

Shiau Chan (LKKAuto)

From: Adeline Chng <adeline.chng@sg.cntaiping.com>
Sent: Friday, 6 August 2021 12:25 pm
To: CheangWalter Lai
Cc: Claims Dept of CTI; VAuG Claims
Subject: RE: SNM21D204008/DMPCSNW00063462100/SLE9057J

[Strictly Confidential]

Without Prejudice, Save as to Costs

Dear Sirs

We refer to the above matter.

You had submitted a claim for damages to your motor vehicle number SLE9057J against your motor insurance policy as a result of the accident on 19 July 2021.

As you are aware, our surveyors had recommended that in view of the extensive damage to your motor vehicle and taking into account other factors, they are of the view that your vehicle was not economical to be repaired.

Under the motor insurance policy in the event of a total loss or where it is not economical to repair the vehicle, we have the option to treat the insured vehicle as total loss and pay you or the hire purchase owner the balance amount if any.

We would like to bring to your attention that once our surveyors have opined that it is not economical to repair your motor vehicle in view of the extensive damage to the critical parts of your motor vehicle, it is not our policy to allow the vehicle to be repaired.

However, we note that you have proposed that you wish to repair the vehicle and request us to allow M/s Vin's Auto Pte Ltd as your preferred workshop to follow up on the repairs though the vehicle was not economical to be repaired.

As a gesture of goodwill, we shall allow repairs of SLE9057J at your preferred workshop, **M/s Vin's Auto Pte Ltd** who undertake to repair the vehicle at **S\$30,000.00 after Section I Excess of S\$750.00 plus GST, if applicable**, subject to:

1) Please advise your workshop to submit estimates before repair and we will arrange our surveyor re-survey your vehicle and finalize the repair cost with your workshop.

i) We will pay up to the maximum limit of \$30,000.00 (after policy excess of \$750.00) to your preferred workshop and the balance of the repair cost borne by you on the basis that your motor vehicle was not economical to repair and you wish to repair the motor vehicle at your own cost and expenses.

OR

ii) If the repair cost lower than \$30,000.00, we will pay directly to your preferred workshop based on our surveyor's recommendation on Cost of Repair.

2) We **shall not be liable** for further claims, if any, during and after the repairs of PC8017U arising out of this accident;

3) We **shall not be liable for the Towing fees** from M/s Car City Auto to your preferred workshop.

4) Our appointed shall **re-inspect** the vehicle **before spray painting**.

We will pay to M/s Vin's Auto Pt Ltd upon receiving following document:

1. Original Final Repair bill;
2. Satisfaction Voucher duly signed by you;
3. Photographs after repair and before Spray Painting

Please let have your written confirmation of the above terms and conditions for our next course of action.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thank you.

Adeline Chng

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

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From: CheangWalter Lai <cheangwalter@gmail.com>

Sent: Friday, 6 August 2021 11:14 AM

To: Adeline Chng <adeline.chng@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Subject: Re: SNM21D204008/DMPCSNW00063462100/SLE9057J

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Dear Adeline,

After much consideration, weighing the pros and cons of both options, it seems that I can only take up option 2 as the most feasible option.

Thank you for your prompt response over my matter and would like to know how then do I proceed from option 2?

Thank you once again.

regards,

Walter Lai Hsueh Cheang
98330983

On Tue, Aug 3, 2021 at 4:25 PM Adeline Chng <adeline.chng@sg.entaiping.com> wrote:

[Strictly Confidential]

Without Prejudice, Save as to Costs

Dear Mr Lai

We refer to our telephone conversation awhile ago.

There are two options available for you:-

1. Total Loss

- we are prepared to revise offer as following on "As is Where is" basis:

Market Value at the time of the loss S\$78,000.00

Less: Policy Excess (S\$750.00)

Settlement Amount : **S\$77,250.00 (Inclusive of road tax)**

2. Cash in lieu for vehicle repair

- we are prepared to offer **S\$30,000.00 (nett)** for your vehicle repair subject to following terms and conditions:-

a) Please advise your workshop to submit estimates before repair and we will arrange our surveyor re-survey your vehicle and finalize the repair cost with your workshop.

i) We will pay up to the maximum limit \$30,000.00 (after policy excess of \$750.00) to your preferred workshop and the balance of the repair cost borne by you

on the basis that your motor vehicle was not economical to repair and you wish to repair the motor vehicle at your own cost and expenses.

OR

ii) If the repair cost lower than \$30,000.00, we will pay directly to your preferred workshop based on our surveyor's recommendation on Cost of Repair.

b) warranty to be covered by the workshop. We shall not be liable for further claims, if any, during and after the repairs of SLE9057J arising out of this accident

c) Payment will be directly to your selected workshop.

d) NCD will still be affected as there is payout from policy.

e) We shall not be liable for the Towing fees from M/s Car city auto to your preferred workshop.

As mentioned, you may contact our wreck buyer (Vin's Auto – Raymond) at 64532121 (4 lines) or email to claims@vinsautogroup.com.sg for more information.

Please let us have your favorable reply by 06/08/2021.

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Thank you.

Adeline Chng

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

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From: Adeline Chng
Sent: Tuesday, 3 August 2021 2:16 PM
To: 'CheangWalter Lai' <cheangwalter@gmail.com>
Subject: RE: SNM21D204008/DMPCSNW00063462100/SLE9057J
Importance: High

Without Prejudice, Save as to Costs

Dear Sirs

We have tried to contact you twice but you are not available.

Please return call to me at 63896155 to discuss on this matter.

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From: CheangWalter Lai <cheangwalter@gmail.com>
Sent: Friday, 30 July 2021 10:22 AM
To: Adeline Chng <adeline.chng@sg.cntaiping.com>
Subject: Re: SNM21D204008/DMPCSNW00063462100/SLE9057J

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Hi Adeline,

Thank you for your prompt reply/action and well noted on the offer from your Company.

Yes, I still have an outstanding loan with SSL. (abt \$110,000) as I have only just started servicing the loan for slightly more than 3 months only.

Thus at this juncture, I would earnestly request for your well esteemed Company to consider to raise the offer to the maximum that is possible because I would definitely have to fork out abt \$30k in cash in balance to repay SSL. This would definitely hit me hard financially (on the current situation) and frankly speaking I will be hard-up to find the cash for the repayment and especially so when I am the sole victim of this accident (not my doing) instead of the other party.

At the same time, as I would need to consider all options possible, I would also like to sincerely request what is the maximum cash-in-lieu that can be provided to me if I would like to consider this option as well?

Your deepest consideration and kind understanding of this grave matter (to me) is most appreciated and with deepest gratitude.

Thank you.

Regards,

Walter Lai Hsueh Cheang

On Thu, 29 Jul 2021 at 11:13 AM, Adeline Chng <adeline.chng@sg.cntaiping.com> wrote:

[Confidential]

Without Prejudice

Dear Sirs

We refer to the accident dated on 19/07/2021 along 9 Joo Koon Rd.

Please be informed that our surveyor has inspected your vehicle SLE9057J and of the opinion that it is not economical to proceed with the repairs and have recommended it to be written off as a “Total Loss” settlement in which the wreck will be disposed off by our office.

Please find attached offer letter for your perusal.

Please confirm whether your vehicle still have outstanding loan with Finance – SSL HOLDINGS PTE. LTD?

We look forward to your confirmation of acceptance before 02 August 2021.

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