

## Joyce Ooi

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**Sent:** 08 December 2020 12:46 PM  
**Subject:** [URGENT] REQUEST FOR CLARIFICATIONS - MC/MC 10765/2019 - KLS ref: PYK1/JO1/961922.Income(2857) // NTUC ref: MT/0963221-002 // AJAX REF: AVS2017-12762/wh [KEN-Legal\_APAC.FID261777]

**Importance:** High

**From:** Bernard Ong <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>  
**Sent:** 04 December 2020 10:52 AM  
**To:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>  
**Cc:** [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>; 'Leng Leng' <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>  
**Subject:** RE: [URGENT] REQUEST FOR CLARIFICATIONS - MC/MC 10765/2019 - KLS ref: PYK1/JO1/961922.Income(2857) // NTUC ref: MT/0963221-002 // AJAX REF: AVS2017-12762/wh [KEN-Legal\_APAC.FID261777]

Dear Joyce,

Under normal circumstances for a bike to fall, some damage will be incurred on the front (corner) portion.

It is also depends on the manner which the bike fell and skipped.

However for this case (based on Insured report), we have taken out the front portion damage as we noted that there is a degree of inconsistency on the damage claimed.

**Photo 1 below showed the Headlamp fairing cracked**

(PHOTO 1)



**Whereas Photo 2 showed the right side fairing of the bike only sustained some minor scratches.**

(PHOTO 2)



Thank you.

Best Regards,

*Bernard Ong*

email: [bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)

**AJAX Inspection Services Pte Ltd**

120 Lower Delta Road

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Singapore 169208

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Thank you.

---

**From:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>

**Sent:** Friday, 4 December 2020 9:36 am

**To:** 'Bernard Ong' <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>; 'Leng Leng' <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>

**Cc:** [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>

**Subject:** RE: [URGENT] REQUEST FOR CLARIFICATIONS - MC/MC 10765/2019 - KLS ref:

PYK1/JO1/961922.Income(2857) // NTUC ref: MT/0963221-002 // AJAX REF: AVS2017-12762/wh [KEN-Legal\_APAC.FID261777]

Dear Bernard,

Thank you for your email below.

For the sake of clarity, can we please confirm that it is your opinion that the front of the Plaintiff's motorcycle can also suffer damages as a result of only falling on its side?

Thank you.

Regards,

Joyce Ooi  
Senior Associate  
for Kennedys Legal Solutions

## Kennedys

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F +65 6436 4301  
[www.kennedyslaw.com/sg](http://www.kennedyslaw.com/sg)

---

**From:** Bernard Ong <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>

**Sent:** 03 December 2020 6:48 PM

**To:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>; 'Leng Leng' <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>

**Cc:** [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>

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Dear Joyce,

We spoke.

During our telephone conversation, we informed you that our report was purely based on the account of plaintiff's GIA report (who mentioned that the lost control of his bike and collided into a lorry ahead).

No Insured report was made available to us at that point of time.

Based on the damage of the plaintiff's bike as well as his report, our surveyor did noted that there were indeed damage to the said bike front portion.

It was only when your email arrived on 17 Nov 2020, informing us that there had been no collision between the front of the Plaintiff's motorcycle and the passing motor lorry that we revisited our report and provided an update for your reference.

We trust that our amended report have address to your earlier quires. Thanks.

Best Regards,

*Bernard Ong*

email: [bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)

### AJAX Inspection Services Pte Ltd

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Thank you.

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**From:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>  
**Sent:** Thursday, 3 December 2020 5:39 pm  
**To:** 'Leng Leng' <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>  
**Cc:** 'Bernard Ong' <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>; [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>  
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**Importance:** High

Dear Sirs,

Thank you for resending the report.

We regret to note that the attached report does not address our query as per our email dated 16 November 2020.

We reproduce our questions herein for your ease of reference:

*"We note that the Plaintiff had stated in his GIA Report lodged on 30 September 2017 that the accident had caused his motorcycle to surge forwards, collide into a passing motor lorry on the main road and fall on its right side. The Plaintiff's GIA report is attached for your consideration.*

*We are now instructed by the Defendant and the driver of the said motor lorry that there had been no collision between the front of the Plaintiff's motorcycle and the passing motor lorry. In the circumstances, we take the position that the accident had merely caused the Plaintiff's motor to lose balance and fall on its right. We have also attached the Defendant's GIA report for your reference.*

**Given the above, we would be obliged if you can let us know if the accident described above is consistent with the damages noted by you above.**

**Please also let us know if you would like to maintain or vary your opinions with regard repair costs in view of the fact that there was no head on collision between the Plaintiff's motorcycle and the passing lorry."**

Please let us hear from you on an urgent basis as there are ongoing court proceedings in this matter.

Thank you.

Regards,

Joyce Ooi  
Senior Associate  
for Kennedys Legal Solutions

**Kennedys**  
Legal Solutions

---

**From:** Leng Leng <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>  
**Sent:** 03 December 2020 5:34 PM  
**To:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>  
**Cc:** 'Bernard Ong' <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>; [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>  
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Dear Joyce,

We refer to the above matter.

Please find enclosed supporting documents for your perusal.

Thank you.

In view of the current Covid-19 situation, we have started to implement business contingency plans to ensure the continuity of our services and operations.  
All enquiries, calls and email replies may be delayed. Please bear with us during this period.

*Best Regards,*

*Leng Leng*

email: [lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)  
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#08-08 Cendex Centre  
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**From:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>  
**Sent:** Thursday, December 3, 2020 5:25 PM  
**To:** 'Leng Leng' <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>  
**Cc:** 'Bernard Ong' <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>; [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>  
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Dear Leng Leng,

We would be obliged if you can let us have another scanned copy of your attachment below as the copy attached is blocked by a post it on the first page.

Thank you.

Regards,

Joyce Ooi  
Senior Associate  
for Kennedys Legal Solutions

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**From:** Leng Leng <[lengleng@ajaxinspection.com](mailto:lengleng@ajaxinspection.com)>  
**Sent:** 03 December 2020 5:16 PM  
**To:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>  
**Cc:** 'Bernard Ong' <[bernardong@ajaxinspection.com](mailto:bernardong@ajaxinspection.com)>; [claims@ajaxinspection.com](mailto:claims@ajaxinspection.com); Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>  
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Thank you.

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All enquiries, calls and email replies may be delayed. Please bear with us during this period.

*Best Regards,*

*Leng Leng*

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---

**From:** Joyce Ooi <[Joyce.Ooi@kennedyslaw.com](mailto:Joyce.Ooi@kennedyslaw.com)>

**Sent:** Monday, November 16, 2020 11:10 PM

**To:** 'info@ajaxinspection.com' <[info@ajaxinspection.com](mailto:info@ajaxinspection.com)>; 'claims@ajaxinspection.com' <[claims@ajaxinspection.com](mailto:claims@ajaxinspection.com)>

**Cc:** Patrick Yeo <[Patrick.Yeo@kennedyslaw.com](mailto:Patrick.Yeo@kennedyslaw.com)>; Azmi Kasman <[Azmi.Kasman@kennedyslaw.com](mailto:Azmi.Kasman@kennedyslaw.com)>

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**Importance:** High

**ACCIDENT INVOLVING FBL 1182P & FBD 9764A ALONG SELETAR AEROSPACE DRIVE ON 26 SEPTEMBER 2017**

**Claim by MUHAMMAD ZULHAKIM BIN BAKAR - FBL 1182P**

Dear Sirs,

We refer to the above matter and your survey reports dated 12 April 2018 attached wherein you had recommended a lump sum repair costs of \$2,750.00 and 4 days repairs for the damages sustained by FBL 1182P as a result of the accident.

We note that you had disagreed with the repairers and opined as follows:

<u>S/No.</u>	<u>Item</u>	<u>Repairer's Estimates (\$)</u>	<u>Advanced (\$)</u>	<u>AJAX (\$)</u>	<u>AJAX's Comments</u>	<u>Updated Opinions, if any</u>
1.	Honda swing arm	2,000.00	1,800.00	-	Not necessary	

2.	Honda front brake disc @\$400.00	800.00	720.00	-	Not necessary	
3.	Honda front fork @ \$1,700.00	3,400.00	3,060.00	-	Not necessary	
4.	Honda triple clamps (top)	300.00	270.00	-	Not necessary	
5.	Honda triple clamps (bottom)	700.00	630.00	-	Not necessary	
6.	Honda steering cone bearing	140.00	126.00	-	Not necessary	
7.	Honda rear suspension	1,700.00	1,530.00	-	Not necessary	
8.	Honda suspension linkage set	220.00	-	-	Not necessary	
9.	Honda headlight set	1,450.00	1,305.00	-	Not necessary	
10.	Honda head fairing	800.00	720.00	800.00	Cracked	
11.	Honda mirror (right)	300.00	270.00	300.00	Grazed	
12.	Honda rider footrest bracket (right)	150.00	135.00	-	Not necessary	
13.	Honda rider footrest (right)	90.00	81.00	90.00	Damaged	
14.	Honda clutch case	350.00	315.00	350.00	Cut	
15.	Honda clutch gasket	20.00	18.00	20.00	Necessary	
16.	Honda bar end balancer (right)	25.00	22.50	25.00	Grazed	
17.	Honda brake lever	70.00	63.00	70.00	Grazed	
18.	Honda front wheel bearing @ \$35.00	70.00	63.00	-	Not necessary	
19.	Honda rear wheel bearing @ \$35.00	70.00	63.00	-	Not necessary	
20.	Honda swing arm bushing set	80.00	72.00	-	Not necessary	
21.	Honda swing arm shaft	120.00	108.00	-	Not necessary	
22.	Honda handle bar (right)	200.00	180.00	200.00	Bent	
23.	Rozima crash slider	180.00	162.00	180.00	Grazed	



24.	Zero gravity windshield(front)	230.00	207.00	230.00	Cracked	
<b>SUB-TOTAL</b>		<b>13,465.00</b>	<b>11,920.50</b>	<b>2,265.00</b>  <b>With 10% discount: 2,038.50</b>		
25.	Motul 300V engine oil @ \$30.00	90.00	90.00	80.00	Necessary	
26.	Rear number plate	15.00	15.00	15.00	Bent	
27.	Bodis twin exhaust (approved)	2,850.00	2,850.00	-	Repair	
<b>SUB-TOTAL</b>		<b>16,420.00</b>	<b>14,875.50</b>	<b>2,133.50</b>		
<b>LABOUR COSTS</b>						
28.	To remove, replace swing arm, rear suspension, front and rear wheel bearing, axle shaft, front fork, triple clamps, steering cone, front brake disc	480.00	Not mentioned	-		
29.	Remove and replace above body damaged parts and check lighting system	500.00	Not mentioned	400.00		
30.	Respray paint on the affect areas	1,200.00	Not mentioned	600.00		
31.	Conduct chassis alignment	280.00	Not mentioned	200.00		
32.	Remove and repair, balancing and respray	280.00	Not mentioned	-		
33.	Towing from Traffic Police compound to workshop	35.00	Not mentioned	35.00		
34.	Towing (2 way trip workshop to accident reporting)	70.00	Not mentioned	70.00		
35.	Exhaust inspection	95.00	Not mentioned	-		
<b>TOTAL</b>		<b>17,815.50</b>		<b>3,438.50</b>		

We note that the Plaintiff had stated in his GIA Report lodged on 30 September 2017 that the accident had caused his motorcycle to surge forwards, collide into a passing motor lorry on the main road and fall on its right side. The Plaintiff's GIA report is attached for your consideration.

We are now instructed by the Defendant and the driver of the said motor lorry that there had been no collision between the front of the Plaintiff's motorcycle and the passing motor lorry. In the circumstances, we take the position that the accident had merely caused the Plaintiff's motor to lose balance and fall on its right. We have also attached the Defendant's GIA report for your reference.

**Given the above, we would be obliged if you can let us know if the accident described above is consistent with the damages noted by you above.**

**Please also let us know if you would like to maintain or vary your opinions with regard repair costs in view of the fact that there was no head on collision between the Plaintiff's motorcycle and the passing lorry.**

We would be obliged if you can let us hear from you on an urgent basis as there are ongoing court proceedings in this matter.

Thank you.

Regards,

Joyce Ooi  
Senior Associate  
for Kennedys Legal Solutions

**Kennedys**

Legal Solutions

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