Any settlement for above case?

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183  
**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)  
**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223



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---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Friday, 17 July, 2020 9:46 AM  
**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

Attached Result provided by owner.

Kindly refer.

Thank you.

**Best Regards,  
Nadia  
Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183  
**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)  
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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Tuesday, 14 July, 2020 4:03 PM

**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

Kindly assist to check with your client whether he has received the Police Investigation Result.

Thank you.

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Tuesday, 14 July 2020 3:55 PM

**To:** Jia Le (LKK Auto); Admin A

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Jia Le,

As requested.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 8826 8736 p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183  
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**From:** Jia Le (LKK Auto) [<mailto:Jiale@lkkauto.com>]  
**Sent:** Tuesday, 14 July, 2020 3:31 PM  
**To:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

**WITHOUT PREJUDICE**

Dear Nadia,

Kindly let us have a copy of PIR(if any)as requested by our principal.

Thank you.

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Claims [<mailto:claims@premiumauto.com.sg>]  
**Sent:** Thursday, 9 July 2020 10:28 AM  
**To:** Jia Le (LKK Auto); Adrian Ling (LKKAuto); Admin A  
**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le,

We would like to follow up on above case, kindly advise on settlement.

Thank you.

**Best Regards,**  
**Nadia**

## Claims Administrator

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

**e.** claims@premiumauto.com.sg **w.** www.audi.com.sg

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**From:** Claims [<mailto:claims@premiumauto.com.sg>]

**Sent:** Thursday, 28 May, 2020 3:08 PM

**To:** 'Jia Le (LKK Auto)' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>; 'Adrian Ling (LKKAuto)' <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: LOD - FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Dear Jia Le

Attached LOD for your perusal.

**We seek to request acceptance of LOD and your process of settlement by email/soft copy at this stage due to delays in post of original documents to your good office. Should you need the original urgently and can only act upon receipt, do acknowledge this email to let us know for our arrangement.**

Thank you.

**Best Regards,**

**Nadia**

**Claims Administrator**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 8826 8736 **p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

**e.** claims@premiumauto.com.sg **w.** www.audi.com.sg

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---

**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Friday, 17 April, 2020 10:55 AM

**To:** Boo seng yak <[boojohnny@gmail.com](mailto:boojohnny@gmail.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Carrine Leong <[carrine.leong@premiumauto.com.sg](mailto:carrine.leong@premiumauto.com.sg)>; Chang Chee Sing <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; [jiayee.yap@premiumauto.com.sg](mailto:jiayee.yap@premiumauto.com.sg)

**Subject:** RE: FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

For COR, surveyor recommended amount at **P/P \$25,694.16(before GST)** with **17 repair days**.

\*\*\* Kindly forward your LOD with all the relevant documents(ie: final repair bill, authorisation to act, rental receipt to us (LKK) for our necessary action)

**Please note that all finalisation subject to insurer's approval.**

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Boo seng yak [<mailto:boojohnny@gmail.com>]

**Sent:** Saturday, 11 April 2020 3:46 PM

**To:** Adrian Ling (LKKAuto); CS A Team; Admin A; Carrine Leong; Chang Chee Sing; [jiayee.yap@premiumauto.com.sg](mailto:jiayee.yap@premiumauto.com.sg)

**Subject:** FINAL REVISION - SLZ1847M - TP AIG - SURVEYED 19 DEC 19

Hi Adrian and all,

Revised estimate, resurvey docs and a set of photographs is attached.

Please confirm repair cost of \$25,694.16 @ 17 days exclude 3 Sundays.

Your early closure is well appreciated.

Best regards - jb