

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 30 July, 2019 11:19 AM
To: Andre Chow En De; Songcuan JR Lauro Araos
Cc: Loi Ai Ting; Cheng Jo Jo; Admin A; Vic (LKKAUTO)
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017
LKK REF CC4/EGI17021621/T1hb3
Attachments: DV.pdf

Without Prejudice

Dear Andre,

We refer further to our below email.

Purely for an amicable settlement on a without prejudice basis and without admission of liability to our Insured's part, we have our principal's mandate and we confirm acceptance of your offer of **\$22,665.35** (all in).

Kindly let the owner sign the attached DV and **forward the original signed hard copy to us (LKK)** for payment processing.

The above amount is to be made payable to **CYCLE & CARRIAGE AUTOMOTIVE PTE LTD.**

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Vic (LKKAUTO)
Sent: Tuesday, 30 July, 2019 9:42 AM
To: Andre Chow En De; Songcuan JR Lauro Araos
Cc: Loi Ai Ting; Cheng Jo Jo; Admin A; Vic (LKKAUTO)
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017 LKK REF CC4/EGI17021621/T1hb3

Without Prejudice

Dear Andre,

We refer to your below email.

Please be informed that we are still pending for approval from our principal.

We will continue to follow up and will get back to you for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]

Sent: Tuesday, 30 July, 2019 9:25 AM

To: Vic (LKKAuto); Songcuan JR Lauro Araos

Cc: Loi Ai Ting; Cheng Jo Jo; Admin A

Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017 LKK REF CC4/EGI17021621/T1hb3

Hi Vic,

Any update on mandate from ERGO?

Regards

Andre

From: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Sent: Wednesday, 10 July, 2019 1:09 PM

To: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<lauro.songcuan@cyclecarriage.com.sg>

Cc: Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Cheng Jo Jo <jojo.cheng@cyclecarriage.com.sg>; Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017 LKK REF CC4/EGI17021621/T1hb3

This email was sent from outside of your organisation

Without Prejudice

Dear Andre,

We refer to your below email.

Please be informed that we are still pending for mandate approval from our principal.

We will follow up and will get back to you for an update/offer.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]

Sent: Wednesday, 10 July, 2019 12:27 PM

To: Vic (LKKAuto); Songcuan JR Lauro Araos

Cc: steve.lim@ergo.com.sg; Loi Ai Ting; Cheng Jo Jo; Admin A

Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017 LKK REF CC4/EG17021621/T1hb3

Hi Vic,

Is there any update on the offer?

Regards

Andre

From: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Sent: Tuesday, 2 July, 2019 1:59 PM

To: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>

Cc: steve.lim@ergo.com.sg; Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Cheng Jo Jo <jojo.cheng@cyclecarriage.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017 LKK REF CC4/EG17021621/T1hb3

This email was sent from outside of your organisation

Without Prejudice

Dear Larry,

We refer to your below email.

Please be informed that I am taking over this matter and we are currently preparing our report for mandate approval.

We will expedite and will get back to you for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Songcuan JR Lauro Araos [<mailto:lauro.songcuan@cyclecarriage.com.sg>]

Sent: Tuesday, 2 July, 2019 12:53 PM

To: Joy Irene (LKKAuto); Cecilia Chong (LKK Auto); Admin A; Admin-D (LKKAuto); Taufikh (LKKAuto)

Cc: steve.lim@ergo.com.sg; Andre Chow En De; Loi Ai Ting; Cheng Jo Jo

Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Sir/Madam,

Can somebody reply on what is going on with this case, this is a long time pending case LOD submitted on Dec. 2018

At least we need to know the issue so that we can work out on the solutions together.

Your kind understanding is very much appreciated.

Best regards,

Larry Songcuan
Customer Service



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From: Songcuan JR Lauro Araos
Sent: 13 June 2019 17:28
To: 'joyirene@lkkauto.com'
Cc: 'Cecilia Chong (LKK Auto)'; Admin A; Admin-D (LKKAuto); Andre Chow En De; Loi Ai Ting; Cheng Jo Jo; Tay Jian Ye
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Joy,

Can we have your offer of settlement for this case SLF3611T.

My accounts is really chasing me for the payment.

Appreciate your kind understanding on this matter.

Thank you so much.

Best regards,

Larry Songcuan
Customer Service



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From: Andre Chow En De
Sent: 21 May 2019 17:20
To: Joy Irene (LKKAuto)
Cc: Loi Ai Ting; Cheng Jo Jo; Coco Lu Ting; Songcuan JR Lauro Araos
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Joy,

Any update on the offer?

Best Regards,

Andre Chow
Asst Manager – Aftersales Operations



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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]
Sent: Friday, 26 April, 2019 12:04 PM
To: Songcuan JR Lauro Araos; Andre Chow En De; Joy Irene (LKKAuto)
Cc: Loi Ai Ting; Cheng Jo Jo; Coco Lu Ting
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Songcuan,

Sorry for the inconvenience caused.
The case handler for this case is Joy. Thanks

Dear Joy,

Kindly assist in this case. Thanks

Best Regards,
Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

From: Songcuan JR Lauro Araos [<mailto:lauro.songcuan@cyclecarriage.com.sg>]
Sent: Friday, 26 April 2019 11:11 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Cheng Jo Jo <jojo.cheng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Cecilia,

Refer to the attached file you sending us is for SLE3540U instead of SLF3611T.

We are chasing DV for SLF3611T.

Kindly check and revert.

Best regards,

Larry Songcuan
Customer Service



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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]
Sent: 23 April 2019 17:02
To: Andre Chow En De; Joy Irene (LKKAuto)
Cc: Songcuan JR Lauro Araos; Loi Ai Ting; Cheng Jo Jo; Coco Lu Ting
Subject: RE: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Andre,

We have already send the DV out to you on the email dd 18th april. We are instead waiting for your DV to be sign and email back to us.

Thanks a lot.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]
Sent: Tuesday, 23 April 2019 4:23 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Cheng Jo Jo <jojo.cheng@cyclecarriage.com.sg>; Coco Lu Ting <coco.lu@cyclecarriage.com.sg>
Subject: FW: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Joy,

Kindly assist to look into our LOD and make us an offer.

Regards
Andre

From: Songcuan JR Lauro Araos
Sent: Monday, 8 April, 2019 6:29 PM
To: Admin A; Taufikh (LKKAuto); Admin-D (LKKAuto)
Cc: steve.lim@ergo.com.sg; Andre Chow En De; Loi Ai Ting; Cheng Jo Jo; Tay Jian Ye
Subject: FW: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Sir/Madam,

Pls. refer to attached.

We have instructions from ERGO to liaise with you in regards for the settlement of this claim.

Kindly let us have your offer of settlement for us to close this case.

My accounts is already chasing for the payment.

Appreciate your understanding on this matter.

Thank you so much.

Best regards,

Larry Songcuan
Customer Service



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From: Songcuan JR Lauro Araos
Sent: 13 March 2019 09:51
To: 'steve.lim@ergo.com.sg'; 'claims@ergo.com.sg'
Cc: Andre Chow En De; Loi Ai Ting; Cheng Jo Jo; Don Bong Kiong Hua
Subject: Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Sir/Madam,

Our LOD were sent to your office on 19th December 2018.

Kindly let us have your offer of settlement the soonest.

Our customer claim as follows:

Cost of repair	\$ 21,400.00	
Loss of use	\$ 1,260.00	(\$60.00 x 21 days)
LTA search	\$ 5.35	

Total	\$ 22,665.35	

Appreciate your understanding on this matter.

Thank you so much.

Best regards,

Larry Songcuan
Customer Service



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From: Andre Chow En De
Sent: 04 December 2018 09:54
To: Taufikh (LKKAUTO)
Cc: Loi Ai Ting; Cheng Jo Jo; Songcuan JR Lauro Araos; Ronnie Heng Poh Wah; Coco Lu Ting; Denise Tay (LKKAUTO); Tay Jian Ye
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Taufikh,

As spoken, agreed at \$20k.

Kindly revert to confirm, and my colleague will follow up with the LOD.

Regards
Andre

From: Andre Chow En De
Sent: Thursday, 29 November, 2018 4:48 PM
To: 'Taufikh (LKKAUTO)'
Cc: Loi Ai Ting; Cheng Jo Jo; Songcuan JR Lauro Araos; Ronnie Heng Poh Wah; Coco Lu Ting; Denise Tay (LKKAUTO); Tay Jian Ye
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Taufikh,

Able to do \$22k?

Regards
Andre

From: Taufikh (LKKAUTO) [<mailto:Taufikh@lkkauto.com>]
Sent: Thursday, 29 November, 2018 3:30 PM
To: Andre Chow En De
Cc: Loi Ai Ting; Cheng Jo Jo; Songcuan JR Lauro Araos; Ronnie Heng Poh Wah; Coco Lu Ting; Denise Tay (LKKAUTO); Tay Jian Ye
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Andre,

Able to close at \$20,000 , 15 days?

Regards
Taufikh
Lkk AUTO

From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]
Sent: Thursday, 29 November 2018 3:13 PM
To: Taufikh (LKKAUTO)
Cc: Loi Ai Ting; Cheng Jo Jo; Songcuan JR Lauro Araos; Ronnie Heng Poh Wah; Celine Fong (LKKAUTO); Coco Lu Ting; Denise Tay (LKKAUTO)
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Taufikh,

Can check with Ergo and let me know?

Do keep me in the loop with the correspondence with Ergo.

Regards
Andre

From: Taufikh (LKKAUTO) [<mailto:Taufikh@lkkauto.com>]
Sent: Thursday, 29 November, 2018 3:09 PM
To: Andre Chow En De
Cc: Loi Ai Ting; Cheng Jo Jo; Songcuan JR Lauro Araos; Ronnie Heng Poh Wah; Celine Fong (LKKAUTO); Coco Lu Ting; Denise Tay (LKKAUTO)
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Andre,

Able to close at \$19,000 , 15 days? Looking at the Market Value range on SG Carmart thats the highest i can give.
Any higher might enquire by the insurance side.

Regards
Taufikh
Lkk AUTO

From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]
Sent: Thursday, 29 November 2018 8:51 AM
To: Songcuan JR Lauro Araos; Taufikh (LKKAUTO)
Cc: Loi Ai Ting; Cheng Jo Jo; Ronnie Heng Poh Wah; Celine Fong (LKKAUTO); Bryan Ang (LKKAUTO); Simon Ho (LKKAUTO); Olivia Lau (LKKAUTO); KKLau; Coco Lu Ting
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Hi Taufikh,

Understand that there is a repair limit.

Kindly revert with the limit so we may move this case forward.

Regards
Andre

From: Songcuan JR Lauro Araos
Sent: Thursday, 1 November, 2018 5:57 PM
To: Andre Chow En De; Olivia Lau (LKKAUTO); KKLau
Cc: Loi Ai Ting; Cheng Jo Jo; Ronnie Heng Poh Wah; Celine Fong (LKKAUTO); Bryan Ang (LKKAUTO); Simon Ho (LKKAUTO)
Subject: RE: Cases Pending Confirmation Your Ref: YM5470D (DSMFP1702659) Our Ref: SLF3611T DOA: 09/11/2017

Dear Sir/Madam,

Pls. refer to attached files which being forwarded to your team on 07/02/2018.

Can we have your confirmation on the finalized amount?

Appreciate your understanding on this matter.

Thank you so much.

Best regards,

Larry Songcuan
Customer Service



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From: Andre Chow En De
Sent: 25 October 2018 14:36
To: Olivia Lau (LKKAUTO); KKLau
Cc: Loi Ai Ting; Cheng Jo Jo; Songcuan JR Lauro Araos; Ronnie Heng Poh Wah; Celine Fong (LKKAUTO); Bryan Ang (LKKAUTO); Simon Ho (LKKAUTO)
Subject: RE: Cases Pending Confirmation

Dear Olivia,

Able to help look into SLF3611T?

Thank you.

Regards
Andre

From: Olivia Lau (LKKAUTO) [<mailto:olivialau@lkkauto.com>]
Sent: Tuesday, 18 September, 2018 12:28 PM
To: Andre Chow En De; KKLau
Cc: Loi Ai Ting; Cheng Jo Jo; Lauro Araos Songcuan Jr; Ronnie Heng Poh Wah; Celine Fong (LKKAUTO); Bryan Ang (LKKAUTO); Simon Ho (LKKAUTO)
Subject: RE: Cases Pending Confirmation

Dear Andre,

Thank you for bringing this up. Will look into these cases, and get back to you soon.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

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

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From: Andre Chow En De [<mailto:andre.chow@cyclecarriage.com.sg>]

Sent: Tuesday, 18 September, 2018 11:58 AM

To: KKLau <kklau@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Cheng Jo Jo <jojo.cheng@cyclecarriage.com.sg>; Lauro Araos Songcuan Jr <lauro.songcuan@cyclecarriage.com.sg>; Ronnie Heng Poh Wah <ronnie.heng@cyclecarriage.com.sg>

Subject: Cases Pending Confirmation

Dear Mr Lau,

I hope this email finds you well.

Would like to bring the following long pending cases to your attention.

Our accounts have been chasing my team to close the following cases and at the same time justify the delay for closure.

I have also noticed that there are quite a few AXA cases and understand they are pending mandate from AXA.

Perhaps your team will be able to share the Person-in-Charge for these cases for us to directly engage AXA?

Hope to hear from you soon.

Surveyor – Taufikh

S/N	DOA	REG NO	COMPANY	AMOUNT (after GST)	PIC	1 ST Email Sent Date	Status
2	13/07/2017	SLL1020E – LCR	EQ	16,448.04	Poh Kin	22/05/2018	13/09/18, LKK replied, 2 parts no agreed. Waiting reason.
3	09/11/2017	SLF3611T – LCR	ERGO	28,379.61		07/02/2018	
5	29/12/2017	SLD9908J – LCR	INDIA	8,570.70	Taufikh /Joy	04/07/2018	No reply yet.
6	08/03/2018	SLF2184R – LCR	FIRST CAPITAL	3,349.10		11/07/2018	
7	23/04/2018	SLH8161G	INDIA	16,367.79	Vic	27/08/2018	

Surveyor - Rasul

S/N	DOA	REG NO	COMPANY	AMOUNT (after GST)	PIC	1 ST Email Sent Date	Status
1	07/04/2017	SLE3540U – LCR	EGRO	34,130.86	Rasul	14/07/2017	
3	02/10/2017	SLH950Z – LCR	INDIA	23,451.19	Poh Kin	14/05/2018	31/08/18, LKK Rasul asking for photos, Andre email LKK. No reply after that.
4	14/11/2017	SLE5219K – LCR	AXA	14,980.00	Hsiao Tong	23/05/2018	
6	28/06/2018	SLG3109Y - LCR	INDIA	7,884.83	Rasul / Hsiao Tong	17/07/2018	
7	28/07/2017	SLQ1547B	AXA	2,769.16	Rasul / Hsiao Tong	20/02/2018	No reply yet.
8	07/08/2017	SLL3395K	INDIA	4,606.35	Rasul / Poh Kin	26/03/2018	
9	18/11/2017	SGQ8198M	AXA	3,610.18	Rasul / Hsiao Tong	26/06/2018	

Surveyor – Guo Qiang

S/N	DOA	REG NO	COMPANY	AMOUNT (after GST)	PIC	1 ST Email Sent Date	Status
1	25/12/2017	SKE6760T	AXA	13,437.06	Joy	26/01/2018	

Surveyor – Ma

S/N	DOA	REG NO	COMPANY	AMOUNT (after GST)	PIC	1 ST Email Sent Date	Status
1	07/04/2018	SGV618U	EQ	1,337.50		29/08/2018	

Best Regards,

Andre Chow

Asst Manager – Aftersales Operations



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