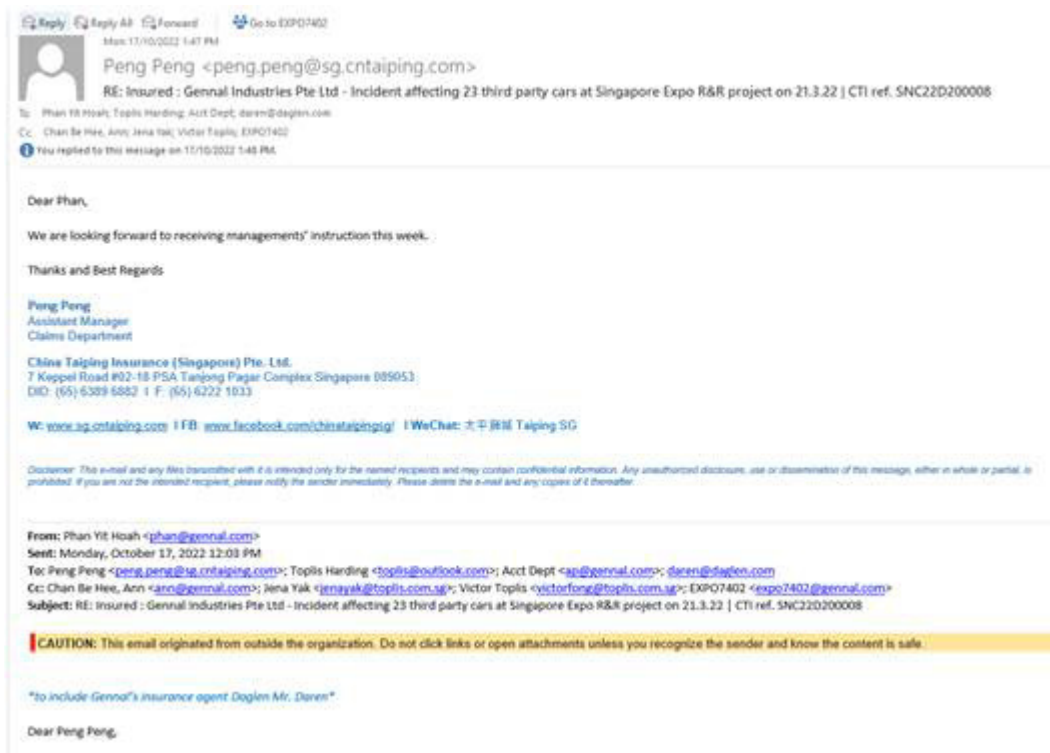


Veron Chen (LKKAUTO)

From: Phan Yit Hoah <phan@gennal.com>
Sent: Thursday, 20 October 2022 5:03 PM
To: Ronnie Tok; Bryan Ang (LKKAUTO); Veron Chen (LKKAUTO)
Cc: Jena Yak; EXPO7402; Steve Chen (LKK AUTO); SUR
Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Dear Bryan,

China Taiping will get back to us by end of this week. See email below.



Regards,

Phan, Yit Hoah

for GENNAL INDUSTRIES PTE LTD

M +65 9187 2808

From: Ronnie Tok <ronnie.tok@constellar.co>
Sent: Thursday, 20 October 2022 4:55 PM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>
Cc: Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK AUTO) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>; Phan Yit Hoah <phan@gennal.com>
Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Bryan,

Checking in on the status of claims for SKM6318X.

Thank you.

Regards,
Ronnie tok
92207805

From: Ronnie Tok <ronnie.tok@constellar.co>
Sent: Saturday, 17 September 2022 10:55 pm
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: Re: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Bryan,

Attached is the receipt for the paint protection coating.

Thank you.

Regards,
Ronnie tok
92207805

Get [Outlook for Android](#)

From: Ronnie Tok <ronnie.tok@constellar.co>
Sent: Wednesday, 20 July 2022, 11:37
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hello Bryan,

I have collected my car on Monday, thank you so much for your help and advice.

Noted on your instruction for me to proceed with the coating of my vehicle based on the quotation provided earlier. Will send the paid invoice once the coating is completed (est. 6th Aug).

Regards,
Ronnie

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Monday, 18 July 2022 4:21 pm

To: Ronnie Tok <ronnie.tok@constellar.co>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

You don't often get email from bryanang@lkkauto.com. [Learn why this is important](#)

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Ronnie

Further to my email below.

From the earlier telephone call, I understand that you are in the midst of collecting your vehicle. You can proceed to make arrangement to re-instate the coating of your vehicle basing on the quotation that you had provided earlier. Do provide us with a receipt once done.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Bryan Ang (LKKAuto)

Sent: Saturday, 16 July 2022 1:18 pm

To: Ronnie Tok <ronnie.tok@constellar.co>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Dear Ronnie

The claim should be process under insurance claim. I have just emailed Motor Image to inform them of the same.

The documents that my colleague is referring to are those receipts of expenses that you have paid yourself like paint protection, rental of vehicle (if any) etc. If these are not paid by you, then we will get these documents from Motor Image.

Anyway, you can call me at 9723 7799 if you require clarification.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Friday, 15 July 2022 11:12 pm

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: Re: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Veron,

Please explain what are the documents needed.

I am very confused whom should I be working with to resolve this issue here.

Workshop is asking someone to pay first then can collect car, but it seems insurance won't pay so fast, so I am kind of stucked in the middle here not knowing what is the next step.

Regards,

Ronnie

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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Friday, July 15, 2022 5:23:26 PM

To: Ronnie Tok <ronnie.tok@constellar.co>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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Dear Ronnie,

The claim will be paid by insurance company subject to receipt of documents.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Friday, 15 July 2022 10:48 AM

To: Toplis Harding <toplis@outlook.com>; phan@gennal.com

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi All,
Keeping this on record.

Yesterday, Motor Image workshop was asking me about the payment arrangement for collection of my car on Monday (18/7/2022), I was a little confused and upon further clarification with them, they said that this is a cash repair, not a repair under insurance claim, so either I pay them directly to collect the car myself, or get the insurance to pay them and I collect the car from Insurance.

I contacted LKK Auto, and Steve told me that the repair went well, but LKK Auto do not handle the payment. Tried contacting Toplis (Victor) after that, but to no avail.

I have spoken with Gennal (Mr. Pang) since, and he had emailed Toplis about the matter yesterday.

Mr. Pang and I have spoken again this morning, but there is still no response from Toplis. I have pointed out to Mr. Pang that we should get this resolved urgently because there are logistical arrangements to extend my season parking for the replacement car if there is a delay in collection, and if I am still able to collect on Monday, I also need to arrange for the car rental company to pick up the rental car, but right now, I am clueless what to do next.

Mr. Pang advised me not to worry because the payment should be between the workshop and the insurance company, and in the event there is a delay that incurs extra charges from extension of car rental or storage charges from the workshop, their insurance should be covering. Nonetheless, I would still **need a confirmation whether I can make the necessary arrangements for Monday to collect the car, and there will not be any payment issues with the workshop.**

In addition to the above, I am also waiting for confirmation from Toplis per my email on 5/7/2022 regarding the paint protection coating and reimbursement for the car rental.

Regards,
Ronnie

From: Ronnie Tok

Sent: Tuesday, 5 July 2022 5:26 pm

To: Toplis Harding <toplis@outlook.com>; phan@gennal.com

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR

<sur@lkkauto.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Victor,

I have spoken with LKK earlier regarding the paint protection coating, Steve Chen (LKK) has mentioned over the phone that LKK has no issues with my previously submitted original paint protection receipt (Opti-Shine Pte Ltd) and the new quotation from another detailer (Coatconut Pte Ltd), as such, pending confirmation from Toplis for me to proceed with the detailer when the car is ready from the workshop.

Appreciate your confirmation please.

Thank you.

Regards,
Ronnie

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Tuesday, 5 July 2022 4:48 pm

To: Ronnie Tok <ronnie.tok@constellar.co>; SUR <sur@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Subject: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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Dear Ronnie,

We will advised our principal as per your invoice.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Monday, 4 July 2022 3:00 PM

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>; SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Victor,

Attached is the invoice for car rental, total S\$2,150 for reimbursement.

Hi LKK team,

Still pending your confirmation for the go-ahead for car paint protection, original bill and new quotation as attached for your review and confirmation.

Regards,
Ronnie

From: Ronnie Tok

Sent: Monday, 27 June 2022 11:48 am

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>; SUR (sur@lkkauto.com) <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Victor,

Thanks for the call. As discussed, the original car rental company who quoted has no cars available today.

Below is the new quotation which is cheaper than the original.

Based on a monthly rental rate, it is \$2,150 (including gst), it makes no sense to rent by the week as it will be \$2,400(including gst) for 3 weeks rental. Due to urgency of securing the car as I will need to send my car into the workshop this afternoon, and I also need to secure the car in the next 15min, please urgently confirm go ahead for me to proceed with car rental of a month with Sans Tour as shown below.

Thank you.



File Message Help

Car rental for Mazda CX3 2.0L / Auto



Peter Yeo <peter@sanstours.com.sg>

To ✓ Ronnie Tok

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17

You don't often get email from peter@sanstours.com.sg. [Learn why this is important](#)**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender.

Dear Ronnie,

The following is the rental quotation for your kind reference.

<u>Model</u>	<u>Per week</u>	<u>Per month</u>
2019 Mazda CX3 Deluxe 2.0L / Auto	S\$800	S\$2,150

Kindly note:

- Rental rate is inclusive of the 7% GST
- Subject to availability
- Payment is via credit card

Rates include:

- Road Tax and Radio License
- Car insurance
- Your excess liability is S\$1,500 (for 1 month) and S\$3,000 (for weekly) for Singapore Excess liability charge is :
- Unlimited mileage
- Full repair and maintenance
- Regular servicing
- Mobile mechanic
- Replacement car when we take your car back for repair or servicing
- Free delivery and collection

Please contact me should you have further queries. Hope to hear from you soon. Thank you.

Best regards

Peter Yeo

Sales Manager

Mobile : +65 9423 2747

DID : +65 6989 0224

Skype live:peter_36082

Regards,
Ronnie

From: Phan Yit Hoah <phan@gennal.com>

Sent: Friday, 24 June 2022 10:08 am

To: Ronnie Tok <ronnie.tok@constellar.co>; Toplis Harding <toplis@outlook.com>; SUR (<sur@lkkauto.com> <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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WITHOUT PREJUDICE

Dear Ronnie,

In regards to quotation for car rental, you shall submit quotation for approval by Toplis Harding Mr. Victor prior to any booking.

Based on my record, you have submitted quotation for car rental to us.

Please clarify why there is a need to source again.

By copy to Toplis Harding Victor, for your record and comment, if any.

Regards,

Phan, Yit Hoah

for GENNAL INDUSTRIES PTE LTD

M +65 9187 2808

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Friday, 24 June 2022 9:38 AM

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>; SUR (<sur@lkkauto.com> <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Importance: High

Hi Sur, Veron,

As per instruction from Gennal Industries, please confirm for matters pertaining to Item 2 & Item 3 in this email thread.

In regards to car rental, I am sourcing for the car now, can I go ahead and make the booking once I find something, or do I need to submit the quotation and get your approval first before committing?

Regards,
Ronnie Tok
92207805

From: Phan Yit Hoah <phan@gennal.com>
Sent: Friday, 24 June 2022 12:55 am
To: Ronnie Tok <ronnie.tok@constellar.co>; Toplis Harding <toplis@outlook.com>; SUR (<sur@lkkauto.com>); Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>
Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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to include LKK in this email correspondences

WITHOUT PREJUDICE

Dear Ronnie,

We noted your email below.

Please get confirmation from LKK of your claims and request.

By copy to Victor (Toplis Harding), for your comment, if any.

Regards,

Phan, Yit Hoah
for GENNAL INDUSTRIES PTE LTD
M +65 9187 2808

From: Ronnie Tok <ronnie.tok@constellar.co>
Sent: Thursday, 23 June 2022 6:26 pm
To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>
Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>
Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Mr. Phan,

Item 1: Please submit the evidence of your car coating.

Please see attachment email reply "Claim for Damage by Paint Stains on Vehicle SKM6318X parked at Carpark D & E - 21 Mar 2022" for the evidence of car coating.

Item 2: You may get another quotation at the same or lower value for LKK's further assessment.

Please see attachment in pdf quotation from a detailer, file name is "Quote # QU0092_220623_165606.pdf".

Please confirm LKK's assessment and verdict so I can make necessary booking with the detailer.

Item 3: Motor Image may commit a date for delivery of the car. No extension is allow from the committed date. Meanwhile for car rental, you need to pay upfront and submit the invoice for reimbursement by the Insurer upon completion of your car repair.

Please see attachment email with workshop (LKK in copy too), the file name is " RE: SKM6318X", the car will be send in on 27th June 2022 and collection on 18th July at 1700Hr. I need to highlight that if there are additional repairs discovered during repair and if they are approved by LKK, any additional days incurred should be allowed to be included for reimbursement, even though you have stated "No extension is allow from the committed date". For the record, we have spoken previously, and you have mentioned the car rental should to be max. 2000cc and max. S\$135/day.

Rates updated as of 29-Mar-2022



DOWNTOWN
25 Leng Kee Road, Singapore 159097

Car Rental Quotation for Short-Term Rental

S/NO.	Vehicle Model	Daily Rates	Weekend Package (Fri-Mon)	Weekly Rates	CDW (Collision Damage Waiver)
1	 Subaru Forester 2.0	\$135.00	\$366.00	\$756.00	\$15.00 Per Day

**Image is just for illustration purposes only.*

Regards,
Ronnie

From: Phan Yit Hoah <phan@gennal.com>

Sent: Monday, 23 May 2022 1:24 pm

To: Ronnie Tok <ronnie.tok@constellar.co>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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WITHOUT PREJUDICE

Dear Ronnie,

Please see my reply below.

Item 1: Please submit the evidence of your car coating.

Item 2: You may get another quotation at the same or lower value for LKK's further assessment.

Item 3: Motor Image may commit a date for delivery of the car. No extension is allow from the committed date. Meanwhile for car rental, you need to pay upfront and submit the invoice for reimbursement by the Insurer upon completion of your car repair.

We hope the above clarifies.

Regards,

Phan, Yit Hoah

for GENNAL INDUSTRIES PTE LTD

M +65 9187 2808

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Friday, 20 May 2022 9:04 PM

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXPO7402 <expo7402@gennal.com>

Subject: Re: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Mr. Phan,

Please see my follow up below.

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From: Phan Yit Hoah <phan@gennal.com>

Sent: Friday, 20 May 2022, 19:19

To: Ronnie Tok <ronnie.tok@constellar.co>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>; EXP07402 <expo7402@gennal.com>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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WITHOUT PREJUDICE

Item 1:

1. LKK need the original receipt as proof of your car has carried out the coating before this.

Noted.

1. LKK need new fresh quotation from the same company with same type of coating for assessment.

I tried to contact the company, but seems they closed their business for good. If I get another coating at same or lower value, would that suffice? Otherwise, please provide a compensation.

1. Upon submission of item 1 and 2 above, LKK will further assess and further recommendation to our Insurer/Toplis Harding.

1. Upon item 3, our Insurer/Toplis Harding will further assess and give appropriate instruction based on the full assessment and/or recommendation to LKK.

Item 2:

1. To my understanding, prior to the repair, Motor Image will commit the duration, which I believed is 15 days for your case. Reimbursement of car rental will based on 15 days only. You shall subsequently let us have copy of the car rental invoice once the repair works are completed so that reimbursement can be made to you by our Insurer.

Do take note that the 15 days is working day from my understanding. That means 3 weeks if you count the weekends that the workshop is not operating. Please check with your adjuster or surveyor who is handling the matter with the workshop to confirm the total number of loss of use to be incurred.

Regarding the loss of use, can Gennal pay upfront to me or pay directly to the car rental company? I don't want to incur thousand over dollars upfront.

1. Car rental cost shall based on the previous quotation that you submitted and the **it shall based on the same cc capacity of your current car.**

The above are my conversation with LKK Steve.

Regards,

Phan, Yit Hoah

for GENNAL INDUSTRIES PTE LTD
M +65 9187 2808

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Friday, 20 May 2022 5:53 PM

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Mr. Phan,

Item 1 - Gennal: 1. Please let me have the contact numbers for Steve. I believed he is from LKK. I will need to check with him on this item.

83228813

Item 2 – From my understand from Toplis Harding, you had submitted the quotation for car rental previously. You will need to have your motor workshop to certify the total number of days for the repair. The car rental fee will be reimbursed based on the number of days certified by your authorised motor workshop.

That has been confirmed between the workshop and LKK, I believe it was 15 working days (It was stated in my last email to you). How is the reimbursement process like?

Regards,

Ronnie

From: Phan Yit Hoah <phan@gennal.com>

Sent: Friday, 20 May 2022 4:44 pm

To: Ronnie Tok <ronnie.tok@constellar.co>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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WITHOUT PREJUDICE

Dear Ronnie,

Kindly see our reply below.

Item 1 - Gennal: 1. Please let me have the contact numbers for Steve. I believed he is from LKK. I will need to check with him on this item.

Item 2 – From my understand from Toplis Harding, you had submitted the quotation for car rental previously. You will need to have your motor workshop to certify the total number of days for the repair. The car rental fee will be reimbursed based on the number of days certified by your authorised motor workshop.

Regards,

Phan, Yit Hoah

for GENNAL INDUSTRIES PTE LTD

M +65 9187 2808

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: Wednesday, 18 May 2022 9:31 AM

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Mr. Phan,

Following up on the 2 outstanding items as stated in my previous email to you. I am waiting for clarification before I authorize Motor Image to proceed.

Regards,
Ronnie

From: Ronnie Tok

Sent: Tuesday, 10 May 2022 2:27 pm

To: Phan Yit Hoah <phan@gennal.com>; Toplis Harding <toplis@outlook.com>

Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Mr. Phan,

I am requesting the Authorization form from Motor Image.

There are 2 outstanding items which are not yet resolved.

1. **Paint protection coating.** I discussed with the surveyor (Steve), and he requested that I forward the receipt for the original coating, and advised that I get a fresh quotation and then send that to him for confirmation to proceed. Upon completion of the coating work, send the receipt. For this, I need to get a clear confirmation whether I can proceed as there will be cash outlay on my end until reimbursement (not clear whom is fronting this). Also, do take note that the coating cannot start work until 7 days after a fresh coat of paint. I will get the quotation this weekend as I am currently quite busy with work, in the meantime, appreciate if you can follow up with the next step and a confirmation whether I can proceed with this item after Motor Image has completed their work.
2. **Loss of use.** According to the surveyor, the repair by Motor Image will take 15 days (even though Motor Image stated 15-16 working days). There are some issues here:

Motor Image do not handle car rental, hence, I will need to find my replacement car outside. The adjuster mentioned that if he can't advise if Motor Image don't handle this item.

I need clear instruction on the reimbursement regarding the car rental, and I won't be able to proceed with Motor Image if there is no replacement car during the period of the repair

In the event there is a delay from Motor Image, Example 1: Let's say Motor Image revert on the 15th day that they can only complete the work on the 16th work day, adjuster had mentioned that it's going to take 15 work days, how should we handle the loss of use for the 1 day of delay from the

workshop? Example 2: Motor Image completed the work ontime, but when I collect the car, there are issues with the repair work, and needs rectification work, which could take another 2-3 days, how should we handle the loss of use for the 2-3 days of delay?

Regards,
Ronnie

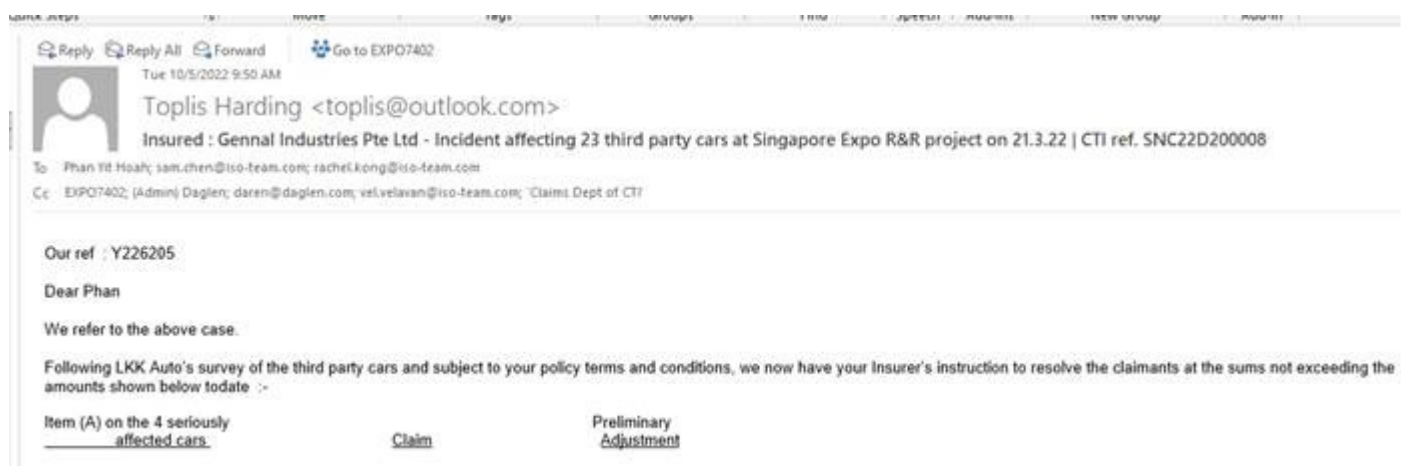
From: Phan Yit Hoah <phan@gennal.com>
Sent: Tuesday, 10 May 2022 12:30 pm
To: Toplis Harding <toplis@outlook.com>; Ronnie Tok <ronnie.tok@constellar.co>
Cc: Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>
Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

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Dear Ronnie,

Good day to you.

We just received the feedback from Toplis/LKK.



Your car assessment is still pending.

Meanwhile, based on the email from Toplic/LKK, the Insurer require you **to issue authorization letter** to your workshop to repair your car in order for Insurer to have a direct payment to your workshop.

We need your help to contact your workshop to send you the standard form of Authorization letter for them to proceed to the repair. Once the Authorization letter is issued, the Insurer will give an instruction to the workshop to proceed with the repair. The workshop will make further arrangement/appointment with you for the repair.

We hope the above are clear and let us know once you've issued the authorization letter to your workshop and keep us in the correspondence loop.

Thank you for your patient with us insofar.

Regards,

Phan, Yit Hoah

for GENNAL INDUSTRIES PTE LTD

M +65 9187 2808

From: Toplis Harding <toplis@outlook.com>

Sent: Wednesday, 20 April 2022 6:14 PM

To: Ronnie Tok <ronnie.tok@constellar.co>

Cc: Phan Yit Hoah <phan@gennal.com>; Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>; Jena Yak <jenayak@toplis.com.sg>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Our ref : Y226205

Dear Ronnie

We refer to your email of 19.4.22 below.

We would advise that Gennal's Insurers are appointing their motor surveyor, LKK Auto Consultants Pte Ltd to carry out a without prejudice survey of your Subaru car SKM6318X based on the repair quote (as attached) from your motor workshop, MotorImage.

LKK Auto will liaise with your workshop, MotorImage to proceed with the necessary survey.

All our Principal's &/or our Principal's Insured's rights continue to be fully reserved in the meantime.

Best regards

Victor Fong 冯培



Toplis And Harding (S) Pte Ltd

133 Cecil Street

#06-01A, Keck Seng Tower

Singapore 069535

Company reg. no. 197300081R

Tel : +65 6226 2122

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Established in Singapore in 1973

Mobile no : +65 9682 3799

Reply email : victorfong@toplis.com.sg or victor.toplis.sg@gmail.com

Alternate email for large attachments : toplis@outlook.com

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Sent from VF Office Desk

From: Ronnie Tok <ronnie.tok@constellar.co>

Sent: 19 April 2022 2:37 PM

To: Toplis Harding <toplis@outlook.com>

Cc: Phan Yit Hoah <phan@gennal.com>; Beng Hwee, Tan <bhtan@constellar.co>; Hafiyan <hafiyan.kamarudin@constellar.co>; Chee Chiang, Ang <cheechiang.ang@constellar.co>

Subject: RE: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Hi Victor,

I understand from Mr. Phan (Gennal Industries Pte Ltd) that he has already provided you with the quotations for Car Repair, Paint Protection Coat, and Car Rental pertaining to my vehicle.

Referencing to your letter, I prefer to have my vehicle repaired by Subaru's Authorized Dealer/Workshop. However, if you need to inspect the damage of my vehicle by your appointed workshop, I am fine so long as there is no need for me to travel to a workshop to conduct the inspection.

Looking forward to your advice on the next course of action.

Regards,

Ronnie Tok

Sr. Manager, Digital & Technology Office
Mobile: +65 9220 7805 | Did: +65 6403 2134
1 Expo Drive, #02-01, Singapore 486150



SingEx-Sphere is now [Constellar](https://constellar.co)

From: Toplis Harding <toplis@outlook.com>

Sent: Wednesday, 13 April 2022 5:51 pm

To: Ronnie Tok <ronnie.tok@constellar.co>

Cc: Phan Yit Hoah <phan@gennal.com>

Subject: Our Principal's Insured : Gennal Industries Pte Ltd - Damage to your vehicle's paintwork allegedly due to our Principal's Insured's spray painting works at Singapore Expo on 21.3.2022 | CTI ref. SNC22D200008

Our ref : Y226205

Dear Sirs / Mdm

Please see our attached letter of even date for your reference.

Best regards

Victor Fong 冯培



Toplis And Harding (S) Pte Ltd

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