

Shiau Chan (LKKAuto)

From: Loganathan Agoram <loganathan.a@budgetdirect.com.sg>
Sent: Thursday, 24 September 2020 11:27 AM
To: Shiau Chan (LKKAuto)
Cc: SUR; Julie Mangubat
Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Dear Shiau Chan,

Supplementary items approved.

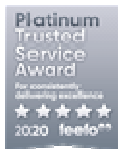
Thank you

Regards,

Logan
Executive, Claims

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auto  general

Auto & General Insurance (Singapore) Pte. Limited (Co. Reg. No. 201626103G) trading as **Budget Direct Insurance**.

From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Tuesday, 22 September 2020 10:31 am
To: Loganathan Agoram <loganathan.a@budgetdirect.com.sg>
Cc: SUR <sur@lkkauto.com>; Julie Mangubat <julie.m@budgetdirect.com.sg>
Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Dear Logan,

Enclosed herewith 2nd preliminary advice of SKE 6102H.
Kindly approve on supplementary.

Best Regards,

Shiau Chan (Ms) | Case Handler
LKK Auto Consultants Pte Ltd

From: Loganathan Agoram <loganathan.a@budgetdirect.com.sg>
Sent: Thursday, 27 August 2020 4:37 PM
To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Julie Mangubat <julie.m@budgetdirect.com.sg>
Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Dear Shiau Chan,

Thank you for the preliminary advice and this case is authorised.

Excess of \$300.00 will be applicable.

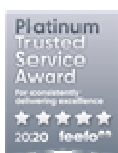
Thank you

Regards,

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From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Thursday, 27 August 2020 2:08 pm
To: Loganathan Agoram <loganathan.a@budgetdirect.com.sg>; Julie Mangubat <julie.m@budgetdirect.com.sg>
Cc: SUR <sur@lkkauto.com>
Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Dear Logan/Julie,

Enclosed herewith preliminary advise of SKZ 6102H.
We have not authorise repair.

Kindly advise on authorisation and excess.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Loganathan Agoram <loganathan.a@budgetdirect.com.sg>

Sent: Thursday, 27 August 2020 10:35 AM

To: raymond@automotiverepaircentre.com.sg; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Albert Hong <albert.hong@budgetdirect.com.sg>; Julie Mangubat <julie.m@budgetdirect.com.sg>;

kenguan@automotiverepaircentre.com.sg; shujuan@automotiverepaircentre.com.sg;

raymond@automotiverepaircentre.com.sg; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Importance: High

Hi Sherwin,

We would like to check if the marked estimates are ready for ARC's necessary actions?

Thank you

Regards,

Logan
Executive, Claims

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From: raymond@automotiverepaircentre.com.sg <raymond@automotiverepaircentre.com.sg>

Sent: Tuesday, 25 August 2020 12:25 pm

To: 'Sherwin Beh (LKK Auto)' <SherwinBeh@lkkauto.com>; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>

Cc: Albert Hong <albert.hong@budgetdirect.com.sg>; Julie Mangubat <julie.m@budgetdirect.com.sg>;

kenguan@automotiverepaircentre.com.sg; shujuan@automotiverepaircentre.com.sg

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin,

Please assist to return us our estimate marked so we can check items require indent to our supplier soonest possible.

Thank you.

Best Regards,

Raymond Tan

Automotive Repair Centre Pte Ltd

38 Woodlands Industrial Park E1

#05-18, Singapore 757700

Tel: +65 64688834

Fax: +65 64622278

From: Julie Mangubat <julie.m@budgetdirect.com.sg>

Sent: Monday, 24 August 2020 5:24 PM

To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: raymond@automotiverepaircentre.com.sg; Albert Hong <albert.hong@budgetdirect.com.sg>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin

We refer to your fire report submitted on even date.

I have looked through your report and we noted that there were no evidences suggesting that our insured vehicle is modified that can lead to short circuit and eventually vehicle will caught fire, it is also neither manufacturer defect as there was no product recall of our insured vehicle's make and model.

The cause of fire is purely electrical in nature base on the original wirings of the insured vehicle. Hence, the policy will be engaged for this case.

We also noted that ARC has provided you with estimates, please proceed to negotiate and provide ARC the marking of the estimates and copy me inside for my authorization. I have copied Raymond from ARC in this email, you can also contact him at 6468 8834.

Thank you,
-Julie

From: Julie Mangubat

Sent: Monday, 24 August 2020 4:58 pm

To: 'Sherwin Beh (LKK Auto)' <SherwinBeh@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin

Thank you for your email on even date.

Have you taken the estimates from ARC? Since this is doing OD claim as well.

Thank you,
-Julie

From: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>
Sent: Monday, 24 August 2020 3:39 pm
To: Julie Mangubat <julie.m@budgetdirect.com.sg>
Subject: Re: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hello Julie

Above attached is the fire report. Please have a look.

Best Regards,

Sherwin Beh | Technical Investigator

LKK Auto Consultants

Office: 6256 3561 | Email: SherwinBeh@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Julie Mangubat <julie.m@budgetdirect.com.sg>
Sent: Monday, 24 August 2020 11:33 AM
To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: Albert Hong <albert.hong@budgetdirect.com.sg>
Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin and Bryan

We noted that the survey for this insured vehicle was done on 07/08/2020, our insured is chasing us everyday for the final report.

We would appreciate if you can send it to us as soon as possible.

Thank you,
-Julie

From: Julie Mangubat
Sent: Friday, 21 August 2020 12:08 pm
To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin/Bryan

We refer to above case.
Our insured just called us chasing for updates.
We hope we can get your report as soon as possible.

Thank you,
-Julie

From: Julie Mangubat
Sent: Thursday, 20 August 2020 3:37 pm

To: 'Sherwin Beh (LKK Auto)' <SherwinBeh@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Thank you Sherwin

We look forward to your report, for us to authorize repair of the vehicle.

Regards,

-Julie

From: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Sent: Thursday, 20 August 2020 2:15 pm

To: Julie Mangubat <julie.m@budgetdirect.com.sg>

Subject: Re: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hello Julie

After checking with LTA side, there was no recall details to this particular vehicle & the last service did not point any changes or servicing to these components.

Best Regards,

Sherwin Beh | Technical Investigator

LKK Auto Consultants

Office: 6256 3561 | Email: SherwinBeh@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Julie Mangubat <julie.m@budgetdirect.com.sg>

Sent: Thursday, 20 August 2020 1:57 PM

To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin

Thank you for your email of even date.

Are we able to point out if this is due to a product recall from BMW? Or the short circuit was caused by the last servicing of the vehicle?

Thank you,

-Julie

From: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Sent: Thursday, 20 August 2020 12:54 pm

To: Julie Mangubat <julie.m@budgetdirect.com.sg>

Subject: Re: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hello Julie

Our preliminary findings to the fire on the insured Motor Car is likely due to electrical nature, a short circuit had happened between the engine alternator and its wiring harness. We have spoken to both owner and driver and established their relationship as good friends. The Motor Car was used for leisure purposes at the material time of fire.

Best Regards,

Sherwin Beh | Technical Investigator

LKK Auto Consultants

Office: 6256 3561 | Email: SherwinBeh@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Julie Mangubat <julie.m@budgetdirect.com.sg>

Sent: Thursday, 20 August 2020 9:13 AM

To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin and Bryan

Any updates on the fire report?

Thank you,
-Julie

From: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Sent: Friday, 14 August 2020 12:19 pm

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Julie Mangubat <julie.m@budgetdirect.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Subject: Re: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hello Bryan

Noted.

Best Regards,

Sherwin Beh | Technical Investigator

LKK Auto Consultants

Office: 6256 3561 | Email: SherwinBeh@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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

Sent: Friday, 14 August 2020 9:57 AM

To: Julie Mangubat <julie.m@budgetdirect.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Sherwin

For this case, please also establish the relationship between driver and owner and the purpose of usage at the time of incident.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Julie Mangubat <julie.m@budgetdirect.com.sg>

Sent: Thursday, 13 August 2020 1:44 PM

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Team

Please find attached last servicing record/invoice from PH vehicle.

Just FYI if you need it.

Thank you,

-Julie

From: Julie Mangubat

Sent: Thursday, 13 August 2020 10:43 am

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Shiau Chan

Please find attached GIA report.

Pw will be sent to you separately.

Thank you,

-Julie

From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Sent: Wednesday, 12 August 2020 4:38 pm

To: Julie Mangubat <julie.m@budgetdirect.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Dear Julie,

Kindly provide us the complete set of SKZ 6102H GIA report.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Julie Mangubat <julie.m@budgetdirect.com.sg>

Sent: Friday, 7 August 2020 5:31 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Team

Please find attached OI GIA report and police report for your reference.

Thank you,

-Julie

From: Summer Lee (LKK Auto) <admin-d@lkkauto.com>

Sent: Friday, 7 August 2020 10:16 am

To: Julie Mangubat <julie.m@budgetdirect.com.sg>; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; 'Sherwin Beh (LKK Auto)' <SherwinBeh@lkkauto.com>

Cc: 'SUR' <sur@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>

Subject: RE: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Dear Sir/Madam,

Thank you for the assignment.

Repairer arrange survey on 11-8-2020.

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: Julie Mangubat <julie.m@budgetdirect.com.sg>

Sent: Thursday, 6 August, 2020 6:52 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: New appointment Fire case || Claim ref: C10006910/JM || Vehicle No: SKZ6102H

Hi Bryan and Sherwin

We have a fire case and we wish to appoint LKK to conduct Technical Inspection of our insured vehicle.

Our insured vehicle is at Automotive Repair Centre (38 Woodlands Industrial Park E1, #05-18 Singapore 757700). Please contact them at 6468 8834.

Currently, our insured has yet to lodge an accident statement, I will send it to you tomorrow once I have it on hand. In the meantime, I will provide you with the police report (as attached).

Thank you,

Julie Mangubat
Executive, Claims

T +65 6540 2181

F +65 6725 0853

E Julie.m@budgetdirect.com.sg

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Claims (Int.) +65 6540 2199

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