

Khanchna (LKK Auto)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 24 December 2019 10:36 AM
To: Khanchna (LKK Auto)
Cc: MT_Claim_SG
Subject: RE: Request to reject - Accident Involving SKE6093k [OI- LONPAC] & SLS7450X on 13/01/2018. [External Confidential]

Lonpac External - Confidential

Dear Khanchna,

Kindly proceed to reject the third party claim first.

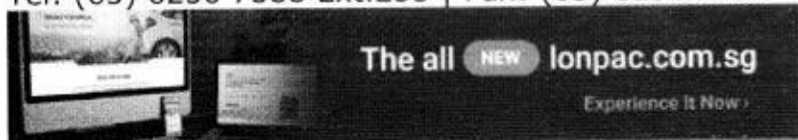
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - Confidential data is for use by authorised external parties only.

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Monday, 23 December 2019 6:39 pm
To: MT_Claim_SG
Cc: Admin A
Subject: Request to reject - Accident Involving SKE6093k [OI- LONPAC] & SLS7450X on 13/01/2018. [External Confidential]

LPC ref: 18/18/18/VP05/020387
LKK REF: CC4/LPC18001224/Kkb3s2

Dear Sir/Madam,

We refer to the above matter.

The accident versions are conflicting. Insured alleged that it is a head to rear collision. Whereas third party alleged that Insured had reversed and collided into the vehicle.

We have checked on Insured's counter claim but was informed that the claim is still ongoing and they are trying to contact our Insured. There are no supporting evidence provided from third party.

As such, we suggest to reject third party's claim as there is no supporting evidence to proof that Insured had reversed.

Your approval please.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Tuesday, 8 October 2019 2:19 PM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accident Involving SKE6093k & SLS7450X on 13/01/2018. [External Confidential]

Dear Mr. Gerald,

Noted on your e-mail below. We will do the necessary promptly.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Tuesday, 8 October 2019 2:16 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Coleen Kwok <coleen21@esteemperf.com.sg>

Subject: FW: Accident Involving SKE6093k & SLS7450X on 13/01/2018. [External Confidential]

Lonpac External - Confidential

Our Ref : 18/18/18/VP05/020387

Dear Khanchna,

As spoken, we attached the third party claim documents for your attention.

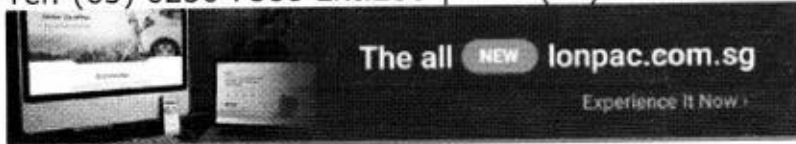
You would note that the vehicle numbers indicated is incorrect and we have requested them to amend the letter.

Kindly look into liability as the third party is chasing for an offer.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - Confidential data is for use by authorised external parties only.

From: Coleen Kwok [<mailto:coleen21@esteempref.com.sg>]
Sent: Tuesday, 8 October, 2019 12:34 PM
To: GERALD POH WEE BIN
Subject: Re: Accident Involving SKE6093k & SLS7450X on 13/01/2018. [External General]

Dear Gerald,

Good day .

This is my 2nd email to request for your good offer . But already give you 5 months working day to revert back. May I know how long you need to get back your offer .

kindly revert to us within 15 days of this letter, if failling which we will have to escalate the processing with the legal team.

Thanks and regards.

On Mon, Oct 7, 2019 at 3:34 PM GERALD POH WEE BIN <geraldpoh@lonpac.com> wrote:

Lonpac External - General

WITHOUT PREJUDICE

Dear Coleen,

Our file has been closed. Upon retrieval of the claim, we shall revert.

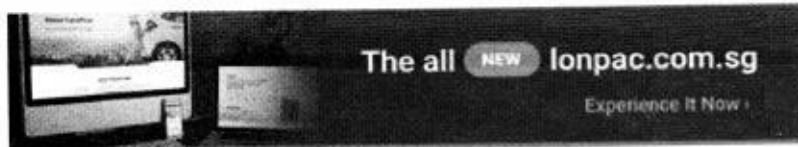
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Coleen Kwok [mailto:coleen21@esteemperf.com.sg]

Sent: Monday, 7 October, 2019 3:29 PM

To: GERALD POH WEE BIN; carmen lim; jenny chong

Subject: Re: Accident Involving SKE6093k & SLS7450X on 13/01/2018. [External General]

hi GERALD

Good day .

Please let us have your offer asap.

Thanks

On Wed, May 22, 2019 at 4:32 PM GERALD POH WEE BIN <geraldpoh@lonpac.com> wrote:

Lonpac External - General

WITHOUT PREJUDICE

Dear Coleen,

We have closed our file.

We need to retrieve from our store and revert.

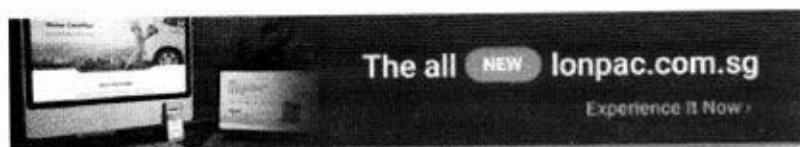
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Coleen Kwok [mailto:coleen21@esteemperf.com.sg]
Sent: Wednesday, 22 May, 2019 4:15 PM
To: MT_Claim_SG
Subject: Accident Involving SKE6093k & SLS7450X on 13/01/2018.

Hi Gerald Poh,

Refer to the above matter.

By right now, you should have completed your investigation on your further settlement from your insured's/driver .

Kindly let us have your offer as soon as possible.

Thank you

Regards

Freundliche Grüße / Best Regards

Coleen Kwok

Managing Director

Esteem Performance Pte Ltd

M: 9850 0038

P: 6753 2112

E: coleen21@esteemperf.com.sg

5033 Ang Mo Kio Industrial Park 2 #01-259 (Head Office)

385 Sin Ming Drive Vicom Inspection Centre (Showroom)

www.esteemperformance.com

Freundliche Grüße / Best Regards

Coleen Kwok

Managing Director

Esteem Performance Pte Ltd

M: 9850 0038

P: 6753 2112

E: coleen21@esteemperf.com.sg

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Freundliche Grüße / Best Regards

Coleen Kwok

Managing Director

Esteem Performance Pte Ltd

M: 9850 0038

P: 6753 2112

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5033 Ang Mo Kio Industrial Park 2 #01-259 (Head Office)

385 Sin Ming Drive Vicom Inspection Centre (Showroom)

www.esteemperformance.com

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Tuesday, 14 January 2020 9:25 AM
To: Carmen Lim
Cc: Admin A
Subject: RE: Accident involving SKE 6093K & SLS 7450X along Sheng Shiong carpark on 13/1/18

WITHOUT PREJUDICE

Dear Sir/Madam,

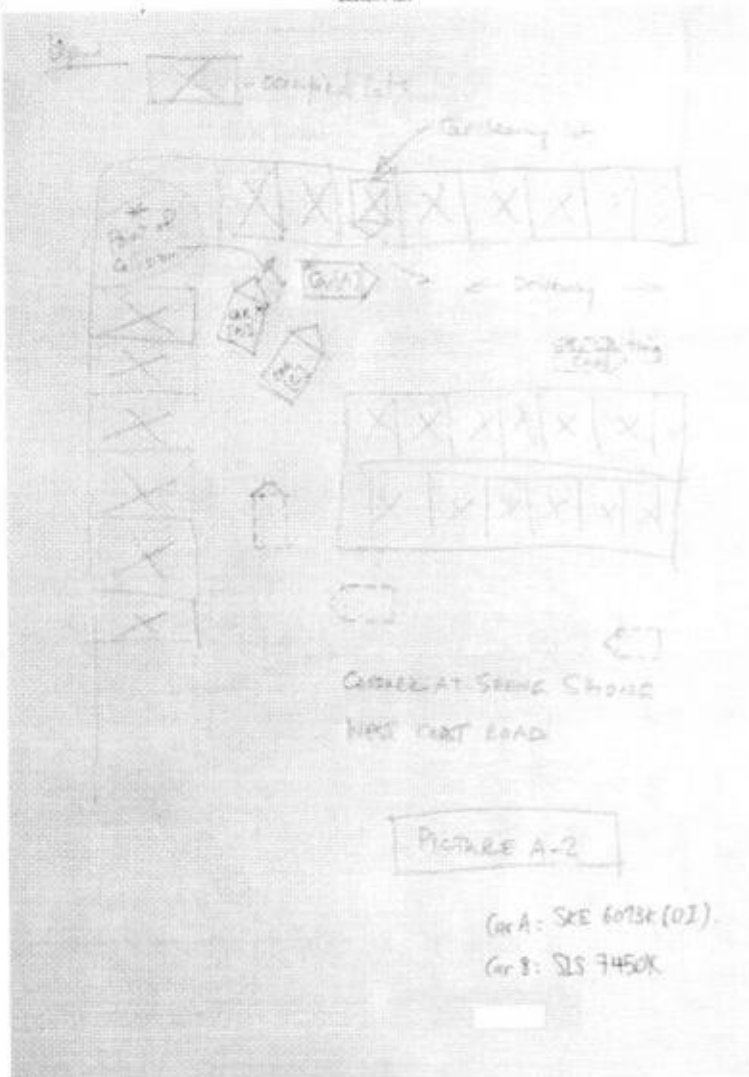
The above matter refers.

We append below our Insured's statement:

- 6) At about 10.20am, on 13Jan2018, Car [A] driven by Mr Tan Kim Soon, entered the ShengShiong Carpark at West Coast Road. As the carpark was full and there were a few cars waiting for parking spaces, Mr Tan had to wait in the carpark driveway (as shown in attached map: Picture A-1 & 2). Note that the waiting location of Car [A] was immediately after the right bend of the carpark driveway. (See Picture A-2)
- 7) At about 10.28am, Mr Tan noticed through the rearview mirror and side visions and by turning his head, that there was a car (Car[C]) situated at the right rear of his vehicle and the space to the left of Car[C] and behind Car[A] was an empty. A few seconds later Mr Tan suddenly felt a slight bump in the rear of his car.
- 8) Post Collision Observation: Mr Tan got out of the car, and observed that Car[C] that was spotted on the rear right by Mr Tan was still there and at a

safe distance away. There was now a silver colored MPV behind Car[A] that was not there before. It appears that Car[B] had rounded the bend, immediately after Mr Tan had completed his rear surveillance, and collided with the left rear fender of Car[A].

- 9) It appears that my vehicle was hit from behind by Car[B].



In the absence of any supporting evidence to support your client's accident version, we maintain our opinion that liability is down against your client for head to rear collision.

As such, we have our principal's instruction to reject the claim and we are unable to look into your client's claim.

We will close the matter in our end.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Wishing you a Happy and Prosperous Lunar New Year



Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Carmen Lim <carmen@esteemperf.com.sg>

Sent: Monday, 23 December 2019 5:40 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: Accident involving SKE 6093K & SLS 7450X along Sheng Shiong carpark on 13/1/18

Dear Khanchna,

Pls refer as attached.

Thank you



Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

M: 8799 0066

P: 6484 1221

E: carmen@esteemperf.com.sg

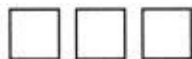
5033 Ang Mo Kio Industrial Park 2 #01-259

(Head Office)

385 Sin Ming Drive Vicom Inspection Centre

(Showroom)

www.esteemperformance.com



On Mon, Dec 23, 2019 at 5:24 PM Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Carmen,

Please send us your amended LOD as the cost of repair and total amount is wrong

Kindly also let us have the accident video/scene photos/witness statement(if any) to enable us to review and assess the claim accordingly.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Carmen Lim <carmen@esteemperf.com.sg>

Sent: Thursday, 19 December 2019 7:04 PM

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

Cc: coleen kwok <coleen21@esteemperf.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: Re: Accident involving SKE 6093K & SLS 7450X along Sheng Shiong carpark on 13/1/18

Dear Khanchna,

Apologies for delay.

Attached herewith LOD for your attention.

Kindly let us have your offer asap.

Thank you

Thank you



Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

M: 8799 0066

P: 6484 1221

E: carmen@esteemperf.com.sg

5033 Ang Mo Kio Industrial Park 2 #01-259

(Head Office)

385 Sin Ming Drive Vicom Inspection Centre
(Showroom)

www.esteemperformance.com



On Mon, Dec 16, 2019 at 3:00 PM Khanchna (LKK Auto) <khanchna@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sir/Madam,

Please send us a copy of the amended LOD as the LOD is wrong.

Also, kindly let us have the accident video/scene photos/witness statement(if any) to enable us to review and assess the claim accordingly.

We will revert upon hearing from you.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

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"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

From: Khanchna (LKK Auto)

Sent: Monday, 21 October 2019 9:38 AM

To: Carmen Lim <carmen@esteemperf.com.sg>; coleen kwok <coleen21@esteemperf.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accident involving SKE 6093K & SLS 7450X along Sheng Shiong carpark on 13/1/18

WITHOUT PREJUDICE

Dear Sir/Madam,

Please send us a copy of the amended LOD as the LOD is wrong.

Also, kindly let us have the accident video/scene photos/witness statement(if any) to enable us to review and assess the claim accordingly.

We will revert upon hearing from you.

Thank you.

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Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Tuesday, 15 October 2019 8:44 AM

To: Carmen Lim <carmen@esteemperf.com.sg>; coleen kwok <coleen21@esteemperf.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: FW: Accident involving SKE 6093K & SLS 7450X along Sheng Shiong carpark on 13/1/18

WITHOUT PREJUDICE

Dear Sir/Madam,

Please send us a copy of the amended LOD as the vehicle numbers are quoted wrongly.

Also, kindly let us have the accident video/scene photos/witness statement(if any) to enable us to review and assess the claim accordingly.

We will revert upon hearing from you.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Tuesday, 8 October 2019 2:18 PM

To: Carmen Lim <carmen@esteemperf.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Accident involving SKE 6093K & SLS 7450X along Sheng Shiong carpark on 13/1/18

WITHOUT PREJUDICE

Dear Carmen,

Please send us a copy of the amended LOD as the vehicle numbers are quoted wrongly.

Also, kindly let us have the accident video/scene photos/witness statement(if any) to enable us to review and assess the claim accordingly.

We will revert upon hearing from you.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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