

Jaslin Kok (LKK Auto)

From: wong hong joo <wonghongjoo@yahoo.com>
Sent: Wednesday, 1 December 2021 6:17 PM
To: Jaslin Kok (LKK Auto)
Subject: Re: ACCIDENT INVOLVING SKN 3207Y & GBJ 9289Z ALONG/AT SIMEI STREET 5 ON 06/11/2021
Attachments: Abwin Leasing Pte Ltd email dated 10 Nov 2021 - Repair cost for GBJ9282Z.pdf; Abwin Leasing Pte Ltd Debit Note.pdf; Van GBJ 9289Z Image before minor repair.jpeg

Hi Jaslin

I refer to your email dated 1 Dec 2021 and our telephone conversation on 1 Dec 2021.

As requested, attached are email dated 10 Nov 2021 from Mr Josiah Lee of Abwin Leasing Pte Ltd with a debit note of \$642 dated 9 Nov 2021 addressed to FAST E&G Trading Pte Ltd.

I would like to clarify that Lay Bee from Abwin Leasing Pte Ltd talked to me on 9 Nov 2021 over the phone requesting a private settlement on this case but I told her that I had already reported this case to the Reporting Centre on 8 Nov 2021. She said that since I just did reporting without claims, it could be a private settlement and she would get a quotation from a workshop for my consideration on repairs.

On 10 Nov 2021, Mr Lee of Abwin Leasing Pte Ltd sent me a debit note of \$642 addressed to FAST Trading Pte Ltd, without a quotation. I talked to both of them that the repair cost of \$642 was too high as I checked from a reliable workshop that such minor repair was about \$200. I asked them to submit it to the insurance company for processing.

I strongly feel that Lay Bee failed to get a quotation for me first and she just sent the rental van GBJ 9289Z direct to the workshop for repairs without my consent.

The contact no for Lay Bee is 88586282 while Mr Lee is 88683156. You may wish to contact them for any clarifications if any. They are the staff for the van rental company which is owner of Van GBJ 9289Z.

As indicated in my incident report, the delivery van GBJ 9289Z suddenly appeared and blocked behind my car and was hit. My car had no damage. The van had a very minor dent to its driver side bumper (centre door - see attached photo below). It was a small and short rain getting dark at that time (about 7pm).

Due to this incident, I was notified that Lonpac had increased my renewal premium from \$1485.22 to \$1687.19 and my NCD reduced from 50% to 20% without OFD given. I had an appeal that my renewal premium should not be increased and NCD should be 50% (due to NCD protection in the current policy) with OFD. As my car insurance with Lonpac expired on 29 Nov 2021, I have on 24 Nov 2021 renewed my insurance with Lonpac for another one year since 30 Nov 2021 by paying \$1687.19 (as I need to renew my car SKN 3207Y road tax before expired). Lonpac may refund the balance amount to me when NCD is adjusted after receiving a favor report from your surveyor.

As explained on the above events, I would appreciate it if you and your surveyor could negotiate for an amicable settlement with the Third Party in reducing a repair cost of Van GBJ 9289Z to \$200 (if possible) and recommend to Lonpac to increase my NCD to 30% or 40% with OFD (based on Traffic Police records, I am eligible for 5% OFD - Offence Free Discount), as it was a very minor repair case,

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Thank you very much.

WONG HONG JOO
HP: 91290018

On Wednesday, December 1, 2021, 11:04:27 AM GMT+8, Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com> wrote:

Our Ref: CC4/LPC21011502/Gra3

WONG HONG JOO- BY EMAIL ONLY
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKN 3207Y & GBJ 9289Z ALONG/AT SIMEI STREET 5 ON 06/11/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Lonpac Insurance Bhd to deal with the third-party claim against your policy.

We have received a claim from GBJ 9289Z against your motor insurance policy.

Based on both parties report, we are of the view that liability is not in your favor as your vehicle was reversing and collided with Third Party's parked / stationary vehicle. Moving / Reversing vehicles should exercise greater care than parked vehicles. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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