

RE: [Seek Mandate] - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 -
Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

KENNY LIM CHING GHEE <kennylim@lonpac.com>

Wed 27/10/2021 12:32 PM

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

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Lonpac External - Confidential

Dear Hsiao Tong

Please proceed with your revised offer.

Thank you.

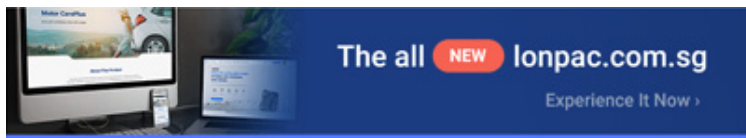
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

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

Sent: Tuesday, 26 October 2021 8:39 pm

To: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: Re: [Seek Mandate] - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

Dear Kenny,

We refer to the above matter.

For LOU, third party rejected our offer at 8days and proposed 11days due to pending for PRI, Public Holiday, Weekends. We would like to seek mandate to revise offer at \$2,310.45(all-in).

The summary of claim is as follows: -

	Our Last Offer	TP proposed	Propose Revise Offer
1. Cost of Repair (w/GST)	\$ 4,066.00	\$ 4,066.00	\$ 4,066.00
2. Loss of Use (8days x \$60.00)	\$ 480.00	\$ 660.00 (11days x \$60.00)	\$ 540.00 (9days x \$60.00)
	\$ 4,546.00	\$ 4,726.00	\$ 4,606.00
@ 50%	\$ 2,273.00	\$ 2,363.00	\$ 2,303.00
3. LTA Search Fee	\$ 7.45	\$ 7.45	\$ 7.45

	Total	\$ 2,280.45	\$ 2,370.45	\$ 2,310.45
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Surveyor recommended 5 days for repair + 1Sunday + 2PRS + 1PH = 9days.

Kindly let us have your approval / instruction.

Note: We are on work from home arranaement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Sent: Friday, 15 October 2021 10:52 am

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

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: [Seek Mandate] - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

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Dear Hsiao Tong

Please proceed as per your recommendations at 50%.

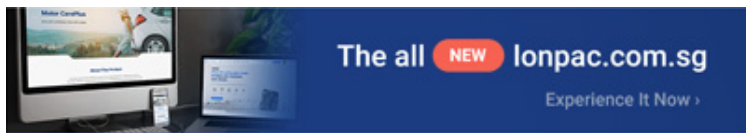
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

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

Sent: Tuesday, 12 October 2021 4:32 pm

To: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: [WARNING: ATTACHMENT UNSCANNED][Seek Mandate] - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

Dear Kenny,

Apologised for late response.

We have reviewed the matter and our comments are as follows: -

- Both parties do not possess CCTV footage to support their respective stand.
- Our driver reported that third party made a sudden lane change into his lane. He immediately braked and swerved slightly to the right which is not logical. The normal reaction is to swerve to left to avoid third party vehicle instead of right. The position of his lorry slanting across the road suggesting that he has intended to make a lane change towards right.
- Our insured lorry sustains a big dent on the front right door which indicates that it has been hit by impact force.
- Immediately after the impact, third party has perhaps swerved back to her lane and moved forward, adjusted her position within her lane.
- The statement of our driver alleged that third party male driver handed him with a lady driver driving licence in the exchange of particular does not mean that there is any foul play on third party. It is possible that the lady driver might not want to driver anymore after accident and let the man to take over driving which is quite normal. Unless photos taken can show that male driver coming out from the driver side immediately after the impact.
- The scene photos taken are not sufficient to proof who is the culprit of the collision.

In view of conflicting version, we propose 50/50 and would like to seek your approval to offer repairer **"ESTEEM PERFORMANCE PTE LTD"** at **\$2,280.45(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised	
1. Cost of Repair (w/GST)	\$ 9,243.62		\$ 4,066.00
2. Loss of Use (11days x \$120.00)	\$ 1,320.00		\$ 480.00 (8days x \$60.00)
			\$ 4,546.00
		@ 50%	\$ 2,273.00
3. LTA Search Fee	\$ 7.45		\$ 7.45
Total	\$ 10,571.07		\$ 2,280.45

Surveyor recommended 5 days for repair + 1Sunday + 2PRS = 8days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

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: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Sent: Wednesday, 14 April 2021 10:35 AM

To: Su Li (LKK Auto) <suli@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: New Assignment (PRS) - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

Lonpac External - Confidential

Dear Hsiao Tong/ Su Li

Thank you for the advice.

Having reviewed both drivers' reports, we noticed that there are contradicting versions to the accident.

Our insured driver reported that tp cut into his lane and caused the collision. And as a result of the collision, he braked and his vehicle swerved to the right. Whereas, tp driver reported he was travelling straight when his vehicle was hit on the front left by our insured vehicle. Our insured driver also advised that the tp driver was a male but when they exchanged particulars, he handed over a lady's DL instead. They have provided some photos as evidence (see attachment).

In view of the above circumstances, chances of direct settlement seems remote as our insured is also claiming third party as well.

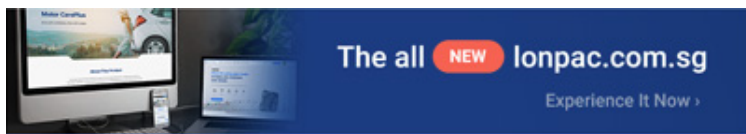
As such, we appreciate if you can let us have your advice by basing on the damages found on both vehicles, which party's version of the accident is the most probable.

Await your views soon.

Thank you.

Best Regards

Kenny Lim
Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: 6279 9256 | Fax: (65) 6296 2706



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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Wednesday, 14 April 2021 9:09 am
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: Re: New Assignment (PRS) - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

Dear Kenny,

We refer to the above matter.

We have inspected third party vehicle SMR 3326S at M/s ESTEEM PERFORMANCE PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- **Estimated cost of repair (incomplete – no parts price)**
- **TP GIA report**

We will revert to you on preliminary advice in due course.

Kindly take note that the case handler in-charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

**Note: We are on work from home arrangement. All correspondence should be made via email.
Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: KENNY LIM CHING GHEE <kennylim@lonpac.com>

Sent: Monday, April 5, 2021 12:52 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: New Assignment (PRS) - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 LKK REF : CC4/LPC21004263/ps3 [External Confidential]

Lonpac External - Confidential

Dear Su Li

Please see attachment as per your request.

Thank you.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706

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From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Monday, 5 April 2021 12:38 pm

To: KENNY LIM CHING GHEE <kennylim@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: New Assignment (PRS) - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 [External Confidential] LKK REF : CC4/LPC21004263/ps3

Dear Kenny,

We refer to the above matter.

Kindly provide us insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned

****Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: Admin-D (LKKAUTO) <admin-d@lkkauto.com>
Sent: Monday, April 5, 2021 8:45 AM
To: 'KENNY LIM CHING GHEE' <kennylim@lonpac.com>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>
Subject: RE: New Assignment (PRS) - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 [External Confidential]

Dear Sir / Mdm,

Thank you for your assignment.

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)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Sent: Thursday, 1 April, 2021 3:18 PM
To: assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: New Assignment (PRS) - Accident involving GY1762M(OI) & SMR3326S(TP) on 29/03/2021 - Oref: 202121VC05024390 [External Confidential]

Lonpac External - Confidential

Dear team

Please arrange for a PRS of t/p vehicle SMR3326S at:-

Name of workshop : Esteem Performance Pte Ltd
Address : 176 SIN MING AUTOCARE #01-14,16 (S) 575721
Tel : 6484 1221
Fax : 6484 7829

FYI, our insured has yet to make a report.

Thank you.

Best Regards

Kenny Lim
Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
DID: 6279 9256 | Fax: (65) 6296 2706

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From: KENNY LIM CHING GHEE

Sent: Thursday, 1 April 2021 3:12 pm

To: 'jenny chong' <jenny@esteemperf.com.sg>

Cc: Carmen Lim <carmen@esteemperf.com.sg>; serence ctc <serence@esteemperf.com.sg>; Shanice Leong <shanice@esteemperf.com.sg>; MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: REQUEST FOR PRI SURVEY SMR3326S [External Confidential]

Lonpac External - Confidential

Without Prejudice

Dear Jenny

We are not agreeable to your proposed list of surveyors and shall appoint LKK to survey your client's vehicle.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706

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From: jenny chong <jenny@esteemperf.com.sg>

Sent: Thursday, 1 April 2021 2:32 pm

To: MT_Claim_SG <mt_claim@lonpac.com>

Cc: Carmen Lim <carmen@esteemperf.com.sg>; serence ctc <serence@esteemperf.com.sg>; Shanice Leong <shanice@esteemperf.com.sg>

Subject: Re: REQUEST FOR PRI SURVEY SMR3326S

Dear Sir / Madam

Attached herewith GIA report as attached

Thank you

Freundliche Grüße / Best Regards

Jenny Chong

Senior Operation Executive | Operation

Division

Esteem Performance Pte Ltd

P: 6484 1221**F:** 6484 7829**E:** jenny@esteemperf.com.sg[385 Sin Ming Drive](#) Vicom Inspection
(Head Office / Showroom / Workshop)[176 Sin Ming Drive](#), [Sin Ming AutoCare #01-14](#),
[#01-15](#), [#01-16](#)
(Workshop)www.esteemperformance.com

On Thu, Apr 1, 2021 at 2:22 PM jenny chong <jenny@esteemperf.com.sg> wrote:

Dear Sirs / Madam,

ACCIDENT INVOLVING SMR3326S & GY1762M ON 29.03.2021.

We hereby give notice on behalf of the owner of motor vehicle registration no.

SMR3326S that this vehicle was involved in an accident on **29.03.2021** with motor vehicle registration no. **GY1762M** the driver of which was insured with **Lonpac Insurance Bhd** and caused the accident by negligent driving/ control/ management. A copy of our client's Singapore Accident Statement filed is enclosed.

We propose the following surveyors:

1. **FormTeam Consultancy Pte Ltd – Mr Chow Bo Xiong**
2. **Vicom Ltd – Mr Tommie Lim**
3. **JP Knights Pte Ltd – Mr Anthony Lim**
4. **Infiniti Appraisal Service - Mr Cedric Ng**
5. **Quantum Risk Management – Mr Andrew Aw**

Please be informed that the said vehicle can be inspected at :

Name of workshop : Esteem Performance Pte Ltd

Address : 176 SIN MING AUTOCARE #01-14,16 (S) 575721

Tel : 6484 1221

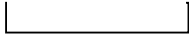
Fax : 6484 7829

In the event, you are not agreeable to the above, you may appoint your independent surveyor to assess our client's car without delay. May we propose in line with the amicable and fair spirit of settlement for both surveyors to meet, appraise the vehicle in the repairer's presence and agree on a fair amount.

Take Further Notice that in the event you fail to respond within **2 working days** (excluding Saturdays, Sundays and Public Holidays) of your receipt of this notice as to whether you wish to carry out or waive a pre-repair survey, the workshop will proceed to repair the vehicle and/ or have it surveyed as they deem fit, without further notice and without prejudice to the right to claim loss of use in accordance with the Pre-action Protocol for Non-Injury Motor Accident Cases.

Attached herewith GIA report.

Thank you



Freundliche Grüße / Best Regards

Jenny Chong

Senior Operation Executive | Operation

Division

Esteem Performance Pte Ltd

P: 6484 1221

F: 6484 7829

E: jenny@esteemperf.com.sg

[385 Sin Ming Drive](#) Vicom Inspection
(Head Office / Showroom / Workshop)

[176 Sin Ming Drive](#), [Sin Ming AutoCare #01-14](#),
[#01-15](#), [#01-16](#)
(Workshop)

www.esteemperformance.com

