

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 29 November 2019 8:31 AM
To: claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com; Admin A
Subject: ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ALONG/AT NEWTON CIRCUS ROUNDABOUT TWDS BUKIT TIMAH ROAD ON 09/06/2018

29 Nov 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/AXA18011794/R1pa3 // C0473936
YOUR REF : P1680520 (SHD256M)
ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ALONG/AT NEWTON CIRCUS ROUNDABOUT TWDS BUKIT TIMAH ROAD ON 09/06/2018

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 ALMIGHTY AUTOMOTIVE acting on behalf of the owner of PC3526A against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 10 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 if not provided at our 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 our 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 / chewht@lkkauto.com or deliver it by hand to our 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 6742 3197 or email us at chewht@lkkauto.com.

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

Best Regards,

Hsiao Tong, Chew (Ms) | 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)

RE: C0473936 - CLAIM STATUS //LKK Ref: CC4/AXA18011794/R1pa3

NG Stacey <stacey.ng@axa.com.sg>

Mon 21/6/2021 5:11 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Dear Hsiao Tong

Since TP has not respond since April 2020, you may close file.

Thanks.

Regards

Stacey Ng | Manager, Motor Claims DepartmentAXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: stacey.ng@axa.com.sg

Customer Care No. 1800 8804888

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Sent:** Monday, June 21, 2021 9:25 AM**To:** NG Stacey <stacey.ng@axa.com.sg>**Cc:** Admin A <admin-a@lkkauto.com>**Subject:** [EXTERNAL] RE: C0473936 - CLAIM STATUS //LKK Ref: CC4/AXA18011794/R1pa3

Hi Stacey,

Further to our below email.

There is no response from third party on our offer up-to-date.

In view of no response from third party, kindly advise if we may proceed to close file and submit WP report to your good office.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

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

Sent: Tuesday, 25 May 2021 7:47 AM

To: NG Stacey <stacey.ng@axa.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: Re: C0473936 - CLAIM STATUS //LKK Ref: CC4/AXA18011794/R1pa3

Hi Stacey,

We are pending third party acceptance on this matter. Last follow up was on 09/05/2021.

Kindly refer to the attached email for your easy reference.

Thank you.

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 | fax: 6741 4108

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

From: NG Stacey <stacey.ng@axa.com.sg>

Sent: Monday, 24 May 2021 10:47 PM

To: Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: C0473936 - CLAIM STATUS

Dear LKK

Any update on the settlement?

Offer made? Any reply from workshop?

Regards

Stacey Ng | Manager, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: stacey.ng@axa.com.sg

Customer Care No. 1800 8804888

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Re: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

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

Sun 9/5/2021 1:03 PM

To: Steven Tan <almightyautomotive@hotmail.com>

Without Prejudice

Dear Sirs/Mdm,

We refer to our email dated 03/11/2020.

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."

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

Sent: Tuesday, 3 November 2020 3:13 PM

To: Steven Tan <almightyautomotive@hotmail.com>

Subject: Re: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

Without Prejudice
(save as to costs)

Dear Sirs/mdm,

We refer to your below email.

We have reviewed the matter and based on the video footage, both vehicles were moving into the same lane and side-sipe each others.\

Kindly re-consider our offer at g/s \$1,000.00(all-in).

"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 | fax: 6741 4108

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

From: Steven Tan <almightyautomotive@hotmail.com>

Sent: Thursday, 3 September 2020 11:44 AM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: Re: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

Hi Hsiao Tong,

We wish to inform you that we are unable to accept the offer that was offered.

We have enclosed the accident scene video for your review.

Please take note that is the taxi cut into the lane and hit our client. Therefore, we hope that you can get back to us on a better offer. Thanks.

Regards

Steven Tan

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

Sent: Wednesday, July 22, 2020 9:26 AM

To: almightyautomotive@hotmail.com <almightyautomotive@hotmail.com>

Subject: RE: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

Without Prejudice

Dear sirs/Mdm,

We refer to our email dated 21/04/2020.

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."

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Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 25 June 2020 12:50 PM

To: almightyautomotive@hotmail.com

Subject: RE: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

Without Prejudice

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.

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Best Regards,

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Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

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

Sent: Friday, 29 May 2020 5:44 PM

To: almightyautomotive@hotmail.com

Subject: Re: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

Without Prejudice

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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) <chewht@lkkauto.com>

Sent: Tuesday, 21 April 2020 12:28 PM

To: almightyautomotive@hotmail.com <almightyautomotive@hotmail.com>

Subject: Your Ref: PC3526A // Our Ref: CC4/AXA18011794/R1pa3 [ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018]

Your Ref: **PC3526A** Without Prejudice

Our Ref: CC4/AXA18011794/R1pa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHD 256M(AXA) AND PC 3526A ON 09/06/2018

We refer to the above matter.

We are of the view that it is a side-swipe collision.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we are prepared to offer at a global sum of **\$1,000.00(all-in)** towards your client's claim.

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.”

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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)