



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

13 June 2018

**Kenken Logistics Pte Ltd**  
31 Woodlands Close  
#07-30  
Singapore 737855

Dear Sir/Mdm,

**YOUR REF : CC4/ASM18007221/M1wb3**  
**OUR REF : GBB 6460G**

**ACCIDENT INVOLVING GBB 6460G & SLV 8570K ALONG TAMPINES AVE 5 ON 14/04/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **AH LIM MOTOR COMPANY** acting on behalf of the owner of SLV 8570K against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy. We also wish to advise that there is an excess of **S\$1,000.00** attached with Third Party Claims.

AXA shall keep you informed of when to make the excess payment, which cheque is to be made in favor of "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

As Insurers, AXA shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to Vivianlau@lkkauto.com **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



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- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep AXA informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA's Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 8625 or email us at [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Vivian Lau  
Case Handler  
DID: 6841 8625  
FAX: 6741 4108  
EMAIL: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com)

Cc Motor Claims Department  
AXA Insurance Pte Ltd

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 3 November 2020 3:59 PM  
**To:** Mui Hong @ Ah Lim Motor  
**Cc:** Admin A  
**Subject:** Re: Update on our client SLV8570K \*YOur Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Without Prejudice

Hi Mui Hong,

We refer to your below email.

Any updates?

“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: 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:** Mui Hong @ Ah Lim Motor <muihong@ahlimmotor.com.sg>  
**Sent:** Tuesday, 21 July 2020 5:18 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** Update on our client SLV8570K \*YOur Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Dear Hsiao Tong,

Pls bear with us a while more as client need to go to LTA to request for information and need to pay for the docs too.

We will add the additional cost of information retrieval to our claim doc upon receipt from client

Best Regards,

Kee Mui Hong  
Ah Lim Motor @ AMK  
10, Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint S568047

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**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]  
**Sent:** Tuesday, 21 July 2020 4:56 PM  
**To:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Reminder Claim Documents for our client SLV8570K \*YOur Ref:  
CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

Any updates?

“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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*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 (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, 29 May 2020 3:03 PM  
**To:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Reminder Claim Documents for our client SLV8570K \*YOur Ref:  
CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

Any updates?

“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](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:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>  
**Sent:** Tuesday, 7 April 2020 3:42 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Reminder Claim Documents for our client SLV8570K \*YOur Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Dear Hsiao Tong.

We note the contents of your email and has forwarded to our client for his action.

We will update once we hear from him.

Best Regards,

Kee Mui Hong  
Ah Lim Motor @ AMK  
10, Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint S568047  
Tel : 6483 1244 Fax : 6483 6170

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Tuesday, 7 April 2020 2:18 PM  
**To:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Reminder Claim Documents for our client SLV8570K \*YOur Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

As per AXA instruction, we would like to request a copy of De-registered letter for our further action.

Thanks.

“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: As a response to the COVID-19 outbreak, we are on Work From Home arrangement. All correspondence should be made via email. 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](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:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>

**Sent:** Thursday, 2 April 2020 5:53 PM

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

**Subject:** Reminder Claim Documents for our client SLV8570K \*Your Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Dear Hsiao Tong,

Pls advise on your offer on our LOD as attached

Best Regards,

Kee Mui Hong  
Ah Lim Motor @ AMK  
10, Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint S568047  
Tel : 6483 1244 Fax : 6483 6170

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**From:** Mui Hong @ Ah Lim Motor

**Sent:** Wednesday, 19 February 2020 12:06 PM

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

**Subject:** Claim Documents for our client SLV8570K \*Your Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018]

Dear Hsiao Tong,

Pls see attached the Claim Documents for our client SLV8570K \*Your Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING AXA Insured - GBB 6460G ON 14/04/2018].

Pls advise your offer.

Thanks

Best Regards,

Kee Mui Hong  
Ah Lim Motor @ AMK  
10, Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint S568047  
Tel : 6483 1244 Fax : 6483 6170

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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** Wednesday, 19 February 2020 9:50 AM  
**To:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>  
**Subject:** RE: Your Ref: SLV8570K \*Our Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING GBB 6460G(AXA) / SLV 8570K/ OTHERS ON 14/04/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Kindly forward all the supporting documents to us for our further action.

Thanks.

"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 (Ms)** | 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:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 9 September 2019 12:24 PM  
**To:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>  
**Subject:** RE: Your Ref: SLV8570K \*Our Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING GBB 6460G(AXA) / SLV 8570K/ OTHERS ON 14/04/2018]

Without Prejudice

Dear Sirs/Mdm,

Noted.

Kindly forward all the supporting documents to us for our further action.

Thanks.

"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,

**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:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>

**Sent:** Monday, 9 September 2019 11:56 AM

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

**Subject:** RE: Your Ref: SLV8570K \*Our Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING GBB 6460G(AXA) / SLV 8570K/ OTHERS ON 14/04/2018]

Dear Hsiao Tong,

We are still submitting Cash In Lieu of repair as client's car was left with only 2 months of COE remaining when accident occurs.

We had earlier misplace the file but now we have found the file.

We had earlier propose a CTL Limit with Mr Ma at \$2,200. Pls advise if we can still proceed to submit the LOD.

Thanks

Best Regards,

Kee Mui Hong

Ah Lim Motor @ AMK

10, Ang Mo Kio Industrial Park 2A

#01-09 AMK Autopoint S568047

Tel : 6483 1244 Fax : 6483 6170

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

**Sent:** Saturday, 7 September 2019 1:30 PM

**To:** Mui Hong @ Ah Lim Motor <[muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg)>

**Subject:** Your Ref: SLV8570K \*Our Ref: CC4/ASM18007221/M1pb3 [ACCIDENT INVOLVING GBB 6460G(AXA) / SLV 8570K/ OTHERS ON 14/04/2018]

Your Ref: **SLV8570K** **Without Prejudice**

Our Ref: CC4/ASM18007221/M1pb3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING GBB 6460G(AXA) / SLV 8570K/ OTHERS ON 14/04/2018**

We refer to the above matter.

Kindly advise if your client is still pursuing third party claim against our insured / M/s AXA Insurance Pte Ltd. If so, kindly forward the LOD and all supporting documents to us if available for our further action.



Please respond and let us know within 14 days from the date of this e-mail. Otherwise, we will proceed to close file at 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.”**

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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