

URGENT / LAST ATTEMPT BEFORE ESCALATION [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3

Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>

Fri 17/4/2020 2:58 PM

To: chris.chionhhs@axa.com.sg <chris.chionhhs@axa.com.sg>

Cc: Chong Fei Yuan (Auto Svcs/Claims & IA/Claims & IA) <FeiYuan@smrt.com.sg>; Wong Kok Wah (Auto Svcs/Claims & IA/Claims & IA) <WongKokWah@smrt.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

 1 attachments (8 MB)

SHC 4679E (Lee Gek 11052018)_mp4.mp4;

**URGENT
LAST ATTEMPT BEFORE ESCALATION**

Dear Christopher,

We would like to bring this matter to your kind attention.

Your insured claimed that both were reversing but our video footage (as attached) clearly showed that our taxi had just stopped or about 1 second after reversing into the parking lot to drop his passenger when your insured reversed out from the parking lot and collided onto our stationary taxi.

The accident would not have occurred if your insured had reversed straight out instead of tilting towards the right.

We have rejected LKK's offer of \$1,328.63 (50%) and have counter-proposed for 100% at \$2,657.26 but your OIC had maintained his/her stand.

We would appreciate if you could kindly let us know if the matter can be amicably resolved at this stage, otherwise we shall have no option but to escalate the matter to GIA for Adjuciation.

Thank you and have a nice day.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Friday, 10 April 2020 9:06 PM

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Subject: Re: URGENT / LAST ATTEMPT [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to our below email.

Please confirm acceptance.

"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."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | 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: Saturday, 5 October 2019 3:15 PM

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>

Subject: RE: URGENT / LAST ATTEMPT [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3

Without Prejudice

(save as to costs)

Dear Lee Gek,

We refer to your below email.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain our offer at 1,328.63(all-in).

Please consider our offer.

Thank you.

"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 LtdPhone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>**Sent:** Monday, 16 September 2019 5:31 PM**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Subject:** URGENT / LAST ATTEMPT [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3**URGENT
LAST ATTEMPT**

Dear Hsiao Tong,

If both vehicles were reversing at the same time then the damage to our taxi would be at the right rear. The fact that our taxi was damaged at the right centre (as photo attached) proved that our whole taxi had already entered the parking lot and had stopped as proven from the cctv when your insured started to reverse his car and hit onto our **stationary** taxi. Your insured was paying attention to the traffic at the rear and had failed to notice our taxi on his right. Moreover the damage to our taxi supports our driver's version.

We have firm instructions to escalate the matter to GIA if your principal is still maintaining their stand.

We would urge your principal to reconsider their offer so as to save costs. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]**Sent:** 06/09/2019 08:26**To:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)**Subject:** RE: [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3

Without Prejudice
(save as to costs)

Dear Lee Gek,

We refer to your below email.

Our principal had further reviewed the matter and we regret to inform you that we have our principal instruction to maintain our offer at 1,328.63(all-in) as both parties are reversing at the same time.

Please consider our offer.

Thank you.

"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: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) <LeeGek@smrt.com.sg>

Sent: Wednesday, 14 November 2018 12:02 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3

Dear Olivia,

Prior to accident, our driver had reversed **straight** into the parking lot where is no vehicle behind and had already stopped inside the parking lot (as proven from the video footage) when your insured reversed out by manoeuvring towards the right thus causing the accident. The accident would not have occurred if your insured had reversed straight out. Hence your offer of \$1,328.63 is unacceptable.

Please review the matter and let us know by **21st November 2018** if your principal is prepared to settle our claim at \$2,657.26, otherwise please let us have their consent to escalate the matter to GIA for Adjudication. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Olivia Lau (LKKAuto) [<mailto:olivialau@lkkauto.com>]

Sent: 13/11/2018 16:13

To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: [AXA]: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg // LKK Ref: CC4/ASM18001735/Smb3

LKK Ref: CC4/ASM18001735/Smb3

Your Ref: TAX/01/18/2145/lg

Without Prejudice

SAVE AS TO COST

Dear Lee Gek,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHC 4679E AND SFY 9082B ON 24.01.2018

We refer to your email of 7 March 2018.

It is our Principal's assessment that both parties were reversing, and are equally liable for the accident.

For a quick and amicable settlement, we propose the settlement at Global Sum **S\$ 1,328.63** (all-in).

Kindly confirm acceptance.

Your prompt reply will be very much appreciated.

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,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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



From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]

Sent: Monday, 20 August, 2018 4:52 PM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: URGENT / 2ND REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured)

Our Ref: TAX/01/18/2145/lg

URGENT**2ND REMINDER**

Dear All,

Please let us have your offer by **27th August 2018**. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)
Sent: 05/06/2018 12:09
To: Bevan Lim (LKK Auto)
Cc: Vic (LKKAuto); Admin A; Olivia Lau (LKKAuto)
Subject: URGENT / REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

Dear Bevan,

We have already sent the video footage to lkkauto.photos@gmail.com on 11/5/2018 and have received an acknowledgement (as attached).

Please let us have your offer asap. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd



From: Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]
Sent: 05/06/2018 11:46
To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)
Cc: Vic (LKKAuto); Admin A; Olivia Lau (LKKAuto)
Subject: RE: URGENT / REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

Without Prejudice

Dear Lee Gek,

Kindly forward the video to lkkauto.photos@gmail.com.

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,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]

Sent: Friday, 11 May 2018 12:20 PM

To: Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>

Subject: URGENT / REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

Dear Bevan,

Our taxi has stopped when your insured reversed out and hit onto our stationary taxi. We have forward the video footage to lkkauto.motors@gmail.com.

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]

Sent: 07/05/2018 15:16

To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Cc: Vic (LKKAuto); Admin A

Subject: RE: URGENT / REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

WITHOUT PREJUDICE

Your Ref: TAX/01/18/2145/lg

Our Ref : CC4/ASM18001735/Smb3

Dear Sir/Madam,

ACCIDENT INVOLVING SFY 9082B & SHC 4679E ON 24/01/2018

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both party, the liability is unclear / our Insured is disputing for the above mentioned case. Our insured also filing Third Party claim against your client's insurer. Enclosed herewith is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request the CCTV footage / accident scene photos / evidence in order to seek further instruction from our principal.

Thank you.

"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,

Bevan Lim | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: BevanLim@lkkauto.com | fax: 6741-4108

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



Auto
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Pte Ltd

Save the Earth. Print only when necessary.

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]

Sent: Monday, 7 May 2018 1:54 PM

To: Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>

Subject: URGENT / REMINDER Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

**URGENT
REMINDER**

Dear Bevan,

Please let us have your offer by **15th May 2018**. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]

Sent: 07/03/2018 10:29

To: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

Cc: Admin A; CS A Team

Subject: FW: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

Dear Lee Gek,

Thank you for your email.

Please note that: -

LKK ref	Officer in charge
CC4/ASM18001735/Smb3	Bevan – 6749 5792

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [<mailto:LeeGek@smrt.com.sg>]

Sent: Wednesday, 7 March 2018 9:39 AM

To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: Accident on 24/1/2018 involving SHC 4679E & SFY 9082B (AXA insured) Our Ref: TAX/01/18/2145/lg

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$1,700.00
Loss of Rental	\$1203.75 (9 days x \$133.75)
LTA Search Fee	\$7.00
Total	\$2910.75

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) GIA report
- 4) Letter of Authorisation
- 5) Accident vehicle laid-up report
- 6) LTA search

We have notified AXA of PRS on 25/1/2018 at 9.06am and our taxi was surveyed on 30/1/2018 at 11.08am. We attach the email for your perusal.

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd

