

INS. CASE OWNER:

Shawn

CC6 /DAI17024721

1 APS3

LKK:

IDAC:

Surveyor:

AORTAN

DOI:

28/12/17

Date / Time:

28/12/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No. : SKP 6405L

Claim No. : 744771ST

Name of Insured :

Policy No. :

Insured Tel No. :

HP:

Make / Model :

Excess Sec II :S\$

D.O.A:

28/12/17

Place of Accident :

Is driver the owner? (YES / NO)

Nature of Accident :

If NO, Driver Name / Age :

Driver Tel No. :

(V/L: YES / NO)

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability : % Final ? Yes / No

S\$25000

INSRS:
WSP: Best Solution
Tel:
Liability:
RMKS:INSRS:
WSP:
Tel:
Liability:
RMKS:INSRS:
WSP:
Tel:
Liability:
RMKS:INSRS:
WSP:
Tel:
Liability:
RMKS:

Date/ Time

S\$25000 - X ; SKP 6405L - X

RECEIVED 23 AUG 2018

6/2/18

- Rec'd video from TP

6/2/18

- sent TP video to Shawn

8/2/18

- DS ✓

17/2/18

- File pass to typist monette.

18/8/18

- DV sent

29/8/18

- File pass to shu pti to close

RECEIVED 12 APR 2018

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA :

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia :

Repair Cost:

S\$

6700.00

Loss of Rental (LOR):

S\$

720.00

(6 days)

x 120.00

Loss of Use (LOU):

S\$

-

(\$ - x

days)

Loss of Income (LOI):

S\$

-

(\$ - x

days)

LOR only

☐

LOU only

☐

LOR + LOU

☐

LOR + LOI

☐

(Tick only one)

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

7420.00

Global Sum S\$:

7420.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

7420.00

Name 1:

Best solution Autocare Pte Ltd

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

#350.00

COPY SENT 29/8/18

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 04 days Res.: Yes or NoLump Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SGR5000U Yr Regn: 2010 AugustType: M.Cab / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Mercedes Benz C200 cc 1796Colour: Black A/C: Insured / Std / Nil / NASp. Reading: 151387 T/Radio: Insured / Std / Nil / NA

Eng/No: _____

C/No: WDD20404824375700Gen. Cond: Good / Fair / Poor / BurntSteering: in order / Jammed / Leaked / Burnt orBrake: in order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 225/40R18R: 225/40R18BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front: _____ Rear: _____

R/Bal: 06 mm R/Bal: 06 mmL/Bal: 06 mm L/Bal: 06 mmD.O.A. _____ D.O.I. 28/12/17Survey held at: Best SolutionDes. of Damages: Frt / Rear / O/S N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

TP Direct Asia

US # 6700 (Reel # 3813 / 364).

Date/Time, File Pass to?

☐ : Prel. Report

Days Of Repair: _____

1)

☐ : Final Report

Resurvey No. of Trip: _____

Date/Time, File Return to?

Survey Fee:

2)

Transportation:

Add Fee: ☐ : Site Insp. (\$ _____)

US - RS - SI

☐ : Interview (\$ _____)

Photos

☐ : Tech. Invs (\$ _____)

Ches

☐ : Weekend (\$ _____)

Report Format: _____

Lump Sum / I.B.I. (\$) _____

TOTAL

BEST Solution Autocare Pte Ltd

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934

Business Reg. No.: 201626438D

☎ 6744 0777

☎ 6744 2377

To: Adrian Ling

Xiao Tony

Estimate Quotation

Quotation No	Dec-0005/2017
Date	27/12/2017
Vehicle No	SGQ5000U
Make / Model	Mecs Benz C200

WDD204048JA379700

To: M/s Direct Asia

Address:

Qty	DESCRIPTION	UNIT	Amount
	Items		
1 pc	w/s front fender <i>dent</i>		\$ 985.00
1 pc	w/s front fender inner shield		\$ 162.00
1 set	w/s front fender inner shield clip		\$ 50.00
1 pc	w/s front fender emblem <i>new</i>		\$ 97.00
1 pc	w/s front door <i>Dented</i>		\$ 1,975.00
1 pc	w/s front door protector <i>lt</i>		\$ 92.00
1 pc	w/s front door glass regulator & motor <i>Damaged</i>	7204	\$ 1,445.00
1 pc	w/s side mirror <i>Damaged</i>	6483-60	\$ 1,115.00
1 pc	w/s front door outer handle <i>Repair</i>		\$ 192.00
1 pc	w/s rear door <i>Dented</i>		\$ 2,252.00
1 pc	w/s rear door protector <i>lt</i>		\$ 98.00
	Labour Charge		
1	to dismantle damaged parts, panel beat, repair	1830	\$ 800.00
2	to putty and spray painting on affected area		\$ 1,000.00
3	anti rust		\$ 100.00
4	transfer door <i>fittings</i>		\$ 150.00
5	To perform diagnostic test		\$ 150.00
	Subtotal:		\$ 10,513.00

BEST SOLUTION AUTOCARE PTE LTD

Authorised signature

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Adrian Ling. total 83860
w/s 28/12/17. 2/5 67K
04 days

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 5 February 2018 4:02 PM
To: 'cuiping@carway.com.sg'
Subject: <Request for Video Footage> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017]

Your Ref: **SGQ 5000U**
Our Ref: CC6/DAI17024721/Aps3

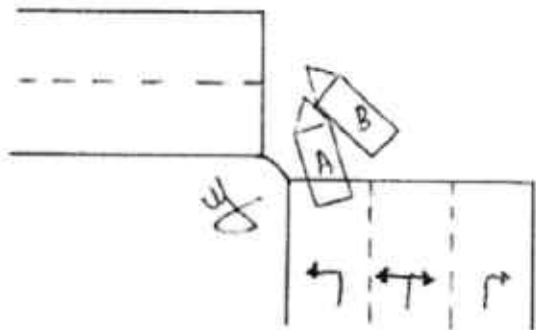
Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that your client cut into his lane and resulted the collision. Attached here with a copy of our insured driver accident report for your easy reference.



(A) - SKP6405L

(B) - SGQ5000U.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the 26th of December 2017 about 2050 I was involved in a minor accident along Tampines Avenue 3.

A Mercedes Car SGU5000U driven by Mr Lim Tong Teck (S8217881C), while turning left from Tampines Avenue 3 (Centre Lane) into Tampines Avenue 8 (Outer lane), cut into my path and brushed against right side of my car's bumper. I was on Tampines Avenue 3 (left lane) turning into Tampines Avenue 8.

It resulted in some scratches to my car's right bumper paint work.

I inspected his car and took a photo of damage part. There was a slight dent to his left front door.

The other parts of his vehicle was not affected.

Later I went to the Tampines Avenue 4 NPC (beside DTL Tampines West Station) to make a report. The policemen on duty told me it is not necessary if there is no injury. He advise me to respond only if notified.

We would like to request a copy of **video footage** as stated in your client accident report for our necessary action.

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.

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

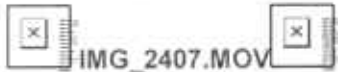
LKK Auto Consultants Pte Ltd

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

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

Hsiao Tong (LKKAuto)

From: Carway GPS <carway7777@gmail.com>
Sent: Tuesday, 6 February 2018 10:57 AM
To: Hsiao Tong (LKKAuto)
Subject: <Request for Video Footage> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017



Hi Hsiao Tong,

Only able to send videos to you via this email. All correspondence pls send to cui ping@carway.com.sg.

You wish to note that Third Party made a right turn from a "Left-Turn Only" lane. He is not supposed to turn right from his lane. The position of his car after the hit (accident) can be clearly seen from the rear cam footage.

Thanks

CuiPing

Hsiao Tong (LKKAuto)

From: Sharon Tan <sharon.tan@directasia.com>
Sent: Tuesday, 6 February 2018 11:44 AM
To: Hsiao Tong (LKKAuto)
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Dear Ms Hsiao Tong,

Thank you for the accident video footage.

We are agreeable to a DIRECT SETTLEMENT in this matter.

Kindly engaged with workshop and keep us updated.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Tuesday, 6 February, 2018 11:12 AM
To: Sharon Tan
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of video footage (Front & Rear) from third party for your perusal.

Kindly advise liability.

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: Sharon Tan [mailto:sharon.tan@directasia.com]

Sent: Monday, 5 February 2018 3:02 PM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to our tele-conversation moments ago.

Liability unclear.

Please furnish video footage captured in SGQ5000U on the link below and keep us updated.

Kindly engaged with workshop and keep us updated.

As requested, we attached copy of both parties report

<https://damscloud.loginto.me/owncloud/public.php?service=files&t=da8b53487b2944cd1bf8935a81a89396>

Kindly key in the 5 numeric claim number for the password and note that the link will expires 15/2/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Saturday, 20 January, 2018 1:13 PM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of third party estimate and our survey photos for your easy reference.

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: Sharon Tan [mailto:sharon.tan@directasia.com]

Sent: Thursday, 18 January 2018 9:51 AM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Hsiao Tong,

We refer to our tele-conversation yesterday.

As there is policy issue, please let us know the estimate from Best Solution Autocare Pte Ltd so that we have keep our PH informed of same.

If it does not exceed \$5,350, PH might wish to take over conduct of the matter and settle on private settlement basis.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]

Sent: Wednesday, 17 January, 2018 10:08 AM

To: Sharon Tan; Motor Claims; Claim

Cc: Hsiao Tong (LKKAuto); 'admin (admin@lbs-auto.com)'

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sharon,

Thank you for your email.

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

Dear Hsiao Tong,

For your information and necessarily action please.

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [mailto:sharon.tan@directasia.com]

Sent: Wednesday, 17 January 2018 9:55 AM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Motor Claims <motorclaims@directasia.com>; Claim

<claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; 'admin (admin@lbs-auto.com)' <admin@lbs-auto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to our tele-conversation moments ago.

As the link we have provided earlier has expired, please upload the third party accident video on the new link below.
Suspicious URL to be analyzed

Kindly key in the 5 numeric claim number for the password and note that the link will expires 27/1/2018.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Monday, 15 January, 2018 2:51 PM

To: Sharon Tan; Motor Claims; Claim

Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Charandeep Singh; Admin A; Hsiao Tong (LKKAuto); 'admin (admin@lbs-auto.com)'

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sir/Madam,

We refer to the above matter.

Any update for this case?

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Monday, 8 January 2018 9:29 AM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Cc: 'admin (admin@lbs-auto.com)' <admin@lbs-auto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to your email dated 29/12/17.

Please be informed that our insured has not reported the accident.

We will update you once our insured lodge the report.

Meanwhile, we note that there was video footage captured in third party vehicle.

Please upload the video footage on our portal below

[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 18/1/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Friday, December 29, 2017 5:09 PM

To: Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>

Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [EXT] RE: Direct Settlement - Accident Involving SKP6405L (OI : DAI - TBA) AND SGQ5000U (TP : LKK REF - CC6/DAI17024721/Aps3) on 28/12/2017

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SGQ 5000U at Best Solution Autocare Pte Ltd - Ubi.

Enclosed for your perusal is:

TP's GIA report

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

IMPORTANT NOTICE: This message is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 6 February 2018 11:12 AM
To: 'Sharon Tan'
Subject: RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8
Attachments: SGQ 5000U - Front.mp4; SGQ 5000U - Rear.mp4

Hi Sharon,

Attached here is a copy of video footage (Front & Rear) from third party for your perusal.

Kindly advise liability.

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: Sharon Tan [mailto:sharon.tan@directasia.com]
Sent: Monday, 5 February 2018 3:02 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to our tele-conversation moments ago.

Liability unclear.

Please furnish video footage captured in SGQ5000U on the link below and keep us updated.

Kindly engaged with workshop and keep us updated.

As requested, we attached copy of both parties report

<https://damscloud.loginto.me/owncloud/public.php?service=files&t=da8b53487b2944cd1bf8935a81a89396>

Kindly key in the 5 numeric claim number for the password and note that the link will expires 15/2/2018.

Regards

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 9 February 2018 5:51 PM
To: 'cuiping@carway.com.sg'
Subject: RE: <Request for Video Footage> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017]

Without Prejudice

Hi,

Thank you for your video.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

"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: 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, 5 February 2018 4:02 PM
To: 'cuiping@carway.com.sg' <cuiping@carway.com.sg>
Subject: <Request for Video Footage> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017]

Your Ref: **SGQ 5000U**

Without Prejudice

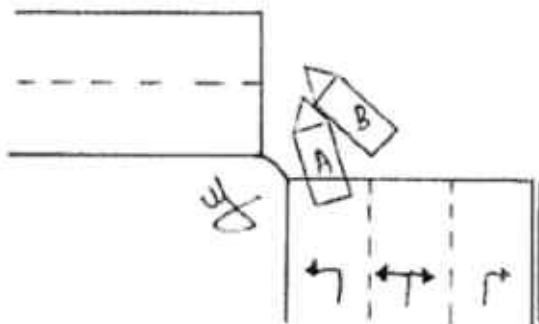
Our Ref: CC6/DAI17024721/Aps3

Dear Sirs,

ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that your client cut into his lane and resulted the collision. Attached here with a copy of our insured driver accident report for your easy reference.



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the 26th of December 2017 about 2050 I was involved in a minor accident along Tampines Avenue 3.

A Mercedes Car SGU5000U driven by Mr Lim Tong Teck (S8217881C), while turning left from Tampines Avenue 3 (Centre Lane) into Tampines Avenue 8 (Outer lane), cut into my path and brushed against right side of my car's bumper. I was on Tampines Avenue 3 (left lane) turning into Tampines Avenue 8.

It resulted in some scratches to my car's right bumper paint work.

I inspected his car and took a photo of damage part. There was a slight dent to his left front door.

The other parts of his vehicle was not affected.

Later I went to the Tampines Avenue 4 NPC (beside DTL Tampines West Station) to make a report. The policemen on duty told me it is not necessary if there is no injury. He advise me to respond only if notified.

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

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.

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: chewht@lkkauto.com | fax: 6741-4108

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

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8217881C



Name

LIM TONG TECK
(LIN DONGDE)

林 东 德

Race

CHINESE

Date of birth

08-06-1982

Sex

M

S8217881C

Country of birth

SINGAPORE

4881832



NRIC No. S8217881C

Date of issue

10-09-2012

Address

APT BLK 101 JURONG EAST STREET 13
#09-202
SINGAPORE 600101

REPUBLIC OF SINGAPORE **DRIVING LICENCE**

Portrait photo of a man.

Licence Number: **S8217881C**
Name: **LIM TONG TECK
(LIN DONGDE)**

Birth Date: **08 Jun 1982**
Issue Date: **22 May 2009**

Barcode: 001744718D

Background image of a person driving a vehicle.

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

Class 3 Motor Cars= \leq 3000kg with \leq 7 passengers, exclusive of the driver; and other motor vehicles \leq 2500kg 22 May 2009

NP 428A

Licence No: S8217881C

Barcode

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 7 July 2018 2:38 PM
To: Sharon Tan (sharon.tan@directasia.com)
Cc: Admin A
Subject: RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8
Attachments: LOD.PDF; LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; LKK Resurvey Photos 1.pdf; LKK Resurvey Photos 2.pdf

Without Prejudice

Hi Sharon,

We refer to the above matter.

We seek your approval to offer Third Party repairer, **BEST SOLUTION AUTOCARE PTE LTD** at **\$7,180.00(all-in)**.
The breakdown is as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (4days x \$120.00)	\$ 480.00
TOTAL	<u>\$ 7,180.00</u>

Enclosed herewith the supporting document for your perusal.

For your approval please.

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: Sharon Tan [mailto:sharon.tan@directasia.com]

Sent: Friday, 6 July 2018 4:08 PM

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

Cc: assignments <assignments@lkkauto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We have not heard from you since our email dated 6/2/18.

Please update us on the developments of this third party settlement matter.

Hsiao Tong (LKKAUTO)

From: Sharon Tan <sharon.tan@directasia.com>
Sent: Friday, 27 July 2018 4:48 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8
Attachments: LOD.PDF; LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; LKK Resurvey Photos 1.pdf; LKK Resurvey Photos 2.pdf

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to your email dated 7/7/18.

We are agreeable with your recommendation. Please proceed to negotiate as such and keep us posted once there is a settlement.

Regards

Sharon Tan / Senior Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Office: 20 Anson Road, #08-01, S(079912)
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



***Our Service Centre at South Bridge Road will close with effect from 1 Aug 2018 and we are looking for a new home. Stay tuned for updates.*

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Saturday, 7 July, 2018 2:38 PM
To: Sharon Tan
Cc: Admin A
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Without Prejudice

Hi Sharon,

We refer to the above matter.

We seek your approval to offer Third Party repairer, **BEST SOLUTION AUTOCARE PTE LTD** at **\$7,180.00(all-in)**. The breakdown is as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (4days x \$120.00)	\$ 480.00
TOTAL	<u>\$ 7,180.00</u>

Enclosed herewith the supporting document for your perusal.

For your approval please.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Friday, 6 July 2018 4:08 PM

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

Cc: assignments <assignments@lkkauto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We have not heard from you since our email dated 6/2/18.

Please update us on the developments of this third party settlement matter.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Tuesday, 6 February, 2018 11:44 AM

To: Hsiao Tong (LKKAuto)

Subject: [EXT] Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Dear Ms Hsiao Tong,

Thank you for the accident video footage.

We are agreeable to a DIRECT SETTLEMENT in this matter.

Kindly engaged with workshop and keep us updated.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Tuesday, 6 February, 2018 11:12 AM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of video footage (Front & Rear) from third party for your perusal.

Kindly advise liability.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Monday, 5 February 2018 3:02 PM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to our tele-conversation moments ago.

Liability unclear.

Please furnish video footage captured in SGQ5000U on the link below and keep us updated.

Kindly engaged with workshop and keep us updated.

As requested, we attached copy of both parties report

Suspicious URL to be analyzed

Kindly key in the 5 numeric claim number for the password and note that the link will expires 15/2/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, 20 January, 2018 1:13 PM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of third party estimate and our survey photos for your easy reference.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Thursday, 18 January 2018 9:51 AM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Hsiao Tong,

We refer to our tele-conversation yesterday.

As there is policy issue, please let us know the estimate from Best Solution Autocare Pte Ltd so that we have keep our PH informed of same.

If it does not exceed \$5,350, PH might wish to take over conduct of the matter and settle on private settlement basis.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Wednesday, 17 January, 2018 10:08 AM
To: Sharon Tan; Motor Claims; Claim
Cc: Hsiao Tong (LKKAuto); 'admin' (admin@lbs-auto.com)
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sharon,

Thank you for your email.

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

Dear Hsiao Tong,

For your information and necessarily action please.

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]
Sent: Wednesday, 17 January 2018 9:55 AM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; 'admin' (admin@lbs-auto.com) <admin@lbs-auto.com>
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to our tele-conversation moments ago.

As the link we have provided earlier has expired, please upload the third party accident video on the new link below.
[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 27/1/2018.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Monday, 15 January, 2018 2:51 PM
To: Sharon Tan; Motor Claims; Claim
Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Charandeep Singh; Admin A; Hsiao Tong (LKKAuto); 'admin' (admin@lbs-auto.com)
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sir/Madam,

We refer to the above matter.

Any update for this case?

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]
Sent: Monday, 8 January 2018 9:29 AM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Cc: 'admin' (admin@lbs-auto.com) <admin@lbs-auto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to your email dated 29/12/17.

Please be informed that our insured has not reported the accident.

We will update you once our insured lodge the report.

Meanwhile, we note that there was video footage captured in third party vehicle.

Please upload the video footage on our portal below

[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 18/1/2018.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)



From: Shirley Hiew (LKK Auto) [mailto:ShirleyHiew@lkkauto.com]
Sent: Friday, December 29, 2017 5:09 PM
To: Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>
Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [EXT] RE: Direct Settlement - Accident Involving SKP6405L (OI : DAI - TBA) AND SGQ5000U (TP : LKK REF - CC6/DAI17024721/Aps3) on 28/12/2017

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SGQ 5000U at Best Solution Autocare Pte Ltd - Ubi.

Enclosed for your perusal is:

TP's GIA report

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

IMPORTANT NOTICE: This message is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 28 July 2018 10:42 AM
To: 'cuiping@carway.com.sg'
Subject: RE: <Request for LOD & Docs> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017]

Without Prejudice

Hi,

Noted.

We propose settlement as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (4days x \$120.00)	\$ 480.00
TOTAL	<u>\$ 7,180.00</u>

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.

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: chewht@lkkauto.com | fax: 6741-4108

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

-----Original Message-----

From: cuiping@carway.com.sg <cuiping@carway.com.sg>

Sent: Thursday, 19 July 2018 7:16 PM

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

Subject: Re: <Request for LOD & Docs> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017]

Dear Ms Hsiao Tong,

My boss have submitted all the claims docs to Direct Asia during my sick leave - 29/05/2018 when he got the finalization amount from Mr Adrian.

Thanks

Hsiao Tong (LKKAuto)

From: cuiping@carway.com.sg
Sent: Monday, 30 July 2018 10:03 AM
To: Hsiao Tong (LKKAuto)
Subject: Re: <Request for LOD & Docs> Your Ref: SGQ 5000U *Our Ref: CC6/DAI17024721/Aps3 [ACCIDENT INVOLVING SKP 6405L(DIRECT ASIA) & SGQ 5000U ON 28/12/2017]

Hi Hsiao Tong,

Please allow us to appeal for an additional 2 days of rental to cover before the repair started.

We hope to close the case at \$7,400.

Thanks

CuiPing

On 2018-07-28 10:42, Hsiao Tong (LKKAuto) wrote:

> Without Prejudice

>

> Hi,

>

> Noted.

>

> We propose settlement as follows: -

>

> 1. Cost of Repair

>

> \$ 6,700.00

>

> 2. Loss of Rental (4days x \$120.00)

>

> \$ 480.00

>

> TOTAL

>

> \$ 7,180.00

>

> 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.

>

> 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 (LKKAUTO)

From: Sharon Tan <sharon.tan@directasia.com>
Sent: Tuesday, 14 August 2018 9:39 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Hsiao Tong,

We refer to your e-mail below dated 14/8/18 and agree with your views. Kindly proceed accordingly.

We await your further advises in due course.

Thank you.

Regards

Sharon Tan / Senior Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Office: 20 Anson Road, #08-01, S(079912)
www.directasia.com



***Our Service Centre at South Bridge Road will close with effect from 1 Aug 2018 and we are looking for a new home. Stay tuned for updates.*

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Tuesday, 14 August, 2018 9:21 AM
To: Sharon Tan
Cc: Admin A
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

We refer to the above matter.

For LOR, third party rejected our offer at 4days and proposed 6days. The breakdown is as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (6days x \$120.00)	\$ 720.00
TOTAL	<u>\$ 7,420.00</u>

Kindly let us have your further mandate/ instruction.

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: Sharon Tan <sharon.tan@directasia.com>

Sent: Friday, 27 July 2018 4:48 PM

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

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to your email dated 7/7/18.

We are agreeable with your recommendation. Please proceed to negotiate as such and keep us posted once there is a settlement.

Regards

Sharon Tan / Senior Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S(079912)

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



***Our Service Centre at South Bridge Road will close with effect from 1 Aug 2018 and we are looking for a new home. Stay tuned for updates.*

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, 7 July, 2018 2:38 PM

To: Sharon Tan

Cc: Admin A

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Without Prejudice

Hi Sharon,

We refer to the above matter.

We seek your approval to offer Third Party repairer, **BEST SOLUTION AUTOCARE PTE LTD** at **\$7,180.00(all-in)**.
The breakdown is as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (4days x \$120.00)	\$ 480.00
TOTAL	<u>\$ 7,180.00</u>

Enclosed herewith the supporting document for your perusal.

For your approval please.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Friday, 6 July 2018 4:08 PM

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

Cc: assignments <assignments@lkkauto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We have not heard from you since our email dated 6/2/18.

Please update us on the developments of this third party settlement matter.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Tuesday, 6 February, 2018 11:44 AM

To: Hsiao Tong (LKKAuto)

Subject: [EXT] Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Dear Ms Hsiao Tong,

Thank you for the accident video footage.

We are agreeable to a DIRECT SETTLEMENT in this matter.

Kindly engaged with workshop and keep us updated.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



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

Sent: Tuesday, 6 February, 2018 11:12 AM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of video footage (Front & Rear) from third party for your perusal.

Kindly advise liability.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Monday, 5 February 2018 3:02 PM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to our tele-conversation moments ago.

Liability unclear.

Please furnish video footage captured in SGQ5000U on the link below and keep us updated.

Kindly engaged with workshop and keep us updated.

As requested, we attached copy of both parties report

[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 15/2/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, 20 January, 2018 1:13 PM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of third party estimate and our survey photos for your easy reference.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Thursday, 18 January 2018 9:51 AM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Hsiao Tong,

We refer to our tele-conversation yesterday.

As there is policy issue, please let us know the estimate from Best Solution Autocare Pte Ltd so that we have keep our PH informed of same.

If it does not exceed \$5,350, PH might wish to take over conduct of the matter and settle on private settlement basis.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Wednesday, 17 January, 2018 10:08 AM

To: Sharon Tan; Motor Claims; Claim

Cc: Hsiao Tong (LKKAuto); 'admin (admin@lbs-auto.com)'

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt involg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sharon,

Thank you for your email.

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

Dear Hsiao Tong,

For your information and necessarily action please.

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Wednesday, 17 January 2018 9:55 AM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; 'admin (admin@lbs-auto.com)' <admin@lbs-auto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt involg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to our tele-conversation moments ago.

As the link we have provided earlier has expired, please upload the third party accident video on the new link below.
[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 27/1/2018.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]
Sent: Monday, 15 January, 2018 2:51 PM
To: Sharon Tan; Motor Claims; Claim
Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Charandeep Singh; Admin A; Hsiao Tong (LKKAuto); 'admin' (admin@lbs-auto.com)
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sir/Madam,

We refer to the above matter.

Any update for this case?

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]
Sent: Monday, 8 January 2018 9:29 AM
To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Cc: 'admin' (admin@lbs-auto.com) <admin@lbs-auto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to your email dated 29/12/17.

Please be informed that our insured has not reported the accident.

We will update you once our insured lodge the report.

Meanwhile, we note that there was video footage captured in third party vehicle.

Please upload the video footage on our portal below

[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 18/1/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Friday, December 29, 2017 5:09 PM

To: Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>

Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [EXT] RE: Direct Settlement - Accident Involving SKP6405L (OI : DAI - TBA) AND SGQ5000U (TP : LKK REF - CC6/DAI17024721/Aps3) on 28/12/2017

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SGQ 5000U at Best Solution Autocare Pte Ltd - Ubi.

Enclosed for your perusal is:

TP's GIA report

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

IMPORTANT NOTICE: This message is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender.

74477/ST

BEST Solution Autocare Pte Ltd

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934

Business Reg. No.: 201626438D

☎ 6744 0777

☎ 6744 2377

RECEIVED
3 - MAY 2018
A

Date: 28th May 2018, Monday

M/s Direct Asia Insurance
88 South Bridge Rd,
Singapore 058716

Attn: Motor Claims Dept

Dear Sir / Madam,

ACCIDENT INVOLVING MOTOR VEHICLES SGQ5000U & SKP6405L (YR INSURED) ON
26/12/2017 WITHIN JUNCTION OF TAMPINES AVE 3 & AVENUE 8 @ 2045 HRS.

We note that you are the insurer of SKP 6405L.

We would like to confirm that repairs carry out to our client's vehicle of registration
no.: **SGQ 5000U** has been completed of satisfaction. As a result with
the above-captioned road traffic accident, we therefore propose to claim from you
as follows:

Cost of repairs	\$	6,700.00
Rental	(\$ 148.00 x 8 Days) \$	1,184.00

Total: \$ 7,884.00 ✓

We hope to go for direct settlement. Please let us have your reply the soonest possible.

Thank You

Heall



Authorized Signatory

LETTER OF AUTHORISATION

ACCIDENT ON : 26/12/2017 at 2045 Hrs
AT/ALONG : the junction of Tampines Ave 3 and Tampines Ave 8.
INVOLVING VEHICLE/S : SGR 5000U & RKP 6405 L

I/We, (Name) Lim Tong Teck of NRIC No S8217881C hereby authorize Best Solution Autocare Pte Ltd my repairer, to give all further instructions on my behalf concerning the above said claim and to appoint a solicitor. As such, all future correspondences should be addressed to them.

My repairer is further authorized to receive on my behalf the settlement sum monies.

I confirm in the event that my vehicle is required to be re-inspected and/or if I am required to attend Court proceedings, I agree to comply and extend my co-operation readily. Failing which I will be liable to pay the repair costs, incidentals and all legal costs incurred.


I confirm in the event the Third Party claim is unsuccessful (E.g. In cases whereby the Third Party driver is driving under the influence of alcohol, driving without insurance coverage, driving without license, driving without authorization) I agree to pay for all the repair costs, survey report and incidentals incurred by my repairer.

Dated this 26 day of Dec 20 17



Signature or Right Thumb Print

Name : Lim Tong Teck
NRIC No : S8217881C



Signature or Right Thumb Print

Witness Name : Lee Chooi Peng
NRIC No : S8073195G

Company chop (if applicable)

RELEASE VOUCHER
(Direct Asia Express Third Party Claim)

"We/I, BEST SOLUTION AUTOCARE PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of Direct Asia Insurance (Singapore) Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$7,400.00 (Global Sum) for vehicle no. SGQ 5000U that was damaged pursuant to the accident which occurred on 26/12/2017 (date) along JUNCTION OF TAMPINES AVE 3 & TAMPINES AVE 8 (location) involving vehicles no/s: SKP 6405L. This is pursuant to the inspection conducted on 28/12/2017 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LIM TONG TECK (LIN DONGDE) ("the third party claimant") of vehicle no. SGQ 5000U to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify Direct Asia Insurance (Singapore) Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SGQ 5000U (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 20 (day) of Aug (month) 2018 (year)



Lup.

Signed by appointed surveyor

Leah



Signed by "the workshop" (with chop)

BEST Solution Autocare Pte Ltd

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934

Business Reg. No.: 201626438D

☎ 6744 0777

☎ 6744 2377

Date: : 08th May 2018, Tuesday

M/s Direct Asia Insurance

88 South Bridge Rd,

Singapore 058716

FINAL REPAIR BILL

Registration No : SGQ5000U
Make & Model : MERCEDES BENZ C200 CGI
Chassis No : WDD2040482A379700

Spare Parts & Repair Cost of the mentioned vehicle as per surveyor's
Finalization S\$ 6,700.00

Total Amount S\$ 6,700.00

Singapore Dollar : Six Thousand and Seven Hundred Only.

Thank You

Authorized Signature

Leah



BEST SOLUTION AUTOCARE PTE LTD

CARWAY LEASING & RENTAL

53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934

R.O.C No: 53264813K

☎ 6744 0777

☎ 6744 2377

INVOICE

Bill To: Lim Tong Teck

Contact: 9761 8092 Date:

04-Jan-18

Address: Blk 101 Jurong East St 13 #09-202
(S) 600101

Invoice No: 2018-0017

Make / Model: Honda Accord (SJG4169R)

Rental Agreement: CLR-170572

	Description	Unit Price	Total
1	Rental Period: <u>27-Dec-17</u> to <u>04-Jan-18</u> - <u>8</u> Day/s	\$ 148.00	\$ 1,184.00
2	M'sia Usage: _____ to _____ - _____ Day/s	\$ -	\$ -
3	Others:		
Total Payable:			\$ 1,184.00

Payment

(1) By Nets / Cash

(2) By Internet Banking

- a. Payment can also be remitted directly to our DBS Current Account No.: 023-904386-0
- b. Kindly inform us once remittance is done.

(3) By Cheque Payment:

- a. Cheque should be crossed and made payable to CARWAY LEASING & RENTAL.
- b. Please write the 'Vehicle Number' on the reverse side of the cheque and mail it to the address above.

Thank you! Looking forward to more future business with you again!

Authorised Signature



CARWAY LEASING & RENTAL

53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934

R.O.C No: 53264813K

☎ 6744 0777

☎ 6744 2377

RENTAL AGREEMENT

No: CLR - 170572

Make / Model:	Vehicle No:	IU No:
Honda Accord 2.4L	SJG 4169 R	1122099228

HIRER'S PARTICULARS	
Name	: Lim Tong Teck
Address	: Blk 101 Jurong East street 13 #09-202 SG 600101
Email	:
Telephone (HP)	:
(O)	:
NRIC / PP No	: S8217881C
Occupation	:
Nationality	: SINGAPOREAN
D.O.B	: 8 June 1982
Driving Lic No	: S8217881C
Driving Experience:	Yrs

DRIVER'S PARTICULARS (if different from Hirer)	
Name	:
Address	: SG
Telephone (HP)	:
(O)	:
NRIC / PP No	:
Occupation	:
Nationality	:
D.O.B	:
Driving Lic No	:
Driving Experience:	Yrs

CHARGES			
8	Day (s) @ S\$	148.00	/ Day S\$ 1184
	Week (s) @ S\$		/ Week S\$ 0.00
	Month (s)** @ S\$		/ Month S\$ 0.00
Note ** (Monthly rental cycle = 30 Days)			
Additional Rental Payable (eg: M'sia Usage) -	- Days	S\$	0.00
Others :		S\$	0.00
Advanced Deposit (REFUNDABLE)		S\$	0.00
Subtotal		S\$	1184
Less Deposit BY:		S\$	0.00
Balance Payable BY:		S\$	1184
<u>Theft / Accident Excess Liability (At Fault - Direct / Conflict Cases)</u>			
Singapore	: Own	S\$ 2,000.00	TP S\$ 2,000.00
Malaysia	: Own	S\$ 2,000.00	TP S\$ 2,000.00
Windscreen	:	S\$ 400.00	

Important Notes:

- 1) I, the Hirer, agreed to hold whatever responsibilities for any damage(s) caused by vehicular accident, traffic offence(s) and/or any other penalty(ies) in connection with the use of the said vehicle during the period when it is in my custody including in M'sia.
 - 2) In the event of the accident, Hirer is fully liable for the towing charges from the accident scene to the repairer PLUS loss of earnings while the damaged vehicle is under repair (if any).
 - 3) The vehicle can only be used within Singapore ONLY. PENALTY of S\$80.00 / day will be imposed for unauthorised usage to M'sia.
 - 4) SMOKING IS STRICTLY PROHIBITED IN THE VEHICLE.
In the event of smoking, cleaning fees of \$150.00 will apply.
- I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the hire agreement printed overleaf.

Terms & Conditions:

The Hirer is OBLIGED to fulfil/complete the full Rentals stated in this Rental Agreement. Should there be any early termination by the Hirer, the Hirer shall pay ALL remaining Rentals in this Hire Agreement and return the vehicle to the owner.

Signature of Hirer / Date

Signature of Driver / Date

(if different from Hirer)

Date Out: 27-Dec-17	Date In: 04 JAN 2010
Time Out: Hrs	Time In: Hrs
Delivery / Self-Collection	Self-Delivery / Collection

Hire period expires on: 04 JAN 2010 at Hrs.

Terms and Conditions

An agreement is made between Carway Leasing and Rental of 52, Ubi Ave 2 Singapore 408934 (hereinafter called "the Owner") and the person whose particulars and signature appears hereunder (hereinafter called "the Hirer"). The Owner HEREBY rents to the Hirer and the Hirer takes the motor vehicle described hereunder (hereinafter "the Vehicle") subject to all terms, conditions and stipulations of this Agreement, in connection whereof the Hirer acknowledges and agrees as follows:

1. The vehicle is the property of the Owner and is in good mechanical condition. The Hirer will return the Vehicle together with all keys, tyres, tools, accessories and other equipment in the same condition as when received, ordinary wear and tear excepted, to the place, date and at the time stated or sooner upon demand by the Owner. If the Vehicle has not been returned to such place on the date so specified, the Owner shall send a demand to the Hirer to return the Vehicle to such location. The Owner may at his option, repossess the Vehicle at any time thereafter the date specified in the demand stipulations. The Owner reserves the right to repossess the Vehicle at any time without demand at Hirer's expenses if the Vehicle is illegally parked, is used for any illegal purpose or is apparently abandoned. The Hirer waives prior notice, pre-seizure hearing and judicial process as prior condition to Owner's repossession.
2. The Owner is entitled to take such steps as it may in its discretion think fit to repossess the Vehicle and shall not be liable for any loss or damage whatsoever occasioned in the course of repossessing the Vehicle nor shall the Owner be liable to any person for any goods, articles or things placed or alleged to be placed in the Vehicle at the time of repossession.
3. The Owner reserves the right to retain or forfeit any of such goods, articles or things until such time as the Hirer pays all monies due and payable and where the Owner deems it fit to forfeit such goods, articles or things, the Owner shall give the Hirer two (2) weeks' notice of his intention to forfeit them and upon the expiry of the notice period, the Owner shall be entitled without incurring any liability whatsoever to sell all or parts of the goods, articles and things by private treaty or otherwise and utilize the proceeds from such sale towards payment of the said monies payable by the Hirer under this Agreement.
4. The Hirer shall be liable to the Owner for all costs and expenses incurred by the Owner in repossession of the Vehicle and also for the sale (if any) including any charges paid by the Owner in order to replace the loss of the Vehicle.
5. If the Owner makes a demand under Clause 1 and the Vehicle is returned on the specified date and location and before the expiry of the hire period as stated aforesaid, the Owner shall refund the deposit to the Hirer and from the rental paid by the Hirer such sum as calculated for the unused portion of the hire period (pro-rated if applicable). The Hirer thereafter shall not have any claim against the Owner PROVIDED ALWAYS no refund of deposit shall be made to the Hirer unless all sums due and payable by the Hirer under this Agreement had been paid in full.
6. The Hirer is solely responsible for all cost of all petrol, diesel oil and other consumables used in relation to the Vehicle for all the period when the Vehicle is rented out to the Hirer.
7. The Hirer shall take proper care of the Vehicle and drive the same in a careful and lawful manner and shall observe all traffic regulations and laws. In the event of any breach of any traffic regulations and laws, the Hirer shall pay all fines and penalties which may be incurred including any fines and penalties imposed by law on Owners of a vehicle and shall be liable for all Summon Notices and inquiries in connection therewith. The Hirer shall indemnify the Owner for any fines or penalties or expenses paid by the Owner for any breaches of traffic regulations and rules by the Hirer or his driver.
8. The Hirer is solely responsible for any Area Charge Fee payable for entry into the Restricted Zone of the city during operation hours.
9. The Vehicle shall not be overloaded and shall at all times, at the Hirer's expense, be provided with sufficient oil, water and the prescribed tyre pressure. When not in use, the vehicle must be properly parked and locked. The Hirer shall not tamper with the speedometer and in the event of the same not functioning properly, the Hirer shall immediately inform the Owner of the defect; whereupon the Owner shall provide the Hirer with a name and address of a workshop whereby the Hirer shall deliver the Vehicle to as to remedy the defect immediately.
- 10(a) The full rental cost is calculated on the basis of the either daily, weekly or monthly rental charge together with a refundable S\$700.00 deposit which is payable in advance on delivery of the Vehicle to the Hirer.
- (b) In the case of a hire period exceeding one (1) month, the Hirer shall pay the Owner the following monthly rental in advance on the same day as the first rental payment was made.
- (c) In the event where the Hirer fails to return the Vehicle on the expiration of this rental Agreement, i.e. where the Vehicle is not returned to the location or date as specified aforesaid; or if any cheque given by the Hirer to the Owner for payment of rental in advance is dishonoured on presentation for payment or if the Hirer fails to make payment of the rental in advance as provided in the above Clause 10a or 10b; or where the Owner in his discretion extend the hire period without the Hirer paying the full rental in advance as provided in Clause 10a or 10b; whichever is applicable, then without prejudice to other rights of the Owner, the Hirer shall be liable to pay the Owner rental calculated on a daily basis rate and the rate chargeable shall be as stipulated aforesaid.
11. Under no circumstances shall the vehicle be used, operated or driven: -
(i) by any person or persons other than the Hirer or a person or persons expressly designated and authorised in this Agreement (hereinafter called "the driver") and for the purposes of this Agreement the driver shall be deemed to be the servant or the agent of the Hirer;
(ii) while the Hirer or the driver is under the influence of intoxicating liquor or drugs;
(iii) to carry passengers or property for a consideration express or implied;
(iv) if the vehicle is obtained from the Owner by fraud or misrepresentation;
(v) in motor sports events, including racing, pace-making, rallying, reliability trials and speed testing;
(vi) for any reason other than:
(a) for a legitimate lawful purpose.
12. In the event that the vehicle is used, operated or driven under any of the above-mentioned circumstances, such use, operation and driving of Vehicle shall be deemed to be without the Owner's permission.
13. The Hirer shall drive the vehicle only when qualified to do so and whilst holding all necessary current licences and permits and shall at all times drive the Vehicle in accordance with all requirements of the law and with the Owner's standard policy of insurance the copy of which is available for inspection at the Owner's office. The Hirer is bound by and agrees to the terms and conditions thereof. A being videoclipped by the Hirer that the policy is a standard motor vehicle policy as required by the law of the Republic of Singapore. The Hirer agrees further to protect the interest of the Owner's and the Owner's insurance company in case of accident by:
(a) Obtaining names and addresses of parties involved and of witnesses and registrations numbers of all vehicles involved;
(b) Not admitting liability or guilt or compound any claim or traffic summons or notice either partially or in full;
(c) Not abandoning the Vehicle;
(d) Giving a detailed written report including diagram, even in case of slight damage within twenty-four (24) hours;
(e) Completing the Owner's accident report for the purposes of submitting to the Owner's insurance company within twenty-four (24) hours;
(f) Notifying the police immediately;
- (g) Calling the Owner's office at 52 Ubi Avenue 2, Singapore 408934, its insurers' or the Owner insurer's solicitors as and when requested to do so and to be full co-operation therewith.
14. The Owner shall not be liable to any person for any loss or damage to any property left, stored or transported by any person in or upon the vehicle before or during the hire period or on or after the day the Vehicle is returned to the Owner and the Hirer releases and indemnifies the Owner from any such liability and agrees to hold the Owner harmless from all claims and demands on a full indemnity basis.
15. In taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition. If the Owner shall not be liable to any person for any loss or damage whatsoever suffered and not covered by insurance or as a result of the Vehicle breaking down for any reason whatsoever or as a result of any late delivery of the Vehicle or a replacement Vehicle and the Hirer agrees to exonerate the Owner from all responsibility for any such loss or damage and to indemnify the Owner for the same.
16. The vehicle is not covered by a motor insurance policy containing personal accident or death liability for the driver or passengers. Arrangement may be made, however, at the request of the Hirer to cover the Vehicle with such a policy for the period of the hire. A copy of this policy will be available for inspection at the office of the Owner if the Hirer does not arrange for this insurance cover; the Owner will not accept any liability for any accident, death or other loss resulting from an accident with the Vehicle.
- 16(a) In the event the Vehicle is damaged or destroyed or lost or stolen or confiscated by the Authorities during the hire period, whether such damage is caused by or the destruction of loss theft or confiscation is through the negligence of the Hirer or a breach by the Hirer of any of the terms and conditions in this Agreement or otherwise, the Hirer shall be liable to pay to the Owner all loss and damage occasioned or suffered by the Owner.
- (b) Any loss and damage as mentioned above is deemed to be in the nature of a debt or liquidated demand and without limiting the generality of Clause 16a and without prejudice to any other rights of the Owner such loss and damage shall include:
(i) In the event of damage to the Vehicle all costs to repair the Vehicle;
(ii) In the event the Vehicle is assessed to be beyond economic repair or is destroyed, lost, stolen or confiscated the value of the Vehicle as determined by the Owner of which the assessment of the Vehicle shall be final. The Owner may in his absolute discretion permit the Hirer to replace the Vehicle at the Hirer's expense with a similar Vehicle or accept payment in lieu of the value of the Vehicle.
- (iii) Damages and loss resulting from inability to hire the Vehicle out so from inability to use the same at the daily rental rate stipulated aforesaid from the day the Vehicle is returned to the Owner till the day the Vehicle is repaired or replaced or the day on which the Hirer shall pay the Owner the value of the Vehicle, whichever is applicable, and where more than one is applicable the latest day shall apply.
- (iv) All costs and expenses incurred for repair or replacement of any punctured or damaged tyre or for the repair or replacement of keys, lock tools, accessories and other equipment and all costs and expenses for towing charges, survey and inspection fee and any other charges, or fee paid or payable by the Owner to any person whatsoever.
- (v) All other costs and expenses the Owner may incur or be put or expose to as well as all other costs and expenses paid or payable by the Owner by reason of the Hirer's default.
17. Except as expressly provided in this Agreement the Hirer shall keep the Vehicle at all times in his possession outside and inland and shall not part with possession, custody or control thereof to any other person.
- 18(a) If for any reason the Vehicle described aforesaid or any other Vehicle ordered by the Hirer prior to the commencement of the hire period is not available at the time of such commencement, the Owner reserves the right to replace the Vehicle of similar and of no such replacement Vehicle is available or if the Owner shall decline to provide a replacement Vehicle other than the Hirer shall be liable to pay the deposit and all rental paid by the Hirer and thereafter the Hirer shall have no claim of any kind whatsoever against the Owner.
- (b) If for any reason the Hirer fails or neglects or refuses to take delivery of the Vehicle at the commencement of the hire period, the Hirer shall without prejudice to the rights of the Owner, pay the Owner as liquidated damages for breaching the Agreement of which the sum is equal to the rental payable for the hire period stated aforesaid, credit being given for any rental paid by the Hirer for any part of the hire period.
19. The Hirer or the driver of the Vehicle shall in no event be deemed the agent, servant or employee of the Owner in any manner or for any purpose whatsoever.
20. Any notice or demand required or permitted to be served or made under the Agreement on any person shall be deemed to have been validly served or made if served on that person personally or sent to him by registered post or local urgent mail or left at the address stated in this Agreement or to his existing or last known business or residential address and any such notice sent by registered post or local urgent mail shall be conclusively deemed to have been received by that person within, in the case of registered mail, forty-eight (48) hours, and in the case of local urgent mail, twenty-four (24) hours after the time of posting whether or not that person actually receives it or the same is returned to the sender.
21. No relaxation, forbearance, or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any breach operate as a waiver of any subsequent or continuing breach.
22. The Hirer shall pay all legal fees as between solicitor and clients and other costs and disbursements incurred in connection with demanding and enforcing payment of any monies due under this Agreement or otherwise howsoever in enforcing this Agreement and/or any of the covenants/undertakings stipulations terms, conditions or provisions of this Agreement.
23. The person signing this Agreement and any other person, firm, or organization to whom the person signing directs that payment be billed shall each be deemed a Hirer hereunder and shall be jointly and severally liable for the payment of all monies due or to become due by reason of this Agreement.
24. In the event of any disputes arising out of or in connection with this Agreement, the parties hereto hereby agree and submit to the jurisdiction of the courts of the Republic of Singapore.
25. This Agreement shall be construed in accordance with the law of the Republic of Singapore.
26. Any provision in this Agreement or any part of any Clause thereof which is prohibited or unenforceable in a Court of law shall be ineffective only to the extent of such prohibition or unenforceability shall invalidate or affect the remaining provisions of this Agreement or the remaining parts of the Clause affected.
27. In this Agreement where the contract is permitted:
(a) The day the Vehicle is returned to the Owner includes:
(i) The day the Vehicle is physically returned to the Owner in any person;
(ii) The day on which the Owner repossesses the Vehicle;
(iii) If the Vehicle is destroyed or if the Vehicle is lost, stolen or confiscated in the Owner's consent (lease or) take physical possession of the same is retrospective of its loss, theft or confiscation. The day on which the Hirer reports to the Owner in the day the Owner becomes aware of the occurrence, whichever is earlier, whichever is applicable; and if more than one is applicable, the one with the latest day shall apply.
- (b) The hire period includes any extension thereof granted by the Owner and endorsed aforesaid and for which payment of full rental has been made in advance as required in Clause 10a and 10b; whichever is applicable.
- (c) The Hirer in relation to the covenants/undertakings stipulations terms, conditions or provisions of or declaratory in this Agreement regarding the operation, use or condition of the Vehicle or insurance matters, providing of or omission of the Owner's liability or any matter or regarding the Hirer's negligence includes the driver and any breach of any such covenants/undertakings stipulations terms, conditions or provisions of or declaratory made by the driver shall be deemed to be a breach or failure of obligation made by the Hirer.
- (d) Marrying gender includes the female or neutral gender.
- (e) "person" includes the Hirer, the driver or any individual, firm, company, association, society or other organization and any governmental body or authority.
- (f) Singular includes the plural and vice versa.
- (g) "The terms and conditions of this Agreement" includes all the covenants/undertakings, stipulations terms, conditions or provisions printed overleaf.
- (h) "The Vehicle" includes all replacements and renews thereof and all additional keys, locks, tools, tyres, accessories and other equipment thereon in respect whether placed thereon or made before or after the date of this Agreement.
28. The Hirer shall permit the Owner at all reasonable times to have access to the Vehicle for the purpose of inspecting the state and condition thereof.
29. This Agreement and Vehicle cannot be assigned or transferred by the Hirer.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 21 August 2018 9:52 AM
To: 'Sharon Tan'
Cc: Admin A
Subject: RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Without Prejudice

Hi,

We refer to the above matter.
Case has been settled at g/s **\$7,400.00(all-in)** with Third Party repairer.

We will proceed to close file and submit all the relevant documents to your good office(via email) soonest.

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: Sharon Tan <sharon.tan@directasia.com>
Sent: Tuesday, 14 August 2018 9:39 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Hsiao Tong,

We refer to your e-mail below dated 14/8/18 and agree with your views. Kindly proceed accordingly.

We await your further advises in due course.

Thank you.

Regards

Sharon Tan / Senior Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance
Customer Service: +65 6665 5555



***Our Service Centre at South Bridge Road will close with effect from 1 Aug 2018
and we are looking for a new home. Stay tuned for updates.*

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, 14 August, 2018 9:21 AM
To: Sharon Tan
Cc: Admin A
Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

We refer to the above matter.

For LOR, third party rejected our offer at 4days and proposed 6days. The breakdown is as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (6days x \$120.00)	\$ 720.00
TOTAL	<u>\$ 7,420.00</u>

Kindly ket us have your further mandate/ instruction.

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: Sharon Tan <sharon.tan@directasia.com>
Sent: Friday, 27 July 2018 4:48 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to your email dated 7/7/18.

We are agreeable with your recommendation. Please proceed to negotiate as such and keep us posted once there is a settlement.

Regards

Sharon Tan / Senior Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S(079912)

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



***Our Service Centre at South Bridge Road will close with effect from 1 Aug 2018 and we are looking for a new home. Stay tuned for updates.*

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, 7 July, 2018 2:38 PM

To: Sharon Tan

Cc: Admin A

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Without Prejudice

Hi Sharon,

We refer to the above matter.

We seek your approval to offer Third Party repairer, **BEST SOLUTION AUTOCARE PTE LTD** at **\$7,180.00(all-in)**. The breakdown is as follows: -

1. Cost of Repair	\$ 6,700.00
2. Loss of Rental (4days x \$120.00)	\$ 480.00
TOTAL	<u>\$ 7,180.00</u>

Enclosed herewith the supporting document for your perusal.

For your approval please.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Friday, 6 July 2018 4:08 PM

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

Cc: assignments <assignments@lkkauto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8.

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We have not heard from you since our email dated 6/2/18.

Please update us on the developments of this third party settlement matter.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Tuesday, 6 February, 2018 11:44 AM

To: Hsiao Tong (LKKAuto)

Subject: [EXT] Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Dear Ms Hsiao Tong,

Thank you for the accident video footage.

We are agreeable to a DIRECT SETTLEMENT in this matter.

Kindly engaged with workshop and keep us updated.

Regards

Sharon Tan / Personal Claims Specialist
Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Tuesday, 6 February, 2018 11:12 AM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of video footage (Front & Rear) from third party for your perusal.

Kindly advise liability.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Monday, 5 February 2018 3:02 PM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt involg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

WITHOUT PREJUDICE

Hi Ms Hsiao Tong,

We refer to our tele-conversation moments ago.

Liability unclear.

Please furnish video footage captured in SGQ5000U on the link below and keep us updated.

Kindly engaged with workshop and keep us updated.

As requested, we attached copy of both parties report

[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 15/2/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, 20 January, 2018 1:13 PM

To: Sharon Tan

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt involg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Sharon,

Attached here is a copy of third party estimate and our survey photos for your easy reference.

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: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Thursday, 18 January 2018 9:51 AM

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

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Hsiao Tong,

We refer to our tele-conversation yesterday.

As there is policy issue, please let us know the estimate from Best Solution Autocare Pte Ltd so that we have keep our PH informed of same.

If it does not exceed \$5,350, PH might wish to take over conduct of the matter and settle on private settlement basis.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Wednesday, 17 January, 2018 10:08 AM

To: Sharon Tan; Motor Claims; Claim

Cc: Hsiao Tong (LKKAuto); 'admin' (admin@lks-auto.com)

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sharon,

Thank you for your email.

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

Dear Hsiao Tong,

For your information and necessarily action please.

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Wednesday, 17 January 2018 9:55 AM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; 'admin (admin@lbs-auto.com)' <admin@lbs-auto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to our tele-conversation moments ago.

As the link we have provided earlier has expired, please upload the third party accident video on the new link below.
[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 27/1/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Monday, 15 January, 2018 2:51 PM

To: Sharon Tan; Motor Claims; Claim

Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Charandeep Singh; Admin A; Hsiao Tong (LKKAuto); 'admin (admin@lbs-auto.com)'

Subject: [EXT] RE: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Dear Sir/Madam,

We refer to the above matter.

Any update for this case?

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Sharon Tan [<mailto:sharon.tan@directasia.com>]

Sent: Monday, 8 January 2018 9:29 AM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Cc: 'admin (admin@lbs-auto.com)' <admin@lbs-auto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Claim: 74477/ST | TPD SGQ5000U | LKK Ref: CC6/DAI17024721/Aps3 | Accdt invlvg SKP6405L (DA) & SGQ5000U (AXA) on 26/12/2017 along Tampines Ave 3 & Tampines Ave 8

Hi Ms Shirley,

We refer to your email dated 29/12/17.

Please be informed that our insured has not reported the accident.

We will update you once our insured lodge the report.

Meanwhile, we note that there was video footage captured in third party vehicle.

Please upload the video footage on our portal below

[Suspicious URL to be analyzed](#)

Kindly key in the 5 numeric claim number for the password and note that the link will expires 18/1/2018.

Regards

Sharon Tan / Personal Claims Specialist

Direct: +65 6603 3619

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Friday, December 29, 2017 5:09 PM

To: Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>

Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [EXT] RE: Direct Settlement - Accident Involving SKP6405L (OI : DAI - TBA) AND SGQ5000U (TP : LKK REF - CC6/DAI17024721/Aps3) on 28/12/2017

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SGQ 5000U at Best Solution Autocare Pte Ltd - Ubi.

Enclosed for your perusal is:

TP's GIA report

Please kindly advise liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

IMPORTANT NOTICE: This message is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender.



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
DIRECT ASIA INSURANCE (SINGAPORE) PL		Ref : CC6/DAI17024721/Abp3q2		
88 SOUTH BRIDGE ROAD SINGAPORE 058716		Date : 29-08-2018		
		Code : DAI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKP 6405L	Veh. Inspected	SGQ 5000U	
Policy No.	MT/00273870/02	Coverage (\$)	0.00	
Claim No.	74477/ST	Excess (\$)	0.00	
Assign From		Assign Date	28/12/2017	
2. Vehicle Particulars & Condition				
Make & Model	MERCEDES BENZ C 200	c.c	1796	
Engine No.	HIDDEN	Year of Reg.	2010	
Chassis No.	WDD2040482A379700	Colour	BLACK	
Odometer	151387	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	225/40 R18	GOODYEAR	6 mm	
L/H Front Tyre	225/40 R18	GOODYEAR	6 mm	
R/H Rear Tyre	225/40 R18	GOODYEAR	6 mm	
L/H Rear Tyre	225/40 R18	GOODYEAR	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	26/12/2017	Inspection Date	28/12/2017	
Survey held at	BEST SOLUTION AUTOCARE PTE LTD 53 UBI AVE 1 #03-01 PAYA UBI INDUSTRIAL PARK SINGAPORE 408934			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working Days		

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3581 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGQ 5000U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	W/S FRONT FENDER	DENTED	985.00	985.00
1	W/S FRONT FENDER INNER SHIELD	NOT NECESSARY	162.00	-
1	SET W/S FRONT FENDER INNER SHIELD CLIP	NOT NECESSARY	50.00	-
1	W/S FRONT FENDER EMBLEM	NECESSARY	97.00	97.00
1	W/S FRONT DOOR	DENTED	1,975.00	1,975.00
1	W/S FRONT DOOR PROTECTOR	CUT	92.00	92.00
1	W/S FRONT DOOR GLASS REGULATOR & MOTOR	DAMAGED	1,445.00	688.00
1	W/S SIDE MIRROR	DAMAGED	1,115.00	1,115.00
1	W/S FRONT DOOR OUTER HANDLE	TO REPAIR SEE LABOUR	192.00	-
1	W/S REAR DOOR	DENTED	2,252.00	2,152.00
1	W/S REAR DOOR PROTECTOR	CUT	98.00	98.00
	LESS 10% DISCOUNT		-	-720.20
			8,463.00	6,481.80
	LABOUR			
	TO DISMANTLE DAMAGED PARTS ,PANEL BEAT ,REPAIR.INCLUSIVE OF THE REPAIR OF W/S FRONT DOOR OUTER HANDLE .		800.00	700.00
	TO PUTTY AND SPRAY PAINTING ON AFFECTED AREA. ANTI RUST.		1,000.00	900.00
	TRANSFER DOOR FITTINGS .		100.00	40.00
	TO PERFORM DIANOGSTIC TEST.		150.00	150.00
			150.00	100.00
			2,200.00	1,890.00
	GRAND TOTAL		10,663.00	8,371.80
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			6,700.00

Report Ref No. CC6/DAI17024721/Apb3q2

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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