

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Tuesday, 31 July, 2018 3:00 PM  
**To:** Ng Wai Yin  
**Cc:** 'Jasmine Tan'; claims@transcab.com.sg; Admin A; Vic (LKKAUTO)  
**Subject:** RE: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013; LKK REF: CC3/AXA13001447/Khb3y-1

Without Prejudice

Dear Wai Yin,

We refer to your below email.

Please be informed that we are still in the midst of seeking mandate to our principal.

We will expedite and follow up on the matter.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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**From:** Ng Wai Yin [mailto:waiyin.ng@transcab.com.sg]  
**Sent:** Tuesday, 31 July, 2018 2:29 PM  
**To:** Vic (LKKAUTO)  
**Cc:** 'Jasmine Tan'; claims@transcab.com.sg; Admin A  
**Subject:** FW: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013; LKK REF: CC3/AXA13001447/Khb3y-1

WITHOUT PREJUDICE

Dear Vic

Please proceed to send us the DV with amount \$400.00.

Thank You

Best Regards,

**Ng Wai Yin**

Finance Department

TEL: 6603 1265 Ext.308

\*\*\* Please be reminded that all claims correspondence to be send to [claims@transcab.com.sg](mailto:claims@transcab.com.sg)



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No. 2 Ang Mo Kio Street 63, Singapore 569111

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**From:** Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]

**Sent:** Friday, 20 July, 2018 11:35 AM

**To:** 'Joy Irene (LKKAUTO)' <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; 'Vic (LKKAUTO)' <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Cc:** 'Jasminetan@transcab.com.sg' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; 'claims@transcab.com.sg' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013; LKK REF: CC3/AXA13001447/Khb3y-1

WITHOUT PREJUDICE

Dear Vic/ Joy

Any updates on this case?

We still waiting for the DV.

Thank You

Best Regards,

Ng Wai Yin

Finance Department

TEL: 6603 1265 Ext.308

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**From:** Joy Irene (LKKAUTO) [<mailto:JoyIrene@lkkauto.com>]

**Sent:** Wednesday, 9 May, 2018 11:23 AM

**To:** jonas.ong <[jonas.ong@transcab.com.sg](mailto:jonas.ong@transcab.com.sg)>; 'Ng Wai Yin' <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>

**Cc:** 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; [claims@transcab.com.sg](mailto:claims@transcab.com.sg); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** RE: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013

[CC3/AXA13001447/Khb3y-1](#)

Dear Jonas,

Our colleague Mr. Vic will send you the DV once approval from AXA is given.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** jonas.ong [<mailto:jonas.ong@transcab.com.sg>]  
**Sent:** Wednesday, 9 May 2018 11:14 AM  
**To:** 'Ng Wai Yin' <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>; Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; [claims@transcab.com.sg](mailto:claims@transcab.com.sg); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013

Dear Joy

Please proceed to send us the DV with amount \$400.00.

Thank you.  
Best Regards,  
Jonas Ong  
Finance Department  
TEL: 6603 1265 Ext.308

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**From:** Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]  
**Sent:** Tuesday, 27 March, 2018 5:39 PM  
**To:** 'JoyIrene@lkkauto.com' <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; 'claims@transcab.com.sg' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** FW: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013

WITHOUT PREJUDICE

Dear Joy

Please proceed to send us the DV with amount \$400.00.

Thank You  
Best Regards,  
Ng Wai Yin  
Finance Department  
TEL: 6603 1265 Ext.308

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**From:** Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]  
**Sent:** Friday, 9 February, 2018 5:01 PM  
**To:** 'Joylrene@lkkauto.com' <[Joylrene@lkkauto.com](mailto:Joylrene@lkkauto.com)>  
**Cc:** 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; 'admin-a@lkkauto.com' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'cs-a@lkkauto.com' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** FW: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013

WITHOUT PREJUDICE

Dear Joy

Please proceed to send us the DV.

Thank You  
Best Regards,  
Ng Wai Yin  
Finance Department  
TEL: 6603 1265 Ext.308

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**From:** Jasmine Tan [<mailto:jasminetan@transcab.com.sg>]  
**Sent:** Tuesday, 23 January, 2018 8:41 AM  
**To:** 'Joy Irene (LKKAuto)' <[Joylrene@lkkauto.com](mailto:Joylrene@lkkauto.com)>; 'Ng Wai Yin' <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>

Cc: 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'CS A Team' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
Subject: AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013

**Without Prejudice**

Dear Joy

Please proceed to send us the DV.

Thank you  
Best Regards  
Jasmine Tan



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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Wednesday, 17 January 2018 4:48 PM  
**To:** Jasmine Tan <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; Ng Wai Yin <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** AAD1301-091 (AXA SJA 6778B)DOA:08/01/2013

**WITHOUT PREJUDICE**

Dear Jasmine/Wai Yin,

We received your letter of demand today 17/01/18.

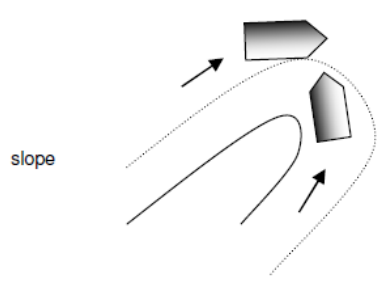
[Screen shot below is our insured's report.](#)

Sketch Plan

Describe Circumstances of the Accident

I was driving along the driveway and car B went over the hump without slowing down, swerved into my lane and hit the right front portion of my car.

[In accordance to the guideline set under BOLA scenario 32, case should be settled at 50%:50%](#)

32.		Vehicle X – Moving and turning up / down slope Vehicle Y – Moving and turning down / up slope  <b>Reason:</b> Both vehicle should exercise caution	50%	50%
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However, we observed that both drivers had given conflicting versions when it comes to who encroached lane.

Under BOLA, In contrary evidence, in cases where there is a rebuttable presumption of fault, the presumption shall not apply if there is contrary evidence.

Evidence such as an [independent witness](#) affirming the version presented by either driver [by way of an affidavit or statutory declaration](#).

[Screen shot of BOLA provision below for your easy reference.](#)

#### Contrary Evidence

In cases where there is a rebuttable presumption of fault against the driver of Vehicle X as depicted in the BOLA Chart, that presumption shall not apply if there is contrary evidence as follows:

- i) Where there are independent witnesses affirming the version presented by driver of vehicle X by way of an affidavit or Statutory Declaration; or

For our principal's consideration and approval to settle your claim under contrary evidence, we request for a statement from your witness affirming that:

- 1)he is independent ; and his
- 2)statement would [be made or statutory by way of affidavit declaration](#)

As required [in compliance with the BOLA provision](#).

Meanwhile, in view the small quantum involved and to amicably settle your claim expeditiously, [please accept our offer at global sum \\$400.00 \(all-in\) on without prejudice basis.](#)

Thank you.

Best Regards,

Joy Irene | Case Handler  
 LKK Auto Consultants Pte Ltd  
 DID: 6749-5792 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Please note that our above offer is made on a without prejudice basis and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related

matter(s) in respect of the accident. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

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