Hsiao Tong (LKKAuto)

From: ONG LI LI < llong@lonpac.com>

Sent: Wednesday, 23 February 2022 2:08 PM

To: Tien Yong Shun

Cc: Jaslin Kok (LKK Auto); MT_Claim_SG; Admin A; LBI Claims; Wilson Yeoh Wei Sheng

Subject: RE: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving

SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474

LKK REF: CC4/LPC21011359/Grs3 - URGENT

Lonpac External - General

Without Prejudice

Dear Yong Shun

Our offer remains at 50% and we are reserving our rights to seek an indemnity of costs & disbursement should the matter is escalated. We hope you ask your client to seriously consider our offer.

Dear Jaslin

Please send us your bill and close file at your end.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel: (65) 6250 7388 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

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

From: Tien Yong Shun <yongshun@lexbuild.com> Sent: Wednesday, 23 February 2022 1:42 PM

To: ONG LI LI < llong@lonpac.com>

Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admina@lkkauto.com>; LBI Claims <claims@lexbuild.com>; Wilson Yeoh Wei Sheng <wilson.yeoh@go-

aheadsingapore.com>

Subject: RE: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near

474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 - URGENT

Importance: High

Hi Ms Ong,

Your email will be forward & advise accordingly. The vehicle belong to LTA and operator have to explain to them.

Our client only accept at 100% as vehicle is stationary with video footage.

Thank you

Best Regards,

Tien Yong Shun (田永顺) **Assistant Operation Manager** Mobile : +65 9029 6574

Email : yongshun@lexbuild.com



11 Tuas Bay Close, #04-01/02 West Star

Singapore 636996

: +65 6456 3533 Tel Fax : +65 6456 3353 : www.LexBuild.com Website a new train of thoughts



Save a tree. please don't print this email unless you really need to.

From: ONG LI LI [mailto:llong@lonpac.com] Sent: Wednesday, February 23, 2022 12:45 PM To: Tien Yong Shun < yongshun@lexbuild.com >

Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; MT Claim SG <mt claim@lonpac.com>; Admin A <admina@lkkauto.com>; LBI Claims <claims@lexbuild.com>; Wilson Yeoh Wei Sheng <wilson.yeoh@goaheadsingapore.com>

Subject: RE: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 - URGENT

Lonpac External - General

Without Prejudice Save as to Costs

Dear Yong Shun

We are maintaining our offer (50%) as our Insured was travelling straight in his own lane while your client had encroached lane.

We would suggest you escalate the matter to GIA for Adjudication as stated in the ARC agreement:-

Quote

2.4 In the course of their direct settlement of their clients' TPPD claims with the insurers, should there be any dispute on the issue of liability, the Authorized Workshop / Approved Reporting Centre* shall have such cases escalated to the GIA for Adjudication.

Unquote

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel: (65) 6250 7388 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

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

From: Tien Yong Shun <<u>yongshun@lexbuild.com</u>> Sent: Saturday, 19 February 2022 11:41 AM

To: ONG LI LI < llong@lonpac.com>

Cc: Jaslin Kok (LKK Auto) <<u>jaslinkok@lkkauto.com</u>>; MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; Admin A <<u>admina@lkkauto.com</u>>; LBI Claims <<u>claims@lexbuild.com</u>>; Wilson Yeoh Wei Sheng <<u>wilson.yeoh@go-aheadsingapore.com</u>>

Subject: RE: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near

474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 - URGENT

Importance: High

Good Morning Ms Ong,

We yet to receive any update from you. We have informed our client about the matter. They will engage their own solicitor to handle above case.

We will discharge our service from here.

Thank you

Best Regards,

Tien Yong Shun (田永順) Assistant Operation Manager Mobile : +65 9029 6574 Email : yongshun@lexbuild.com



11 Tuas Bay Close, #04-01/02 West Star

Singapore 636996

Tel : +65 6456 3533
Fax : +65 6456 3353
Website : www.LexBuild.com
a new train of thoughts

Save a tree, please don't print this email unless you really need to.

From: Tien Yong Shun

Sent: Thursday, February 17, 2022 2:02 PM

To: ONG LI LI < llong@lonpac.com>

Cc: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com >; MT_Claim_SG < mt_claim@lonpac.com >; Admin A < admina@lkkauto.com>; LBI Claims <claims@lexbuild.com>

Subject: RE: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near

474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 - URGENT

Importance: High

Good Afternoon Ms Ong,

We are still waiting your reply on above matter.

Please reply us by tomorrow 18/2/2022 to close the case

Thank you

Best Regards, Tien Yong Shun (田永顺) **Assistant Operation Manager** Mobile : +65 9029 6574 Email : yongshun@lexbuild.com



Singapore 636996

: +65 6456 3533 Tel : +65 6456 3353 Fax : www.LexBuild.com Website a new train of thoughts

Save a tree, please don't print this email unless you really need to.

From: Tien Yong Shun

Sent: Friday, February 11, 2022 3:50 PM To: ONG LI LI < llong@lonpac.com>

Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; MT Claim SG <mt claim@lonpac.com>; Admin A <admina@lkkauto.com>; LBI Claims <claims@lexbuild.com>

Subject: Re: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 - URGENT

Good afternoon Ms Ong,

- 1) According BOLA practice, No. 6 contrary Evidence iii).
- 2) Video footage override BOLA where evidence support the version
- 3) bus are station there waiting for traffic light and there is Plenty of space at your insurer lane.
- 4) please wont accept any discount or liability on our claims which submit to your insurance.

REMEDIAL STO ADDRESS OF

Solds to the interpretation and application for the apportionment of Liability souls the apparatus

Application of the EDLA COAR

Spread portracts with agreed bats for our colors to be direct the collision.

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it "source: vision to the positioning of the vehicles of the delivery native the position programmes and

If the positivities of the volction is agreed by both section and the continue is with report in the decemberous heating in the architect provincies seems of the architect, then the agreed exempts an depicted in the BCLA. Clear should be against.

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flows there is no appearant on the someone as such as no the behalf discontinues. The clamages to the retirate treatment should be indused to debandon-while of the less remises of the applicable removabilities.

b. No above Businition, for pared of adjustacions will design, other steading for ability pages of the diameters of the vehicles that whether on a balance of potentiation, NOS-NOV extracting appears.

MATERIA EXPLANATION TO MATERIA STATEMENT AND AN ADMINISTRATION OF THE ADMINISTRATION OF

Ill decisions by other adjustical extractionine brokes shall not be reduced and shall be disreported.

It is seen there there are both Property Carrage (PS) and Personal Injury (PS) dates and the PF date is unlike in-Carri or BROS. Lettler, the PS rates shall be written as Carrier and BROS. Lettler, the PS rates shall be written by an artist and according to the BROS. Mark.
The decision of the Court shall be an in-defined on the BROS. Buildernand.

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Suppositation of Priling Liability (Perman validate stallation) This section shall not apply to a chain stallate saless three or many principles are breakened to an applicate.

BDLA shall well apply to cases where members are writted to report to failth, under the policy or the fallowing provide.

- If any party versions as margad by the limits rivers for shony whole cover his otherwise of informating depart or shops inflored under the inflations of the formation for the company of the cover of any section of the company of the formation of the cover of any section plant party has the artifact, or should plant party that has a failured or formation or should plant party of the formation of

In outh Instance. The receiving party is shilliped under BOLN to provide the Milluling party the recognize decuments in show the ground of repositables and the confidence resource purished to their provide.

For transporting the experience or earlier on the ground of monopoling, the trial guidanties are them if their for. Provide leader to May from which the company and

In addition, all deserminely enhance of notification of each resultation is their instead shall be provided in the Milating Party by the Resulting Party.

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This section shall not apply to a chain contains where these or more
self-rise are constant to a secondari.

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In the creams where the purity who had satisfied the dates resolve a favorable result. From the police, the satility purity shall have the right to shar leads the payment white I year from date of payment of Own Commany (SD) dates from the treatment with a trader toward or proof of investigation taken.

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Thank you

Tien Yong Shun Lexbuild international Pte Ltd

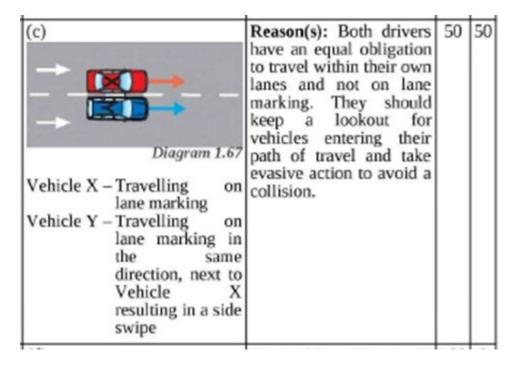
On 11 Feb 2022, at 3:24 PM, ONG LI LI <11ong@lonpac.com> wrote:

Lonpac External - General

Without Prejudice

Dear Yong Shun

Your driver cannot be absolved from all blame, he has obligation to travel within his lane. As you can see from the guidelines below, even a parked vehicle can be found liable up to 70%. Please let us have your counter-proposal to resolve the matter amicably.



stopping is no permitted (a denoted by continuous yellow lines or a singl yellow zig-za	stationary vehicle. Driver X travelling on the road should keep a lookout for obstructions such as stationary vehicles and take evasive action to avoid a collision. 70		
Where Driver Y has turned or his hazard lights		80	2

Regards, Ong Li Li Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

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

From: Tien Yong Shun < yongshun@lexbuild.com>

Sent: Friday, 11 February 2022 3:14 PM
To: ONG LI LI < llong@lonpac.com>

Cc: Jaslin Kok (LKK Auto) <<u>jaslinkok@lkkauto.com</u>>; MT_Claim_SG <<u>mt_claim@lonpac.com</u>>; Admin

A <admin-a@lkkauto.com>; LBI Claims <claims@lexbuild.com>

Subject: Re: Our Ref: 21/21/VC00/025102 RE: Accident on 28/10/2021 involving SBS6437K &

YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF:

CC4/LPC21011359/Grs3 - URGENT

Good afternoon Ms ong,

Our bus is keep between the lane and station for quite sometime. If lonpac insurance insisted at 50% liability. lexbuild will discharge our service to Go-Ahead Singapore and they shall seek their own solicitor department.

We hereby maintain our stand and please let us know if you wish to review your offer by 15 Feb 202

Appreciate tour time and we look forward to your reply.

Tien Yong Shun

Lexbuild international Pte Ltd

On 11 Feb 2022, at 3:04 PM, ONG LI LI < 1long@lonpac.com> wrote:

Lonpac External - General

Without Prejudice Save as to Costs

Dear Yong Shun

Your bus has encroached into our Insured's lane, by right under the market agreement, your bus driver would be 100% down on liability. Our Insured was travelling straight in his lane at all times.

Therefore, please re-consider our more than reasonable offer at 50%.



We refer to the above matter.

Your client's video footage clearly showed that his mirror has our principal instructions to settle at equal liability.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 2,024.66
2. Loss of Use (1 days x \$250.00)	\$ 250.00
@ 50%	\$ 1,137.33
3. GIA Search Fee	\$ 2.00
Total	\$ <u>1,139.33</u>

Please confirm acceptance.

Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555

Tel: (65) 6250 7388 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

.

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

From: Tien Yong Shun < yongshun@lexbuild.com >

Sent: Tuesday, 8 February 2022 10:43 AM

To: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com; MT_Claim_SG

<mt claim@lonpac.com>

Cc: Admin A admin-a@lkkauto.com; LBI Claims claims@lexbuild.com>

Subject: RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 -

URGENT

Importance: High

Good Morning LKK & Lonpac insurance,

Kindly advise Discharge voucher for above mention case.

We have already offer an minimum LOU amount \$250/day according to Benchmark

Thank you

Best Regards,

Tien Yong Shun (田永顺) Assistant Operation Manager Mobile : +65 9029 6574

Email : yongshun@lexbuild.com



11 Tuas Bay Close, #04-01/02 West Star

Singapore 636996

Tel : +65 6456 3533
Fax : +65 6456 3353
Website : www.LexBuild.com
a new train of thoughts

a new train or thoughts

Save a tree, please don't print this email unless you really need to.

From: Tien Yong Shun

Sent: Friday, February 4, 2022 10:08 PM

To: Jaslin Kok (LKK Auto) < <u>jaslinkok@lkkauto.com</u>>; MT_Claim_SG

<mt claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; LBI Claims <claims@lexbuild.com>

Subject: RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474

Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3-

URGENT

Importance: High

WITHOUT PREJUDICE

Good Evening Jaslin & Lonpac insurance

We hereby offer Global sum amount \$2,303.41 (All-In) – (\$250/days according to Benchmark)

If you agreed, please issue us your DV to close above mention case.

Appreciate your time and we look forward to your reply.

Thank you

Best Regards,

Tien Yong Shun (田永順) Assistant Operation Manager

Mobile : +65 9029 6574 Email : yongshun@lexbuild.com



11 Tuas Bay Close, #04-01/02 West Star Singapore 636996

Tel : +65 6456 3533 Fax : +65 6456 3353 Website : www.LexBuild.com

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From: Jaslin Kok (LKK Auto) [mailto:jaslinkok@lkkauto.com]

Sent: Friday, February 4, 2022 9:51 AM

To: Tien Yong Shun < yongshun@lexbuild.com>; MT_Claim_SG

<mt claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; LBI Claims <claims@lexbuild.com>

Subject: Re: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 -

URGENT

WITHOUT PREJUDICE

Dear Sir / Madam,

We acknowledge receipt of your email dated 28/01/2022.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108

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

From: Tien Yong Shun < yongshun@lexbuild.com >

Sent: Thursday, February 3, 2022 7:52 PM **To:** MT_Claim_SG <mt_claim@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>; LBI Claims <claims@lexbuild.com>; Jaslin Kok

(LKK Auto) < jaslinkok@lkkauto.com>

Subject: RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF: CC4/LPC21011359/Grs3 -

URGENT

Good Evening Lonpac Insurance,

Our LOD email was send out to LKK on 28/01/2022, we yet to receive any acknowledge from them.

We hereby send to you and kindly acknowledge by 9/2/2022.

We will discharge our service if there is no response from you and our client will engage their own solicitor on the above claims matter.

We are authorized by Go Ahead Singapore Pte Ltd to negotiate and derive an amicable direct settlement with your prestige company.

We hereby quantify our client's intend claims as follow:

1	Final Repair bill (LBE202201-	\$2,051.41	(Inclusive 7% GST)
	014)		
2	LOU (1days @ \$ 400/day)	\$400.00	
3	Search Invoice	\$2.00	(Inclusive 7% GST)
Gran	d Total	\$2,453.41	(Inclusive 7% GST)

Enclosed please find the documents for your necessary action:

- 1) Tax Invoice LBE202201-014
- 2) Letter of Demand
- 3) Search Invoice
- 4) Authorisation to Act

Please let us have your Discharge Voucher As soon As possible to close the case

Thank you

Best Regards,

Tien Yong Shun (田永顺) Assistant Operation Manager Mobile : +65 9029 6574

Email : yongshun@lexbuild.com



LexBuild Motors Pte Ltd

11 Tuas Bay Close, #04-01/02 West Star

Singapore 636996

Tel : +65 6456 3533
Fax : +65 6456 3353
Website : www.LexBuild.com
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From: Tien Yong Shun

Sent: Friday, January 28, 2022 12:11 AM

To: Jaslin Kok (LKK Auto) < <u>jaslinkok@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>; LBI Claims <claims@lexbuild.com> Subject: RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF:

CC4/LPC21011359/Grs3

Importance: High

Good Evening,

We are authorized by Go Ahead Singapore Pte Ltd to negotiate and derive an amicable direct settlement with your prestige company.

We hereby quantify our client's intend claims as follow:

1	Final Repair bill (LBE202201-	\$2,051.41	(Inclusive 7% GST)
	014)		
2	LOU (1days @ \$ 400/day)	\$400.00	
3	Search Invoice	\$2.00	(Inclusive 7% GST)
Grand	d Total	\$2,453.41	(Inclusive 7% GST)

Enclosed please find the documents for your necessary action:

- 1) Tax Invoice LBE202201-014
- 2) Letter of Demand
- 3) Search Invoice
- 4) Authorisation to Act

Please let us have your Discharge Voucher As soon As possible to close the case

Thank you

Best Regards,

Tien Yong Shun (田永顺) **Assistant Operation Manager**

Mobile : +65 9029 6574

Email : yongshun@lexbuild.com



LexBuild Motors Pte Ltd

11 Tuas Bay Close, #04-01/02 West Star

Singapore 636996

: +65 6456 3533 Tel : +65 6456 3353 Fax Website : www.LexBuild.com a new train of thoughts

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From: Tien Yong Shun

Sent: Thursday, November 11, 2021 9:36 PM

To: Jaslin Kok (LKK Auto) < <u>jaslinkok@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accident on 28/10/2021 involving SBS6437K & YP8668R @

Near 474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF:

CC4/LPC21011359/Grs3

Good evening,

Please find video footage, your driver wasn't written correctly in their sketch plan.

Our vehicle is stationary.

Kindly advise lability of above claims matter

Thank you

Best Regards,

Tien Yong Shun (田永顺) **Assistant Operation Manager**

Mobile : +65 9029 6574

Email : yongshun@lexbuild.com



11 Tuas Bay Close, #04-01/02 West Star

Singapore 636996

Tel : +65 6456 3533
Fax : +65 6456 3353
Website : www.LexBuild.com
a new train of thoughts

Save a tree. please don't print this email unless you really need to.

From: Jaslin Kok (LKK Auto) [mailto:jaslinkok@lkkauto.com]

Sent: Thursday, November 11, 2021 9:23 AM **To:** Tien Yong Shun <<u>yongshun@lexbuild.com</u>>

Cc: Admin A < admin-a@lkkauto.com >

Subject: Accident on 28/10/2021 involving SBS6437K & YP8668R @ Near

474 Pasir Ris Drive 6, Block 474, Singapore 510474 LKK REF:

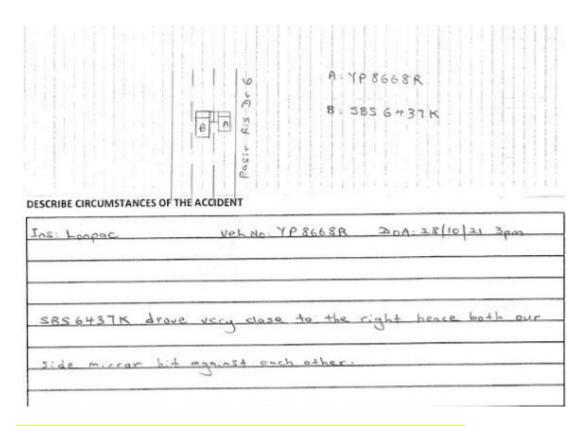
CC4/LPC21011359/Grs3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the below OI's sketch plan and statement.



Please provide us a copy of accident video as stated in your client accident report for our viewing.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd