

Vic (LKKAuto)

From: Vic (LKKAuto)
Sent: Thursday, 16 August, 2018 10:37 AM
To: Jack Lau
Cc: Admin A; Vic (LKKAuto)
Subject: RE: YOUR REF: SKT 6621H_ACCIDENT INVOLVING SKT 6621H AND SHD 3062K ALONG HANDY ROAD ON 28.05.2018
Attachments: MARKED ESTIMATE.pdf; IMG_8649.JPG; IMG_8650.JPG; IMG_8651.JPG; IMG_8653.JPG; IMG_8654.JPG; IMG_8655.JPG; IMG_8657.JPG; IMG_8658.JPG; IMG_8660.JPG; IMG_8662.JPG; IMG_8663.JPG; IMG_8664.JPG; IMG_8666.JPG; IMG_8667.JPG

Without Prejudice

Dear Mr Lau,

We refer to your below email and please be informed that we had received the video footage from the taxi. Please refer to the below screenshot of the video for your reference. The same copy was already forwarded to our principal, M/s AXA Insurance Pte Ltd.



Based on the footage, the taxi was travelling within its lane when your vehicle made a Uturn from the leftmost lane. As such, the liability may not be to your favour.

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/gst)	\$ 2,654.41
Loss of Rental (\$117.00 x 2 recommended days)	\$ 234.00
Loss of Income (\$50.00 x 2 recommended days)	\$ 100.00
LTA/GIA Search Fee	\$ 7.49
TOTAL	\$ 2,995.90

We enclosed a copy of the estimate from the Third-Party claimant with our surveyor's marking and recommendation together with some inspection photos for your reference.

From the enclosed quotation provided by the claimant's repairer, our surveyor after inspection of the claimant's vehicle had managed to reduce the cost of repair from \$4,481.00 to \$2,480.76 (before gst).

Our surveyor is in the opinion that based on the damages sustained to the claimant's vehicle and the adjusted amount is already fair and reasonable.

We 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 defense, please reply to us within 5 days from the date of this letter.

We hope the above matter clarifies.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Jack Lau [mailto:zipper38@gmail.com]

Sent: Thursday, 28 June, 2018 9:55 AM

To: Vic (LKKAuto)

Subject: Re: YOUR REF: SKT 6621H_ACCIDENT INVOLVING SKT 6621H AND SHD 3062K ALONG HANDY ROAD ON 28.05.2018

Dear Vic,

I have received the 3rd party's claim that you sent me. The claimed damages look way above what the minor damage the taxi sustained would warrant as depicted in the photos.

I have also instructed my AXA workshop to submit a claim as well as I feel the other party is partially at fault as my car had already completed half the turn before the taxi hit me head on to my rear side.

Regards
Lau C H

On Thu, 28 Jun 2018, 09:12 Vic (LKKAuto), <vicalpeh@lkkauto.com> wrote:

Dear Mr Lau,

We refer to your below email and we confirmed in receipt of your photos (attached).

Please be informed that we are still pending for the video footage from the claimant.

We will get back to you for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Jack Lau [mailto:zipper38@gmail.com]

Sent: Wednesday, 27 June, 2018 4:23 PM

To: Vic (LKKAuto)

Subject: Re: YOUR REF: SKT 6621H_ACCIDENT INVOLVING SKT 6621H AND SHD 3062K ALONG HANDY ROAD ON 28.05.2018

Hi Vic,

I tried to contact you but was unsuccessful.

Please contact me by mobile when you are available.

Regards

Lau C H

On Tue, 26 Jun 2018, 14:35 Vic (LKKAuto), <vicalpeh@lkkauto.com> wrote:

26 JUNE 2018

LAU CHIN HOH

By Post and By Email

BLOCK 102 PUNGGOL WALK

#17-07

SINGAPORE 828791

Dear Sir/Madam,

OUR REF : CC4/ASM18009843/K1ha3

YOUR REF : SKT 6621H

ACCIDENT INVOLVING SKT 6621H AND SHD 3062K ALONG HANDY ROAD ON 28.05.2018

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 M/s COMFORTDELGRO ENGINEERING PTE LTD, acting on behalf of the owner of SHD 3062K against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle was involved in an accident with the Third-Party vehicle SHD 3062K. As such, liability may not be on your favour unless proven otherwise.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We 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 full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **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)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us 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.

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 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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