## **Denise Tay (LKKAuto)**

From: Denise Tay (LKKAuto)

Sent: Monday, 18 January 2021 5:07 PM

**To:** 'Loganathan Agoram'; Bryan Ang (LKKAuto)

Cc: Sherwin Beh (LKK Auto); SUR; Stanley Lai; assignments; Admin-D (LKKAuto); Ivy Ratilla Subject: RE: OD Survey || Claim: C10008411 , Claimed Policy: P10304518R00 , Policy Holder: Eng

Chye Perry Tan

Attachments: TOTAL LOSS LETTER.pdf; LKKInvoice1.pdf; LKKPhoto.pdf

Dear Logan,

Enclosed survey report.

Best Regards,

Denise Tay | Case Handler

**LKK Auto Consultants Pte Ltd** 

Phone: 6256-3561 | email: <a href="mailto:denisetay@lkkauto.com">denisetay@lkkauto.com</a> | 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: Monday, 18 January 2021 8:43 AM

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

**Cc:** Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; SUR <sur@lkkauto.com>; Stanley Lai <stanley.lai@budgetdirect.com.sg>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-

d@lkkauto.com>; Ivy Ratilla <ivy.r@budgetdirect.com.sg>

Subject: RE: OD Survey | Claim: C10008411, Claimed Policy: P10304518R00, Policy Holder: Eng Chye Perry Tan

Dear Bryan,

We would like to check if the survey report is ready for this case?

Thank you

Regards,

# **Logan** Executive, Claims



Claims +65 6221 2199 Claims (Int.) +65 6540 2199

190 Clemenceau Avenue, #03-01 Singapore Shopping Centre Singapore 239924 budgetdirect.com.sg



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

From: Loganathan Agoram

Sent: Monday, 11 January 2021 4:48 pm

To: Bryan Ang (LKKAuto) < <a href="mailto:bryanang@lkkauto.com">bryanang@lkkauto.com</a>>

**Cc:** Sherwin Beh (LKK Auto) < SherwinBeh@lkkauto.com >; SUR < sur@lkkauto.com >; Stanley Lai

<<u>stanley.lai@budgetdirect.com.sg</u>>; assignments <<u>assignments@lkkauto.com</u>>; Admin-D (LKKAuto) <<u>admin-</u>

d@lkkauto.com>; Ivy Ratilla <iuvy.r@budgetdirect.com.sg>

Subject: RE: OD Survey | Claim: C10008411, Claimed Policy: P10304518R00, Policy Holder: Eng Chye Perry Tan

Hi Bryan,

We would like to check if the report is ready for this case?

Thank you

Regards,

# **Logan** Executive, Claims



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

From: Stanley Lai <stanley.lai@budgetdirect.com.sg>

Sent: Monday, 4 January 2021 9:38 am

**To:** Bryan Ang (LKKAuto) < <a href="mailto:bryanang@lkkauto.com">bryanang@lkkauto.com</a>>

Cc: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; SUR <sur@lkkauto.com>; assignments

<assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Ivy Ratilla <iuv.r@budgetdirect.com.sg>;

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

Subject: RE: OD Survey || Claim: C10008411, Claimed Policy: P10304518R00, Policy Holder: Eng Chye Perry Tan

Thanks Bryan,

Awaiting the total report from your end.

Regards,

## Stanley Lai Executive, Claims

T +65 6540 2189 F +65 6725 0853

E stanley.lai@budgetdirect.com.sq



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

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

**Sent:** Thursday, 31 December 2020 11:34 am **To:** Stanley Lai < <a href="mailto:stanley.lai@budgetdirect.com.sg">stanley.lai@budgetdirect.com.sg</a>

Cc: Sherwin Beh (LKK Auto) < <a href="mailto:SherwinBeh@lkkauto.com">SherwinBeh@lkkauto.com</a>; SUR < <a href="mailto:sur@lkkauto.com">sur@lkkauto.com</a>; assignments

<assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Ivy Ratilla <ivy.r@budgetdirect.com.sg>;

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

Subject: RE: OD Survey | Claim: C10008411, Claimed Policy: P10304518R00, Policy Holder: Eng Chye Perry Tan

Hi Stanley

Refer to the above mentioned case. Vehicle has been surveyed by my surveyor and I have reviewed the photos and docs

The cause of fire was due to electrical nature to the wirings located at the left side of the engine compartment. The e-throttle and under brace bar fitted on the insured vehicle are modifications that are LTA compliant. The e-throttle will improve the vehicle's acceleration response while the under brace bar will improve the vehicle's stability during cornering. Both modifications did not cause or contribute to the fire as the insured vehicle caught fire whilst it was parked and not being driven.

The accelerator pedal of the insured vehicle was also modified to be on the left side of the brake pedal. The modification to the accelerator pedal was mechanically done and did not involve any wirings or wire connections.

Insured vehicle was under a manufacturer recall list. According to LTA's search record, rectification to address the recall was carried out a month after the initiation of the recall. As the recall, had involved the battery, I did a further check on the risk of this recall and manage to gather that the purpose of this call is not related and/or had contributed to this fire incident. The recall did not pose a fire risk. Please see below.

# PRODUCT SAFETY PRODUCT RECALLS PRODUCT RECALLS ARCHIVE CHILD SAFETY HOVERBOARDS GAS AND ELECTRICAL APPLIANCE SAFETY FURNITURE SAFETY TIPS FOR HALLOWEEN SAFETY TIPS FOR CHRISTMAS

# Mitsubishi Motors recal Sportsback and Space S



Mitsubishi Motors is carrying out a voluntary re Models. These particular vehicles are being rec

## Description of the technical defect that

Due to an inappropriate ECU programn ECU may decide it can stop the engine of the set threshold for AS&G correct oper

## Risk description (how the technical de

In this case, the battery may have insuff traffic conditions this can be a hazard a

These cars were produced from June 2010 to Ap

MODEL

Vehicle is recommended to be written off due to being unsafe for repair as the front chassis was exposed to high heat that would have compromised the structural integrity of the front chassis, which is an integral part of a vehicle.

The MV of this vehicle cannot be conclusively determined as this vehicle is registered under special scheme. It does not have any COE value and also does not have any statutory lifespan. Such vehicles cannot be traded in the open market. Purely for a guide, you may want to consider applying some depreciation to the purchase price of this vehicle. Insured vehicle is registered in 2018, hence applying a depreciation of about 15% to 20% should be reasonable.

We will submit our total report soon.

Best Regards, Bryan Ang

LKK Auto Consultants Pte Ltd

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

From: Stanley Lai <stanley.lai@budgetdirect.com.sg>

Sent: Tuesday, 29 December 2020 3:34 PM

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

**Cc:** Sherwin Beh (LKK Auto) < SherwinBeh@lkkauto.com >; SUR < sur@lkkauto.com >; assignments < assignments@lkkauto.com >; Admin-D (LKKAuto) < admin-d@lkkauto.com >; Ivy Ratilla < ivy.r@budgetdirect.com.sg >; Loganathan Agoram < loganathan.a@budgetdirect.com.sg >

Subject: RE: OD Survey | Claim: C10008411, Claimed Policy: P10304518R00, Policy Holder: Eng Chye Perry Tan

Importance: High

Hi Bryan,

Thanks for speaking to me over the phone earlier.

Please proceed to conduct a physical survey of our insured's vehicle to identify the cause of the fire and if any further parts of the vehicle was illegally modified.

Thank you.

Regards,

## Stanley Lai Executive, Claims

T +65 6540 2189 F +65 6725 0853

**E** <u>stanley.lai@budgetdirect.com.sg</u>



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

From: Loganathan Agoram

Sent: Tuesday, 22 December 2020 11:34 am

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

Cc: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; SUR <sur@lkkauto.com>; assignments

<assignments@lkkauto.com>; Admin-D (LKKAuto <admin-d@lkkauto.com>; Ivy Ratilla <ivy.r@budgetdirect.com.sg>

Subject: OD Survey | Claim: C10008411, Claimed Policy: P10304518R00, Policy Holder: Eng Chye Perry Tan

Importance: High

Hi Bryan,

Hope you are doing well.

We have a case on hand whereby our insured's vehicle was badly damaged by fire.

Our HIS initially went down to take a look at the vehicle and found out some parts modifications on the vehicle as well.

Do take note that this vehicle is specially modified as insured suffered from stroke before so the handbrake and accelerator have been modified.

We will appreciate if you could let us know if there was any illegal modification that lead to the fire based on your survey

The vehicle is currently located at Automotive Repair Centre Pte Ltd.

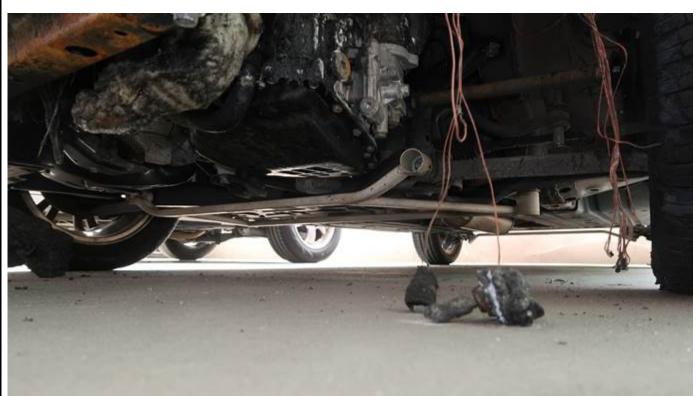


After mark Throttle controller. to improve response o venicle for pickup. Ca to difference of sensitivi

The handbrake and accelerate pedal are modified for



handicap usage.



After market Under braces /struts bar.

Thank you

**Logan** Executive, Claims



**Customer Care** +65 6221 2111 **Claims** +65 6221 2199 **Claims (Int.)** +65 6540 2199

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