

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Monday, 1 June 2020 10:19 AM
To: Admin-D (LKKAuto); 'Grace Tan'; assignments
Cc: 'Anparasan Kamachi'; 'Zulaika Zakaria'
Subject: RE: Property damage claim for accident involving SMJ 8651L & SHD 6782X on 11.8.19 at Blk 105 Jalan Rajah Carpark I WF Ref: AK.GT.0007.0091 I LKK Ref: CS3/III19016594/T1ds2-1

Dear Grace

Our surveyor has reviewed the matter.

At the time of survey, the accident report by the third party driver was not provided to us. The workshop had however informed us that the damage was to the front of the third party vehicle. Our surveyor had correspondingly only taken photos of the frontal portion of the third party vehicle. No photos of the rear portion were taken. The rear items listed in the third party survey report were all undercarriage parts and no exterior parts. The photos in the third party survey report also did not show the rear portion of third party vehicle prior to any dismantling.

The observation of the frontal damage to the third party vehicle does not seem to indicate that the impact force from the taxi was significant enough to have pushed/ propelled the third party vehicle onto the road kerb at the back of the parking lot. In fact, the impact force from the taxi would not have caused damage to the front undercarriage parts and the gear box of the third party vehicle. These parts were correspondingly not allowed in our survey report as they were opine to be not related to this accident. Hence the significant difference in the cost of repair.

Another notable point was that the accident occurred on 11 August 2019 and the vehicle was surveyed by us on 19 September 2019, same date as the third party surveyor. This leaves a time gap of more than 1 month. If there was damage to the front undercarriage and the rear undercarriage and the gearbox, the third party vehicle will likely be undriveable as these are critical parts for a vehicle to operate. The question would then be whether the third party vehicle was laid up after the accident or it was still being driven for more than 1 month before survey arrangement was made.

The date of our PRS survey was 19/09/2019 instead of 19/04/2019

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,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 27 May 2020 2:28 PM
To: 'Grace Tan' <grace.t@whitefern.law>; assignments <assignments@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Cc: 'Anparasan Kamachi' <anparasan.k@whitefern.law>; 'Zulaika Zakaria' <zulaika.z@whitefern.law>

Subject: RE: Property damage claim for accident involving SMJ 8651L & SHD 6782X on 11.8.19 at Blk 105 Jalan Rajah Carpark I WF Ref: AK.GT.0007.0091 I LKK Ref: CS3/III19016594/T1ds2-1

Dear Sir/Madam,

Thank you for the email.

Dear Denise,

Kindly assist.

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: Grace Tan <grace.t@whitefern.law>

Sent: Wednesday, 27 May, 2020 12:26 PM

To: admin-d@lkkauto.com

Cc: Anparasan Kamachi <anparasan.k@whitefern.law>; Zulaika Zakaria <zulaika.z@whitefern.law>

Subject: RE: Property damage claim for accident involving SMJ 8651L & SHD 6782X on 11.8.19 at Blk 105 Jalan Rajah Carpark I WF Ref: AK.GT.0007.0091 I LKK Ref: CS3/III19016594/T1ds2-1

Dear Sirs,

PROPERTY DAMAGE CLAIM FOR ACCIDENT INVOLVING SMJ 8651L & SHD 6782X ON 11.8.19 AT BLK 105 JALAN RAJAH CARPARK

We refer to the above matter and to our email below.

We look forward to hearing from you soonest possible to enable us to advise our clients on the matter.

Thank you.

Regards,

Grace TAN

Director

t +65 6239 4102 f +65 6223 0023

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WhiteFern LLC, 9 Raffles Place, #18-06 Republic Plaza, Singapore 048619

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From: Grace Tan <grace.t@whitefern.law>

Sent: Friday, 15 May 2020 3:21 PM

To: admin-d@lkkauto.com

Cc: Anparasan Kamachi <anparasan.k@whitefern.law>; Zulaika Zakaria <zulaika.z@whitefern.law>

Subject: Property damage claim for accident involving SMJ 8651L & SHD 6782X on 11.8.19 at Blk 105 Jalan Rajah Carpark I WF Ref: AK.GT.0007.0091 I LKK Ref: CS3/III19016594/T1ds2-1

Dear Sirs,

PROPERTY DAMAGE CLAIM FOR ACCIDENT INVOLVING SMJ 8651L & SHD 6782X ON 11.8.19 AT BLK 105 JALAN RAJAH CARPARK

We refer to the above matter wherein we act for India International Insurance Pte Ltd, the insurers for SHD 6782X (the '**insured vehicle**').

We note LKK had conducted a pre-repair inspection ('**PRI**') on the Third Party's vehicle no. SMJ 8651L on 19.04.2019. However the date of accident was on 11.08.19. Kindly therefore clarify the date the PRI was done. For easy reference, we enclose herewith LKK's report for your attention.

The accident occurred in an open carpark of Block 105 Jalan Rajah and we have the Google image of the said carpark as below. Based on the facts of the accident, the insured vehicle apparently reversed into the Third Party's vehicle which was parked within the carpark and presumably caused damage to the front of the vehicle. However, the Third Party is also claiming for rear damage.



Given that there was a concrete kerb / pavement along the stretch of the open carpark based on the image above, the impact of the accident could have caused some damages to the rear of the Third Party's vehicle. The Third Party's surveyors have proposed repairs to the rear of the vehicle as well and this was heavily rebutted by our clients as they are of the view that the damages were confined to the front only. We shall therefore be grateful if you could let us know if you had inspected the rear of the vehicle and if there were any damages caused by the impact of the accident as the insured driver was reversing his vehicle when he hit to the front of the Third Party's vehicle. Please also let us know if it is possible that the impact of the accident could have propelled the Third Party's vehicle back, and to cause damage at the rear.

We also note that there is a huge difference in the recommended costs of repair between the Third Party's surveyors and LKK. As such, we shall be grateful if you could assist us with the clarification above before we render our advice to India International Insurance Pte Ltd.

We look forward to hearing from you.

Thank you.

Regards,

Grace TAN

Director

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In light of COVID-19, we have implemented business contingency plans to ensure the continuity of our services and operations. If you have a matter that requires immediate attention, please email me or call me at 6239 4102. I will do my best to call you as soon as possible. We value your business and appreciate your support and understanding if you experience service delay during this period. Thank you.