

Thank you.

Best Regards  
 Catherine Koh  
 Claims Department | ComfortDelgro Engineering Pte Ltd  
 Off : 62148733 | Fax : 62141843

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

**Sent:** Saturday, 24 November 2018 11:10 AM

**To:** William Tan Thoo Seng; Catherine Koh Mui Gek

**Subject:** Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

Your Ref: **T 0418/ SHC3313S/ WT (st)**

Without Prejudice

Our Ref: CC4/ASM18006520/K1pa3

Dear Sirs,

**ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018**

We refer to the above matter.

Attached here with a copy of our insured accident report for your easy reference. Our principal had reviewed the matter and based on your client's video, it shows that your taxi was exiting the roundabout from the inner lane, our insured was travelling along the outer lane has the right of way. We are of the view that BOLA S13(b) is applicable.

In view of this, we regret to inform your that we have our principal instruction to deny liability and unable to look into your client claim.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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## RE: Re:<SEEK MANDATE> - S8M00DBF [ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP) ON 06/04/2018]

Type

🔔 Question

Message

Hi Richard, we have rejected third party claim as per instruction. However third party disagreed on our rejection. Kindly refer to the email from TP (uploaded in Smartclaims) for your perusal. Kindly let us have your further instruction. Thank you. Hsiao Tong - 03 Dec 2018

Reply



Re:RE: Re:<SEEK MANDATE> - S8M00DBF [ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP) ON 06/04/2018]

Type

🔍 Question

Message

Hi LKK, based on rider's report, he was travelling along the roundabout to exit at point 1 whereas TP exit at point 4....the rider had right of way, unless our rider wanted to exit at point 4... pls check with rider whether he intend to exit at point 1 or point 4. Thank you.

✓

Reply

21/14/18 -



**RE: Re:RE: Re:<SEEK MANDATE> - S8M00DBF  
[ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP)  
ON 06/04/2018]**

Type

🔍 Question

Message

Hi, according to our insured, he wanted to exit at point 1. For your further instruction please. Thank you.

Hsiao Tong - 24 Dec 2018

Reply



Re:RE: Re:RE: Re:<SEEK MANDATE> - S8M00DBF  
[ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP)  
ON 06/04/2018]

Type

🔍 Question

Message

Hi LKK, OI already confirmed that he wanted to exit at point 1, he will be travelling along the roundabout as such when TP taxi exiting from the inner lane, OI not able to avoid collision with the taxi. We maintain at BOLA 13(b) .

Reply

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 26 January 2019 9:06 AM  
**To:** 'williamtan@cdge.com.sg'  
**Cc:** KKLau  
**Subject:** RE: Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

### Without Prejudice

Dear Mr William,

We refer to the above matter.

Our principal had further reviewed that matter and we have our principal instruction to maintain rejection as per BOLA S13(b). Your client should exit the roundabout at the outer lane.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** William Tan Thoo Seng <[williamtan@cdge.com.sg](mailto:williamtan@cdge.com.sg)>  
**Sent:** Monday, 7 January 2019 2:44 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; [chris.chionhhs@axa.com.sg](mailto:chris.chionhhs@axa.com.sg); ANG Richard <[richard.angbs@axa.com.sg](mailto:richard.angbs@axa.com.sg)>  
**Subject:** Re: Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

**Final**

reminder

**Outstanding : > 6 months.**

**Video Footage show : 100%**

Without Prejudice.

**Hsiao Tong (LKKAUTO)**

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**From:** William Tan Thoo Seng <williamtan@cdge.com.sg>  
**Sent:** Monday, 28 January 2019 8:50 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** ANG Richard; chris.chionhhs@axa.com.sg; KKLau  
**Subject:** - - - Re: Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

**Outstanding : > 6 months  
Video footage forwarded on 19.07.18**

**Without prejudice.**

Dear Hsiao Tong

Preceding emails refer.

The video footage clearly showed liability is 100% down on your insured driver. On the contrary, you and your Principal maintained rejection.

**Since, you do not wish to settle this clear cut liability case amicably, kindly be informed that we are then being compelled to escalate matter to GIA.**

By the way, if you do wish to settle, kindly do so by **30.01.19.**

Thank you.

Best Regards  
William Tan  
Claims Department | ComfortDelgro Engineering Pte Ltd  
Off : 62148737 | Fax : 62141843

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Saturday, 26 January 2019 9:05 AM  
**To:** William Tan Thoo Seng  
**Cc:** KKLau  
**Subject:** RE: Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

**Without Prejudice**

Dear Mr William,

We refer to the above matter.

Our principal had further reviewed that matter and we have our principal instruction to maintain rejection as per BOLA S13(b). Your client should exit the roundabout at the outer lane.

Thank you.



Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** William Tan Thoo Seng <[williamtan@cdege.com.sg](mailto:williamtan@cdege.com.sg)>

**Sent:** Monday, 7 January 2019 2:44 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; [chris.chionhhs@axa.com.sg](mailto:chris.chionhhs@axa.com.sg); ANG Richard <[richard.angbs@axa.com.sg](mailto:richard.angbs@axa.com.sg)>

**Subject:** Re: Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

**Final**

**reminder**

**Outstanding : > 6 months.**  
**Video Footage show : 100%**

Without Prejudice.

Dear Hsiao Tong

Preceding emails refer.

On several occasions, we spoke and you had informed us that on 17.09.18, 24.09.18, 09.11.1, 04.12.18 and 04.01.19, you sent reminders to Richard for mandate to settle but receive no respond from him.

We disagree with your contention stated in your email of 24.11.18.

Kindly refer to our emails dated 19.07.18, 09.11.18 and our email of 27.11.18 with attached screen shots that showed your insured rider solely initiated this whole accident. **Refer video footage - furnished on 19.07.18.**

Since you and or your Principal is rejecting this claim, kindly be informed that without any further protraction, we will escalate matter to GIA, if we do not receive your offer by **14.01.19.**

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

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

**Sent:** Saturday, 24 November 2018 11:10 AM

**To:** William Tan Thoo Seng; Catherine Koh Mui Gek

**Subject:** Your Ref: T 0418/ SHC3313S/ WT (st) \*Our Ref: CC4/ASM18006520/K1pa3 [ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018]

Your Ref: **T 0418/ SHC3313S/ WT (st)**  
Our Ref: CC4/ASM18006520/K1pa3

Without Prejudice

Dear Sirs,

**ACCIDENT INVOLVING FX 5066E(AXA) & SHC 3313S ON 06/04/2018**

We refer to the above matter.

Attached here with a copy of our insured accident report for your easy reference. Our principal had reviewed the matter and based on your client's video, it shows that your taxi was exiting the roundabout from the inner lane, our insured was travelling along the outer lane has the right of way. We are of the view that BOLA S13(b) is applicable.

In view of this, we regret to inform your that we have our principal instruction to deny liability and unable to look into your client claim.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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**RE: Re:RE: Re:RE: Re:<SEEK MANDATE> - S8M00DBF  
[ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP)  
ON 06/04/2018]**

Type

Question

Message

Hi, we were informed by third party repairer that they are escalating the matter to GIA. In view of this, kindly advise if we may proceed to close file and submit wp report to your good office or else advise further instruction. Thank you. Hsiao Tong - 19 March 2019

Reply



**RE: Re:RE: Re:RE: Re:<SEEK MANDATE> - S8M00DBF  
[ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP)  
ON 06/04/2018]**

Type

Question

Message

Hi, we have maintained rejection as per instruction. However third party insisted that based on video footage, it is 100% down on our insured. Third party will escalate the matter to GIA if no reply/offer by 30 Jan 2019. Kindly let us have your instruction. Hsiao Tong - 29 Jan 2019.

Reply



Re:RE: Re:RE: Re:RE: Re:<SEEK MANDATE> - S8M00DBF  
[ACCIDENT INVOLVING FX 5066E(OI) & SHC 3313S(TP)  
ON 06/04/2018]

Type

🗉 Question

Message

Hi, pls submit your tax invoice and the documents. ty.

Reply




## LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18006520/K1pa3s2	
8 SHENTON WAY #24-01 AXA TOWERS SINGAPORE 068811 ATTN: RICHARD ANG			Date : 03-04-2019	
			Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	FX 5066E	Veh. Inspected	SHC 3313S	
Policy No.	AN3163181	Coverage (\$)	0.00	
Claim No.	S8M00DBF	Excess (\$)	0.00	
Assign From	RICHARD ANG	Assign Date	09/04/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	HYUNDAI I40	c.c	1685	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	KMHLB41UMEU052986	Colour	BLUE	
Odometer	410523	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	205/60R16	WEST LAKE	7 mm	
L/H Front Tyre	205/60R16	WEST LAKE	7 mm	
R/H Rear Tyre	205/60R16	WEST LAKE	7 mm	
L/H Rear Tyre	205/60R16	WEST LAKE	7 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY.				
DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	06/04/2018	Inspection Date	09/04/2018	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
<b>5a. Remarks</b>				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		2 Working Days		



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 1 of 1

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 3313S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b><u>REPLACEMENT OF PARTS</u></b>			
1	REAR DOOR (LH) (CONSISTENT)	DENTED	1,351.10	1,351.10
1	REAR WHEEL HUP-CAP (LH) (CONSISTENT)	GRAZED	150.70	150.70
	LESS 20% DISCOUNT		-300.36	-300.36
			1,201.44	1,201.44
	<b><u>SPECIAL NETT ITEMS</u></b>			
1	REAR DOOR ADVERTISEMENT LOGO (LH) (SN) (CONSISTENT)	NECESSARY	100.00	100.00
1	REAR DOOR COMFORTDELGRO & APPS STICKER (LH) (SN) (CONSISTENT)	NECESSARY	80.00	80.00
			180.00	180.00
	<b><u>LABOUR</u></b>			
	PANEL BEATING.		250.00	200.00
	SPRAY PAINTING CHARGE.		250.00	200.00
	TUFF KOTE.		50.00	20.00
	REAR WHEEL ALIGNMENT.	NOT NECESSARY	120.00	-
			670.00	420.00
	<b>GRAND TOTAL</b>		<b>2,051.44</b>	<b>1,801.44</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>			<b>1,450.00</b>

Report Ref No. CC4/ASM18006520/K1pa3s2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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