

## Vic (LKKAUTO)

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**From:** Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>  
**Sent:** Tuesday, 11 December, 2018 11:41 AM  
**To:** Vivian Lau (LKKAUTO)  
**Cc:** kianchuan.chan (kianchuan.chan@axa.com.sg); winnie.ho@axa.com.sg; Admin A; Hsiao Tong (LKKAUTO)  
**Subject:** URGENT Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road  
**Attachments:** SBA3897E came out from slip road 04.jpg; Accident Scene 01 from BC.jpg; SBA3897E came out from slip road 01.jpg; SBA3897E came out from slip road 02.jpg; SBA3897E came out from slip road 03.jpg; img-Z11104731-0001.pdf

SMRT : BUS/04/18/7022/AW  
AXA : S8M00DQPMC/WH

Dear Vivian,

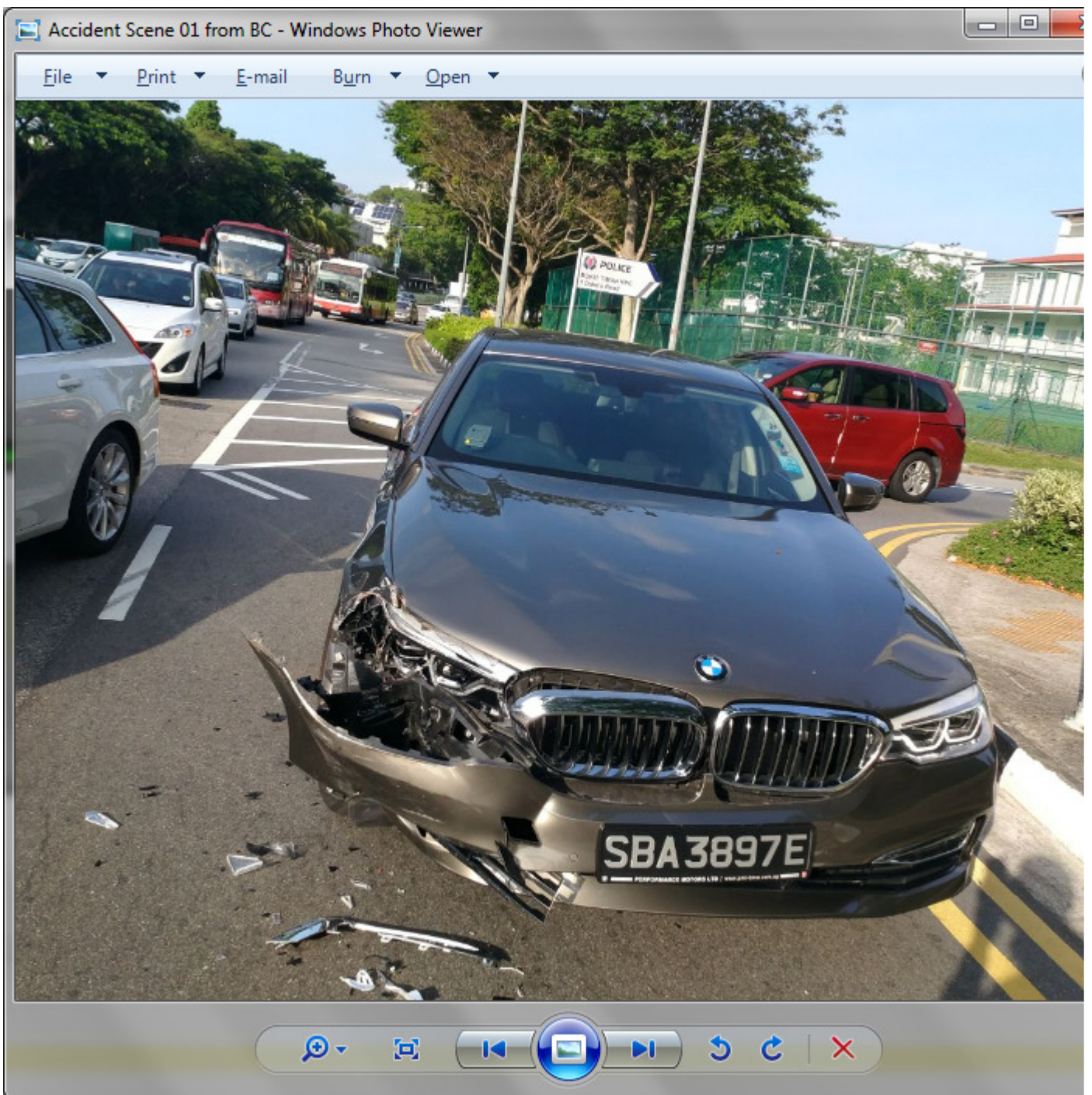
This is an April accident and video footage had been overwritten by now.  
What remained are the on-records accident scene snapshots, as attached above.

Based on AXA's GIA sketch, its insured driver reported that his car SBA3897E had already fully straighten itself, fully within left most lane on the major road, when bus filtered lane to hit SBA3897E. However, accident scene photos proved that this was not the case.

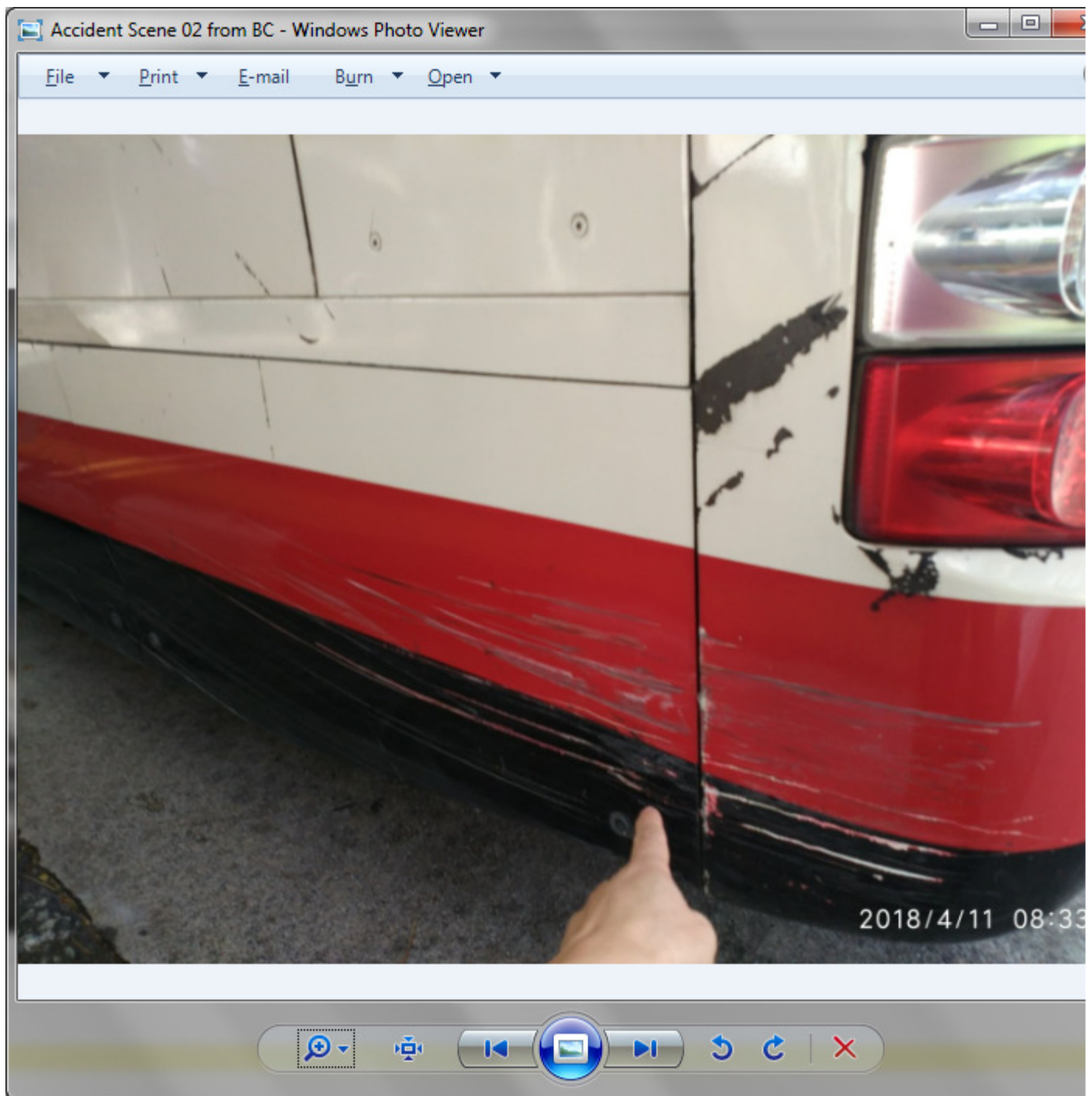
Accident scene photos proved that **SBA3897E's car body** was predominantly **still on the slip/minor road**, with its front bonnet jutting out beyond the white waiting line. It is the liability of cars coming out from minor/slip road to ensure clearance of oncoming vehicles from the major/main road, before turning out from the slip road. Instead of waiting behind the white line, **SBA3897E's front bonnet was already surging beyond the white line, encroaching into the main road**. Bus was travelling rightfully within its bus's lane, going into bus stop on the major road.

This accident would not have occurred had AXA's insured vehicle SBA3897E not surge out into main road, encroaching into bus's lane. We deemed full liability on SBA3897E under Bola S1.









**Audrey Woo** | DID : 6556 3521 | FAX : 6481 9221 | Email : [audrey@smrt.com.sg](mailto:audrey@smrt.com.sg) | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



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**From:** Vivian Lau (LKKAUTO) [<mailto:vivianlau@lkkauto.com>]  
**Sent:** Wednesday, 5 December, 2018 12:18 PM  
**To:** Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)  
**Cc:** [kianchuan.chan \(kianchuan.chan@axa.com.sg\)](mailto:kianchuan.chan@axa.com.sg); [winnie.ho@axa.com.sg](mailto:winnie.ho@axa.com.sg); Admin A; Hsiao Tong (LKKAUTO)  
**Subject:** RE: URGENT Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road

**Reminder**

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Audrey,

We refer to the above matter.

Our principal would like to request CCTV footage in order for our principal to review liability.

*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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Vivian Lau (LKKAuto)

**Sent:** Friday, 23 November, 2018 10:29 AM

**To:** 'Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)' <[audrey@smrt.com.sg](mailto:audrey@smrt.com.sg)>

**Cc:** kianchuan.chan (<[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)> <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>; <[winnie.ho@axa.com.sg](mailto:winnie.ho@axa.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>)

**Subject:** RE: URGENT Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road

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Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [<mailto:audrey@smrt.com.sg>]

**Sent:** Wednesday, 21 November, 2018 12:27 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; [winnie.ho@axa.com.sg](mailto:winnie.ho@axa.com.sg); [cts@axa.com.sg](mailto:cts@axa.com.sg); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** kianchuan.chan ([kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)) <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** URGENT Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road

**Importance:** High

**URGENT REMINDER**

SMRT : BUS/04/18/7022/AW

AXA : S8M00DQPMC/WH

Without Prejudice. Save as to Costs.

Dear Vivian (LKK) and Winnie (AXA),

With reference to my email dated 9 Nov 2018 below, please let us have AXA's offer to settle soon. Thank you.

*Audrey Woo* | DID : 6556 3521 | FAX : 6481 9221 | Email : [audrey@smrt.com.sg](mailto:audrey@smrt.com.sg) | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



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**From:** Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

**Sent:** Friday, 9 November, 2018 11:01 AM

**To:** 'vivianlau@lkkauto.com'; Admin A ([admin-a@lkkauto.com](mailto:admin-a@lkkauto.com))

**Cc:** 'winnie.ho@axa.com.sg'

**Subject:** Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road

**Importance:** High

SMRT : BUS/04/18/7022/AW

AXA : SBA3897E

Without Prejudice. Save as to Costs.

Dear Vivian,

As supported by accident scene photos attached above, its undeniable that AXA insured car SBA3897E came out from the slip road to hit unto bus, while bus was travelling on the major road. The collision took place while SBA3897E car body was still on the slip road. This is really a Bola S10 scenario as supported by photograhic evidence, and not a Bola S15 as proclaimed by SBA3897E's sketch. We therefore deemed full liability on SBA3897E and maintained 100% of our claims.

We shall look forward to your revised offer soon. Thank you.

*Audrey Woo* | DID : 6556 3521 | FAX : 6481 9221 | Email : [audrey@smrt.com.sg](mailto:audrey@smrt.com.sg) | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]  
Sent: Friday, 9 November, 2018 10:39 AM  
To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)  
Cc: Admin A; [winnie.ho@axa.com.sg](mailto:winnie.ho@axa.com.sg)  
Subject: RE: Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir/Madam,

**Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road**

We refer to the above matter

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence to substantiate either's parties version. Enclosed herewith a copy of our insured's accident report for your perusal.

Meanwhile, kindly forward to us with any evidence (if any) to support your claim

Kindly take note that the case handler in-charge is Vivian and she can be contacted at her DID 6841 8625.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [<mailto:audrey@smrt.com.sg>]  
Sent: Friday, 9 November, 2018 10:27 AM

To: winnie.ho@axa.com.sg; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>  
Cc: Admin A <admin-a@lkkauto.com>; cts@axa.com.sg  
Subject: Reminder to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road  
Importance: High

SMRT : BUS/04/18/7022/AW  
AXA : SBA3897E  
Without Prejudice. Save as to Costs.

Dear Winnie (AXA) and Vivian (LKK),

**LOD issued** to AXA c/o LKK **on 17 May 2018.**

Kindly let us have AXA's offer to settle/DV soon. Thank you.

*Audrey Woo* | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims Department | 6  
Ang Mo Kio Street 62 Singapore 569140



From: DHIWAR Namrata [mailto:namrata.dhiwar@axa.com.sg]  
Sent: Friday, 18 May, 2018 3:29 PM  
To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)  
Subject: Acknowledgment Your ref : BUS/04/18/7022/AW Our ref : S8M00DQPMC/WH

#### **ACCIDENT INVOLVING SBA3897E AND SMB1343P ON 11/04/2018**

##### **Without Prejudice**

We acknowledge receipt of your letter dated 17/05/2018 and the enclosures on 17/05/2018.

We are investigating your client's claim and will reply to you substantively soon.

Meanwhile, kindly hold your hands on the matter.

For future correspondence, please reply to HO Winnie [winnie.ho@axa.com.sg](mailto:winnie.ho@axa.com.sg)

Regards,  
Namrata Dhiwar

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From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)  
Sent: Thursday, 17 May, 2018 3:39 PM  
To: 'motor.survey@axa.com.sg'; 'cts@axa.com.sg'; Admin A (admin-a@lkkauto.com)  
Subject: LOD to AXA - Accident Involving SMB1343P and SBA3897E on 11 April 2018 along Farrer Road / Lutheran Road  
Importance: High

**SMRT : BUS/04/18/7022/AW**  
**AXA : SBA3897E**

Dear Motor Claims Officer,



We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number **SMB1343P**. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$ 2050
Loss of Use	\$825
LTA search fee	\$7
Total	<b>\$ 2882</b>

We enclose the following documents,

- Repair Invoice
- GIA report
- LTA Search
- Accident Scene Photos
- **Survey Report and Damaged Bus Photos to be furnished by LKK (AXA's own appointed surveyor).**

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT BUSES LTD.

Audrey Woo | DID : 6556 3521 | FAX : 6368 7421 | Email : [audrey@smrt.com.sg](mailto:audrey@smrt.com.sg) | Claims Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140

