

Hsiao Tong (LKKAuto)

From: Clement Foo <clementfoo@hotmail.com>
Sent: Wednesday, 25 July 2018 12:05 PM
To: Hsiao Tong (LKKAuto); NG Stacey
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg;
tommywoon@eurokars.com.sg
Subject: Re: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Importance: High

Dear Hsiao Tong & Stacey,

I am the claimant in this case. I wish to state my stand clearly that I am seeking the full payment of \$1620 rental fees (apart from the repair claims that Eurokars is seeking).

This rental claim is a direct consequence of the accident due to your insured hitting my car. I am also aware that the long approval process for the claim was due to an AXA case handler leaving the company who did not act on my case and hence my claim was not approved until the case was transferred to a new case handler. This was despite me calling directly to AXA only to be denied speaking to the case handler or manager and also emails which I have sent through went unanswered.

From past experience, it seems like AXA is trying to avoid or refuse taking full responsibility despite liability for the accident being fully clear.

I expect to receive a favourable reply and revised settlement from you, again, by 31 July 2018.

Regards,
Clement Foo

----- Original message -----

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Date: 25/07/2018 11:18 (GMT+08:00)
To: tommywoon@eurokars.com.sg
Cc: vion.lim@eurokars.com.sg, stanley@eurokars.com.sg, clementfoo@hotmail.com, NG Stacey <stacey.ng@axa.com.sg>
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Without Prejudice

Hi Tommy,

We refer to your below email.

Please be informed that this is a third party claim. The pre-repair survey was conducted under without prejudice basis, your client may proceed to repair than to wait for claim approval.

For an amicable settlement, we have our principal instruction to revise our offer as follows: -

- | | |
|---|-------------|
| 1. Cost of Repair (w/GST) | \$ 6,784.80 |
| 2. Loss of Rental (7days x \$180.00)(w/GST) | \$ 1,348.20 |
| 3. Loss of Rental (7days x \$90.00) | \$ 630.00 |

4. LTA/GIA Search Fee \$ 2.00
Total \$ 8,765.00

Please confirm acceptance.

“Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims.”

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: tommywoon@eurokars.com.sg <tommywoon@eurokars.com.sg>

Sent: Tuesday, 24 July 2018 5:31 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; stacey.ng@axa.com.sg

Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; clementfoo@hotmail.com

Subject: FW: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Importance: High

Dear Hsiao Tong/Dear Stacey,

We are writing to do a follow up as we have NOT got a response from you at all coming to 3 weeks already from our last email – please see attached. Besides, our client is getting very frustrated as he is awaiting for his recovery payment and status updates.

Please also refer to our client’s email below & hope that it is receiving your urgent attention on the matters.

Kindly therefore expedite this case with additional rental offers incurred by our client by the end of this month, 31 July 2018 strictly as mentioned in our client’s email.

We look forward to hear from you favourably. Thank you.

Best regards,



Tommy Woon
Assistant Manager - Insurance Claims

12 Sungei Kadut Ave
Singapore 729648
DID: (+65) 6360 2447
Fax: (+65) 6360 2899
Email to: tommywoon@eurokars.com.sg

From: Clement Foo [<mailto:clementfoo@hotmail.com>]

Sent: Tuesday, 24 July 2018 4:04 PM

To: Woon Wui Tew Tommy <tommywoon@eurokars.com.sg>

Subject: Re: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Hi Tommy,

The claim for my case is dragging for way too long and I am getting frustrated with AXA; this being not the first time I am having a claim against them.

I understand that I can bring this up with FIDReC and I am considering lodging a complaint to MAS against AXA.

Please convey my displeasure to AXA and I appreciate your help in chasing them for the rental sum of \$1620.

I hope to get a response by the end of this month, 31 July 2018.

Regards,

Clement

From: tommywoon@eurokars.com.sg <tommywoon@eurokars.com.sg>

Sent: Wednesday, July 4, 2018 8:49:37 AM

To: chewht@lkkauto.com

Cc: jen.lim@eurokars.com.sg; vion.lim@eurokars.com.sg; clementfoo@hotmail.com; stanley@eurokars.com.sg; stacey.ng@axa.com.sg

Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Hi Hsiao Tong,

We refer to your email offer below.

Your offer breakdown sum as there-in has fall short of the 1st rental claim activated during period from 6/1/2018 to 24/1/2018. Please note that the said losses incurred by our client is also a direct consequent resulting from the claim process which you can see from the Work Chart as provided to you earlier.

Please therefore review the matter again & let us have the additional rental sum of \$1,620.00 to resolve the case.

Thank you.

Best regards,



Tommy Woon
Assistant Manager - Insurance Claims

12 Sungei Kadut Ave

Singapore 729648
DID: (+65) 6360 2447
Fax: (+65) 6360 2899
Email to: tommywoon@eurokars.com.sg

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, 3 July 2018 2:27 PM
To: Woon Wui Tew Tommy <tommywoon@eurokars.com.sg>
Cc: Jen Lim <jen.lim@eurokars.com.sg>; Vion Lim <vion.lim@eurokars.com.sg>; clementfoo@hotmail.com; Stanley Ngu <stanley@eurokars.com.sg>
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Without Prejudice

Hi Tommy,

We refer to your below email.

We have our principal instruction to revise our offer as follows: -

1. Cost of Repair (w/GST)	\$ 6,784.80
2. Loss of Rental (7days x \$180.00)(w/GST)	\$ 1,348.20
4. LTA/GIA Search Fee	\$ 2.00
Total	<u>\$ 8,135.00</u>

Please confirm acceptance.

“Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims.”

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: tommywoon@eurokars.com.sg [<mailto:tommywoon@eurokars.com.sg>]
Sent: Wednesday, 27 June 2018 10:24 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: jen.lim@eurokars.com.sg; vion.lim@eurokars.com.sg; clementfoo@hotmail.com; stanley@eurokars.com.sg
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3
Importance: High

Dear Hsiao Tong,

We refer to our discussion at your office on 26/6/2018 with regards to the subject matter.

We are writing to do a follow up as we have NOT got revised payment offers response from AXA Insurers at all for over a month since our last email below.

Please liaise with your principal AXA Insurers to expedite this case by this Friday, 29/6/2018 and we need a closure soon.

Thank you and appreciate your reply.

Best regards,



Tommy Woon
Assistant Manager - Insurance Claims

12 Sungei Kadut Ave
Singapore 729648
DID: (+65) 6360 2447
Fax: (+65) 6360 2899
Email to: tommywoon@eurokars.com.sg

From: Woon Wui Tew Tommy
Sent: Friday, 18 May 2018 11:21 AM
To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>
Cc: Jen Lim <jen.lim@eurokars.com.sg>; Vion Lim <vion.lim@eurokars.com.sg>; 'clementfoo@hotmail.com' <clementfoo@hotmail.com>; Stanley Ngu <stanley@eurokars.com.sg>
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3
Importance: High

Dear Hsiao Tong,

We spoke a-while ago with regards to the subject matter & our email below.

As mentioned, you would check with your Principal insurers (AXA) & revert to us with settlement offers as accordingly.

We look forward to hear from you as soon as possible. Thank you.

Best regards,



Tommy Woon
Assistant Manager - Insurance Claims

12 Sungei Kadut Ave
Singapore 729648
DID: (+65) 6360 2447
Fax: (+65) 6360 2899
Email to: tommywoon@eurokars.com.sg

From: Woon Wui Tew Tommy
Sent: Wednesday, 2 May 2018 1:16 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Jessica Harry Shastri <jessicahs@eurokars.com.sg>; Jen Lim <jen.lim@eurokars.com.sg>; Vion Lim <vion.lim@eurokars.com.sg>

Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3
Importance: High

Dear Hsiao Tong,

We refer to your offer email below.

Our client is not prepared to accept the LOR offer as there-in. Our client's car is a Mazda CX5 2.0Litre.

Our client has activated rental with Eurokars Leasing Pte Ltd at cost of \$180/- nett p/day which is a standard rate charge. Moreover, the rental cost is also according to the Protocol Benchmark rate for private cars 1800cc & above— please see screenshot below.

Kindly review & re-consider & let us have full rental claim of \$1,348.20 along with our client's additional claim for 19days of loss-of-usage @ \$100/- p/day for the extended period of car laid-up due to awaiting approval from your Principal AXA insurers – please see screenshot of work chart below which is self-explanatory.

We look forward to hear from you favourably to resolve the case. Thank you.

BENCHMARK RATES FOR COSTS OF RENTAL AND LOSS OF USE

TYPE	BENCHMARK RATES		FACTORS TO BE CONSIDERED
	RENTAL (Per day) \$	LOSS OF USE (Per day) \$	
PRIVATE CARS			
Under 1800 cc	100	50-60	1. Usage eg. travelling salesman 2. Rental receipts, consider possibility that they may be inflated. 3. Luxury cars eg. Porsche, Ferrari 4. Above 1800 eg. Mercedes, BMWs 5. No. of days: To refer to surveyor's reports.
1800 cc & above	120-180	80-100	
Luxury Cars	200 or more	120-180	
MOTORCYCLES			
Under 1400 cc	-	20-30	
Above 1400 cc	-	30-40	
TAXIS			
Normal Taxis	Included	110-120	* Inclusive of drivers income. If income tax returns show more than \$60 per day, rates can be increased.
London/Mercedes Cab	Included	150-170	* Inclusive of drivers income. If income tax returns show more than \$60 per day, rates can be increased.
COMMERCIAL OPERATORS			
Vans + pick ups	60-100	60-100	Consider the size of vehicle and type of usage.
Private Non hire Bus	200-250	90-150	
Lorry	200-250	90-150	
TIB BUSES			
Bendy Bus	-	325-350	Official rates are usually higher but these rates are generally accepted.
Single deck (air con)	-	250-275	
Bus Plus	-	150	
SBS BUSES			
Single deck (air con)	-	250	Rates may change from year to year depending on earnings of the company.
Single deck (non air con)	-	200	
Double deck (non air con)	-	170	
Double deck (air con)	-	200-350	

(The next page is page 173.)

01 January 2018						01 February	
S/N	DATE	DAY	Number of working days	Non working days	Remarks	S/N	DATE
1						1	1/2/2018
2						2	
3						3	
4						4	
5						5	
6	6/1/2018	Sat		1	Non working day /Vehicle towed-in	Loss-of-use day 1	6
7	7/1/2018	Sun		2	Non working day	Loss-of-use day 2	7
8	8/1/2018	Mon		3	Preparation of estimate	Loss-of-use day 3	8
9	9/1/2018	Tue		4	Preparation of estimate	Loss-of-use day 4	9
10	10/1/2018	Wed		5	Email request for survey & claim approval	Loss-of-use day 5	10
11	11/1/2018	Thu		6	LKK surveyed car assigned by AXA	Loss-of-use day 6	11
12	12/1/2018	Fri		7	Waiting for claim approval	Loss-of-use day 7	12
13	13/1/2018	Sat		8	Non working day	Loss-of-use day 8	13
14	14/1/2018	Sun		9	Non working day	Loss-of-use day 9	14
15	15/1/2018	Mon		10	Waiting for claim approval	Loss-of-use day 10	15
16	16/1/2018	Tue		11	Waiting for claim approval	Loss-of-use day 11	16
17	17/1/2018	Wed		12	Waiting for claim approval	Loss-of-use day 12	17
18	18/1/2018	Thu		13	Waiting for claim approval	Loss-of-use day 13	18
19	19/1/2018	Fri		14	Waiting for claim approval	Loss-of-use day 14	19
20	20/1/2018	Sat		15	Non working day	Loss-of-use day 15	20
21	21/1/2018	Sun		16	Non working day	Loss-of-use day 16	21
22	22/1/2018	Mon		17	Waiting for claim approval	Loss-of-use day 17	22
23	23/1/2018	Tue		18	Waiting for claim approval	Loss-of-use day 18	23
24	24/1/2018	Wed		19	LKK email to approve claim under direct settlement	Loss-of-use day 19	24
25	25/1/2018	Thu	1		Repair day 1	Client activated rental	25
26	26/1/2018	Fri	2		Repair day 2	Rental day 1	26
27	27/1/2018	Sat		20	Non working day	Rental day 2	27
28	28/1/2018	Sun		21	Non working day	Rental day 3	28
29	29/1/2018	Mon	3		Repair day 3	Rental day 4	29
30	30/1/2018	Tue	4		Repair day 4	Rental day 5	30
31	31/1/2018	Wed	5		Repair day 5	Rental day 6	31

Best regards,



Tommy Woon
Assistant Manager - Insurance Claims

12 Sungei Kadut Ave
Singapore 729648
DID: (+65) 6360 2447
Fax: (+65) 6360 2899
Email to: tommywoon@eurokars.com.sg

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Monday, April 30, 2018 1:47 PM
To: Jen Lim <jen.lim@eurokars.com.sg>

Cc: Jessica Harry Shastri <jessicahs@eurokars.com.sg>

Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Without Prejudice

Hi Jenny,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 6,784.80
2. Loss of Rental (7days x \$150.00)	\$ 1,050.00
4. LTA/GIA Search Fee	\$ 2.00
Total	<u>\$ 7,836.80</u>

Please confirm acceptance.

“Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims.”

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: jen.lim@eurokars.com.sg [<mailto:jen.lim@eurokars.com.sg>]

Sent: Tuesday, 27 March 2018 10:44 AM

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

Cc: jessicahs@eurokars.com.sg

Subject: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018

“Without Prejudice”

Dear Hsiao Tong,

Attached is the covering letter, Repair Tax Invoice, Rental Invoice, GIA Search Fee, Taxi Fee Claims, Letter of Authority & Discharge voucher signed by client for your perusal.

Await to hear from you with your offer of settlement as soon as possible.

Thank you very much.

Note : Documents send by email only.

Best Regards,

Jenny Lim

Admin Assistant

TRANS EUROKARS PTE LTD

12 Sungei Kadut Avenue Singapore 729648

Tel: +65 63633003 **DID:** +65 63602444 **Fax:** +65 63602899

