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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 \$ 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 cc eg. Mercedes, BMWs 5. No. of days: To refer to surveyor's reports.
1800 cc & above	120-180	80-100	
Luxury Cars	200-8000	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	
TIR BUSES			
Bendy Bus	-	125-150	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

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Hsiao Tong (LKKAuto)

From: tommywoon@eurokars.com.sg
Sent: Wednesday, 8 August 2018 4:24 PM
To: mandy.chan@eurokars.com.sg; Hsiao Tong (LKKAuto)
Cc: ernest.tay@axa.com.sg; stacey.ng@axa.com.sg; jen.lim@eurokars.com.sg; stanley@eurokars.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

Importance: High

Dear Hsiao Tong,

Please kindly treat this case as **TOP IMPORTANT** to liaise closely with your Principal AXA Insurers to expedite settlement cheque on an urgent basis.

We thank you for your kind understanding on the matters.

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: Mandy Chan
Sent: Wednesday, 8 August 2018 2:11 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Woon Wui Tew Tommy <tommywoon@eurokars.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

WITHOUT PREJUDICE

Dear Hsiao Tong,

Attached herewith a copy of the duly signed DV for your kind settlement.

Please arrange cheque payable to "TRANS EUROKARS PTE LTD". Kindly mail your cheque to:
12 Sungei Kadut Avenue Singapore 729648.

Thank you,



AXA INSURANCE PTE LTD

8 Shenton Way
#24-01 AXA Tower
Singapore 068811

ATTN : MOTOR CLAIMS DEPARTMENT

DATE : 26/03/2018

Your Ref : **SLM1874C**

Car Regn No: **SKV5376L**

Accident involving SKV5376L & SLM1874C on 06/01/2018

Direct Settlement Claim

Dear Sirs

The repairs have been completed for **SKV5376L**. We submit the following documents for your perusal:-

1) Invoice No 30045079	\$	6,784.80
2) Car Rental Invoice No 15324	\$	1,348.20
3) Car Rental Invoice No 0118-175	\$	1,620.00
4) Taxi Fee	\$	10.80
5) PRI (2 days X \$100.00)	\$	200.00
6) GIA Search Fees	\$	2.00
7) Letter Of Authorisation		
8) Discharge Voucher signed by customer		

TOTAL \$ 9,965.80

Please pay **Trans Eurokars Pte Ltd** the sum of **\$6,786.80**, **Eurokars Leasing Pte Ltd** the sum of **\$1,348.20** and **Susan Lam Yoke Peng** the sum of **\$1,830.80** as soon as possible and mail your cheque to **12 Sungei Kadut Avenue Singapore 729648**.

Yours faithfully,


Stanley Ng
Manager - Body & Paint Division
DID: 63602345
FAX: 63602399
e-mail: stanley@eurokars.com.sg

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 12 January 2018 10:43 AM
To: 'CSFCHAN@GMAIL.COM'
Subject: ACCIDENT INVOLVING SLM 1874C/ SKV 5376L/ OTHERS ALONG/AT NEAR 30C ST MICHAEL'S ROAD ON 06/01/2018

12 JANUARY 2018

Mr Chan Seng Fai

Dear Sir/ Mdm

OUR REF : CC4/ASM18000627/pb3
YOUR REF : GA195026 (SLM 1874C)
ACCIDENT INVOLVING SLM 1874C/ SKV 5376L/ OTHERS ALONG/AT NEAR 30C ST MICHAEL'S ROAD ON 06/01/2018

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

We have received a claim from TRANS EUROKARS PTE LTD acting on behalf of the owner of SKV 5376L against your motor insurance policy.

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

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

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

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

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

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

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

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

Yours sincerely

Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd
(Motor Claims Dept)*

Susan Lam Yoke Peng (Owner's Name)
26A St Michael's Road (Address)
#08-02 Riverside Melodies
S 357995

AXA Insurance Pte Ltd (Ins Co)
(Address)

Attn : Motor Claims Dept
Your ref : SLM1874C
Our ref : SKV5376L
Date : 08/01/2018

Dear Sirs,

RE : Accident involving vehicle nos. SKV5376L and SLM1874C on 6/1/18.

I refer to the above accident.

My car been repaired by Trans Eurokars Pte Ltd. As they are submitting a 3rd Party claim against AXA INSURANCE on behalf, please pay to Trans Eurokars Pte Ltd for the whole claim due to them.

Yours faithfully,

* 

IC No : S16663223

Cc. Trans Eurokars Pte Ltd
Eurokars Centre
12 Sungei Kadut Avenue
Singapore 729648



redefining / insurance



Without Prejudice
to Injury Claim

CLAIM REF : S8M006UW
INSURED : CHAN SENG FAI

DISCHARGE VOUCHER

We/I, SUSAN LAM YOKE PENG, NRIC NO. S1666322J hereby agree to accept the sum of dollars **NINE THOUSAND SEVEN HUNDRED SIXTY FIVE AND CENTS EIGHTY ONLY (\$\$9,765.80)** paid to us/me by **AXA INSURANCE PTE LTD** as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said **AXA INSURANCE PTE LTD** or their Insured or the driver of motor vehicle no. SLM 1874C as a result of an accident along JUNCTION OF SAINT MICHAEL ROAD on 06/01/2018 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SKV 5376L.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SLM 1874C in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify **AXA INSURANCE PTE LTD** against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SLM 1874C.

Dated this 8th day of August 2018

Claimant's Signature : [Signature]

NRIC no./ Company Stamp : S1666322J

Occupation/ Business : /

Address : 26A St Michael's Rd #08-02

Telephone No. : 96218083

Witness's Name : Nandy

Witness's Signature : [Signature]

Witness's NRIC No. : G2693908P

ID:005

TAX INVOICE

GST Reg No:M90364005A



A0002 INS-AXA

PAGE NO : 1
 INVOICE NO: 30045079
 DEPT/POS ID: I / 12
 DATE IN: 06/01/2018
 DATE PRINTED: 26/03/2018
 JOB NO: 55647
 CSO/OP CODE: Catherine Chua

CUSTOMER: SUSAN LAM YOKE PENG
 ADDRESS: C/O AXA INSURANCE SINGAPORE PTE LTD
 8 SHENTON WAY
 #24-01 AXA TOWER
 SINGAPORE 068811
 MODEL: MAZDA CX5 2.0L HIGH GRADE WHIT
 CHASSIS NO: JM6KE1072G0333621
 ENGINE NO: PE30802995
 DESCRIPTION: Body repair

TEL NO:
 REGN NO: SKV5376L
 REGN DATE: 22/09/2015
 MILEAGE: 38213
 REQUISITION NO: VION

CODE	DESCRIPTION	AMOUNT
NOTES	INSURANCE CLAIM: THIRD PARTY DIRECT SETTLEMENT CUSTOMER: SUSAN LAM YOKE PENG DATE OF ACCIDENT: 06.01.2018 VEH TOWED IN: 06.01.2018 DROVE OUT: 01.02.2018 SURVEYED BY GUO QIANG (LKK) ON 11.01.2018 DS CONFIRMED BY HSIAO TONG (LKK) ON 24.01.2018	0.00
MZ-BR-RE	TO REPLACE RH REAR DOOR. TO REPAIR AREAS AFFECTE BY THE ACCIDENT.	1575.00
MZ-SP-SF	TO RESPRAY RH FRONT FENDER AND FRONT DOORS.	1800.00
MZ-BR-DO	TO TRANSFER THE DOOR MECHANISM.	315.00
MZ-BR-EL	TO CHECK ELECTRICAL SYSTEM	150.00
MZ-BR-RE	TO REPROGRAMME AFTER THE ACCIDENT REPAIR WORKS.	180.00
MZ-BR-SU	SUNDRIES	20.00
MZ-BR-TO	TO TOW THE VEHICLE FROM THE ACCIDENT SITE TO THE WORKSHOP.	120.00
KD53-50-6400	MOULD(R),FRT.BELT. S 1.0 55.00	49.50
KDY3-72-02XC	BODY(R),REAR DOOR S 1.0 1605.70	1445.13
KD53-50-660B	MOULD(R),RR.BELTLINE S 1.0 43.15	38.84

ORIGINAL COPY

All major repaired parts stated above are covered under a 6 months or 10,000 km warranty, whichever comes first. The above excludes expendable maintenance items, natural wear & tear components and parts damaged due to negligence or improper handlings.

Proof of Payment is only valid if this invoice is stamped "PAID" & signed by us. Any dispute to this invoice must be made within 5 calendar days.

TRANS EUROKARS PTE LTD

CASH / NETS / AMEX / VISA / MASTER
 NO:

Customer Signature

Authorised Signature



Corporate Head Office : Trans Eurokars Pte Ltd, Eurokars Centre 12 Sungei Kadut Ave Singapore 729648
 Tel: 6363 3003 Fax: 6369 3003 BRN 199103859N

Showroom & Service Centre: 5 Ubi Close Singapore 408605
 Sales Tel : 6395 8888 Service Tel : 6395 8899
 Sales Fax : 6346 1700 Service Fax : 6744 9402

23 Leng Kee Road Singapore 150095
 Sales Tel : 6603 6118 Service Tel : 6603 6128
 Sales Fax : 6476 7073 Service Fax : 6476 7417

ZOOM-2007

ID: t05

TAX INVOICE

GST Reg No: M90364005A



A0002 INS-AXA

PAGE NO: 2
 INVOICE NO: 30045079
 DEPT/POS ID: I / 12
 DATE: 06/01/2018
 DATE PRINTED: 26/03/2018
 JOB NO: 55647
 CSO/OP CODE: Catherine Chua
 TEL NO:
 REGN NO: SKV5376L
 REGN DATE: 22/09/2015
 MILEAGE: 38213
 REQUISITION NO: VION

CUSTOMER: SUSAN LAM YOKE PENG
 ADDRESS: C/O AXA INSURANCE SINGAPORE PTE LTD
 8 SHENTON WAY
 #24-01 AXA TOWER
 SINGAPORE SINGAPORE
 MODEL: MAZDA CX5 2.0L HIGH GRADE WHIT
 CHASSIS NO: JM6KE1072G0333621
 ENGINE NO: PE30802995
 DESCRIPTION: Body repair

CODE	DESCRIPTION	AMOUNT
KD53-72-762A	FASTENER(R), WEATHERS S	1.0 11.70 10.53
GD7A-50-EA1	FASTENER S	1.0 3.00 2.70
GS1D-58-315A	CLIP S	1.0 2.20 1.98
BF67-51-261	GROMMET S	1.0 2.20 1.98
9991-00-503	GROMMET, SCREW S	1.0 3.60 3.24
GJ6A-58-975	GROMMET, SCREW S	7.0 2.80 17.64
KD53-50-M38	CLIP, GARNISH S	6.0 11.70 63.18
C273-50-714	CLIP S	3.0 11.70 31.59
GJ6A-58-975	GROMMET, SCREW S	7.0 2.80 17.64
KD53-51-RAOB	MKD53-51-RAOB/GARNIS S	1.0 213.30 191.97
KD53-51-RCOB	GARNISH 'B' (R), SIDE K S	1.0 129.30 116.37
KD53-51-W50C	FENDER(R), OVER-RR KE S	1.0 209.60 188.64
	Parts	2,180.93
	Surcharge	0.00
	Labour	4,160.00
	Menus	0.00
	Net	6340.93
	G.S.T. 7%	443.87
	Total	6784.80
	Paid	0.00
	Amount Due	6784.80

ORIGINAL COPY

All major repaired parts stated above are covered under a 6 months or 10,000 km warranty, whichever comes first. The above excludes expendable maintenance items, natural wear & tear components and parts damaged due to negligence or improper handlings.

Proof of Payment is only valid if this invoice is stamped "PAID" & signed by us. Any dispute to this invoice must be made within 5 calendar days.

TRANS EUROKARS PTE LTD

CASH / NETS / AMEX / VISA / MASTER
 NO:

Customer Signature

Authorized Signature

Corporate Head Office

Trans Eurokars Pte Ltd, Eurokars Centre 12 Sungai Kadut Ave Singapore 729848
 Tel: 6363 3003 Fax: 6365 3003 BRN: 199103859N

Showroom & Service Centre

5 Ubi Close Singapore 408605

Sales Tel : 6395 8888 Service Tel : 6395 8899
 Sales Fax : 6846 1700 Service Fax : 6744 9402

23 Leng Kee Road Singapore 159095

Sales Tel : 6603 6118 Service Tel : 6603 6128
 Sales Fax : 6476 7073 Service Fax : 6476 7417

ZOOM-TOO!

TAX INVOICE

Invoice to: AXA INSURANCE PTE LTD
8 SHENTON WAY
#24-01 AXA TOWER
SINGAPORE 068811

Invoice number: 15324
GST REGN NO: M90364005A
Date: 23/02/2018
Account number: A0009
Invoice Currency: SIN
Term of Credit: Monthly
Page: 1

Description	GST	Amount
NAME OF CUSTOMER: CLEMENT FOO DUN JIE CUSTOMER VEHICLE: SKV5376L (MAZDA CX5)	S	1,260.00
LOAN'S CAR MODEL: MAZDA 6 LOAN'S CAR REGN NO: SKMB49U		
BEING CAR RENTAL CHARGE FOR 7 DAYS FROM 25/01/2018-01/02/2018 @\$180.00/DAY		

Code	Description	% Rate	Goods Total	GST Total	SIN Total
S	Standard Rate	7.000	1260.00	88.20	1348.20
Totals for invoice			1260.00	88.20	1348.20

For Eurokars Leasing Pte Ltd



Authorised Signature

永利盛控股(私人)有限公司
YONG LEE SENG HOLDINGS PTE. LTD.
(Co. Reg. No. 200706236N)

HEAD OFFICE : No. 2 Irving Road, Paya Lebar New 6 Wood-Gez Centre, Singapore 669501
TEL : 6841 7757 FAX: +6841-7707
-BRANCH- : 61 Ubi Ave 2 #03-05 AML, Singapore 406898
TEL : 6844 0123 FAX : 6844 1618

INVOICE

INVOICE NO. YLSH/RJ/0118-175
DATE 24/1/2018
CUSTOMER ID 175

TO

SUSAN LAM YOKE PENG
26A ST MICHAEL'S ROAD
#08-02 SINGAPORE
Mobile: +65 9621 8083
SUSANPENG2@HOTMAIL.COM

VEHICLE
TOYOTA RAV 4
SLN6421M
BLACK

JOB : RENTAL / LEASING

CONTRACT AGREEMENT : YLSH/LA0667 DD ON 06.01.18

PAYMENT TERMS

Due on receipt MR #

DESCRIPTION	QUANTITY	AMOUNT	TOTAL
LEASING CHARGE FOR THE PERIOD (06/01/2018 24/01/2018)	1.00	\$1,620.00	\$1,620.00

(Sing Dollars One Thousand Six Hundred and Twenty Only)

TOTAL DUE \$1,620.00

Kindly issue cheque made payable to Yong Lee Seng Holdings Pte. Ltd.
Or pay directly to our UOB bank account no : 344-301-594-7

THANK YOUR FOR YOUR BUSINESS.



Yong Lee Seng Holdings Pte. Ltd.

COMELBT 0605208100108
SBCB477L

TRIP NO 01061 P02
START 05/01/2010 11:10
END 06/01/2010 11:54
BT TRIP REVENUE 0.00 RT

METER FARE	\$	0.50
F XEROX D-DEF	\$	7.30
TOTAL FARE	\$	10.80
AMOUNT PAID	\$	10.80



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-003548
Date of Request: 08/01/2018

Your Ref No: Online Purchase

Trans Eurokars Pte Ltd
12 Sungei Kadut Ave
Singapore 729648

Dear Sir/Madam,

Enquiry Date 08/01/2018
Enquiry By STANLEY NGU KEE SIONG
TP Vehicle No. SLM1874C
Accident Date 08/01/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-003548
Date of Request: 08/01/2018

Your Ref No: Online Purchase

Trans Eurokars Pte Ltd
12 Sungai Kadut Ave
Singapore 729648

Dear Sir/Madam,

Enquiry Date 08/01/2018
Enquiry By STANLEY NGU KEE SIONG
TP Vehicle No. SLM1874C
Accident Date 08/01/2018

Enquiry Result

SKV5376L

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLM1874C	AXA Insurance Pte Ltd	03/05/2017-02/05/2018	6338 7288

Thank You

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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