

# <SEEK MANDATE> - S7M004MK [ACCIDENT INVOLVING YK 999P(OI) & SJU 7717R(TP) ON 19/11/2017]

Type

Question

#### Message

Liability: 50%. Both parties had given conflict of reports. Spoken to insured, no video/ evidence. Agreed to let AXA handle and aware NCD(if any) is affected. We seek your approval to offer Third Party repairer "TMG Solution Pte Ltd" is as follows: - [1)COR(w/GST): \$2,675.00 + 2) Loss of Use(7daysx\$60.00): \$420.00] @50%: \$1,547.50 + (3)LTA Search fee: \$5.35 =Total: \$1,552.85. \*\*04days recommendation for repair. \*\*All the relevant documents had been uploaded in SMART CLAIM. For your approval please. Hsiao Tong - 19 May 2018



51 UBLAVE 1, 602-25 PAVA UBU INDUSTRUAL PARK, SINGAPORE 400933 TEL 1 (065) 62563561 TAX 1 (065) 62564415

### **Immediate Advice**

To: AXA Insurance Pte Ltd

Date: 19.05.2018

### **Survey Details:**

Date of loss	19.11.2017
Date of appointment	23.11.2017
Date of survey	23.11.2017
Location of survey	MG Solution Pte Ltd

### Vehicle Details:

Claim Type:	Third part	У				
Vehicle number	SJU 7717k	(				
Make and Model	TOYOTA VIOS					
Date of registration	28/12/200	09				
Excess						
Market Value	\$	23,000.00				
Parf Rebate		\$10,775.00				
Nett Loss	\$	12,225.00				

## Repair details:

Initial Estimate   \$ 9,094.8	Initial Estimate	\$	9,094.85
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## Proposed/Revised repair cost:

Parts	\$ 2,033.23		
Check items (estimate)	711		
Labour	\$ 1,110.00		
Total	\$ 3,143.23		
Lump Sum(if applicable)	\$ 2,500.00		

Number of days for repair	4	
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51 UBLAVE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 400933 TEL : (065) 62563561 TAX : (065) 62564315

Date: 19.05.2018

## Remarks:

		- 11
		- 0
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## Mandate:

Liability(TP)	50%	
Proposed repair cost (w/GST)	\$2,675.00	
Loss of use	\$ 420.00	(7days x \$60.00)
Loss of rental (w/GST)		
Loss of income	3.4	
	\$3,095.00	
@50%	\$ 1,547.50	
LTA search fees	\$ 5.35	
Others	-	
Proposed Total	\$1,552.85	

## Hsiao Tong (LKKAuto)

From: Sent: To: Cc: Subject:	MG Solution <mg3solution@gmail.com> Thursday, 30 August 2018 10:24 AM Hsiao Tong (LKKAuto) Admin A Re: 3rd Party Claim for Accident involving Vehicle SJU 7717R &amp; YK 999P on 19/11/2017 *LKK REF: CC4/ASM17022392/Apb3s2</mg3solution@gmail.com>
Your Ref: CC4/ASM170 Our Ref: SJU7717R	22392/Apb3s2 (YK999P)
Dear Hsiao Tong,	
Offer of \$1,500.00 is rej We will hand this case t Our legal department w Thank you for your past	o our legal department for their onward action. vill copied in this mail.
Best Regards,	
Su Wong MG SOLUTION PTE LTD No 23 Kaki Bukit Avenue AAS Kaki Bukit Centre #02-03B Singapore 4159 Tel: 6243 1373   Fax: 62	e 4 933
On Sat, Aug 25, 2018 at 12	2:30 PM Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> > wrote:
Without Prejudice	
Hi,	
We refer to your below	email.
We have reviewed the and without CCTV foot	matter and we are of the view that our previous offer is fair over conflicting version age.
Kindly re-consider our o	ffer.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108

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

From: MG Solution <mg3solution@gmail.com>

Sent: Tuesday, 10 July 2018 10:35 AM

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

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

Subject: Re: 3rd Party Claim for Accident involving Vehicle SJU 7717R & YK 999P on 19/11/2017 \*LKK REF:

CC4/ASM17022392/Apb3s2

Your Ref: CC4/ASM17022392/Apb3s2 (YK999P)

Our Ref: SJU7717R

Dear Hsiao Tong,

Our client had rejected your offer as he feel that it was not fair to him on your insurer statement stated that he was trying to blackmail your insurer.

Our client was asking your insurer whether if he had any Loss of Rental if his vehicle was repair at your insurer workshop since your insurer admitted his fault.

Best Regards,
Su Wong
MG SOLUTION PTE LTD
No 23 Kaki Bukit Avenue 4
AAS Kaki Bukit Centre
#02-03B Singapore 415933
Tel: 6243 1373   Fax: 6243 1376
On Sat, Jun 30, 2018 at 2:06 PM Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> wrote:
Without Prejudice
Hi,
We refer to the above matter.
we telef to the above matter.
We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.
Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we propose settlement at a global sum of \$1,500.00(all-in).
Please confirm acceptance.
"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed inferred from this negotiation of terms/settlement.

eing discovered or subsequently produced by either party that will materially affect/influence on the her party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

#### LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Monday, 26 March 2018 5:45 PM

To: 'MG Solution' <mg3solution@gmail.com>

Cc: Zaini (LKK Auto) < Zaini@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: 3rd Party Claim for Accident involving Vehicle SJU 7717R & YK 999P on 19/11/2017 \*LKK REF:

CC4/ASM17022392/Apb3s2

Without Prejudice

Hi Su Wong,

We refer to your below email.

Please be informed that liability is unclear. Our insured driver reported that your client swerved into his lane and collided onto his lorry. Attached here is a copy of our insured accident statement for your easy reference.

Kindly let us have evidence (ie: video footage/ scene photos / PIR/) in order for us to look into the matter.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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Best Regards,
Hsiao Tong, Chew   Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197   email: <u>chewht@lkkauto.com</u>   fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25   S(408933)
From: MG Solution [mailto:mg3solution@gmail.com] Sent: Monday, 26 March 2018 2:12 PM
To: Hsiao Tong (LKKAuto) < <a href="mailto:com">chewht@lkkauto.com"&gt;chewht@lkkauto.com</a>
Subject: Re: 3rd Party Claim for Accident involving Vehicle SJU 7717R & YK 999P on 19/11/2017
Value Baft Vivocop
Your Ref: YK999P Our Ref: SJU7717R
Our Ref: SJO7/17R
Dear Hsiao Tong,
Deal risiao fong,
We refer to below, can we have a status of the claim?
Best Regards,
Su Wong

No 23 Kaki Bukit Avenue 4

MG SOLUTION PTE LTD

AAS Kaki Bukit Centre

#02-03B Singapore 415933

Tel: 6243 1373 | Fax: 6243 1376

On Fri, Feb 2, 2018 at 10:04 AM, MG Solution <mg3solution@gmail.com> wrote:

Your Ref: YK 999P

Our Ref: SJU 7717R

Dear Hsiao Tong,

Please find attached our LOD for your onward action. Original Copy will send to you by **POST**. Please feel free to contact the under mentioned should you require any further information. Your prompt action will be greatly appreciated.

Best Regards,

Su Wong

MG SOLUTION PTE LTD

No 23 Kaki Bukit Avenue 4

AAS Kaki Bukit Centre

#02-03B Singapore 415933

Tel: 6243 1373 | Fax: 6243 1376

#### Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Saturday, 25 August 2018 12:30 PM

To: 'MG Solution'
Cc: Admin A

Subject: RE: 3rd Party Claim for Accident involving Vehicle SJU 7717R & YK 999P on

19/11/2017 \*LKK REF: CC4/ASM17022392/Apb3s2

Without Prejudice

Hi.

We refer to your below email.

We have reviewed the matter and we are of the view that our previous offer is fair over conflicting version and without CCTV footage.

Kindly re-consider our offer.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: MG Solution <mg3solution@gmail.com>

Sent: Tuesday, 10 July 2018 10:35 AM

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

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

Subject: Re: 3rd Party Claim for Accident involving Vehicle SJU 7717R & YK 999P on 19/11/2017 \*LKK REF:

CC4/ASM17022392/Apb3s2

Your Ref: CC4/ASM17022392/Apb3s2 (YK999P)

Our Ref: SJU7717R

Dear Hsiao Tong,

Our client had rejected your offer as he feel that it was not fair to him on your insurer statement stated that he was trying to blackmail your insurer.

Menu



## **RE: REVIEW**

Type

**Q** Question

#### Message

Hi, we refer to the above matter. Third party is not willing to accept our offer at 50% and they have pass the case to lawyer for further handling. In view of this, we will proceed to close file and submit report to you good office soon. Hsiao Tong - 11 March 2019

Reply

#### Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Thursday, 1 February 2018 8:58 AM

To:

'chyehoon@chiphona.com.sa'

Subject:

ACCIDENT INVOLVING YK 999P & SJU 7717R ALONG/AT HOUGANG AVE 5 (OPP

BLK 327) ON 19/11/2017

01 FEBRUARY 2018

#### M/s CHIP HONG FARM PRODUCT

Dear Sir/ Mdm

OUR REF

: CC4/ASM17022392/Apb3

YOUR REF

: YK 999P

ACCIDENT INVOLVING YK 999P & SJU 7717R ALONG/AT HOUGANG AVE 5 (OPP BLK 327) ON 19/11/2017

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

We have received a claim from MG SOLUTION PTE LTD acting on behalf of the owner of SJU 7717R against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> within 10 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should not be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely

Chew Hsiao Tong Case Handler DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept)

CLAIMS

MESSAGES

SERVICE REQUESTS

\*

Actions	CC4/ASM17022392/Apb3s2 /* Next Step PAST DUE: Report that Registration # Registration # your work is blocked, and	Nov 22, 2017 4:46:00 PM Contribec Worlt Now - Model VIOS-1.5 A (A)	October 16, 2018	.8 14 WOODLANDS TERRACE, ., 738439	LKK AUTO CONSULTANTS PTE LTD (TP)	CHIP HONG FARM PRODUCT Third Party Vehicle Damage 14 WOODLANDS TERRACE, 738439, Singapore 97584554	Pending verification - Direct Chyehocn@chipfnong.com.sg Settlement	Claim Handler	TAN Wancong	з тол мансонуважа сот sg	luct survey & ack	- E		TYPE SUB-TYPE ALTHOR	Reports & Statement
Claim S7M004MK			Request Date Octol	Due Date July 31, 2018	Vendor Name LKK AUT	Type of Loss Third	Services Pending ver Settlement				Additional Instructions	1 %	+ Upland Documents	NAME	Accident Statement

DATE UPLOADED	November 22, 2017
AUTHOR	DHIWAR Namrata
SUB-TYPE	Other
TYPE	Other
E (TD, (TP) +	CLAIMS
LKK AUTO CONSULTANTS PIL	MESSAGES
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3,7417.	*

14 WOODLANDS TERRACE, 738439, Singapore TPVD SJU7717R TOYOTA Clore Clone CLONE 14 WOODLANDS TERRACE, ., 738439 VIOS- 1.5 A (A) CHIP HONG FARM PRODUCT SJU7717R Primary Contact/Insured chyehoon@chiphong.com.sg tan.wancong@axa.com.sg Share Share Vehicle Information SHARE Service Address Incident Vehicle Claim Handler TAN Wancong Registration # Model Make STATUS Open Open Pls apt Adrian Ling to conduct survey & ackn service NON REPORTING APPROVED AMOUNT your work is blocked, and PAST DUE: Report that modify the Expected Money . Completion Date. 3143.24 2500 Notes Crimpbetts Work Metrics ESTIMATED AMOUNT Next Step Actions Assessment 3143.24 2500 Documents CC4/ASM17022392/Apb3s2 🥒 LKK AUTO CONSULTANTS PTE Pending verification - Direct Settlement 11/24/17 10:06 AM Third Party Vehicle Damage Nov 22, 2017 4:46:00 PM 3/26/18 3:49 PM CLAIMS VERSION DATE November 19, 2017 October 16, 2018 History July 31, 2018 S7M004MK LTD (TP) Invoices Additional Instructions MESSAGES CREATED USER ANG Flossie Request Date Vendor Name User Portal Report Date Type of Loss Messages Reference Loss Date Due Date Services Ardd SERVICE REQUESTS

Claim Portal

English (default) • LKK AUTO CONSULTANTS PTE LTD (TP) •

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English (default) . LKK AUTO CONSULTANTS PTE LTD (TP) .

\*

1 1 POST SURVEY INFORMATION 1 MAAA/pp/www mm/dd/yyyy Parts & Labour Miscellaneous Summary FNOL INFORMATION NG JUSTIN CHUN MUN www.dd/yyyyy 12/28/2009 Unknown Other 0 0 Registration Date \* Driving Experience License Issue Date Driver License # Driver Details Age of Vehicle Purchase Date Date of Birth Driver Name Qualification License Type Occupation Education CATEGORY Age Vehicle Condition Taxes & Ratio ASSESSMENT INFORMATION MR053HY9305144442 VIOSEAUTO 1NZY017973 TOYOTA 1497 cc Vehicle & Driver Details 2009 0 SINGAPORE POLICY INFORMATION SJU7717R 117777 TPVD SJU7717R CLAIMS VIOS- 1.5 A (A) TOYOTA General & Workshop Details Vehicle & Driver Details MESSAGES Vehicle Registration# Registration State Manufacturing Type of Paint Sum Insured Engine No CATEGORY Chassis No Engine Capacity Mileage Model Make Type SERVICE REQUESTS

https://vp.smartclaims.axa.com.sg/claim-portal/html/index-vendor-service-requests.html#/service-requests/assessment/?serviceRequestNumber=20006

English (default) . LKK AUTO CONSULTANTS PTE LTD (TP) .

Claim Portal

Summary FIRESTONE 6mm FIRESTONE 6mm ž ž ž 70 185/60R15 General & Workshop Details Vehicle & Driver Details Vehicle Condition Taxes & Ratio Parts & Labour Miscellaneous Condition of Vehicle at time of survey Good iles Se ă. şî. Ě Good Handbrake (Serviceable) Footbrake (Serviceable) Pre-accident condition Steering (Serviceable) Engine Modification General condition Rear right side Rear Tyre Size Rear left side Tyre Condition Spare wheel 1 FIRESTONE 6mm FIRESTONE 6mm 9 11/23/2017 185/60R15 CLAIMS Se , 0 0 Young/Inexperienced/Unn amed Driver Excess Detailed Assessment MESSAGES Compulsory Excess Inspection Date \* Voluntary Excess Towing Charges Front right side Front Tyre Size Front left side Other Excess Age of Tyres Total Loss SERVICE REQUESTS \*

FRONT BOAKT   Mark	General & Workshop Details Vehicle 6	Vehicle 5		Vehicle & Driver Details	Vehicle Condition	ondition Taxes & Ratio	Parts & Labour	- 22	Miscellaneous Summary							
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Claim Portal

English (default) \* LRK AUTO CONSULTANTS FITE LTD (TP) \*

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General & Workshop Details         Vehicle & Driver Details         Vehicle Condition         Taxes & Ratio         Parts & Labour         Miscellaneous         Summary           Claim Amount         \$3,143.24         Claim Amount         \$3,143.24         S3,143.24         S3,	SERVICE RECOESTS MESSAGES	CEMINS				
\$3,143.24 Claim Amount  ESTIMATE REVISED AMOUNT  \$2,013.24 \$2,013.24  \$1,110.00 \$1,110.00  \$20.00 \$20.00	General & Workshop Details	Vehicle & Driver Details	Vehicle Condition	Taxes & Ratio Parts & Labour	Miscellaneous	Summany
# \$2,013.24 \$2,013.24 \$1,110.00 \$1,110.00 \$3,00.00	aim Amount	\$3,143.24		Claim Amount	\$3,143,24	
arts \$2,013.24 \$1,110.00 ineous \$20.00	CATEGORY	ESTIMATE		REVISED AMOUNT		
\$1,110.00 ineous \$20.00	Spare Parts	\$2,013.24		\$2,013.24		
\$20.00	Labour	\$1,110.00		\$1,110.00		
	Miscellaneous	\$20.00		\$20.00		

Claim Portal

English (default) • LKK AUTO CONSULTANTS PTE LTD (TP) •

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Summary General & Workshop Details Vehicle & Driver Details Vehicle Condition Taxes & Ratio Parts & Labour Mincellaneous REMOVE COMMENT AMOUNT 2500 Reviewing ACTION FINAL LUMP SUM NAME CLAIMS **3 2** MESSAGES Add Approve EDIT SERVICE REQUESTS

Claim Portal

English Idefault) \* LKK AUTO CONSULTANTS PTE LTB (TP) \*

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