

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Friday, 30 October 2020 6:01 PM
To: Chung Chin Teng
Subject: RE: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020
Attachments: P3200053.JPG.png; IMG-20200429-WA0013.jpg

Dear Sir,

The video footage clearly shows that the contact point of third party vehicle is more on right side. The impact caused third party bumper which has received the impact force to be out of alignment. A gap is seen obviously along the joint of two parts which sufficiently evidencing the nature of damage to bumper.

You may refer the photo of another vehicle for comparison.

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 | fax: 6741-4108

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Wednesday, 21 October 2020 2:09 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Hi

Pls note that the damage of the bumper is inconsistent with the way the accident happened.

Pls review the video footage.

Thank you.

On Wed, Oct 21, 2020 at 2:04 PM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Dear Sir,

Our assessor has confirmed that the cause of damage to bumper as buckled, it is impossible to repair the part which is made of plastic material. So replacement is necessary for third party vehicle registered in year of 2018.

Thank you.

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Chan Jia Le | Case Handler

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Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Monday, 19 October 2020 10:49 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

The bumper is already so old and there is no visible damage to the bumper. Why should it be changed?

On Mon, 19 Oct 2020, 09:13 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Hi Sir,

In response to your queries of \$2340.48, we write the list of damage parts as below:-

Front grille	\$ 237.12
Front grille chrome moulding	\$ 194.08
Front grille clips	\$ 26.40
Front bumper lower grille side cover	\$ 59.36
Front bumper	\$ 904.00
Front bumper clips	\$ 46.40
Labour (Replace, Repair and Spray Paint)	\$ 720.00
Total (Before GST)	<u>\$ 2,187.36</u>

Kindly note that the front bonnet \$386.08 had taken out from the repair cost. Therefore, we are of the view that the repair cost of \$2,340.48 is already fair and reasonable.

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Friday, 16 October 2020 11:57 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

How can some scratches be \$2300?

Please warn them not to make inflated claims.

On Fri, Oct 16, 2020 at 11:54 AM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Hi Sir,

Revised cost of repair at \$2,340.48(included GST).

Thank you.

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Best Regards,

Chan Jia Le | Case Handler

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Friday, 16 October 2020 11:45 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Hi

May i know what is the amount?

Thanks.

On Fri, Oct 16, 2020 at 11:07 AM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Hi Sir,

We have remove the front bonnet item due to damage not consistent and re-finalize the cost of repair. Therefore, we will proceed to negotiate the settlement with third party amicably.

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 | fax: 6741-4108

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Wednesday, 27 May 2020 3:34 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Hi

Any update on this matter?

Thanks.

On Tue, May 5, 2020 at 3:21 PM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Hi Sir,

We are acting on behalf of your insurer, AIG.

In order to your comment further, we would like to have a look at the rear portion of your vehicle.

Kindly let us have a clearly photo of your vehicle rear portion 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 | fax: 6741-4108

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Monday, 4 May 2020 6:54 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

If you watch the footage my car is reversing from an angle from the right so it should only hit the right front side of the Mazda. Also even though the front of the bonnet and bumper are same level, my car bumper is not high enough to damage the front bonnet.

also the paint that came off from the bonnet is not consistent with such a knock.

Are you acting on behalf of my insurance company as well? If not then i will inform my insurance company about this.

On Mon, 4 May 2020, 16:36 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Hi Sir,

Our professional assessor had confirmed that the yellow highlighted portion by you is consistent to the accident. We have viewed third party's video footage which shows a 'jerk' on third party vehicle upon being rear ended by you, consequently it is beyond doubt that third party vehicle has sustained damages on front portion.

Third party vehicle is a Mazda model Sedan 1.5, it's design on frontal slightly different with other Japanese model, the front nose panel is quite level with front bumper. For better understanding, we have taken a side view of similar model of third party vehicle, you could notice that it's front nose panel and bumper are quite parallel to each other. Therefore, any impact on third party front portion, both parts would be affected and damaged.

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

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

From: Jia Le (LKK Auto)

Sent: Thursday, 30 April 2020 4:09 PM

To: Chung Chin Teng

Subject: RE: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Hi Sir,

We are still checking with our surveyor on this matter and will get back to you on next week.

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

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

From: Chung Chin Teng [<mailto:tengcc13@gmail.com>]

Sent: Tuesday, 28 April 2020 3:37 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Hi any update from the surveyor?

Thanks.

On Thu, 23 Apr 2020, 10:27 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Hi Sir,

We are checking this matter with our surveyor and will get back to you as soon as possible.

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

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Thursday, 23 April 2020 10:25 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Hi

Did you get my earlier email regarding the objection to the repair?

Pls get back to me as soon as possible. Thank you.

On Wed, 22 Apr 2020, 13:31 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Dear Sir,

We refer to your below email and the contents were noted.

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/gst)	\$ 2,753.58
Loss of Use (\$60 x 4 days)	\$ 240.00
GIA Search Fee	\$ 2.00
TOTAL	\$ 2,995.58

Our surveyor is in the opinion that based on the damages sustained to the claimant's vehicle and the adjusted amount is already fair and reasonable.

We attached some inspection photos taken by our surveyor for your reference.

If you have further clarifications, please reply within 5 days from the date of this email, otherwise, we will proceed accordingly.

We hope the above matter clarifies.

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

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Monday, 6 April 2020 4:36 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

Are you able to give me the itemised claim?

Thanks.

On Mon, 6 Apr 2020, 11:32 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Hi Sir,

We have checked with third party. However, they did not want to settle privately due to the driver is hirer. Therefore, insurance will proceed to settle with third party amicably.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chung Chin Teng [mailto:tengcc13@gmail.com]

Sent: Monday, 6 April 2020 8:34 AM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

hi what is the status?

can i settle privately?

Thanks.

On Tue, 31 Mar 2020, 15:13 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Our Ref: CC6/AIG20004362/Kda3

TENG NAM SENG

24 JALAN AMPANG

SINGAPORE 268608

Dear Sir/Madam,

ACCIDENT INVOLVING SCN 3388C & SLW 5547T ALONG/AT 187 BUKIT BATOK WEST AVE 6 ON 19/03/2020

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

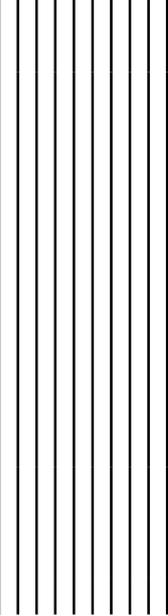
We have received a claim from SLW 5547T against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle was reversing. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please email us if you have further queries.



Best Regards,

Chan Jia Le | Case Handler

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