# **Veron Chen (LKKAuto)**

From: Bryan Ang (LKKAuto)

**Sent:** Monday, 15 March 2021 2:55 PM

**To:** Hwang, Shiang Yi; Veron Chen (LKKAuto)

**Cc:** SUR; assignments

**Subject:** RE: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN

DAMAGED (TYRE BOLD)

# Dear Shiang Yi

The condition of the rear left tyre does not comply with the legal requirement even though there is still some tread depth left. This is because the inner cords of the tyre were slightly exposed at the inner tread area due to rubber wear.

This does not comply with SECTION 109(e) CAP 276 of THE MOTOR VEHICLES (CONSTRUCTION AND USE) RULES, 1974, 1978 OF THE ROAD TRAFFIC ACT. Under this section it states that "no person shall use, or cause or permit to be used on a road any motor vehicle or trailer, a wheel of which is fitted with a pneumatic tyre where the tyre has any portion of the ply or cord structure exposed".

I note that this is a front to rear collsion where insured vehicle was not able to stop in time. Weather was fine and road surface was dry. During braking, the brake force distrubution is 60% at front wheels and 40% at rear wheels. Any contribution to the accident by the condition of the rear left tyre would be minimal, at best (20% of brake force at rear left wheel). Other factors like driver alertness, distance between front car, travelling speed amongst others would also have to be considered.

# 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:** Hwang, Shiang Yi <shiangyi.hwang@sompo.com.sg>

**Sent:** Monday, 15 March 2021 10:42 AM

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

Cc: SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>; Bryan Ang (LKKAuto)

<bryanang@lkkauto.com>

Subject: RE: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN DAMAGED (TYRE BOLD)

Dear Veron,

Please advise the status. Our Insured chasing for the repair.

With the evolving situation of Covid-19, we are working from home with effect from 6 April 2020 until further notice.

Best Regards
Hwang Shiang Yi
Claims Division

D: 6329 5205 | T: 6461 6555



A Century of Trust

## Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #03-03 Singapore Land Tower, Singapore 048623

Website: www.sompo.com.sq | Facebook: www.facebook.com/SompoSG

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From: Veron Chen (LKKAuto) < <a href="mailto:veronchen@lkkauto.com">veronchen@lkkauto.com</a>

Sent: Friday, March 12, 2021 1:56 PM

To: Hwang, Shiang Yi <shiangyi.hwang@sompo.com.sg>

Cc: SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>; Bryan Ang (LKKAuto)

<bryanang@lkkauto.com>

Subject: RE: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN DAMAGED (TYRE BOLD)

EXTERNAL SENDER: Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Shiang Yi,

Our investigator has taken over the case.

Will reply you as soon as possible.

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: Friday, 12 March 2021 7:40 AM

To: Hwang, Shiang Yi < <a href="mailto:shiangyi.hwang@sompo.com.sg">shiang Yi < shiangyi.hwang@sompo.com.sg</a>>

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

Subject: RE: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN DAMAGED (TYRE BOLD)

Dear Shiang Yi,

Will check and revert.

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: Hwang, Shiang Yi < <a href="mailto:shiangyi.hwang@sompo.com.sg">shiang Xi <a href="mailto:shiangyi.hwangwi

Sent: Thursday, 11 March 2021 3:14 PM

**To:** Veron Chen (LKKAuto) < <a href="mailto:veronchen@lkkauto.com">veronchen@lkkauto.com</a>>

**Cc:** SUR < <u>sur@lkkauto.com</u>>; assignments < <u>assignments@lkkauto.com</u>>

Subject: RE: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN DAMAGED (TYRE BOLD)

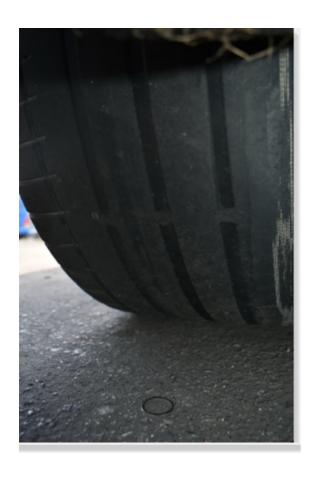
Dear Veron,

Please let us have the photographs for the measurement for 4 tyres depth and please advise LTA legally requires tyres depth.

Attached herewith the photographs provided by our in house surveyor to shows the tyre excessive wear.















With the evolving situation of Covid-19, we are working from home with effect from 6 April 2020 until further notice.

Best Regards **Hwang Shiang Yi**Claims Division

**D**: 6329 5205 | **T**: 6461 6555

Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #03-03 Singapore Land Tower, Singapore 048623

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

Sent: Thursday, March 11, 2021 12:41 PM

To: Hwang, Shiang Yi <<u>shiangyi.hwang@sompo.com.sg</u>>; assignments <<u>assignments@lkkauto.com</u>>

Cc: SUR < sur@lkkauto.com >

Subject: RE: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN DAMAGED (TYRE BOLD)

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Dear Shiang Yi,

According to surveyor tyres of the insured vehicle with remaining thread depth of approximately Front 3mm and Rear 2mm. The condition of the tyres did not contribute to the accident. Please see attached photos.

Enclosed preliminary revised of vehicle SLM 3239Z

Date of survey: 10/3/21

Number of days (estimated): 5 days

# **Pending parts prices from repairer**

Vehicle repair on parts by parts as repairer unable to locate 2<sup>nd</sup> hand parts.

We have Not authorise repair, kindly provides policy excess

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:** Hwang, Shiang Yi < <a href="mailto:shiangyi.hwang@sompo.com.sg">shiang Xi < <a href="mailto:shiangyi.hwang.sg">shiang Xi <a href="mailto:shiang

Sent: Tuesday, 9 March 2021 2:26 PM

To: assignments < assignments@lkkauto.com >

Cc: SUR < sur@lkkauto.com >

Subject: CMTD2100698/SYH - OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021- OWN DAMAGED (TYRE BOLD)

Dear LKK,

Please assist to arrange survey for vehicle no SLM3239Z. We are suspected the tyre bald.

Please assist to comment whether the accident will be caused by tyre bald.

Password for document will send by separate email.

With the evolving situation of Covid-19, we are working from home with effect from 6 April 2020 until further notice.

Best Regards
Hwang Shiang Yi
Claims Division
D: 6329 5205 | T: 6461 6555



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Sompo Insurance Singapore Pte. Ltd.

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From: Andrew Cornelius Goh Cheng Chuan < Andrew Cornelius Goh@sparkcarcare.com >

Sent: Friday, March 5, 2021 1:09 PM

To: Claims - Motor Survey < MotorSurvey@sompo.com.sg>

**Cc:** Brenda Ng Lay Hong < <a href="mailto:BrendaNg@sparkcarcare.com">BrendaNg@sparkcarcare.com</a>; Rohani Binte Mustafa < <a href="mailto:RohaniM@sparkcarcare.com">Rohani Binte Mustafa < a href="mailto:RohaniM@sparkcarcare.com">Rohani Bin

<<u>choojy@cdge.com.sg</u>>; Patrick Tia Jee Kiang <<u>PatrickTia@sparkcarcare.com</u>>

**Subject:** OD \_ CLAIM \_ SLM3239Z \_ DOA 04.03.2021

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Dear Sir

Please arrange to survey the car at CDGE, Braddell.

Car in workshop for survey.

Regards,
Andrew C Goh
Motor Vehicle Assessor (Accident Repair)

T: 6383 7362 | M: 9832 8740 W: www.SPARKcarcare.com



From: canon@comfortdelgro.com.sg <canon@comfortdelgro.com.sg>

Sent: Friday, 5 March 2021 1:04 PM

To: Andrew Cornelius Goh Cheng Chuan < Andrew Cornelius Goh@sparkcarcare.com>

Subject: .

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