

Carine Kek Phei Ser

From: Motor Claim - III <motorclaim@iii.com.sg>
Sent: Monday, January 25, 2021 3:04 PM
To: III (Letter of Demand)
Cc: Derrick Tan
Subject: FW: Letter of Demand - Your Ref: SHB 6393X; Our Ref: 19-A14-10545-VL.jp.yt
Attachments: 10545 HLA REPAIR BILL.pdf; 10545 LTA.pdf; 10545 GIA.pdf; 10545 SR.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext – 248

From: Yenny Teo <yenny@legaloptions.biz>
Sent: Monday, 25 January 2021 2:40 pm
To: Motor Claim - III <motorclaim@iii.com.sg>; Sundari Nagarajan - III <sundari@iii.com.sg>; Mekavathanan Sarangapani <mekavathanan@iii.com.sg>
Cc: wing foo Motor <hiaplek@hotmail.com>
Subject: Letter of Demand - Your Ref: SHB 6393X; Our Ref: 19-A14-10545-VL.jp.yt

Dear Sirs,

CLAIMANT: LIM AH SONG
ACCIDENT INVOLVING VEHICLE NOS. SJE 2117P AND SHB 6393X ALONG SENGKANG EAST ROAD ON 04.09.2019

We act for **MR LIM AH SONG**, who was the owner of motor vehicle no. **SJE 2117P**.

We are instructed by the above named to claim damages against your insured and/or you in connection with a road traffic accident on **4TH AUGUST 2019 ON OR ABOUT 17:10 HOURS ALONG SENGKANG EAST ROAD** involving our client's vehicle registration number **SJE 2117P** and motor vehicle registration number **SHB 6393X** driven by your insured's at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your insured's motor vehicle No. **SHB 6393X**. 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. Costs of repairs	..	..	..	\$	5,000.00	
2. Loss of use for 4 days @ \$480.00 per day	..	..	..	\$	480.00	
3. Loss of use for 2 days @ \$240.00 per day (PRI)	..	..	..	\$	240.00	
4. Survey report fees 519.00			..	..	..	\$
5. LTA fees	..	..	..	\$	10.00	search
6. GIA/Police fees	..	..	..	\$	59.00	report and search
7. Incidentals GST	..	..	..	\$	128.40	inclusive
8. Cost Contribution GST	..	..	..	\$	<u>749.00</u>	inclusive
Total :						<u>\$ 7,185.40</u>

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

1. GIA report lodged by our client;
2. LTA search;
3. Surveyor's report & invoice from M/s United Appraisal and Management Pte Ltd;
4. 33 coloured photographs depicting the damages to motor vehicle SJE 2117P; and
5. Repair bill from M/s Hiap Lek Automobile Trading

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.

Please be reminded that if you fail to respond with an offer after 8 weeks and 10 days, i.e when an acknowledgement is made by you, pursuant to the protocol, we shall issue a Writ of Summons against you without any further notice, as it is deemed that a notice has been sufficiently given to you after 8 weeks and 10 days and that you have breached the Protocol we will commence proceedings within the requisite 14 days without any further notice.

If you have any queries, please call our Ms Jeanny at 6513 2808 or email her at jeanny@legaloptions.biz and quote the above reference number.

Kindly mail all future correspondence to our **Accident Claims Document Support Address at 23 Kaki Bukit Avenue 4 #01-01 South Wing, Singapore 415933.**

Thanks and regards,

Yenny

Junior Legal Secretary

LEGAL OPTIONS LLC

(GST Registration/UEN No. 201203825R)

Tel (65) 6513-2800 DID (65) 6513-2805 Fax (65) 6438-8275

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India International Insurance Pte Ltd.

Registration No. 198703792-K

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 10 Kaki Bukit Ave 4 #06-75 Premier @ Kaki Bukit Singapore 415874
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

INVOICE

To : Lim Ah Song
c/o : Hiap Lek Automobile Trading
160 Sin Ming Drive
#05-17 Sin Ming Autocity
Singapore 575722

Date : 05 Jan 2021

Invoice No. : 8093712

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	SGD 519.00
Photographs 33 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
Total	SGD 519.00
Singapore dollar : FIVE HUNDRED NINETEEN ONLY.	
Registration no. : SJE2117P	
Make/Model : Mazda Roadster RHT 2.0A	
Our reference : UAM19.09.06-AK-STP-HLA-SJE2117P	
<i>All payments made payee to:-</i> " UNITED APPRAISAL & MANAGEMENT PTE LTD "	



for UNITED APPRAISAL & MANAGEMENT PTE LTD

UNITED Appraisal And Management Pte Ltd

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Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM19.09.06-AK-STP-HLA-SJE2117P

Date : 05 Jan 2021

Lim Ah Song

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SJE2117P

We refer to your instruction to appraise the above-mentioned vehicle on 06 September 2019

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Hiap Lek Automobile Trading for SGD 8,466.20 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 6,248.04. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 5,000.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 4 (Four) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

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UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 10 Kaki Bukit Ave 4 #06-75 Premier @ Kaki Bukit Singapore 415874
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Lim Ah Song

Our ref. : UAM19.09.06-AK-STP-HLA-SJE2117P

Date : 05 Jan 2021

REFERENCE

Assign by	: Lim Ah Song	Insured	: To be advice
Assign on	: 06 Sep 2019	Policy no.	: To be advice
Inspection on	: 06 Sep 2019	Claim no.	: To be advice
Accident on	: 14 Dec 2008	Sum insured	: To be advice
Workshop name	: Hiap Lek Automobile Trading	Excess	: Not applicable
Inspection at	: 160 Sin Ming Drive	3rd party Veh.	: To be advice
	#05-17 Sin Ming Autocity	3rd party ins.	: To be advice
	Singapore 575722		

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SJE2117P	Odometer	: 124475 km
Make / Model	: Mazda Roadster RHT 2.0A	Chassis no.	: NCE251126
Regn. date	: 17 Apr 2008	Engine no.	: LF10453453
Body colour	: Red	Engine cap.	: 1998 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

TYRE CONDITION ON VEHICLE

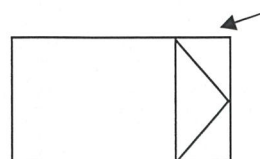
	Make	Size	Tread depth	Type of road wheel
Front N/S	: Velox	205/50ZR16	70%*	Alloy*
Front O/S	: Velox	205/50ZR16	70%	Alloy
Rear N/S	: Bridgestone	205/50R16	70%	Alloy
Rear O/S	: Bridgestone	205/50R16	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT

On the near side front in the direction from left to right.

**SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT**

The impact of the collision has damaged / affected the front bumper, n/s front fender, front undecarriage and etc...

Please refer to Annex A (Appraisement Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 07 Sep 2019 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Hiap Lek Automobile Trading as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 5,000.00 to carry out the repairs. Please refer to Annex A (Appraisement Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would take approximately 4 (Four) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJE2117P

Our reference : UAM19.09.06-AK-STP-HLA-SJE2117P

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
<u>LIST ITEMS</u>					
1	1	Front bumper	Deformed	1184.20	1184.20
2	2	Front bumper side retainer @ SGD 85.40	N/S Cracked	170.80	85.40
3	1	Front fender n/s	Dented	793.20	793.20
4	1	Front fender inner shield n/s	Deformed	273.00	273.00
5	1	Front shock absorber n/s	Impacted	435.00	435.00
6	1	Front lower arm n/s	Impacted	514.00	514.00
7	1	Front upper arm n/s	Impacted	546.00	546.00
8	1	Front knuckle arm n/s	Impacted	623.00	623.00
9	1	Front knuckle arm bearing n/s	Necessary	275.00	275.00
10	1	Front stabilizer link n/s	Re-Used	237.00	0.00
				5051.20	4728.80
Less 0% / 20%				0.00	945.76
				5051.20	3783.04

SPECIAL NETT ITEMS

1	1	Sundries	Necessary	50.00	30.00
2	1 set	Front bumper clip	Necessary	80.00	80.00
3	1 set	Front fender inner shield clip n/s	Necessary	55.00	55.00
4	1	Front sport rim n/s	Grazed	450.00	380.00
5	1set	Front tyre n/s	Cut	220.00	180.00
				855.00	725.00
TOTAL				5906.20	4508.04

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJE2117P

Our reference : UAM19.09.06-AK-STP-HLA-SJE2117P

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Balance C/F	5906.20	4508.04
<u>LABOUR & MISC CHARGES</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1000.00	600.00
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00
3		To remove and refit n/s tyre to replace n/s rims To perform tyre balancing.		80.00	60.00
4		To remove and refit front undercarriage for replacement of parts.		350.00	320.00
5		To conduct computerize full wheel alignment.		150.00	120.00
6		To apply undercoating on the accident repair and replaced panel for rust protection.		100.00	80.00
7		Supply spray paint material and necessary items to respray front bumper, n/s front fender and other affected area / panel.		800.00	500.00
TOTAL				2560.00	1740.00
Total Parts and Labour Cost of Repair				8466.20	6248.04
Less (Lumpsum repair adjustment)					1248.04
Adjustment Parts and Labour Cost of Repair					5000.00



