

## Jasper Chua (LKK Auto)

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**From:** KENNY LIM CHING GHEE <kennyylim@lonpac.com>  
**Sent:** August 3, 2021 2:54 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** MT\_Claim\_SG; Admin A  
**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

## Lonpac External - Confidential

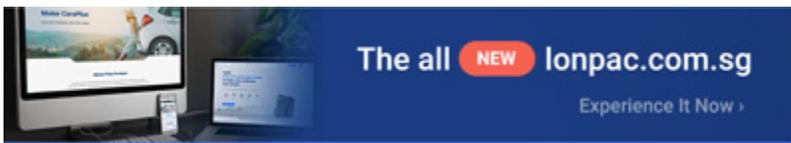
Dear Jasper

Please proceed as per your recommendations.

Thank you.

Best Regards

Kenny Lim  
Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



***In view of the return to "Heightened Alert" Phase 2 on COVID-19 measures, more than 50% of our staff will be working from home from 22 July to 18 August 2021. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.***

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** Thursday, 29 July 2021 1:51 pm  
**To:** KENNY LIM CHING GHEE <kennyylim@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver reverse and hit TP.

Summary to offer to repairer **ADVANCE AUTO GARAGE** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair	\$ 9,814.00	\$ 3,600.00
Loss of Use (9 days x \$150.00)	\$ 1,350.00	\$ 900.00 (9 days x \$100.00)
<b>Proposed Total</b>	<b>\$ 11,164.00</b>	<b>\$ 4,500.00</b>

Breakdown of days is as follows:

Recommended repair days	6
Weekends / Downtime / Public Holiday	3
<b>CLAIM DAYS</b>	<b>9</b>

For your approval and/or further instruction please.

Thank you.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>

**Sent:** Thursday, 24 June 2021 11:37 AM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

**Lonpac External - Confidential**

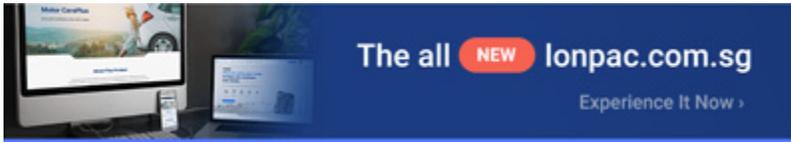
Dear Jasper

You may proceed to settle at best since liability not in insured's favour.

Thank you.

Best Regards

Kenny Lim  
Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Thursday, 17 June 2021 1:53 pm  
**To:** KENNY LIM CHING GHEE <[kennyylim@lonpac.com](mailto:kennyylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

Dear Kenny,

There is no reply from our insured up till today's date.

Kindly advise further instructions from you.

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

---

**From:** KENNY LIM CHING GHEE <[kennyylim@lonpac.com](mailto:kennyylim@lonpac.com)>  
**Sent:** Wednesday, 2 June 2021 11:44 AM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

**Lonpac External - Confidential**

Dear Jasper

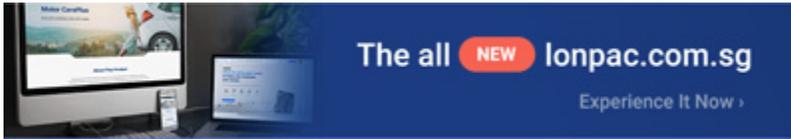
We refer to our email on 25 January 2021 and appreciate if you can update us the latest status.

Thank you.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



***In view of the latest "Heightened Alert" on COVID-19 measures, more than 50% of our staff will be working from home from 17 May to 13 June 2021. Please expect delays in our replies during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.***

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**From:** KENNY LIM CHING GHEE

**Sent:** Monday, 25 January 2021 4:13 pm

**To:** 'Jasper Chua (LKK Auto)' <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

**Lonpac External - Confidential**

Dear Jasper

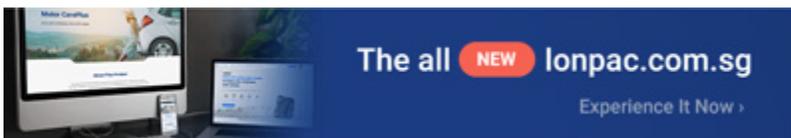
We concur with your findings. However, we appreciate if you can engage insured first before proceeding since he is also claiming against the other party.

FYI, third party has also submitted an injury claim.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



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**From:** Jasper Chua (LKK Auto)  
**Sent:** Friday, 22 January 2021 2:52 pm  
**To:** KENNY LIM CHING GHEE  
**Cc:** MT\_Claim\_SG ; Olivia Lau (LKKAuto)  
**Subject:** Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

Dear Kenny,

Based on the video footage attached, third party's vehicle had comes to a complete stop when our insured vehicle start reversing into the parking lot. Our insured start reversing without cautions and proper lookout and hence collided to TP vehicle.

We are in view that liability is not in favour to our insured. We propose to settle third party claim at best.

Kindly have your approval in proceeding direct settlement.

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

---

**From:** KENNY LIM CHING GHEE <[kennylin@lonpac.com](mailto:kennylin@lonpac.com)>  
**Sent:** Wednesday, 13 January 2021 2:49 PM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

**Lonpac External - Confidential**

Dear Jasper

We managed to get hold of the video footage of the third party and like to hear your opinion in terms of liability.

Please see attachment.

Thank you.

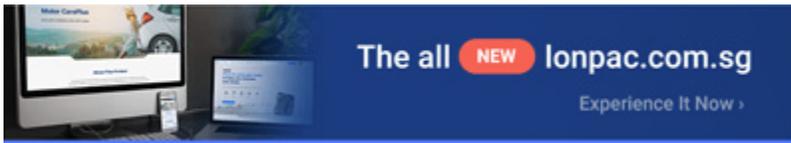
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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---

**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Wednesday, 13 January 2021 9:13 am  
**To:** KENNY LIM CHING GHEE <[kennyylim@lonpac.com](mailto:kennyylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

Dear Kenny,

Insured has yet to revert back to us.

Thanks

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

---

**From:** KENNY LIM CHING GHEE <[kennyylim@lonpac.com](mailto:kennyylim@lonpac.com)>  
**Sent:** Tuesday, 12 January 2021 12:42 PM  
**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

**Lonpac External - Confidential**

Dear Jasper

Just to check for an update, has insured reverted?

Thanks.

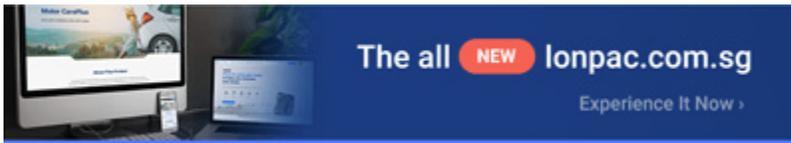
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Friday, 13 November 2020 11:29 am  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

Dear Kenny ,

Currently, we are pending for insured reply on the outcome of his third party claim.

We will revert once we received.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Sent:** Tuesday, 27 October 2020 11:34 AM  
**To:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

**Lonpac External - Confidential**

Dear Vic

We refer to the above matter and would appreciate if you can update us on the status of the direct settlement.

Thank you.

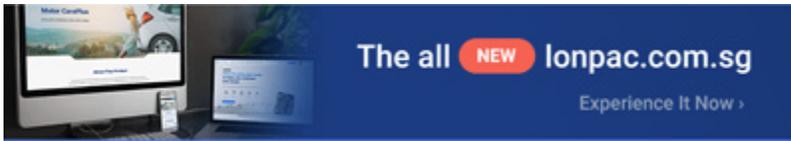
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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---

**From:** KENNY LIM CHING GHEE

**Sent:** Wednesday, 22 April 2020 11:54 am

**To:** 'Vic (LKKAuto)' <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>; MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

### **Lonpac External - Confidential**

Dear Vic

Based on the reports, it does not seem to be in Insured's favour. However, since Insured is stated that he is claiming against third party, appreciate if you can engage Insured first on his claim prior to proceeding with DS.

Thanks.

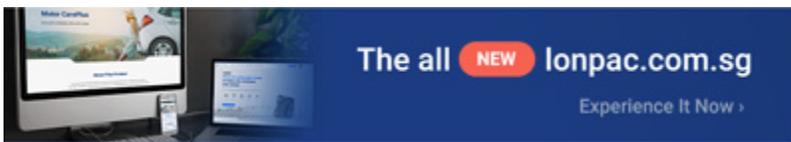
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

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

DID: 6279 9256 | Fax: (65) 6296 2706



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**From:** Vic (LKKAuto)

**Sent:** Tuesday, 21 April 2020 10:57 am

**To:** KENNY LIM CHING GHEE

**Cc:** Admin A ; Vic (LKKAuto) ; Jasper Chua (LKK Auto) ; MT\_Claim\_SG

**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

LPC ref: 20/20/20/VP05/023299

LKK REF: CC6/LPC20005064/Aha3

Dear Sirs / Madam,

We refer to the above matter.

We had inspected TP vehicle on a WP basis and TP repairer proposed for a direct settlement.

Enclosed below for your perusal:

- TP estimated cost of repair
- Preliminary advice

Based on our Insured's accident report, the Insured reported that he reversed to park at the parking lot when collided to the TP vehicle behind him. As such, liability may not be to our Insured's favour.

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,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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**From:** KENNY LIM CHING GHEE [<mailto:kennylim@lonpac.com>]

**Sent:** Monday, 13 April, 2020 4:42 PM

**To:** Mei Kwan (LKKAuto); MT\_Claim\_SG

**Cc:** Vic (LKKAuto); Admin A

**Subject:** RE: Direct Settlement - Accident Involving SKB8743X (Oref: 20/20/20/VP05/023299) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020 [External Confidential]

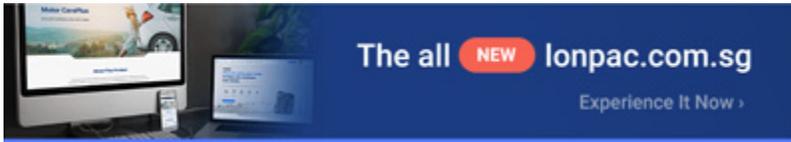
**Lonpac External - Confidential**

Dear Mei Kwan

Please see attachment for a copy of our Insured's GIA report.

Best Regards

Kenny Lim  
Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/07 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



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---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Saturday, 11 April 2020 1:41 pm  
**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Direct Settlement - Accident Involving SKB8743X (OI : LPC - TBA) AND SLR6219K (TP : LKK REF - CC6/LPC20005064/Aha3) on 06/04/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SLR 6219K at M/s Advance Auto Garage - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:  
- TP GIA report

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly assist to verify validity of our insured's policy and let us have a copy of insured's accident report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

***To check availability of the case handler, you may contact the undersigned.***

**"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."**

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

