

RE: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

WONG JOSEPHINE <josephinewong@uoi.com.sg>

Tue 22/6/2021 3:22 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: LEE KATIE <katielee@uoi.com.sg>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Without Prejudice

Dear Denise

Earlier as your advise for total loss hence we have submitted our tender .

Our insured has confirmed total loss already.

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.

**Josephine Wong**

Executive

Claims



United Overseas Insurance Limited

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

Main • (65) 6222 7733 | DID • (65) 6490 9329 | Fax • (65) 6327 3869 | Email • josephinewong@uoi.com.sg

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**From:** Denise Tay (LKKAuto) <denisetay@lkkauto.com>

**Sent:** Tuesday, June 22, 2021 3:08 PM

**To:** WONG JOSEPHINE <josephinewong@uoi.com.sg>

**Cc:** LEE KATIE <katielee@uoi.com.sg>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>

**Subject:** Re: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

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Dear Sir/Madam,

Enclosed Preli advise of SGX 3300U

Repairer wants to repair the vehicle, all in not exceeding \$29,000/-.

Please let us have your approval.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

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**From:** Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

**Sent:** Thursday, 17 June 2021 3:16 PM

**To:** WONG JOSEPHINE <josephinewong@uoi.com.sg>

**Cc:** LEE KATIE <katielee@uoi.com.sg>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

**Subject:** Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

Hi Josephine,

We have rechecked the above vehicle market value and it is revised to 68k. This vehicle is panoramic sunroof spec.

Thanks.

Best Regards,  
Steve Chen | Automotive Assessor  
LKK Auto Consultants Pte Ltd  
Phone: 81117723/6256-3561 | email: [stevenfoong@lkkauto.com](mailto:stevenfoong@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>  
**Sent:** Wednesday, 16 June 2021 2:48 PM  
**To:** WONG JOSEPHINE <[josephinewong@uoi.com.sg](mailto:josephinewong@uoi.com.sg)>; Steve Chen (LKK Auto) <[SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com)>  
**Cc:** LEE KATIE <[katielee@uoi.com.sg](mailto:katielee@uoi.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

Dear Josephine,

Thank you for the email.

We will check and revert.

Dear Steve,

Kindly assist . LKK REF: CS/UOI21006536/Evf3e2

Best Regards,  
Veron Chen | 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)

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**From:** WONG JOSEPHINE [<mailto:josephinewong@uoi.com.sg>]  
**Sent:** Wednesday, 16 June 2021 2:31 PM  
**To:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>  
**Cc:** LEE KATIE <[katielee@uoi.com.sg](mailto:katielee@uoi.com.sg)>  
**Subject:** FW: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

Without Prejudice

Dear Veron

Can check with your surveyor for advise as policyholder quote the market value higher for his total loss vehicle?

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.

**Josephine Wong**

Executive  
Claims

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3 Anson Road, #28-01 Springleaf Tower, Singapore 079909  
Main • (65) 6222 7733 | DID • (65) 6490 9329 | Fax • (65) 6327 3869 | Email • [josephinewong@uoi.com.sg](mailto:josephinewong@uoi.com.sg)

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**From:** Soh CC <[sohchingchye@gmail.com](mailto:sohchingchye@gmail.com)>  
**Sent:** Wednesday, June 16, 2021 1:27 PM

6/22/2021

Mail - Denise Tay (LKKAuto) - Outlook

To: WONG JOSEPHINE <[josephnewong@uoi.com.sg](mailto:josephnewong@uoi.com.sg)>

Subject: RE: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

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Hi Josephine

Below are from sg carmart info.

|

|

Thanks

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From: [WONG JOSEPHINE](#)

Sent: Wednesday, 16 June 2021 12:39 PM

To: [Soh CC](#)

Subject: RE: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

Dear Mr Soh

Our offer is inclusive of the LTA rebate.

You can forward us proof to support your market value of S\$6k0 to S\$70k.

From SG Car Mart base on your register year of vehicle , our offer is reasonable.

You can print the PARF/COE from LTA website .

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.

**Josephine Wong**

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**From:** Soh CC <[sohchingchye@gmail.com](mailto:sohchingchye@gmail.com)>  
**Sent:** Tuesday, June 15, 2021 1:40 PM  
**To:** WONG JOSEPHINE <[josephnewong@uoi.com.sg](mailto:josephnewong@uoi.com.sg)>  
**Subject:** RE: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

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Hi Josephine,

I would like to request for a higher claim. As we worked out, pre-accident MV calculated by your side is \$53,000 with 5.5 years left  
= \$9,636.36 depreciation value

With the given claim amount, \$53000/ 45 years = \$11,777 depre

As checked, Current MV on used-car platform is around \$60-70k higher than your quoted \$53k.

Car was bought at around \$123,000 - \$53,000 (MV)  
= \$70,000 / 4.5 years  
= \$15,555 depreciation which doesn't make sense comparing with my current depreciation value.

Furthermore, after 5.5 years, I am still able to take back the APF\$12762.00 which was not taken into account. Kindly assist to revise the claim amount for me.

Thanks

Sent from [Mail](#) for Windows 10

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**From:** [WONG JOSEPHINE](#)  
**Sent:** Monday, 14 June 2021 9:52 AM  
**To:** [sohchingchye@gmail.com](mailto:sohchingchye@gmail.com)  
**Subject:** FW: Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

[Resend](#)

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.  
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### Josephine Wong

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**From:** WONG JOSEPHINE  
**Sent:** Friday, June 11, 2021 11:26 AM  
**To:** [sohchingchye@gmail.com](mailto:sohchingchye@gmail.com)  
**Subject:** Our ref: M12D15892106 SGZ3300U DOA: 04/06/2021 Total Loss Offer

Dear Mr Soh

We refer to our tele-conversation a while ago, enclose copy of our offer letter for total loss.

Kindly forward us your outstanding loan statement from your finance / bank .  
You can check with the bank.

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.

**Josephine Wong**

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