

RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 *** LKK
REF: CC4/LPC21005434/Upa3 - LPI Ref: 20/21/21/VC00/024529 [External
Confidential]

KENNY LIM CHING GHEE <kennylim@lonpac.com>

Wed 23/6/2021 2:49 PM

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

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

Lonpac External - Confidential

Dear Hsiao Tong

As evident from the video, our insured veh (OI) had filtered from the left and almost in the lane when TP failed to keep a safe distance nor take the appropriate action to evade a collision.

Therefore, we will maintain our position to reject tp's claim.

Thank you.

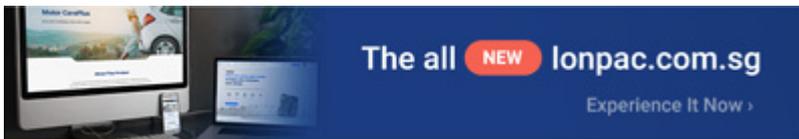
Best Regards

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



Lonpac External - Confidential data is for use by authorised external parties only.

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

Sent: Wednesday, 23 June 2021 1:50 pm

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

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

Subject: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED]Re: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 *** LKK REF: CC4/LPC21005434/Upa3 - LPI Ref: 20/21/21/VC00/024529 [External Confidential]

Hi Kenny,

We have rejected third party as per instruction. However, third party disagreed on our rejection as our lorry was changing from left to right lane and resulted the collision.

We have reviewed and agreed that our driver was changing lane, but third party has slowed down to give way to our insured and our lorry was almost fully in the lane then hit by third party. We maintain our view that third party should take evasive action to avoid a collision.

Kindly let us have your comments/instruction after reviewing the matter.

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.

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: Wednesday, 16 June 2021 10:45 AM

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

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

Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 *** LKK REF: CC4/LPC21005434/Upa3 - LPI Ref: 20/21/21/VC00/024529 [External Confidential]

Lonpac External - Confidential

Dear Hsiao Tong

We concur with your findings as well. From the video, t/p had gave way to Insured(OI) and collided into the rear of OI after it stopped. Therefore, we should resist the claim.

Thank you.

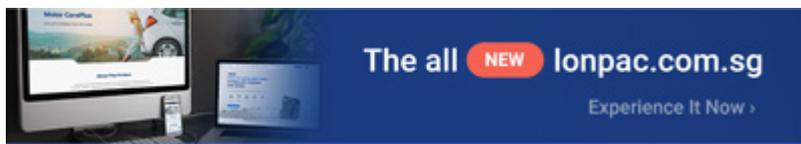
Best Regards

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 latest "Heightened Alert" on COVID-19 measures, more than 50% of our staff will be working from home from 17 May to 13 June 2021. Please expect delays in our replies during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused.

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

Sent: Wednesday, 16 June 2021 9:12 am

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

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

Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 *** LKK REF: CC4/LPC21005434/Upa3 - LPI Ref: 20/21/21/VC00/024529 [External Confidential]

Dear Kenny,

We attached here with a copy of third party video footage for your easy reference. From third party video, it shows that our insured lorry has already filtered into third party's lane and slow down due to the front car stopped. Third party continued to move and collided onto our insured lorry. We are of the view that our driver is not liable for the accident as third party should take evasive action to avoid a collision.

In view of this, we are intending to reject third party claim.

Kindly let us have your comments/instruction.

We will submit third party estimate repair cost, preliminary advice and photographs of TP vehicle in its damaged condition in an separate email due to email file size limit.

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 <kennyjim@lonpac.com>

Sent: Tuesday, 4 May 2021 1:30 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 *** LKK REF: CC4/LPC21005434/Upa3 - LPI Ref: 20/21/21/VC00/024529 [External Confidential]

Lonpac External - Confidential

Dear Mei Kwan

Please see attachment as requested.

Thank you.

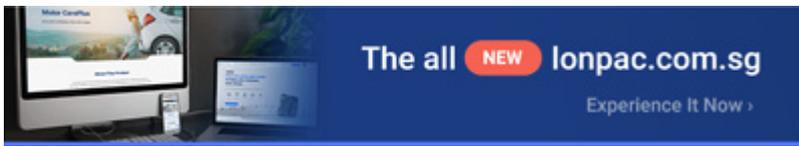
Best Regards

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



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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 4 May 2021 1:21 pm
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 [External Confidential] *** LKK REF: CC4/LPC21005434/Upa3

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident 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.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Tuesday, 4 May, 2021 10:01 AM
To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>
Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 [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: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 4 May, 2021 9:46 AM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 [External Confidential]

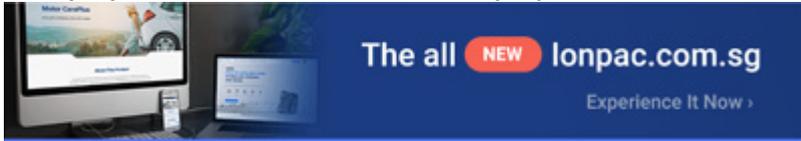
Lonpac External - Confidential

Our Ref : TBA

Dear Nivitha/Summer,

FYA

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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

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From: Ong Shiying [<mailto:shiyong.ong@fastechauto.com.sg>]
Sent: Tuesday, 4 May 2021 9:40 am
To: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Jason <jason@fastechauto.com.sg>; Ashley Chia <ashley.chia@fastechauto.com.sg>
Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 [External General]

Without Prejudice

Dear Gerald,
Please arrange (Marcus Chua - LKK) to conduct the pre-repair survey.
Thank You

Best Regards,
Shiyong
Fastech Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-46/48/50
Autobay Singapore 417883
Tel: 6746 5405
Fax: 6745 8520

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.

From: GERALD POH WEE BIN [<mailto:geraldpoh@lonpac.com>]
Sent: Tuesday, May 4, 2021 9:36 AM

To: Ong Shiyong <shiyong.ong@fastechauto.com.sg>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021 [External General]

Lonpac External - General

WITHOUT PREJUDICE

Our Ref : TBA

Dear Shiyong,

We intend to conduct a pre-repair survey of your client’s vehicle and append below our list of Motor surveyors for your attention:-

1	Nicholas Tey-Appraisal
2	Jackson Quek – Appraisal
3	Joshua Ong - Appraisal
4	Lim Teow Guan - LKK
5	Marcus Chua - LKK
6	Kenneth Kong- LKK
7	Steve Chen- LKK
8	Mohd Taufik - LKK
9	Adrian Ling-LKK
10	Mohd Rasul - LKK

Please let us hear from you within the next 2 working days.

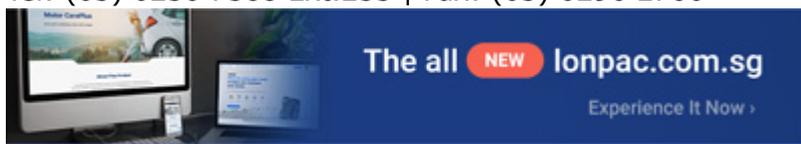
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

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

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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

Lonpac External - General data is for internal / external use.

From: Ong Shiyong [<mailto:shiyong.ong@fastechauto.com.sg>]

Sent: Tuesday, 4 May 2021 9:33 am

To: ONG LI LI <long@lonpac.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Jason <jason@fastechauto.com.sg>; Ashley Chia <ashley.chia@fastechauto.com.sg>

Subject: REQUEST FOR PRE-REPAIR INSPECTION FOR SJX 2469Z DOA: 30.04.2021

Without Prejudice

Dear Sir / Madam,

Your insured’ s vehicle: [XD 2803G.](#)

Date of accident: 30/04/2021

Please arrange Pre-repair Inspection for my client' s vehicle no: SJX 2649Z.

In accordance to APPENDIX C Pre-action Protocol for Non-Injury Motor Accident Cases of PRACTICE DIRECTIONS

AMENDMENT NO. 1 OF 2016 paragraph 2.3, please provide a list of at least 10 motor surveyors within 2 days of the notice.

Thank you

Best Regards,
Shiying
Fastech Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-46/48/50
Autobay Singapore 417883
Tel: 6746 5405
Fax: 6745 8520

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.

Re: FASTECH AUTO REF : SJX 2469Z D.O.A : 30.04.2021 YOUR REF : XD 2803G (LONPAC)

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

Wed 7/7/2021 11:14 AM

To: Jason <Jason@fastechauto.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jenny Law <jenny.law@fastechauto.com.sg>

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We have appealed your matter to our principal for further review. However, we regret to inform you that we have our principal to maintain rejection. Our insured vehicle had filtered from the left and almost in the lane when your client failed to keep a safe distance nor take the appropriate action to evade a collision.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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.

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: Jason <Jason@fastechauto.com.sg>

Sent: Monday, 21 June 2021 1:41 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Jenny Law <jenny.law@fastechauto.com.sg>

Subject: RE: FASTECH AUTO REF : SJX 2469Z D.O.A : 30.04.2021 YOUR REF : XD 2803G (LONPAC)

Without Prejudice

Dear Hsiao Tong,

Please note that your client was in between two lanes as was changing lane.

Your client is a heavy vehicle, therefore maintain in left most lane.

Please review.



Thank you.

Best Regards

Jason Tang
Fastech Auto Pte Ltd
1 Kaki Bukit Ave 6
#01-46/48/50 AutoBay
Singapore 417883
Tel: 67465405
Hp: 98218445
jason@fastechauto.com.sg

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Thursday, June 17, 2021 2:11 PM
To: Jenny Law <jenny.law@fastechauto.com.sg>
Cc: Jason <Jason@fastechauto.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: Re: FASTECH AUTO REF : SJX 2469Z D.O.A : 30.04.2021 YOUR REF : XD 2803G (LONPAC)

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and based on your client's video, it shows that your client had gave way to our insured lorry and collided into the rear of our lorry after it stopped. We are of the view that our driver is not liable for the accident as your client should take evasive action to avoid a collision.

In view of this, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank you.

“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.”

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.

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: Jenny Law <jenny.law@fastechauto.com.sg>

Sent: Thursday, 17 June 2021 11:16 AM

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

Cc: Jason <Jason@fastechauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: FASTECH AUTO REF : SJX 2469Z D.O.A : 30.04.2021 YOUR REF : XD 2803G (LONPAC)

Without Prejudice

Dear Sir/Madam,

Enclosed with the LOD documents to support the claim.

Kindly look into the matter and let us hear from you on the settlement as soon as possible.

Thank you

Best Regards,

Jenny Law

Fastech Auto Pte Ltd

1 Kaki Bukit Avenue 6

#01-46/48/50, AutoBay

Singapore 417883

Tel: 6746 5405

Fax: 6745 8520

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.