

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Friday, 18 June 2021 10:48 AM
To: LEE KATIE
Cc: SUR; Bryan Ang (LKKAUTO)
Subject: RE: EU56U OD claim - M11D13062106

Dear Katie,

Noted with thanks.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: LEE KATIE <katielee@uoi.com.sg>
Sent: Thursday, 17 June 2021 8:26 PM
To: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Subject: RE: EU56U OD claim - M11D13062106

Dear Shiau Chan,

No policy excess.

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
Claims



United Overseas Insurance Limited

3 Anson Road, #28-01 Springleaf Tower, Singapore 079909

Main • (65) 6222 7733 | DID • (65) 6490 9318 | Fax • (65) 6327 3869 | Email • katielee@uoi.com.sg

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From: Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>
Sent: Thursday, 17 June 2021 3:51 PM
To: LEE KATIE <katielee@uoi.com.sg>
Cc: SUR <sur@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Subject: RE: EU56U OD claim - M11D13062106

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Katie,

Thank you for the email.

Kindly advise have any excess apply for this case.

Thank you.

Best Regards,

Shiao Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: [Sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: LEE KATIE <katielee@uoi.com.sg>
Sent: Thursday, 17 June 2021 3:31 pm
To: Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Subject: RE: EU56U OD claim - M11D13062106

Dear Shiao Chan,

We have spoken with our insured. We had agreed to offer the repair costs at S\$22,058 and our insured will negotiate and pay the difference to the workshop directly.

Kindly proceed to inform the workshop accordingly.

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
Claims



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From: LEE KATIE

Sent: Thursday, 17 June 2021 2:52 PM

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

Cc: SUR <sur@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Subject: RE: EU56U OD claim - M11D13062106

Dear Bryan,

Thanks for your detail advice.

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

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

Sent: Thursday, 17 June 2021 2:20 PM

To: LEE KATIE <katielee@uoi.com.sg>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: EU56U OD claim - M11D13062106

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Katie

Refer to our telephone conversation yesterday. I have reviewed the matter and my comments are as below.

The insured vehicle is an Audi A8 4.0 litre with 429 horsepower. The vehicle is registered in March 2014. This model has 3 different variants. One is 3.0 litre with 285 horsepower; another variant is 4.2 litre with 366 horsepower; and the last variant is the insured vehicle. Comparing the specs, it would seem that the variant for the insured vehicle is the highest spec amongst the 3 variants

As at the time of writing this email, SG carmart does not have any advertisement for the insured vehicle's variant. The closest comparison is for the 4.2 litre, which I am attaching in this email. Refer to the attached "Used 2012 Audi A8L4.2A" The advertised depreciation of this 4.2 litre vehicle is about 28K per year whereas the advertised depreciation for those 3.0 litre variant is between 22K to 26K per year. Refer to the attached "Used Audi A8L Cars"

For the insured vehicle, since it is the highest spec amongst the 3 variants, applying a depreciation of 28K to 30K can be considered to be fair and reasonable. The insured vehicle has approximately 33 months of COE lifespan hence its MV is estimated to be 149K to 154K.

If we less the LTA rebate (109.5K) that the owner would be entitled to if the insured vehicle is scraped as at the time of accident or thereabouts, the vehicle has an ERV of 40K to 45K.

The owner's estimation of 150K for the market value of his vehicle is reasonable basing on the above explanations.

Do let me know if there is any further clarification required.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: LEE KATIE <katielee@uoi.com.sg>

Sent: Wednesday, 16 June 2021 3:13 PM

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

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

Subject: RE: EU56U OD claim - M11D13062106

Importance: High

Dear Shiau Chan,

I would like to speak with your surveyor. Please advise.

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
Claims



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From: Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Sent: Wednesday, 16 June 2021 1:16 PM

To: LEE KATIE <katielee@uoi.com.sg>

Cc: SUR <sur@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Subject: RE: EU56U OD claim - M11D13062106

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Dear Katie,

Refer to our tele-conversation last Friday.

Enclosed herewith our marked estimate.

There is no supporting document for the same specs. Attached closest comparison advertisement.

Hope the above clarifies.

Thank you.

Best Regards,

Shiao Chan (Ms) | 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: LEE KATIE <katielee@uoi.com.sg>

Sent: Wednesday, 16 June 2021 12:58 pm

To: Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>

Subject: RE: EU56U OD claim - M11D13062106

Importance: High

Dear Shiau Chan,

We spoke last week. We are still waiting for your :-

(1)list of your surveyor's recommendation for the repair costs at S\$22,000

(2)documentary evidence to support the pre-accident market value at S\$115,000

Please revert urgently by today.

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Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
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From: LEE KATIE

Sent: Tuesday, 8 June 2021 11:00 AM

To: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: EU56U OD claim - M11D13062106

Dear Shiau Chan,

We managed to check online of the LTA rebate at S\$72,260 at 30 March 2024.

Please advise as per our enquiry (1).

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
Claims



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From: LEE KATIE

Sent: Tuesday, 8 June 2021 10:35 AM

To: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: EU56U OD claim - M11D13062106

Importance: High

Dear Shiau Chan,

In order for our insured to make a decision whether to accept constructive total loss or to proceed with the repair, please assist to :-

(1) Find out from the workshop whether they are prepared the vehicle at S\$22,058.18 as recommended and revert to us.

(2) What will be the LTA rebate on the expiry date 30 March 2024 ?

Kindly revert as soon as possible. Thanks.

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
Claims



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From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Sent: Thursday, 3 June 2021 1:42 PM

To: LEE KATIE <katielee@uoi.com.sg>

Cc: SUR <sur@lkkauto.com>; WONG JOSEPHINE <josephinewong@uoi.com.sg>

Subject: RE: EU56U OD claim - Request for Survey

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Dear Katie,

Enclosed herewith preliminary advice of EU 56U.
Repair cost not economical.

We have not authorise repair.

Thank you.

Best Regards,

Shiau Chan (Ms) | 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: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Wednesday, 2 June 2021 2:35 pm

To: 'LEE KATIE' <katielee@uoi.com.sg>; assignments <assignments@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; 'WONG JOSEPHINE' <josephinewong@uoi.com.sg>

Subject: RE: EU56U OD claim - Request for Survey

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: LEE KATIE <katielee@uoi.com.sg>
Sent: Wednesday, 2 June, 2021 2:32 PM
To: thiam heng huat <thiamhenghuat@gmail.com>
Cc: Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; WONG JOSEPHINE <josephinewong@uoi.com.sg>
Subject: RE: EU56U OD claim - Request for Survey

Dear Sirs,

We will appoint LKK Auto Consultant to contact you for this claim.

Aside to LKK, please acknowledge receipt of this new assignment.

Notice

Due to the COVID-19 situation, most of our staff are working from home. While we remain committed to serving you, there may be delay in our customer services. We thank you for your kind understanding under such challenging circumstances.

Regards,

Katie Lee

Manager
Claims



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From: thiam heng huat <thiamhenghuat@gmail.com>
Sent: Wednesday, 2 June 2021 11:02 AM
To: LEE KATIE <katielee@uoi.com.sg>
Subject: EU56U OD claim - Request for Survey

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Katie,

We are assisting your insured, Mr Wee Wei Chi to make an own damage claim under his policy no. DHOM110137511406.

Attached is the SAS report and estimate for your reference. Please arrange for a survey soon. Vehicle is currently in our workshop pending for survey/repair.

Best Regards,

M/s: Thiam Heng Huat Pte Ltd

176 Sin Ming Drive

#05-14 Sin Ming AutoCare

Singapore 575721

Generic Email : thiamhenghuat@gmail.com

Mobile No: 8263-6295 (Steven)

Office No : 6261-1198