Dear Vale,

We had authorised based on the mandate given. Refer to attached email from AXA and LKK's email to Cycle.

We were unable to inform AXA on the final COR amount earlier due to the extensive damages caused by the fire and frequent changes of the estimation by Cycle. They were only able to provide the correct parts and pricing until repair completed.

Upon receipt of final estimate, surveyor had to check and verify the parts claimed and make additional trips to the workshop after the completion of repairs to physically check the damaged parts vs the parts breakdown in the final estimate. K Most of the danger.

Parts were knowed burned bar beyond recognition, hence the prolonged inspection





Re: RE: Re: IA SUBMITTED FOR SKE 9898K

Туре

OInformation

Message

Hi Veron Am I right to say, you end had authorised the amount without seeking on the mandate? Or C&C had proceeded without any confirmation from your end? Pls advise urgently as C&C is chasing us on the payment, thank you.

(1) We had cutnomed based on you the mandate given. Reply to attached email of Jon AXA. and LKK's enail to





RE: Re: IA SUBMITTED FOR SKE 9898K

Туре

OInformation

Message

Dear Vale, For this case, Cycle provided a total of 3 different estimates during the repair process with items and pricing different each time. According to our surveyor, Cycle themselves were unfamiliar with this vehicle model and were unsure of the items and prices till after the completion of repair. This is reflected in the long duration of repair. (over one year). Best and Regards, Veron.

Inform HXX on the Will. We were unable to seek approved to the 4 COR amount early due to the following reasons: -- changes in estimates during the repor process. Cycle unable to provide the court parts and pricing until repairs completed - upon receipt of final estimate, surveyor had to deck and Verify the parts demond. claimed against the photos taken qualidas required Additional trose trips to who wiship to the wismop after the completion of typics. Adature trips were to physically checked the dancged perts is the lutin to breaked parts Weekedin in the June estimate.





Re: IA SUBMITTED FOR SKE 9898K

* upon viceipt of the final 1stimate,

Type

OInformation

Message

Hi Veron Pls advise why no advise on additional items incur? In addition, we have not authorised the amount! Pls write in officially, thank you-VO

For this case, Cycle provided a total of 3 diffrat estimates during the region process with with the find one with items and plais pricing deplaced and each time. According to our surveyor, (yell the themselves Were unfamiliar with this model seside and were horse of the items and prices. till after the impletion of repeir. This is repeated in the long dwater of repear (over one year).

Our swrong had also required additional time wilying Items is in the final estimate.





Re: RE: Re: IA SUBMITTED FOR SKE 9898K

Type

OInformation

Message

Hi Veron Refer to your msg. Well, back to our questions, why never get approval from us on the additional items?-VO

> June ASA Jul both
>
> No June Suck Jul mandre
>
> 5 Anh delay. Reply

Veron Chen (LKKAuto)

From:

OH Vale <vale.oh@axa.com.sg>

Sent:

Wednesday, 1 July 2020 4:43 PM

To: Cc: Bryan Ang (LKKAuto) Veron Chen (LKKAuto)

Subject:

RE: SKE9898K Own Policy Claim S0M02MH6

Attachments:

REPORT.pdf

Hi Bryan & Veron

Thank you for your report.

Please proceed to authorize the repair if consistent/within the limit, tks!

Best Regards

SMART clain authorston date 4.41 pm nt/within the limit, tks!

Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg

vale.oh@axa.com.sg

Customer Care No. 1800 8804888

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Wednesday, July 1, 2020 3:19 PM To: OH Vale <vale.oh@axa.com.sg>

Cc: Veron Chen (LKKAuto) < veronchen@lkkauto.com>

Subject: [EXTERNAL] RE: SKE9898K Own Policy Claim SOM02MH6

Dear Vale

Attached is my report into the cause of fire.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: <u>bryanang@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: OH Vale <vale.oh@axa.com.sg> Sent: Wednesday, 1 July 2020 2:06 PM

To: Alan Quek <alan.quek@cyclecarriage.com.sg>; Admin A <admin-a@lkkauto.com>; Bryan Ang (LKKAuto)

bryanang@lkkauto.com>

Subject: RE: SKE9898K Own Policy Claim SOM02MH6

Dear Alan

We will get back to you once we are in receipt of the fire investigation report from LKK.

Best Regards

Vale Oh/A.Manager - Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg vale.oh@axa.com.sg

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From: Alan Quek <alan.quek@cyclecarriage.com.sg>

Sent: Wednesday, July 1, 2020 12:05 PM

To: OH Vale <vale.oh@axa.com.sg>; admin-a@lkkauto.com; Bryan Ang (LKKAuto)

bryanang@lkkauto.com>

Subject: [EXTERNAL] RE: SKE9898K Own Policy Claim S0M02MH6

Good Morning Vale,

May I know this car authorise to repair? Thank you.

Your Sincerely

Alan Quek
Service Advisor
Mercedes-Benz Body Care & Repair Center
Cycle & Carriage Industries Pte Ltd
188 Pandan Loop Service Center
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272

Website: www.mercedes-benz.com.sg



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Please consider the environment before printing this e-mail.

From: OH Vale [mailto:vale.oh@axa.com.sg]

Sent: Thursday, 25 June 2020 8:17 AM

To: admin-a@lkkauto.com; Bryan Ang (LKKAuto)

Cc: Alan Quek

Subject: FW: SKE9898K Own Policy Claim S0M02MH6

This email was sent from outside of your organisation

Hi Brian

Refer to our phone conversation yesterday, may we know if you have surveyed the vehicle at C & C?

Best Regards

Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg vale.oh@axa.com.sg

Customer Care No. 1800 8804888

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From: ANG Yvonne

Sent: Wednesday, June 24, 2020 4:30 PM

To: OH Vale <vale.oh@axa.com.sg>

Cc: Alan Quek <alan.quek@cyclecarriage.com.sg>
Subject: RE: SKE9898K Own Policy Claim SOM02MH6

Hi Vale

Please assist. Thanks

Regards



Yvonne Ang | Assistant Manager, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: yvonne.ang@axa.com.sg
Customer Care No. 1800 8804888

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From: Alan Quek <alan.quek@cyclecarriage.com.sg>

Sent: Wednesday, June 24, 2020 4:24 PM

To: SG AXA Insurance SM AXA SGP - Motor Survey < motor.survey@axa.com.sg>

Cc: ANG Yvonne < vvonne.ang@axa.com.sg>; ANG Yvonne < vvonne.ang@axa.com.sg>

Subject: [EXTERNAL] RE: SKE9898K Own Policy Claim

Dear Officer,

Car is still in our workshop, kindly arrange for survey. Thank you.

Your Sincerely

Alan Quek Service Advisor Mercedes-Benz Body Care & Repair Center Cycle & Carriage Industries Pte Ltd 188 Pandan Loop Service Center

Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272

Website: www.mercedes-benz.com.sg





Please consider the environment before printing this e-mail.

From: Alan Quek

Sent: Tuesday, 23 June 2020 5:38 PM To: MOTOR.SURVEY@AXA.COM.SG Subject: RE: SKE9898K Own Policy Claim

Dear Officer,

Car is still in 188 Pandan Loop Cycle & Carriage, kindly arrange for survey. Thank you.

Your Sincerely

Alan Quek Service Advisor Mercedes-Benz Body Care & Repair Center Cycle & Carriage Industries Pte Ltd 188 Pandan Loop Service Center Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272

Website: www.mercedes-benz.com.sg



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Care Excellence, Respect, Communication

Please consider the environment before printing this e-mail.

From: Alan Quek

Sent: Monday, 22 June 2020 1:01 PM To: 'MOTOR.SURVEY@AXA.COM.SG' Subject: SKE9898K Own Policy Claim

Dear Officer,

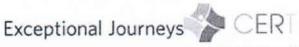
Car is in 188 Pandan Loop Cycle & Carriage, kindly arrange for own policy claim survey. Thank you.

Your Sincerely

Alan Quek
Service Advisor
Mercedes-Benz Body Care & Repair Center
Cycle & Carriage Industries Pte Ltd
188 Pandan Loop Service Center
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272

Website: www.mercedes-benz.com.sg





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Veron Chen (LKKAuto)

From:

Veron Chen (LKKAuto)

Sent:

Tuesday, 7 July 2020 2:56 PM

To:

Alan Quek; SUR

Subject:

FW: SKE9898K Own Policy Claim S0M02MH6

Dear Alan,

As spoken re-forward email.

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,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Veron Chen (LKKAuto)

Sent: Wednesday, 1 July 2020 5:04 PM

To: Alan Quek (alan.quek@cyclecarriage.com.sg); SUR <sur@lkkauto.com>

Subject: RE: SKE9898K Own Policy Claim S0M02MH6

Dear Alan,

As instructed by our client, please proceed to repair the insured vehicle SKE 9898K, Not Exceeding Nett Value \$62,000 or whichever lower, (Excess \$700/-).

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their rights not to pay if there is no valid approval obtained before repair.

Once dismantle to call LKK for resurvey.

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,

Veron Chen | Case Handler LKK Auto Consultants Pte Ltd

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

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

From: OH Vale < vale.oh@axa.com.sg > Sent: Thursday, 25 June, 2020 8:17 AM

To: Admin A <admin-a@lkkauto.com>; Bryan Ang (LKKAuto)
 bryanang@lkkauto.com>

Cc: Alan Quek <alan.quek@cyclecarriage.com.sg>

Subject: FW: SKE9898K Own Policy Claim S0M02MH6

Hi Brian

Refer to our phone conversation yesterday, may we know if you have surveyed the vehicle at C & C?

Best Regards

Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg

vale.oh@axa.com.sg

Customer Care No. 1800 8804888

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From: ANG Yvonne

Sent: Wednesday, June 24, 2020 4:30 PM To: OH Vale <vale.oh@axa.com.sg>

Cc: Alan Quek <alan.quek@cyclecarriage.com.sg>

Subject: RE: SKE9898K Own Policy Claim S0M02MH6

Hi Vale

Please assist. Thanks

Regards



Yvonne Ang | Assistant Manager, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: yvonne.ang@axa.com.sg
Customer Care No. 1800 8804888

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From: Alan Quek <alan.quek@cyclecarriage.com.sg>

Sent: Wednesday, June 24, 2020 4:24 PM

To: SG AXA Insurance SM AXA SGP - Motor Survey <<u>motor.survey@axa.com.sg</u>>
Cc: ANG Yvonne <<u>vvonne.ang@axa.com.sg</u>>; ANG Yvonne <<u>vvonne.ang@axa.com.sg</u>>

Subject: [EXTERNAL] RE: SKE9898K Own Policy Claim

Dear Officer.

Car is still in our workshop, kindly arrange for survey. Thank you.

Your Sincerely

Alan Quek
Service Advisor
Mercedes-Benz Body Care & Repair Center
Cycle & Carriage Industries Pte Ltd
188 Pandan Loop Service Center
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272
Website: www.mercedes-benz.com.sg





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From: Alan Quek

Sent: Tuesday, 23 June 2020 5:38 PM
To: MOTOR.SURVEY@AXA.COM.SG
Subject: RE: SKE9898K Own Policy Claim

Dear Officer.

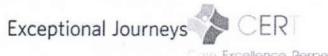
Car is still in 188 Pandan Loop Cycle & Carriage, kindly arrange for survey. Thank you.

Your Sincerely

Alan Quek
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Cycle & Carriage Industries Pte Ltd
188 Pandan Loop Service Center
Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272

Website: www.mercedes-benz.com.sg





re Excellence Respect

Please consider the environment before printing this e-mail.

From: Alan Quek

Sent: Monday, 22 June 2020 1:01 PM To: 'MOTOR.SURVEY@AXA.COM.SG' Subject: SKE9898K Own Policy Claim

Dear Officer,

Car is in 188 Pandan Loop Cycle & Carriage, kindly arrange for own policy claim survey. Thank you.

Your Sincerely

Alan Quek Service Advisor Mercedes-Benz Body Care & Repair Center Cycle & Carriage Industries Pte Ltd 188 Pandan Loop Service Center Tel: 6771 4377 | DID: 9186 5112 | Fax: 6872 1272

Website: www.mercedes-benz.com.sg



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