

Hsiao Tong (LKKAUTO)

From: ENG HUEY NI <hneng@lonpac.com>
Sent: Thursday, 15 September 2022 5:50 PM
To: Hsiao Tong (LKKAUTO)
Cc: MT_Claim_SG; Admin A
Subject: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2
Attachments: Emailing 2021-W45(081121-141121).pdf; Emailing 2021-W46(151121-211121).pdf; Emailing 2021-W47(221121-281121).pdf; Emailing 2021-W48(291121-051221).pdf; Emailing 2021-W49(061221-121221).pdf; Emailing 2021-W50(131221-191221).pdf; Emailing 2021-W51(201221-261221).pdf; Emailing 2021-W52(271221-020122).pdf

Lonpac External - General

Hi Hsiao Tong,

It is not possible for the hirer for not able to retrieve the weekly statement for the month of Jan and Feb 2022.

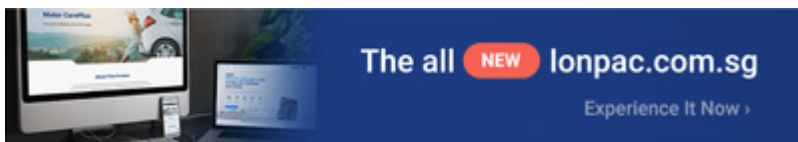
Whether he drive or not, the weekly statement will be issued to him on a weekly basis as long as he is still a Grab driver.

If they are unable to provide the weekly statement for the month of Jan & Feb 2022 for our review, we are unable to consider the claim for loss of earning and we shall maintain our previous offer.

Thank you.

Best Regards

Eng Huey Ni
Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04 The Concourse, Singapore 199555
DID: 6279 9244 | Fax: (65) 6296 2706



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

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, 15 September 2022 3:55 pm
To: ENG HUEY NI <hneng@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Dear Huey Ni,

We refer to your below email.

According to third party, hirer is only able to retrieve some of the weekly statements from week 45 to week 52. His average daily income based on the submitted statements was \$208.65 as follow :-

W45	08/11-14/11	\$ 1,222.75
W46	15/11-21/11	\$ 1,340.95
W47	22/11-28/11	\$ 1,355.61
W48	29/11-05/12	\$ 1,453.55
W49	06/12-12/12	\$ 1,418.23
W50	13/12-19/12	\$ 1,563.47
W51	20/12-26/12	\$ 1,722.73
W52	27/12-02/01	\$ 1,606.87
	Total 56 days	\$ 11,684.16
	Average daily income	\$208.65

Please let us have your mandate after review the matter.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: ENG HUEY NI <hneng@lonpac.com>

Sent: Wednesday, 3 August 2022 2:52 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Lonpac External - General

Hi Hsiao Tong,

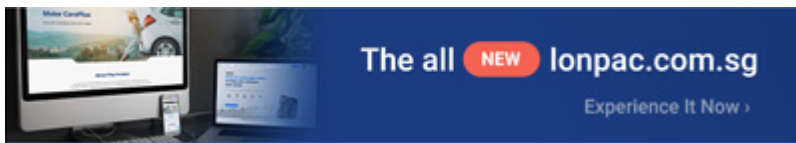
Thanks for taking my phone call.

Please request for the weekly statement of the Grab driver concerned from 1/11/2021 to 28/2/2022 (including the car repair period).

Thank you.

Best Regards

Eng Huey Ni
Asst. Claims Manager | Lonpac Insurance Bhd
300 Beach Road, #17-04 The Concourse, Singapore 199555
DID: 6279 9244 | Fax: (65) 6296 2706



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

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 3 August 2022 8:12 am
To: ENG HUEY NI <hneng@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Dear Huey Ni,

We refer to our email dated 14/07/2022.

Please advise further mandate/instruction.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 14 July 2022 3:20 PM

To: ENG HUEY NI <hneng@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Dear Huey Ni,

We have offered third party as per mandate on 27/05/2022. However, third party rejected our offer and insisted to claim for LOE as there was no available replacement vehicle at/during repair time.

Please advise if we may proceed to revise our offer as follows: -

1. Cost of Repair (w/GST)	\$ 4,601.00 (\$4,300.00 + 7%GST)
2. Loss of Rental (6days x \$66.95)	\$ 401.70 (6days x \$66.95)
3. Loss of Earning (6days x \$100.00)	\$ 300.00 (6days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.45
Total	\$ 5,310.15

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: ENG HUEY NI <hneng@lonpac.com>

Sent: Friday, 27 May 2022 10:08 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Lonpac External - General

Hi Hsiao Tong.

Thank you for the check.

Please offer as follows:

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 16,003.78	\$ 4,601.00 (\$4,300.00 + 7%GST)
2. Loss of Rental (6days x \$66.95)	\$ 401.70	\$ 401.70 (6days x \$66.95)
3. Loss of Earning (6days x \$100.00)	\$ 600.00	nil
4. LTA/GIA Search Fee	\$ 7.45	\$ 2.00

Total	\$ 17,012.93	\$ 5,004.70
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Please note that we are not offering for loss of earning as we are of the view that the claimant could drive another spare Grab Rentals vehicle.

Thank you.

Huey Ni

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

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Thursday, 26 May 2022 8:45 am

To: ENG HUEY NI <hneng@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Hi Huey Ni,

We have checked with third party repairer that there is no logbook from their client.

Please let us have your mandate after reviewing the matter.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAUTO)

Sent: Tuesday, 24 May 2022 10:06 AM

To: hneng@lonpac.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: [Seek Mandate] - Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Your ref: **21/22/22/VC00/025354**

Our ref : CC4/LPC22000429/Eps3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING XD6436G(LONPAC) AND SLL6077J(TP) ON 10/01/2022

We refer to the above matter.

We have highlighted to your good office on 13/01/2022 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It is a head-to-rear collision. We are of the view that liability is not in our driver favour.

We seek your approval to offer repairer "PEGASUS ENGINEERING & TRADING PTE LTD" at \$5,310.15(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 16,003.78	\$ 4,601.00 (\$4,300.00 + 7%GST)
2. Loss of Rental (6days x \$66.95)	\$ 401.70	\$ 401.70 (6days x \$66.95)
3. Loss of Earning (6days x \$100.00)	\$ 600.00	\$ 300.00 (6days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.45	\$ 2.00
Total	\$ 17,012.93	<u>\$ 5,310.15</u>

Surveyor recommended 5days for repair + 1Sunday = 6days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 23/05/2022 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Monday, 23 May 2022 5:48 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Gentle Reminder: Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Lonpac External - General

Hi Mei Kwan

Please note that this case will be handled by Huey Ni.

Regards,
Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/06 The Concourse
Singapore 199555
Tel : (65) 6250 7388 Fax: (65) 6296 2706

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 23 May 2022 4:45 pm
To: ONG LI LI <long@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Gentle Reminder: Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022 *** LKK REF: CC4/LPC22000429/Eps3q2

Dear Li Li,

Thank you for your email.

This case has been reassigned to HT.

Our respective case handler will look into the matter and get back to you in due course.

Hi HT,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: ONG LI LI <long@lonpac.com>
Sent: Monday, 23 May, 2022 4:06 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: Gentle Reminder: Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: 21/22/22/VC00/025354 ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022

Lonpac External - General

Dear Huey Ni/Jaslin/Su Li/Mei Kwan

FYA

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/06 The Concourse
Singapore 199555

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

From: Teng Hua <tenghua.pegasusengrg@gmail.com>

Sent: Monday, 23 May 2022 3:52 pm

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; GERALD POH WEE BIN <geraldpoh@lonpac.com>; MT_Claim_SG <mt_claim@lonpac.com>

Cc: Johnson Chua <johnsonchua@pegasusengrg.com.sg>; Vivian Tan <vivian.pegasusengrg@gmail.com>; Eric Hii <eric.pegasusengrg@gmail.com>

Subject: Gentle Reminder: Letter Of Demand - Pegasus Ref : VSR22-10370 ; Lonpac Ref: TBA ; Accident Involving SLL6077J (GRAB) & XD6436G (Lonpac) on 10/01/2022

Without Prejudice

Dear Sir / Madam,

We refer to the above matter.

We have not received any favorable reply so far.

As such, please let us have your offer settlement within the next FIVE (5) days from the date hereof.

Regards,
Ng Teng Hua
Pegasus Engineering & Trading Pte Ltd

Tel : 6513 7748 | Fax : 6251 3161
Add : 74 Kian Teck Road Singapore 628800

Make Life a Beautiful Ride

On Mon, Apr 11, 2022 at 12:53 PM Teng Hua <tenghua.pegasusengrg@gmail.com> wrote:

Without Prejudice

Dear Sir / Madam,

Refer to the above accident.

It appears that the accident was caused by your insured. We enclose the documents to substantiate our client's property damage claim as our client had authorized us to quantify, act, and reach a settlement within 28 days on their behalf.

Please inform us of the officer in charge as well.

Kindly let me know if you need any hard copies for the LOD, if not it will be sent by email only. Kindly advise.

Regards,
Ng Teng Hua

Pegasus Engineering & Trading Pte Ltd

Tel : 6513 7748 | Fax : 6251 3161

Add : 74 Kian Teck Road Singapore 628800

Make Life a Beautiful Ride

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