

24.07.2018	Rec'd email from third party repairer, their client insisted to get a response/ reply by 31 July 2018.
25.07.2018	<p>- Rec'd mandate from AXA: Please revise offer for loss of rental: total \$2022.30</p> <ul style="list-style-type: none"> • \$180 x 7 days = \$1348.20 (incl. GST) • \$90 x 7 days = \$674.10 (incl. GST) 06/01/2018 to 10/01/2018 = 5 days + 2 days (PRI) = 7 days. <p>- Revised offer to third party up to \$ 8,765.00. - Rec'd email from third party claimant, insisted to claim for \$1,620.00(LOR) - Case escalated to AXA for further review.</p>

Thank you.

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: Wednesday, 25 July 2018 5:06 PM

To: 'TAY Ernest' <ernest.tay@axa.com.sg>

Cc: NG Stacey <stacey.ng@axa.com.sg>

Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3-S8M006UW

Hi Ernest,

We refer to the above matter.

Kindly refer to the attached email from third party claimant which is self-explanatory. Third party claimant insisted to claim for LOR at \$1,620.00.

Kindly let us have your further instruction on this matter.

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: TAY Ernest <ernest.tay@axa.com.sg>
Sent: Wednesday, 25 July 2018 10:24 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: NG Stacey <stacey.ng@axa.com.sg>
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3-S8M006UW
Importance: High

Hi Hsiao Tong,

Please assist to respond to Tommy urgently.

The pre-repair survey was conducted under without prejudice basis, third party may proceed to repair than to wait for claim approval.

Please revise offer for loss of rental: total \$2022.30

- \$180 x 7 days = \$1348.20 (incl. GST)
- \$90 x 7 days = \$674.10 (incl. GST) | 06/01/2018 to 10/01/2018 = 5 days + 2 days (PRI) = 7 days.

Kindly seek their acceptance on the above.

Thank you.

**Please note we have terminated our fax-line. Please send your correspondences to our two common mail boxes instead. For OD/TP survey, please send it to motor.survey@axa.com.sg. For other correspondences, please send it to motor.doc@axa.com.sg.*

With Regards,

Ernest Tay | Specialist, Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: ernest.tay@axa.com.sg

Phone: 1800-880-4888

Company Registration number: 199903512M

GST Registration number: 199903512M



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This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: NG Stacey
Sent: Tuesday, July 24, 2018 10:21 PM
To: TAY Ernest <ernest.tay@axa.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: FW: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3-S8M006UW
Importance: High

Hi Ernest

Please follow up.

Regards

Stacey Ng | Assistant Manager, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: stacey.ng@axa.com.sg

Customer Care No. 1800 8804888



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From: tommywoon@eurokars.com.sg [<mailto:tommywoon@eurokars.com.sg>]

Sent: Tuesday, July 24, 2018 5:31 PM

To: chewht@lkkauto.com; NG Stacey <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	\$ 8,135.00

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 [<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	200-600000	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			
Van + pick ups	60-100	60-100	Consider the size of vehicle and type of usage.
Private Non lux Bus	200-250	90-150	
Lorry	200-250	90-150	
TWELVES			
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	\$ 7,836.80

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

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⏪ **Re:RE: Mandate approved**

Type

📘 Information

Message

Hi Hsiao Tong Please proceed to offer the additional \$1620 for the loss of use. Thanks.

Reply

◀ RE: Re:RE: Mandate approved

Type

📌 Information

Message

Hi Stacey, noted. The total settlement amount with third party is \$9,755.00 [CORw/GST: \$6,784.80 + LORw/GST(7days x \$180.00): \$1,348.20 + LOR(18days x \$90.00): \$1,620.00 + GIA search fee: 2.00].

Reply

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 2 August 2018 3:39 PM
To: 'tommywoon@eurokars.com.sg'
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; clementfoo@hotmail.com; NG Stacey
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Without Prejudice

Hi Tommy,

We refer to the above matter.

Our principal had reviewed the matter and strictly for an amicable settlement, we are prepared 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 (18days x \$90.00)	\$ 1,620.00
4. LTA/GIA Search Fee	\$ 2.00
Total	<u>\$ 9,755.00</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 <tommywoon@eurokars.com.sg>
Sent: Tuesday, 31 July 2018 9:14 AM
To: stacey.ng@axa.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; clementfoo@hotmail.com
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3
Importance: High

Dear Stacey /Hsiao Tong,

In view of the long standing business relationship between AXA Insurers & our Group of Companies, we will appreciate your close attention & kind review on this case.

We look forward to receive FULL rental payment offers to resolve the matter.

Please revert to us today. Thank you.

Hsiao Tong (LKKAuto)

From: Clement Foo <clementfoo@hotmail.com>
Sent: Thursday, 2 August 2018 10:49 PM
To: NG Stacey; tommywoon@eurokars.com.sg; CHIONH Hock San Christopher
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; TAY Ernest; Hsiao Tong (LKKAuto)
Subject: Re: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE

Hi Stacey,

The taxi fare was incurred as my car was towed from the accident site to Eurokars and I had to follow to ensure that the car was transferred properly and sign off thereafter.

Please give the revised instruction to LKK so that we can close this case promptly.

Regards,
Clement Foo

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

From: NG Stacey <stacey.ng@axa.com.sg>
Date: 02/08/2018 21:31 (GMT+08:00)
To: tommywoon@eurokars.com.sg, CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>, clementfoo@hotmail.com
Cc: vion.lim@eurokars.com.sg, stanley@eurokars.com.sg, TAY Ernest <ernest.tay@axa.com.sg>
Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE

Hi Tommy,

Please state the reason on how the taxi fare was incurred.

For this case, we have already given the instruction to our surveyor from LKK. Please liaise with LKK on the settlement.

Thanks.

Regards

Stacey Ng | Assistant Manager, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: stacey.ng@axa.com.sg
Customer Care No. 1800 8804888



**GLOBAL INSURANCE
BRAND
FOR THE 8TH
CONSECUTIVE YEAR**

Please consider the environment before printing this message

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From: tommywoon@eurokars.com.sg [mailto:tommywoon@eurokars.com.sg]
Sent: Thursday, August 02, 2018 12:09 PM
To: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; clementfoo@hotmail.com
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; NG Stacey <stacey.ng@axa.com.sg>
Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3
Importance: High

Dear Christopher,

We refer to your revised offer as in below email to our client.

Kindly add taxi fee of \$10.80 as also submitted in our LOD dated 26/3/2018 and we can finalise settlement since both rental claim, COR & GIA fees have been agreed.

We thank you and would look forward to receiving your company's Discharge Voucher for our client's signatory.

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: CHIONH Hock San Christopher [mailto:chris.chionhhs@axa.com.sg]
Sent: Thursday, 2 August 2018 11:09 AM
To: Clement Foo <clementfoo@hotmail.com>
Cc: Vion Lim <vion.lim@eurokars.com.sg>; Stanley Ngu <stanley@eurokars.com.sg>; Woon Wui Tew Tommy <tommywoon@eurokars.com.sg>; NG Stacey <stacey.ng@axa.com.sg>
Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3

Dear Clement,

Thank you for your email. First I would like to apologize for the unpleasant experience that you have.

I have investigated the matter and yes there is indeed a delay on AXA part in authorizing the repair. AXA will be settling the extra rental claim of \$1620.

Hope you are pleased with our decision and once again my apologies for the delay.

Warmest Regards,

Christopher Chionh | Senior Manager, Claims Services

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: chris.chionhhs@axa.com.sg

DID: (65) 6880 5594

HP: (65) 8189 3051



redefining / insurance

AXA's Values at Work:



Customer
First



Integrity



Courage



ONE
AXA

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

Sent: Wednesday, August 01, 2018 2:47 PM

To: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; tommywoon@eurokars.com.sg; NG Stacey <stacey.ng@axa.com.sg>

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

Importance: High

Dear Chris,

I am the writing to file a complaint for the 3rd party claim; I being the claimant against your insured SLM1874C.

The conversations between Tommy, who is assisting with the claims, and your colleague Stacey (and your surveyor LKK Auto) over the past few months have been futile in reaching a settlement over my rental claim of S\$1620 which was incurred as a direct consequence of the accident.

This rental claim was due to the fact that AXA took an extended period of time to give to go-ahead for Eurokars to commence repairs.

I believe you will understand the full picture going through the past conversations appended below, with your colleague Stacey and the surveyor LKK Auto.

I have spoken to FIDReC regarding lodging a complaint with them for this case and I was told to first raise this issue for an internal investigation within your company, hence this email.

I hope that it does not need to reach that stage and I look forward to receiving a favourable reply from you soon.

Regards,
Clement Foo

From: Woon Wui Tew Tommy
Sent: Tuesday, 31 July 2018 9:14 AM
To: NG Stacey <stacey.ng@axa.com.sg>; 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>
Cc: Vion Lim <vion.lim@eurokars.com.sg>; Stanley Ngu <stanley@eurokars.com.sg>; 'Clement Foo' <clementfoo@hotmail.com>
Subject: RE: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3
Importance: High

Dear Stacey /Hsiao Tong,

In view of the long standing business relationship between AXA Insurers & our Group of Companies, we will appreciate your close attention & kind review on this case.

We look forward to receive FULL rental payment offers to resolve the matter.

Please revert to us today. 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: Wednesday, 25 July 2018 12:05 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; NG Stacey <stacey.ng@axa.com.sg>
Cc: Vion Lim <vion.lim@eurokars.com.sg>; Stanley Ngu <stanley@eurokars.com.sg>; 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
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, BMW's 5. No. of days: To refer to surveyor's reports.
1800 cc & above	120-150	60-100	
Luxury Cars	200-4000	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			
Van + pick ups	60-100	60-100	Consider the size of vehicle and type of usage.
Private Non hire. Bus	200-250	90-150	
Levy	200-250	90-150	
TD 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	\$ 7,836.80

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

-----Disclaimer-----

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This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Record for Claims of MEDICAL ALLOWANCES

TBC

Employee: **Xing Guo Qiang** Year: **2015** Date Joined:

S/n	Date of claim	Description of Claims	Amount Claimed 100% (S\$)	Amount Approved 80% (S\$)	Balance (S\$)	MC records (days)		MC Date
		Medical Fee (\$) /Leave (days) entitled	S\$	S\$	200.00		14	
1	09.03.2015	Medical fee	32.60	26.08	173.92	2	12	09-10.03.2015
2	15.04.2015	Medical fee (Changi General Hospital)	67.15	53.72	120.20	1	11	15.04.2015
3	25.06.2015	MC only.	-	-	120.20	1	10	25.06.2015
4	14.07.2015	MC only.	-	-	120.20	3	7	14-16.07.2015
5	20.07.2015	MC only.	-	-	120.20	2	5	20-21.07.2015
6	12.08.2015	Medical fee (Changi General Hospital)	108.30	86.64	33.56	1	4	12.08.2015
7	17.11.2015	Medical Fee (Frontier)	38.00	30.40	3.16	1	3	17.11.2015
8.				-	3.16		3	
9				-	3.16		3	

 **RE: Re:RE: Mandate approved**

Type

 Information

Message

Hi Stacey, we have revised our offer at \$9,755.00[CORw/GST: \$6,784.80 + LORw/GST(7days x \$180.00): \$1,348.20 + LOR(18days x \$90.00): \$1,620.00 + GIA search fee: 2.00] to third party. However third party claimant would like to claim for his taxi fare amount of \$10.80. We have uploaded a copy of email from third party claimant in Smartclaims for your easy reference. Kindly let us have your further instruction on this matter please. Thank you, Hsiao Tong - 06 Aug 2018

[Reply](#)

 **RE: Re:RE: Mandate approved**

Type

 Information**Message**

Hi Stacey, Third party repairer called in and informed us that AXA had approved for the taxi fare (\$10.80). Kindly assist to confirm if we may proceed to settle at \$9,765.80 [CORw/GST: \$6,784.80 + LORw/GST(7days x \$180.00): \$1,348.20 + LOR(18days x \$90.00): \$1,620.00 + GIA search fee: 2.00 + Taxi Fare: \$10.80] .Thank you. Hsiao Tong - 07 Aug 2018

[Reply](#)

◀ Service Request Details

Claim

SBM006UW

Reference

CC4/ASM18000627/Gpb3 ✎

Loss Date

6 January 2018

Request Date

29 January 2018

Due Date

10 January 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Direct settlement

Actions

Next Step

Finish the work

Complete Work

More ▾

Vehicle Information

Incident Vehicle Registration

SKV5376L

Make

TPVD MAZDA

Model
CX-5 2.0

Service Address

NEAR 30C SST, ...

Primary Contact/Insured

CHAN SENG FAI
6, #04-03, 328688, Singapore
96993826
csfchan@gmail.com

Claim Handler

TAY Ernest
6568804835
ernest.tay@axa.com.sg

Additional Instructions
ARC - YES Get video if any

- Messages
- Invoices
- History
- Documents
- Assessment
- Metrics
- Notes

New Message

TYPE i

SENT 7/8/18 10:13 PM

FROM NG Stacey

SUBJECT Re:RE: Re:RE: Mandate approved

BODY Hi Hsiao Tong, Yes, we agreed. Please proceed.



TYPE i

SENT 7/8/18 3:34 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:RE: Mandate approved

BODY Hi Stacey, Third party repairer called in and info...



TYPE ⓘ

SENT 6/8/18 10:34 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:RE: Mandate approved

BODY Hi Stacey, we have revised our offer at \$9,755.00[...



TYPE ⓘ

SENT 2/8/18 3:37 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:RE: Mandate approved

BODY Hi Stacey, noted. The total settlement amount with...



TYPE ⓘ

SENT 2/8/18 11:32 AM

FROM NG Stacey

SUBJECT Re:RE: Mandate approved

BODY Hi Hsiao Tong Please proceed to offer the additio...



TYPE 

SENT 30/7/18 9:15 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Mandate approved

BODY Hi, we refer to our email dated 25 July 2018. Kind...



TYPE 

SENT 25/7/18 5:05 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Mandate approved

BODY Hi Ernest, Third party claimant insisted to claim ...



TYPE 

SENT 25/7/18 10:28 AM

FROM TAY Ernest

SUBJECT Mandate approved

BODY COR \$6784.80 (w/ GST) + LOR \$2202.30 (\$180 x 7 day...



TYPE 

SENT 25/7/18 10:15 AM

FROM TAY Ernest

SUBJECT Re:RE: Re:RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY The pre-repair survey was conducted under without ...



TYPE

SENT 12/7/18 2:28 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY For LOR, third party accepted our offer at \$1,348....



TYPE

SENT 2/7/18 11:00 AM

FROM NG Stacey

SUBJECT Re:RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY Hi Hsiao Tong we are agreeable on the settlement ...



TYPE

SENT 29/6/18 10:11 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY Hi, We refer to our email dated 21/05/2018 & 19/06...



TYPE 

SENT 19/6/18 10:44 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY Hi, We refer to our email dated 21/05/2018. For LO...



TYPE 

SENT 8/6/18 9:37 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY Hi, we refer to the below e-mail, we appreciate if...



TYPE 

SENT 21/5/18 9:26 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY For LOR, third party rejected our offer at \$1,050...



TYPE



SENT 28/4/18 9:30 PM

FROM TAY Ernest

SUBJECT Re:<SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY Mandate approved. COR \$6784.80 (w/ GST) LOR \$1050 ...



TYPE



SENT 2/4/18 3:28 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT <SEEK MANDATE> - S8M006UW [ACCIDENT INVOLVING SLM 18574C(OI)/ SKV 5376L(TP)/ OTHERS ON 06/01/2018]

BODY Liability: BOLA 35(e) is applicable. Spoken to ins...



TYPE



SENT 24/1/18 11:12 AM

FROM LOH Cynthia

SUBJECT Re:RE: *URGENT* S8M006UW

BODY Please proceed D/S.



TYPE 

SENT 23/1/18 8:31 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: *URGENT* S8M006UW

BODY Hi, we refer to our email dated 22/01/2018, Kindly...



TYPE 

SENT 22/1/18 10:54 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT *URGENT* S8M006UW

BODY Hi Sirs/ Madam,We refer to the above. We have uplo...



TYPE 

SENT 15/1/18 11:47 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT ia (Immdiate Advise)

BODY ia (Immdiate Advise) Repairer Estimate \$...



TYPE 

SENT 11/1/18 4:28 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT

TP VIDEO UPLOADED IN SMART CLAIM : S8M006UW

BODY

Hi, we have uploaded a copy of third party video i...





Re:RE: Re:RE: Mandate approved

Type

 Information

Message

Hi Hsiao Tong, Yes, we agreed. Please proceed.

Reply

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 8 August 2018 8:02 AM
To: tommywoon@eurokars.com.sg; clementfoo@hotmail.com
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; TAY Ernest;
stacey.ng@axa.com.sg; CHIONH Hock San Christopher
Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018
*LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE
Attachments: DV_SKV 5376L.pdf

Without Prejudice

Hi Sirs/Mdm,

We refer to the above matter.

We confirm settlement 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 (18days x \$90.00)	\$ 1,620.00
4. Taxi Fare	\$ 10.80
5. LTA/GIA Search Fee	\$ 2.00
Total	\$ 9,765.80

Attached is our Discharge Voucher for your further attention.

Please be informed that the above proposal is deemed to be a full and final settlement of any and all claims, loss and/or damages, both directly and/or indirectly incurred by your client against our client(s) and their motor insurance policy with AXA.

"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: NG Stacey <stacey.ng@axa.com.sg>
Sent: Tuesday, 7 August 2018 10:15 PM
To: tommywoon@eurokars.com.sg; clementfoo@hotmail.com; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; TAY Ernest <ernest.tay@axa.com.sg>
Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE

Hi Tommy,

Please liaise with LKK.

Thank you.

Hi Hsiao Tong,

Please assist.

Thank you.

Regards

Stacey Ng | Assistant Manager, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: stacey.ng@axa.com.sg
Customer Care No. 1800 8804888



Please consider the environment before printing this message
This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: tommywoon@eurokars.com.sg [<mailto:tommywoon@eurokars.com.sg>]
Sent: Tuesday, August 07, 2018 4:07 PM
To: clementfoo@hotmail.com; NG Stacey <stacey.ng@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>
Cc: vion.lim@eurokars.com.sg; stanley@eurokars.com.sg; TAY Ernest <ernest.tay@axa.com.sg>; chewht@lkkauto.com
Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE
Importance: High

Hi Stacey,

I spoke to Christopher yesterday and was told that the taxi fare claim was resolved. Can please kindly expedite & let us have AXA's Discharge Voucher. Thanks.

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: Thursday, 2 August 2018 10:49 PM

To: NG Stacey <stacey.ng@axa.com.sg>; Woon Wui Tew Tommy <tommywoon@eurokars.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Cc: Vion Lim <vion.lim@eurokars.com.sg>; Stanley Ngu <stanley@eurokars.com.sg>; TAY Ernest <ernest.tay@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE

Hi Stacey,

The taxi fare was incurred as my car was towed from the accident site to Eurokars and I had to follow to ensure that the car was transferred properly and sign off thereafter.

Please give the revised instruction to LKK so that we can close this case promptly.

Regards,
Clement Foo

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

From: NG Stacey <stacey.ng@axa.com.sg>

Date: 02/08/2018 21:31 (GMT+08:00)

To: tommywoon@eurokars.com.sg, CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>, clementfoo@hotmail.com

Cc: vion.lim@eurokars.com.sg, stanley@eurokars.com.sg, TAY Ernest <ernest.tay@axa.com.sg>

Subject: RE: Filing of Complaint: Your ref: SLM1874C Our ref: SKV5376L DOA: 06/01/2018 *LKK REF: CC4/ASM18000627/Gpb3- S8M006UW MC/TE

Hi Tommy,

Please state the reason on how the taxi fare was incurred.

For this case, we have already given the instruction to our surveyor from LKK. Please liaise with LKK on the settlement.

Thanks.

Regards

Stacey Ng | Assistant Manager, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: stacey.ng@axa.com.sg

Customer Care No. 1800 8804888



**GLOBAL INSURANCE
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