

Do you have others for us to choose?

Thank you

Sent from my iPhone

On 17 Feb 2020, at 10:49, Teo, Grace <grace.teo@sompo.com.sg> wrote:

Without Prejudice

Our Reference: CMTD1905966/GPL
Your Reference: SLX8678Z

Hi Soon Ng/ Anna Chua,

As requested, kindly let us have your choice of appointed surveyor from the list below.

Pre-Repair Survey			
	Motor Surveyor	Surveyor	Selection (Indic tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	
		Jeffery Ong	

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards
Grace Teo
Claims Division
D: 6329 5170 | T: 6461 6555 | F: 6221 3147

For motor claims survey request, please email to
motorsurvey@sompo.com.sg

<image001.png>

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[here](#) for our Privacy Policy

From: Car workz <carworkzws@gmail.com>

Sent: Saturday, February 15, 2020 3:11 PM

To: Claims - Motor Survey <MotorSurvey@sompo.com.sg>

Subject: To Arrange Surveyor To Survey SLX8678Z (TP Against SLL
SLC4223P) - Date of Accident: 20.12.2019

Dear Officer,

Kindly forward your panel of surveyors for us to choose.

Thank you

Best Regards,

Soon Ng / Anna Chua

Carworkz
Blk 10 Sin Ming Industrial Estate Sector C
#01-22
Singapore 575645
H/p: 8118 4734 / 9876 6876
E-mail: carworkzws@gmail.com
<Estimate & docs For SLX8678Z.pdf>

<mime-attachment>

<2e1c4b9f-ac27-42c2-9469-666b596b1876.MP4>

<155b6bfd-5e43-4561-8d18-fc1fb98716be.MP4>

Veron Chen (LKKAUTO)

From: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>
Sent: Monday, 17 February 2020 3:04 PM
To: Wai Koon
Cc: Teo, Grace
Subject: RE: Appreciate your scene photos ; For your ref : SLC4223P ; Sompo ref : CMTD1905966 ; Accident involving SLC4223P and SLC8678Z on 20/12/2019

Dear Mr Hoi,

With reference above and as just spoken, we note your position for this matter is that there is no visible damage to third party vehicle.

As explained, third party are offering 50% for their claim against us. As you had explained, there is no damage to third party vehicle as from your photo below.

We will proceed to maintain the position as you have brought up that there is no contact and inform the third party.

Please note in the event you receive any third party letter, please forward to us for handling and we seek your cooperation to defend this matter, thank you Sir.

Best Regards

Gnoh Pau Loong

Claims Division

D: 6329 5217 | T: 6461 6555 | F: 6221 3147



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From: Wai Koon <hwk6670@gmail.com>
Sent: Wednesday, 15 January, 2020 11:12 AM

To: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>

Subject: Re: Appreciate your scene photos ; For your ref : SLC4223P ; Sompo ref : CMTD1905966 ; Accident involving SLC4223P and SLC8678Z on 20/12/2019

The contact point is the back of the vehicle.

Thanks

On Wed, 15 Jan 2020 at 10:23, Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg> wrote:

Dear Mr Hoi,

Thank you for your 2 photos below.

We note that your photo of third party vehicle only shows the back and does not show the contact point.

Nevertheless, we will continue to refute third party claim and if you receive any third party letter, please forward to us for handling, thank you Sir.

Best Regards

Gnoh Pau Loong

Claims Division

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From: Wai Koon <hwk6670@gmail.com>

Sent: Wednesday, 15 January, 2020 10:18 AM

To: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>

Subject: Re: Appreciate your scene photos ; For your ref : SLC4223P ; Sompo ref : CMTD1905966 ; Accident involving SLC4223P and SLC8678Z on 20/12/2019

Dear Pau Loong,

Please refer to the attached for the picture.

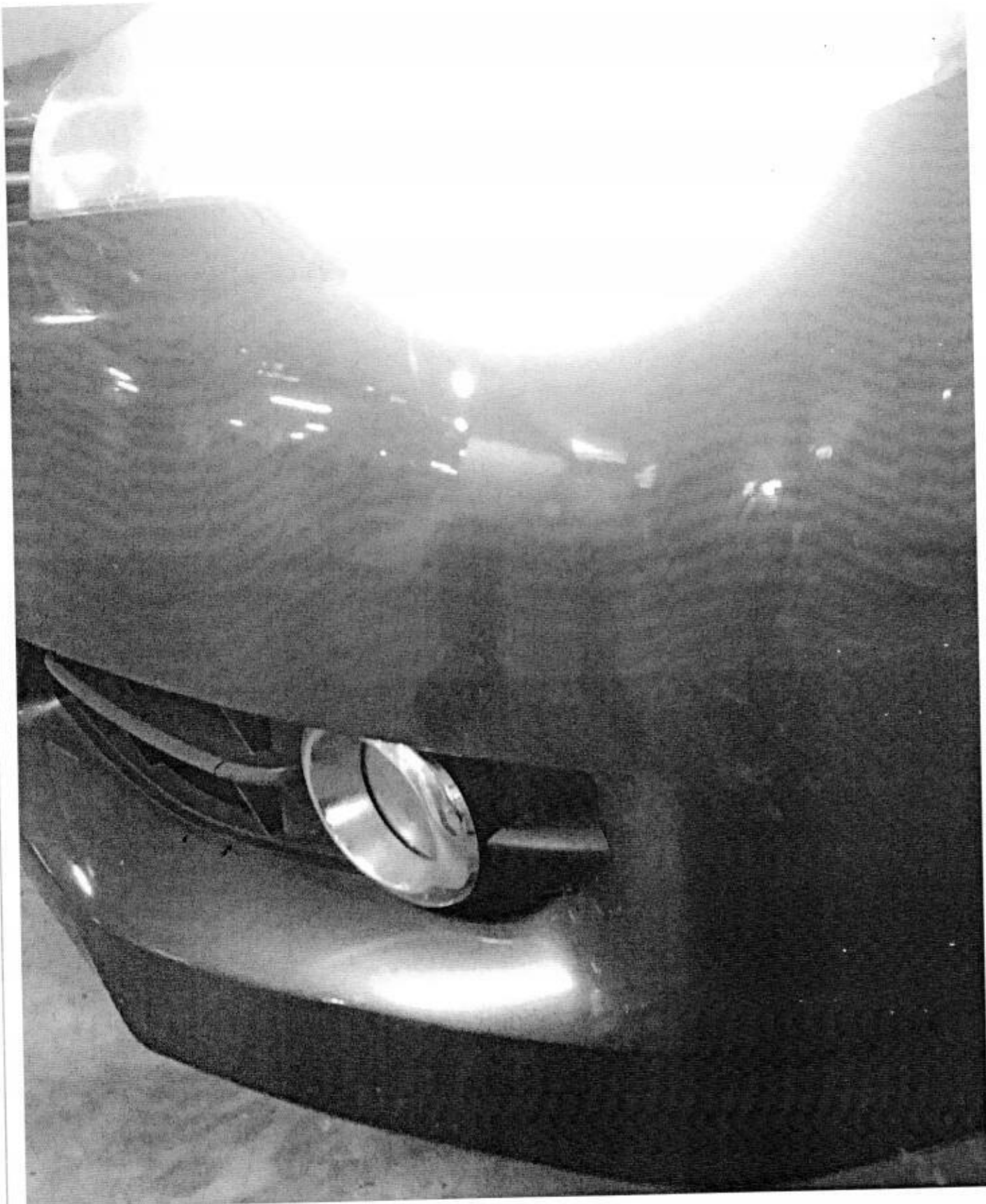
Thank you,

Best Regards,

Hoi



Third party vehicle



My car hitting point

On Wed, 15 Jan 2020 at 09:35, Gnoh, Pau Loong <Pauloong.Gnoh@sompo.com.sg> wrote:

Dear Mr Hoi,

Thank you for your phone call just now and with reference above, we would appreciate your assistance to forward the scene photos of third party vehicle, SLC8678Z.

We will continue to maintain our position against third party to refute their claim. Thank you Sir.

Best Regards

Gnoh Pau Loong

Claims Division

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Veron Chen (LKKAUTO)

From: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>
Sent: Monday, 17 February 2020 3:10 PM
To: Car workz
Cc: Ye, Yong Kang Melvin; Teo, Grace; Admin-D (LKKAUTO); assignments; SUR
Subject: RE: CMTD1905966/GPL - LKK/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019
Attachments: Re: CMTD1905966/GPL - NR/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019; 2e1c4b9f-ac27-42c2-9469-666b596b1876.MP4; 155b6bfd-5e43-4561-8d18-fc1fb98716be.MP4

Dear Sir / Madam,

With reference to the enclosed email and footage, please be informed that we have spoken to our insured and he is adamant that there is no damage towards your client's vehicle as screenshot below.

Please be informed that our insured's rights are expressly reserved in this matter.

By copy to M/s LKK AUTO,

Please note the above and enclosed footage of accident, email transmissions for this case, thank you.



Best Regards

Gnoh Pau Loong

Claims Division

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From: Teo, Grace <grace.teo@sompo.com.sg>
Sent: Monday, 17 February, 2020 1:19 PM
To: Car workz <carworkzws@gmail.com>; 'admin-d@lkkauto.com' <admin-d@lkkauto.com>; 'assignments@lkkauto.com' <assignments@lkkauto.com>; 'SUR' <sur@lkkauto.com>
Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>
Subject: CMTD1905966/GPL - LKK/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Without Prejudice

Our Reference: CMTD1905966/GPL
Your Reference: SLX8678Z

Hi Soon Ng/ Anna Chua,

We refer to your email reply of today.

We will appoint LKK Auto to conduct the survey.

Hi LKK AUTO,

Please make the arrangement to survey for **SLX8678Z** on a without prejudice and any admission of liability basis.

Please be informed that **Mr. Gnoh Pau Loong** is the handler of this case who can be contacted at 63295 217/
PauLoong.Gnoh@sompo.com.sg.

Please revert your report upon completion of survey to my colleague, **Mr. Pau Loong**.

Thank you.

Best Regards

Grace Teo

Claims Division

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From: Car workz <carworkzws@gmail.com>
Sent: Monday, February 17, 2020 12:36 PM
To: Teo, Grace <grace.teo@sampo.com.sg>
Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sampo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sampo.com.sg>
Subject: Re: CMTD1905966/GPL - PRI/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Dear Grace,

We choose LKK for this assignment. Please call before survey cos vehicle is with owner.

Thank you

Sent from my iPhone

On 17 Feb 2020, at 12:16, Teo, Grace <grace.teo@sampo.com.sg> wrote:

Hi,

Nope.

Best Regards

Grace Teo

Claims Division

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From: Car workz <carworkzws@gmail.com>
Sent: Monday, February 17, 2020 12:01 PM
To: Teo, Grace <grace.teo@sompo.com.sg>
Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>
Subject: Re: CMTD1905966/GPL - PRI/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Dear Grace,

Do you have others for us to choose?

Thank you

Sent from my iPhone

On 17 Feb 2020, at 10:49, Teo, Grace <grace.teo@sompo.com.sg> wrote:

Without Prejudice

Our Reference: CMTD1905966/GPL
Your Reference: SLX8678Z

Hi Soon Ng/ Anna Chua,

As requested, kindly let us have your choice of appointed surveyor from the list below.

Pre-Repair Survey			
	Motor Surveyor	Surveyor	Selection (Indicate as tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	
		Jeffery Ong	

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards

Grace Teo

Claims Division

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From: Car workz <carworkzws@gmail.com>

Sent: Saturday, February 15, 2020 3:11 PM

To: Claims - Motor Survey <MotorSurvey@sompo.com.sg>

Subject: To Arrange Surveyor To Survey SLX8678Z (TP Against SLL SLC4223P) - Date of Accident: 20.12.2019

Dear Officer,

Kindly forward your panel of surveyors for us to choose.

Thank you

Best Regards,

Soon Ng / Anna Chua

Carworkz

Blk 10 Sin Ming Industrial Estate Sector C
#01-22
Singapore 575645
H/p: 8118 4734 / 9876 6876
E-mail: carworkzws@gmail.com
<Estimate & docs For SLX8678Z.pdf>

Veron Chen (LKKAUTO)

From: Car workz <carworkzws@gmail.com>
Sent: Tuesday, 4 February 2020 3:58 PM
To: Gnoh, Pau Loong
Subject: Re: CMTD1905966/GPL - NR/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Dear Pau Loong,

I have revert this report to my client and he did have the video of tge accident, as spoken to you, during an accident, both parties will stand at their point and especially my client have the footage of tge accident, can you revert on the liability percentage to convince my client of the claim?

Thank you

Sent from my iPhone

On 4 Feb 2020, at 14:01, Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg> wrote:

Dear Sir / Madam,

With reference above, we had interviewed our insured and as screenshot below of his statement, it was your client that cut into his lane of travel and is adamant that the accident was not caused by him.

In view of this, we are unable to direct settle and please be informed that our insured's rights are expressly reserved in this matter.

<image001.png>

Best Regards

Gnoh Pau Loong

Claims Division

D: 6329 5217 | T: 6461 6555 | F: 6221 3147

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From: Car workz <carworkzws@gmail.com>
Sent: Tuesday, 4 February, 2020 1:43 PM
To: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>
Subject: Fwd: CMTD1905966/GPL - NR/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Dear Pau Loong,

Can you kindly revert on liability?

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

From: Car workz <carworkzws@gmail.com>
Date: Wednesday, 8 January 2020
Subject: CMTD1905966/GPL - NR/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019
To: "Gnoh, Pau Loong" <PauLoong.Gnoh@sompo.com.sg>
Cc: "Ye, Yong Kang Melvin" <melvin.ye@sompo.com.sg>, "Henry, Irene James" <irene.henry@sompo.com.sg>, "Teo, Grace" <grace.teo@sompo.com.sg>

Dear Pau Loong,

We do not have the earlier footage already

Sent from my iPhone

On 8 Jan 2020, at 09:03, Gnoh, Pau Loong
<PauLoong.Gnoh@sompo.com.sg> wrote:

Dear Sir / Madam,

With reference above, please forward the earlier footage of your / your client's enclosed, thank you.

Best Regards

Gnoh Pau Loong

Claims Division

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From: Car workz <carworkzws@gmail.com>

Sent: Tuesday, 7 January, 2020 8:46 PM

To: Teo, Grace <grace.teo@sompo.com.sg>

Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>

Subject: Re: CMTD1905966/GPL - NR/ SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Dear Grace,

Any update on the liability?

Sent from my iPhone

On 26 Dec 2019, at 12:29, Teo, Grace
<grace.teo@sompo.com.sg> wrote:

Without Prejudice

Our Reference: CMTD1905966/GPL

Your Reference: SLX8678Z

Hi Soon Ng/ Anna Chua,

We noted on your contents.

We regret to inform that we are unable to revert on liability as we have yet to receive our insured's accident report.

Aside to Pau Loong,

For your update.

Our office will be closed on Christmas, New Year's Eve and New Year Day. Business will resume on 26th December 2019 and 2nd January 2020 respectively.

We wish you a Merry Christmas and a Happy New Year!

Best Regards

Grace Teo

Claims Division

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motorsurvey@sompo.com.sg

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From: Car workz <carworkzws@gmail.com>
Sent: Thursday, December 26, 2019 12:05 PM
To: Teo, Grace <grace.teo@sompo.com.sg>
Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>
Subject: Re: CMTD1905966/GPL - PRI(NR)/ SLC4223P & SLX8678Z -
Date of Accident: 20.12.2019

Hi,

Can we arrange to be survey only after liability clear?

Sent from my iPhone

On 26 Dec 2019, at 11:22, Teo, Grace
<grace.teo@sompo.com.sg> wrote:

Hi,

No.

Our office will be closed on Christmas, New Year's Eve and New Year Day. Business will resume on 26th December 2019 and 2nd January 2020 respectively.

We wish you a Merry Christmas and a Happy New Year!

Best Regards

Grace Teo

Claims Division

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For motor claims survey request, please email to [**motorsurvey@sompo.com.sg**](mailto:motorsurvey@sompo.com.sg)

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Personal Accident, Home & Private Motor Insurance

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From: Car workz <carworkzws@gmail.com>
Sent: Thursday, December 26, 2019 11:20 AM
To: Teo, Grace <grace.teo@sompo.com.sg>
Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>
Subject: Re: CMTD1905966/GPL - PRI(NR)/SLC4223P & SLX8678Z - Date of Accident: 20.12.2019

Dear Grace,

Do u have other surveyors list apart from these 3?

Sent from my iPhone

On 26 Dec 2019, at 10:08, Teo, Grace <grace.teo@sompo.com.sg> wrote:

Our Reference: CMTD1905966/GPL

Your Reference: SLX8678Z

Without Prejudice

Date:
26/12/2019

EMAIL ONLY

OUR Email:

motorsurvey@sompo.com.sg

Attention:

M/S CARWORKZ

Dear Soon Ng/ Anna Chua,

**ACCIDENT INVOLVING SLC4223P &
SLX8678Z ON 20.12.2019**

We refer to your Notice of Accident
dated 26/12/2019.

Please be informed that **Mr. Gnoh
Pau Loong** is the handler of this
case who can be contacted at
63295 217/
PauLoong.Gnoh@sompo.com.sg .

Please be informed that we have
yet to receive our insured's
accident report.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

Pre-Repair Survey

	Motor Surveyor	Surveyor
1	Raleigh Services	Andrew Ow Yong
		Vincent Ng
2	LKK Auto Consultants	Kenneth Kong (North area)
		Marcus Chua (East area)
		Mohd Rasul (West area)
		Mohd Taufikh (West area)
3	Priority Services	Jimmy Lee
		Lawrence Ng
		Jeffrey Ong

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Our office will be closed on Christmas, New Year's Eve and New Year Day. Business will resume on 26th December 2019 and 2nd January 2020 respectively.

We wish you a Merry Christmas and a
Happy New Year!

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F:
6221 3147

For motor claims survey request,
please email to
motorsurvey@sompo.com.sg

<image001.png>

**Sompo Insurance Singapore Pte.
Ltd.**

50 Raffles Place, #05-01/06
Singapore Land Tower, Singapore
048623

Website: www.sompo.com.sg |

Facebook:
www.facebook.com/SompoSG

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or

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From: Car workz
<carworkzws@gmail.com>
Sent: Tuesday, December 24, 2019
1:51 PM
To: Claims - Motor Survey
<MotorSurvey@sompo.com.sg>
Subject: To Check Liability For
SLX8678Z (TP Against SLC4223P) -
Date of Accident: 20.12.2019

Dear Sir/Mdm,

Attached a copy of the GIA
Report of our client.

Kindly revert on liability before
sending your panel of surveyors
for us to choose.

Thank you'

Best Regards,

Soon Ng / Anna Chua

Carworkz

Blk 10 Sin Ming Industrial
Estate Sector C

#01-22

Singapore 575645

H/p: 8118 4734 / 9876 6876

E-mail: carworkzws@gmail.com

<GIA Report.PDF>

<155b6bfd-5e43-4561-8d18-fc1fb98716be.MP4>

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Best Regards,

Soon Ng / Anna Chua

Carworkz
Blk 10 Sin Ming Industrial Estate Sector C
#01-22
Singapore 575645
H/p: 8118 4734 / 9876 6876
E-mail: carworkzws@gmail.com




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
SOMPO INSURANCE SINGAPORE PL		Ref : CS/SMO20002666/Kvf3s2		
50 RAFFLES PLACE #05-01/06 SINGAPORE LAND TOWERSINGAPORE 048623		Date : 25-03-2020		
		Code : SMO		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SLC 4223P	Veh. Inspected	SLX 8678Z	
Policy No.		Coverage (\$)	0.00	
Claim No.	CMTD1905966/GPL	Excess (\$)	0.00	
Assign From	GRACE TEO	Assign Date	17/02/2020	
2. Vehicle Particulars & Condition				
Make & Model	SUBARU XV (A)	c.c	1995	
Engine No.	HIDDEN	Year of Reg.	2018	
Chassis No.	JF1GT7KL5JG029719	Colour	METALLIC DARK BLUE	
Odometer	77809	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	225/55 R18	CONTINENTAL	6 mm	
L/H Front Tyre	225/55 R18	CONTINENTAL	6 mm	
R/H Rear Tyre	225/55 R18	CONTINENTAL	6 mm	
L/H Rear Tyre	225/55 R18	CONTINENTAL	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	20/12/2019	Inspection Date	19/02/2020	
Survey held at	CARWORKZ BLK10 SIN MING INDUSTRIAL ESTATE SECTOR C #01-22 SINGAPORE 575645			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		2 Working Days		



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51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLX 8678Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	TAILLAMP RH	SERVICEABLE	468.00	-
1	TAILLAMP LOWER BRACKET RH	SERVICEABLE	28.40	-
1	TAILLAMP INNER PANEL RH	TO REPAIR SEE LABOUR	68.10	-
1	REAR BUMPER	CUT	498.10	498.10
1	REAR BUMPER RETAINER LH	SERVICEABLE	22.00	-
1	REAR BUMPER RETAINER RH	DISTORTED	22.00	22.00
1	REAR BUMPER BRACKET RH	TO REPAIR SEE LABOUR	18.10	-
1	REAR BUMPER REFLECTOR RH	SERVICEABLE	189.20	-
10	REAR BUMPER CLIPS	NECESSARY	100.00	50.00
1	REAR END PANEL (NPA)	TO REPAIR SEE LABOUR	-	-
1	REAR FENDER RH (NPA)	TO REPAIR SEE LABOUR	-	-
	LESS 20% DISCOUNT		-282.78	-114.02
			1,131.12	456.08
<u>SPECIAL NETT ITEMS</u>				
1	REVERSE SENSOR (2-EYE) (SN)	SERVICEABLE	220.00	-
			220.00	-
<u>LABOUR</u>				
	LABOUR TO FACILITATE REPAIR. INCLUSIVE OF THE REPAIR OF TAILLAMP INNER PANEL RH, REAR BUMPER BRACKET RH, REAR END PANEL AND REAR FENDER RH.		500.00	200.00
	R&R REVERSE SENSOR.		60.00	50.00
	TO CHECK & RECONNECT ALL NECESSARY WIRINGS.	NOT NECESSARY	60.00	-
	TO RUST PROOF ON AFFECTED AREAS.	NOT NECESSARY	60.00	-
	TO SPRAY PAINT ON AFFECTED AREAS.		500.00	220.00
			1,180.00	470.00
GRAND TOTAL			2,531.12	926.08

Report Ref No. CS/SMO20002666/Kvf3s2



RECOMMENDED COST OF LUMP SUM REPAIRS (UNCONFIRMED)			750.00
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Report Ref No. CS/SMO20002666/Kvf3s2

KONG SENG CHEONG

Licensed Appraiser

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