

Shiau Chan (LKKAuto)

From: Shiau Chan (LKKAuto)
Sent: Wednesday, 16 September 2020 9:21 AM
To: Steve Chen (LKK Auto)
Subject: FW: OUR REF: MCT20080502/01(SHA3335P) YOUR REF: AM-jt-Ins-R29-113894-20 (sj) Property damage claim on ACCIDENT INVOLVING SLJ 8322 Z & SHA 3335 P ON 31-AUG-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS

Dear Steve,

Please refer to the email as below as officer have required to review the damages.

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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 15 September 2020 5:39 PM

To: SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: FW: OUR REF: MCT20080502/01(SHA3335P) YOUR REF: AM-jt-Ins-R29-113894-20 (sj) Property damage claim on ACCIDENT INVOLVING SLJ 8322 Z & SHA 3335 P ON 31-AUG-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS

Hi,

CS3/III20009333/Eqf3e2

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Mekavathanan Sarangapani <mekavathanan@iii.com.sg>

Sent: Tuesday, 15 September 2020 5:28 PM

To: KKLau <kklau@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Manivel Priyadarshini <manivel@iii.com.sg>; Carine Kek Phei Ser <Carine@iii.com.sg>; Derrick Tan <DerrickTan@iii.com.sg>

Subject: FW: OUR REF: MCT20080502/01(SHA3335P) YOUR REF: AM-jt-Ins-R29-113894-20 (sj) Property damage

claim on ACCIDENT INVOLVING SLJ 8322 Z & SHA 3335 P ON 31-AUG-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS

Objective to establish that it is a slow impact and unlikely damages to TP are severe – Please assist

This kind of impact (do you need the CCTV footage to show slow impact - can be ascertained from nature o & extent of damage to insured taxi too)

Would the items listed (internal) damaged ??

Priya – Please upload this email and ensure reserve adequacy please – TPPd and TPI

Meka

IM SUBFOLDER DETAILS		[Created by adjuster]	
Insured:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R		
Claimant:	RANK VENTURE PTE LTD, Co. Reg. No.: 200716751R		
Vehicle Reg. No.:	SLJ8322Z	Date of Loss:	31/08/2020 00:00 - :59 [15 Days From LTA Reg Date (Man Yr)]
Incident Type:	TP / MCT20080502	Policy/Cover Note No.:	MCOM0015
Vehicle Reg. No. (Insured):	SHA3335P	Policy No. (Claimant):	
		Excess:	
Insurer:	Rv Autoworks (HQ) PROFILE 15 Kaki Bukit Road 4 #01-53 Bartley Biz Centre, 417808 Kaki Bukit - Tel:		
Handling Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100 ... [Handled by Priya]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by CHEN TSUE YEE] ... [Final Rpt due 11/09/2020]		
Est. Repair Costs:	5,000 - 6,000		

IM REGISTERED

Our Reference TP/020/0130SK
 Vehicle No. SLJ 8322Z

QTY	DESCRIPTION	CONDITION	REPAIRER'S ESTIMATE(S\$)	ASSES
<u>PARTS (LIST ITEMS)</u>				
1	Rear bumper	Deformed	1425.00	
1	Rear bumper side retainer	Cracked	196.00	
2	Rear bumper reflector @85.70	Re-use	171.40	
2	Rear bumper bracket @92.60	Necessary	185.20	
1	LHS Rear mud flap	Deformed	172.00	
1	LHS Rear taillamp	Grazed	789.00	
1	LHS Rear shock absorber	Damaged	592.00	
1	LHS Rear wheel bearing	Damaged	272.00	
			3802.60	
		less 25%	950.60	25%
			2852.00	
<u>SPECIAL NETT ITEMS</u>				
1set	Reverse sensor	Refix	280.00	
1	LHS Rear sports rim	Grazed/Dmg.	1280.00	
1set	Rear bumper clips	Necessary	60.00	
1	Rear number plate w/base	Refix	75.00	
		TOTAL PARTS	4547.00	

Meka

Carine Kek Phei Ser

From: Carine Kek Phei Ser
Sent: Tuesday, September 15, 2020 4:55 PM
To: sur@lkkauto.com; Admin-D (LKKAuto)
Cc: Manivel Priyadarshini
Subject: OUR REF: MCT20080502/01 TP Veh No. : SLJ8322Z

Dear Sir/Mdm,

Please conduct paper survey for the below TP vehicle and let us have your report URGENTLY. LOD uploaded and rights granted to you in Merimen.

TP Veh No. : SLJ8322Z

Thank you.

Derrick Tan
Motor & Work Injury Claims Department
India International Insurance Pte Ltd
64 Cecil Street, #04/#05 IOB Building, Singapore 049711
Tel: 6347 6100, Ext – 264





SLJ8322Z [SHA3335P] - Submitted by: LKK Auto Consultants Pte Ltd (HQ)



LKK Auto Consultants Pte Ltd (Co.Reg.No:199807)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
 Singapore 408933
 Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our
Date

REFERENCE

Handling Insurer:	India International Insurance Pte Ltd	Policy No:
Claimant Vehicle No :	SLJ8322Z	Insured Vehicle No :
Date of Loss:	31/08/2020	Nature of Claim:

DESCRIPTION & IDENTIFICATION OF VEHICLE

1. Reg No:	SLJ8322Z
2. Make & Model:	TOYOTA COROLLA ALTIS, 1.6 (A)
Reg. Date:	(Man. Year: 1900)
Colour:	Grey
Engine Capacity:	0 cc
Market Value/New Car Price:	N/A
Sum Insured (S\$):	Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:		Steering (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No

CONDITION OF TYRES

Front Tyre Size:	205/55 R16	Rear Tyre Size:
Front Left Side:	Continental 5 mm	Rear Left Side:
Front Right Side:	Continental 5 mm	Rear Right Side:

The above values represent the remaining tyre treads depth

COST OF CLAIMS

Repairer's

Parts	0.00
Miscellaneous Items	0.00
Labour	0.00
Paintwork Labour	0.00
Towing	0.00

Nett Amount (S\$)	0.00
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SLJ8322Z [SHA3335P] - Submitted by: LKK Auto Consultants Pte Ltd (HQ)







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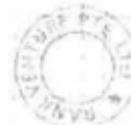
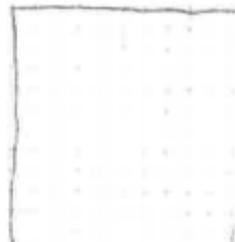
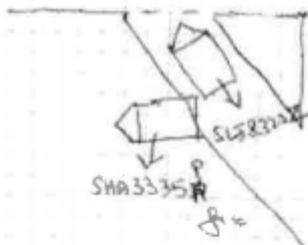


Related Vehicle	SHA3335P (Car)		Contact No.	NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL
Driver				
Name	LIM KEE CHING		ID No.	S1450075H
Related Vehicle	SLJ8322Z (Car)		Contact No.	82226554
Hospital/Clinic	338 FAMILY CLINIC		Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	01/09/2020		Date Discharge	NIL
No. of Days granted Medical Leave	03		Degree of Injury	Slight

Brief Details.

On 31/08/2020 at about 1030hrs, I was driving my vehicle SLJ8322Z on Braddell Rd. I came to a stop at the zebra crossing to Upper Serangoon Rd. Suddenly, one taxi SHA3335P reversed out from the carpark in front of Hong Chang Frog Porridge and BBQ fish. The taxi right rear bumper knocked onto my vehicle left rear bumper. Both of us made a check. There were some damages on both of our bumpers. We exchanged particulars and left. No police or ambulance were called.

On 01/09/2020 at about 1000hrs, I went to see doctor at 338 Family Clinic located at 338 Ang Mo Kio Avenue 1 #01-1615 as I was feeling some pain and stiffness on my neck and shivering when I woke up in the morning. Dr Yeoh made a check on me and gave me 3 days of MC.



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to
Police Report.

CLAIM HEADER			
Claim No.....	A MCT20080502	Status Open	Status Date. 07/09/2020
Event No.....	[REDACTED]	Br,Cty IS SG Und.Yr 2020	Cover Comm.. 01/01/2020
Policy,Master	MCOM0015	0/001	Cover Expiry 31/12/2020
Cause of Loss	ACCD INVL IV & SLJ8322Z		Notification 03/09/2020
Print 2	BRADDELL RD >> UPP SERANGOON RD		Date of Loss 31/08/2020
Vehicle/Vessel	SHA3335P		Time of Loss 10:00
Insured R,T,F	CTPL		Oldest O/S.. 07/09/2020
Name	COMFORT TRANSPORTATION PTE LTD		Sub.Expiry..
	For their respective rights and interests		Pol.Ty/Class MOTN MHF
			IC [REDACTED]
			Old IC [REDACTED]
Addr.	383 SIN MING DRIVE		
		SINGAPORE	PC 575717
Agent.....	10827SE COMFORTDELGRO INSURA		0.00 Paid..SGI
Financial Int			0.00 Pay Unrel
Rating Co....			7,000.00 Gross Res
Claim,Recp	[REDACTED]	N	6,300.00 Net Res
Pol.,Cess.			Next Review PC
Bill,Co %.	no 0.00	Txt	[REDACTED]

From: III (Letter of Demand) <lod@iii.com.sg>

Sent: Tuesday, 15 September 2020 5:04 pm

To: jeromesoh@visionlawllc.com; jactan@visionlawllc.com; Motor Claim - III <motorclaim@iii.com.sg>

Cc: Manivel Priyadarshini <manivel@iii.com.sg>

Subject: OUR REF: MCT20080502/01(SHA3335P) YOUR REF: AM-jt-Ins-R29-113894-20 (sj) Property damage claim on ACCIDENT INVOLVING SLJ 8322 Z & SHA 3335 P ON 31-AUG-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS

Dear Sirs,

We are in receipt of your letter of demand which is receiving our attention.

We shall revert to you shortly. Kindly note that we are preserving our rights to conduct a medical re-examination on your client, re-inspection/inspection of your damage vehicle or property (whichever is relevant) where necessary.

In the meanwhile, if your client is claiming for injuries and is considering claiming for paid wages, please provide a letter from his/her employers confirming the following :

- A letter from your client's employers confirming that your client was paid wages/ salaries during his/her medical leave period and they did not indemnify him/her medical expenses if he/ she is claiming for injuries ;
- Medical Certificate (s) showing that your client was on medical leave as claimed if he/she is claiming for injuries
- That your client has made a WICA claim under Ministry of Manpower if he/she is claiming for injuries

Please refrain from forwarding physical copies to us via mail, as we only accept soft copies of the same.

Please ensure you forward a copy of your client's Warrant To Act for our perusal and retention

For all future cases, please direct all your LODs to us via email at lod@iii.com.sg.

Also for ease of reference we have included the names and email addresses of our Colleagues . Our files/cases are handled based on the suffix of our insured vehicle. You can write to our Colleagues directly (based on the appended list) and you must copy our HOD, Head of Claims, Mr Mekavathanan at Mekavathanan@ii.com.sg

Name of Officer	Initials	Email Address	Suffix
Aida	ZS	aida@iii.com.sg	1
Sherini	SP	sherini@iii.com.sg	2
Sundari	SN	sundari@iii.com.sg	3
Dhanya	BP	dhanya@iii.com.sg	4
Priya	MP	manivel@iii.com.sg	5
Gabriel	WH	gabriel@iii.com.sg	6
Derrick	DT	derricktan@iii.com.sg	7
Derrick	DT	derricktan@iii.com.sg	8
Meenachi	CM	meenachi@iii.com.sg	9
Gabriel	WH	gabriel@iii.com.sg	0

Best Regards

SYSTEM GENERATED DOCUMENT REQUIRE NO SIGNATURE

From: Jerome Soh <jeromesoh@visionlawllc.com>

Sent: Monday, 14 September 2020 4:56 pm

To: Motor Claim - III <motorclaim@iii.com.sg>

Cc: 'Jacqueline Tan' <jactan@visionlawllc.com>

Subject: Property damage claim on ACCIDENT INVOLVING SLJ 8322 Z & SHA 3335 P ON 31-AUG-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS

Our Ref: AM-jt-Ins-R29-113894-20 (sj)

Your Ref: SHA 3335 P

15 September 2020

INDIA INTERNATIONAL INSURANCE PTE LTD

64 Cecil Street

#04/#05 IOB Building

Singapore 049711

Attention: Motor Claim Department

WITHOUT PREJUDICE

Dear Sir,

CLAIMANT : RANK VENTURE PTE LTD

ACCIDENT INVOLVING SLJ 8322 Z & SHA 3335 P ON 31-AUG-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on **31-Aug-2020 ALONG BRADDELL ROAD TOWARDS UPPER SERANGOON ROAD AT ABOUT 1030 HOURS** involving our client's vehicle registration number **SLJ 8322 Z** and vehicle registration number **SHA 3335 P** driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

1. Cost of Repair	\$4,300.00
2. Rental Fees	\$ 320.00
3. Additional 2 days loss of use for pre repair	\$ 160.00
4. Survey report fees	\$ 360.00
5. Police/GIA search/report + LTA fees	\$ 39.00
6. Cost Contribution (at this stage)	\$ 900.00
7. Disbursements (at this stage)	\$ 50.00
8. 7% GST of Cost Contribution	\$ 63.00
TOTAL:	<u>\$6,192.00</u>

We enclose a copy of each of the following documents for your consideration:-

- (a) Police/GIA/SAS report lodged by driver of SLJ 8322 Z & SHA 3335 P;
- (b) LTANet & GIA Search;
- (c) Rental invoice;
- (d) Final Repair Bill;
- (e) Surveyor's report & invoice; and
- (f) **24 original photographs** depicting the damages to motor vehicle SLJ 8322 Z.
 - (P.S:- Original photographs will be sent to insurance co. only)
 - (P.S:- Kindly return us all original photographs within 7 days hereof)

We have on 02 September 2020 notified your insurers INDIA INTERNATIONAL INSURANCE PTE LTD of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurer.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Jerome Soh (on behalf of Anjalli M)
Assistant Secretary
Vision Law LLC
133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413
Tel: 6534-2811 Fax: 6535-6802

VISION LAW LLC
Advocates & Solicitors
(Incorporated with limited liability)
Unique Entity No. 200721148H
Address : 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

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