

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Monday, 9 November 2020 3:20 PM
To: KENNY LIM CHING GHEE; Bryan Ang (LKKAUTO)
Cc: MT_Claim_SG; SUR
Subject: RE: Clarification on adjusted repair costs - SJM 1706D [External Confidential]

Dear Kenny,

According to our surveyor, the owner mistakenly misunderstood the cost of repair. The \$2,710.00 what he's referring to is not for the replacement of the bumper only. Actually, the whole repair cost amount is \$2,530.75, which include damaged parts such as front bumper, RH headlamp, front centre grille, labour cost and spray painting.

Furthermore, the repair was carried out with cost pricing, supported by supplier invoice. Repair carried out at Borneo Motors will be very much higher than \$2,530.75 as repair and spray painting cost is typically higher for agent workshop.

Lastly, the OMV that insured mentioned is not relevant as OMV does not equal to the cost of the vehicle. Insured definitely did not purchase the vehicle at the OMV amount.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Shiau Chan (LKKAUTO)
Sent: Wednesday, 28 October 2020 4:37 PM
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: RE: Clarification on adjusted repair costs - SJM 1706D [External Confidential]

Dear Kenny,

Thank you for the email.

We will check and revert to you.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Sent: Wednesday, 28 October 2020 10:08 AM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Clarification on adjusted repair costs - SJM 1706D [External Confidential]

Lonpac External - Confidential

Yref: CS/LPC20002253/R1QF3E2

Dear Bryan/ Shiau Chan

We have settled the above OD claim in March this year. However, our Insured has raised some concerns in regards to repairs cost at policy renewal.

Quote from Insured:-

"\$2710.00 for replace a bumper is excessive. Just compare the OMV of this car is only about \$12500.00 brand new, ex factory. If one bumper is so cost so much, then your authorised workshop will exhaust my OMV by replacing only front and back bumper and tow side mirror. Or if these four component were damaged, it is no more economic to repair.

Next, I don't believe Borneo Motors will charge so much for just the front bumper

IN fact, I replaced and repair a Toyota bumper before and the cost is less than \$500.

My view is that someone has inflated the repair bill"

Unquote

As such, we appreciate if you can assist to check/verify on the above and revert soon.

Thanks in advance.

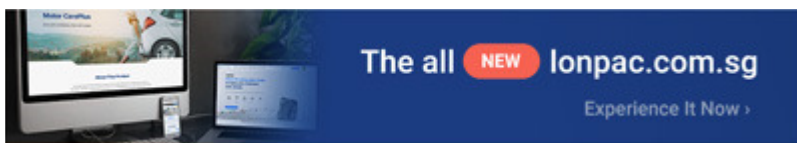
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

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