

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 20 June 2018 11:48 AM
To: tongtianeng
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y
Attachments: image001.jpg; 20180619_114521.jpg; 20180619_114500.jpg

Hi Mr Tong,

The lawyer letter is for injury claim.
We will forward the letter to AXA for further handling.

As for the third party vehicle damage claim, surveyor had reviewed the matter and we are of the view that the damages is consistent to the accident(Head-to-Rear collision). At this stage, private settlement is not advisable and AXA shall proceed to deal with the claim(s) and settle the matter according to the rights afforded under the policy.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **04/07/2018** and we will seek further instruction from AXA.

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: Tong Tian Eng [mailto:tongtianeng@gmail.com]
Sent: Tuesday, 19 June 2018 11:54 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Hsiao Tong,

Attached is letter from lawyer. Pls help and advise. Thank you.

Best Regards,
Tong

On Mon, 4 Jun 2018, 14:05 Hsiao Tong (LKKAuto), <chewht@lkkauto.com> wrote:

Hi Mr Tong,

Thank you for your email.

We will look into it and get back to 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: tongtianeng [mailto:tongtianeng@gmail.com]

Sent: Friday, 1 June 2018 8:32 PM

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

Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Hsiao Tong,

Thank you for your update and effort.

I agree to go ahead with all the necessary repair if damages found. But as I study from the photo attached, my car didn't hit the arrow point that you shown. The photo was taken right after the incident happened and shown the actual hitting position. How can my car go up to arrow shown area and causing the damage? Secondly why the taxi driver couldn't identify the dented mark or damages after he had several times thoroughly checked?

Thirdly if some other settlement can be done which repair is not necessary since the damages (if have) is so hard to identify, where rental or loss income will also not necessary. May be can consider of paying some cash to compensate for the losses and it also benefit all party including insurance company where the cost may not as high as what we have now.

I hope you may help me to clarify all my doubts.

Thank you.

Best Regards, Tong

Sent from my Samsung Galaxy smartphone.

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

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

Date: 22/05/2018 16:50 (GMT+08:00)

To: tongtianeng@gmail.com

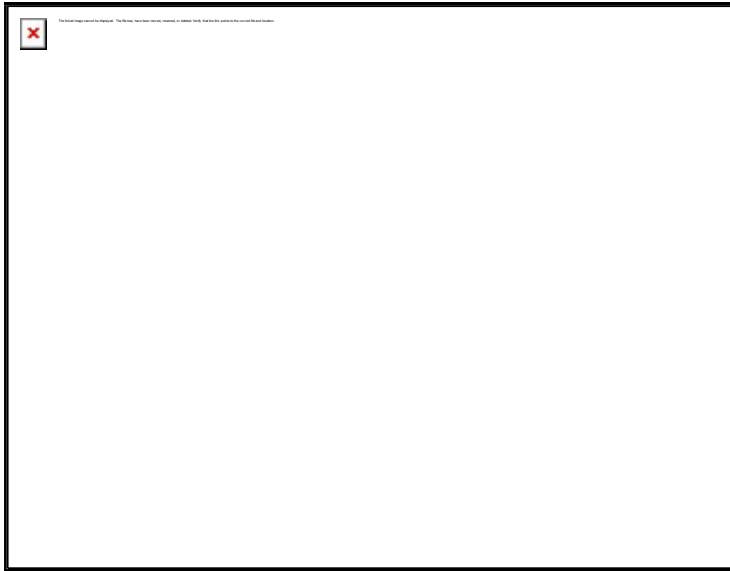
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Mr Tong,

We refer to the above matter.

Kindly refer to the attached scene photo with red circle to show the area of damages to third party taxi. The photo taken on the spot can see some visible damage on taxi rear bumper. The area where a dent was found on closed up view in between alphabet "y" and "S". The point of impact is consistent with the position of 2 vehicles showed in the photos taken after the collision.

We have also looked into the damage of your vehicle showed in the photo below in which we noticed that there was a dent on your left front grill moulding. With this damages, it is likely caused to third party taxi rear bumper which absorbed the impact force created by your vehicle.



Third party repairer submit an estimate of repair amounting to \$2,711.58. After detailed inspection, checked and verified by surveyor at the time of survey. The repair cost is adjusted to \$1,380.48. The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (w/GST)	\$ 1,477.11
2. Loss of Rental (4days x \$125.00)	\$ 500.00
3. Loss of Income (4days x \$50.00)	\$ 200.00
4. LTA/GIA Search fee	\$ 7.49
Total	\$ 2,184.60

The taxi is rented to driver who subject to contract signed reported accident to the owner who upon noted of damage, undertook repair and handling of claim.

On the issue of injury suffered by third party driver, we are not in a position to comment injury allegedly suffered by the taxi driver. You may check with AXA for their comments.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **02/06/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

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: Zaini (LKK Auto)
Sent: Friday, 2 March 2018 11:48 AM
To: Tong Tian Eng <tongtianeng@gmail.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

WITHOUT PREJUDICE

Our Ref: CC4/ASM18001073/K1pa3

Your Ref: SLE 3672Y

Dear Sir / Madam,

ACCIDENT INVOLVING SLE 3672Y AND SH 8833T ON 14.01.2018

We refer to our previous tele-conversation.

Received the above attachments.

We are looking into the matter and will revert to you for update (if any).

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Tong Tian Eng [<mailto:tongtianeng@gmail.com>]

Sent: Friday, 2 March 2018 11:35 AM

To: Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: Fwd: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Zaini,

Thank you for your assistance. Attached for your reference.

As per our conversation appreciate your help in this incident. Thank you.

Best Regards,

Tong

HP: 91880526

----- Forwarded message -----

From: Tong Tian Eng <tongtianeng@gmail.com>

Date: 2 February 2018 at 08:47

Subject: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

To: cst@axa.com.sg, jgmotor@singnet.com

Resend

P/s: Due to file sizes might be too big, I will attach in separate emails

----- Forwarded message -----

From: "Tong Tian Eng" <tongtianeng@gmail.com>

Date: 30 Jan 2018 22:05

Subject: Re: FW: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

To: "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg>

Cc:

Dear Joanne,

c/c: Mr Roman De Alban

Thank you for your assistance.

I was shocked when I saw the claims amount \$4260.00. As you know there was no damages on the rear of the taxi car and no injuries on taxi driver. I really need help and perhaps insurance company could assist to investigate in this incident. I would like to highlight on the following:

- 1) No damages can be found. (refer to attached) and you also can see the driver stand behind of the taxi trying very hard to find the damages. He was calling his partner and i clarifief with his partner no damages and injuries in this incident.
- 2) No injuries on taxi driver. As you can see from the photo attached, the driver is able to hold in a squat position (if injured i don't think can do this position) and answering phone with no signal of pains on his body.
- 3) At first I was offering \$50 to him as I saw no damages. He requested \$100 and I didn't pay him. About 15 minutes later he agreed my offer and we met at another place near Yew Tee mrt. Pls see my phone calls record and appreciate if you think to retrieve our communication content to show that he also admitted no damages and injuries can be found.
- 4) Which police post he was reported to if he claims that he was injured. Making an false statement is an offence and I doubt the police recorded the accident report can help to investigate further.

5) Is it a common practice for insurance company to claims so high charges if no damages and injuries found? Any insurance association that I can seek for assistance if I think the claims is unreasonable and ridiculous.

If you need further clarification you may contact me at 91880526

Thank you.

Best Regards,

Tong

On 30 Jan 2018 13:03, "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg> wrote:

Hi Mr Tong

As per your request, please see reply from AXA Insurance

Joanne Goi

JG MOTOR AGENCY

63447432

From: CST [mailto:cst@axa.com.sg]

Sent: Tuesday, 30 January, 2018 10:15 AM

To: jgmotor@singnet.com.sg

Subject: RE: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Dear Joanne,

Thank you for your email.

For the incident that happened on 14/01/2018 under policy no. GA234406 (claim no. S8M00793):

There is a Third Party Property Damage (TPPD) claim reserve: S\$ 4,260.00.

With regards,

Roman De Alban
Executive – Claims Service Team
AXA Insurance Pte Ltd