13 010	1/2 Lym cc4, AXA 180 [18]	O, KA3 LKK: IDAC:
INS. CASE OWNER	ASSIGNMENT	'b
Surveyor	DOI:	Date / Time : 7/6/2018
Pre-assign / CCU	811017 L	Registered in Merimen: 5 16 2018
Insured Vehicle No	TRANCOR CERVICE NI	
Name of Insured	Policy N	No. :
Insured Tel No.	: HP: Make / I	Model :
Excess Sec II :SS	D.O.A: VH 412018 Place of	Accident: (UF SUP D)
Is driver the owner	? (YES / NØ) Nature of Accident :	
		REPORT: (FS / NO ; TP GIA REPORT: YES / NO
If NO, Driver Nan Driver Tel 1		Liability: % Final? Yes/No
612 3814	a Sald .	
INSRS: WSP: CH with Tel: Liability: V CPM RMKS:	INSRS: WSP: Tel: Liability: RMKS:  INSR. WSP: Tel: Liability: RMKS:	WSP: Tel: Liability:
Date/ Time		
-M.	62 3814 U. X;	STAGE DATE / PIC
14/0	1540171-e13/7m114008383/cvm3k3.00 4: 21	Non-Reporting ltr (1st): Non-Reporting ltr (2nd):
NIC		Non-Reporting ltr (Final):
Note	CANED WISE - VMI.	Notification ltr (if non-pickup):
12/02/19	- THE RECIEWED CONFLICTING VERSIONS	Call OI:  After call ltr to OI: 302/9 - Ne
10100111	COTTONS WANT. BOTH MUNERS ACCUSE	
	EACH OTHER OF COPEING CAME. SEND &	
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islozla e	- SYOKE TO SUGAN (TO), STALL PURGUIAG CL	
MORIL	WALL TOIL HELTHOGE DOL SOLDBY INDO	
	HER OF CHEILTY.	Final Repair Bill:
2/4/2020 -	Tacanal	Car Rental Invoice:
2 4 2020 -	Tocancel.	Towing Invoice
X.		Medical Bill:
/		PIR:
		Mandate/Reject Instruction:
		LOD
		Payment Breakdown Form:
PRELIMINARY ADVICE	Date/Time: Sent By:	Post-Repair Photos:
Province and a second		Others:
FINALIZATION  Panair Costs	Date/Time: Confirm with:	Confirm by:
Repair Cost: FINAL SETTLEMENT	S\$ ( days) Reduction: %  Date/Time: Confirm with	Email Call Call
Final Liability:		Email Call
Repair Cost:	% (Agreed / Assessed) BOLA S/N No. :	If NO or B 28, Ass. Lia:
Loss of Rental (LOR):	S\$ ( days)	0.000
Loss of Use (LOU):	S\$ (\$ x days)	
Loss of Income (LOI):	S\$ (\$ x days)	
LOR only LOU only	LOR + LOU LOR + LOI [Tick only one]	
GIA/LTA Search	S\$	
Medical:	S\$	1) Claim status: Normal/Reject/Private Settle
Disbursement:	S\$ (e.g. Tow/ Independent )	2) Report Format:
Legal Cost	S\$ Clobal Sum SS.	3) Survey fee:
Total:	S\$ Global Sum S\$:  Date/Time: Confirm with:	Email Call
FINAL PAYMENT		Email Call
Payee 1:	S\$ Name 1:	
Payee 2: (Strike if N.A.) Payee 3: (Strike if N.A.)	S\$ Name 2: S\$ Name 3:	
	INAME 5	

# Vic (LKKAuto)

From:

Vic (LKKAuto)

Sent:

Wednesday, 13 February, 2019 1:50 PM

To:

claims

Cc:

Admin A; Vic (LKKAuto); Vic (LKKAuto); carrisalee@ava-ins.com; foonghon@ava-

ins.com; icewong@ava-ins.com

Subject:

YOUR REF : P1680520 (SHD17L)\_ACCIDENT INVOLVING SHD 17L AND GZ 3514U

AT/ALONG SLE SLIP ROAD BEFORE WOODLANDS AVENUE 12 ON 27/04/2018

**13 FEBRUARY 2019** 

TRANS-CAB SERVICES PTE LTD SINGAPORE

Dear Sir/Madam,

OUR REF: CC4/AXA18011870/ha3 YOUR REF: P1680520 (SHD17L)

ACCIDENT INVOLVING SHD 17L AND GZ 3514U AT/ALONG SLE SLIP ROAD BEFORE WOODLANDS AVENUE 12 ON 27/04/2018

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 M/s CH MOTOR REPAIRS AND SERVICES acting on behalf of the owner of GZ 3514U 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. Unless proven otherwise.

Please be informed that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal.

We also wish to advise that there is an excess of \$\$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. You 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 <a href="mailto:cst@axa.com.sg/">cst@axa.com.sg/</a> <a href="mailto:vicalpeh@lkkauto.com">vicalpeh@lkkauto.com</a> 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 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 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





Save the Earth Print only when necessary

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

# Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 5 November 2019 12:33 PM

To:

chmotoramk@gmail.com

Cc:

Admin A

Subject:

RE: Request for Survey: Accident between GZ 3514 U & SHD 17 L on 27.04.2018 \*\*\*

LKK REF: CC4/AXA18011870/pa3

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

Please be informed that liability is unclear as our insured driver reported that your client cut into his lane and hit onto his taxi.

As per AXA instruction, we would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

"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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: chmotoramk@gmail.com <chmotoramk@gmail.com>

Sent: Monday, 4 November 2019 1:04 PM

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

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: Re: Request for Survey: Accident between GZ 3514 U & SHD 17 L on 27.04.2018 \*\*\* LKK REF:

CC4/AXA18011870/ha3

Dear Hsiao Tong

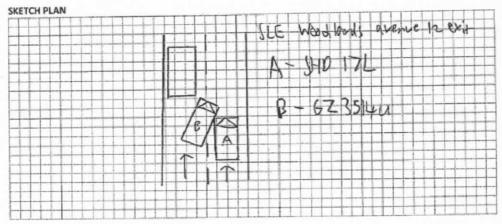
Please assist to update us on the liability for this accident?

Thank you

Kane

# **CH MOTOR REPAIRS AND SERVICES**

On 31	1/10/2019 12:55 pm, Susan Fion wrote:
	Dear Hsiao Tong
	Please assist to update us on the liability for this accident?
	Thank you Kane
	CH MOTOR REPAIRS AND SERVICES
	On Tue, Oct 15, 2019 at 11:01 AM Susan Fion < <u>chmotoramk@gmail.com</u> > wrote:
	Dear Hsiao Tong
	Understand from Vic on 16 Sep that this case has been passed to you, may we confirm the liability for this accident?
	Thank you Kane
	CH MOTOR REPAIRS AND SERVICES
	On Mon, Nov 26, 2018 at 11:01 AM Mei Kwan (LKKAuto) < Meikwan@lkkauto.com > wrote:
	'WITHOUT PREJUDICE'
	SAVE AS TO COSTS
	Dear Susan,
	We refer to the above matter.
	Please be informed that we are currently <b>pending verification for direct settlement.</b>
	Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

pleace	500	attachel	GIA	repar	
114.10		VIII			

#### Circumstances of Accident

On 27.04.2018 at about 1220 hours, I was travelling straight on the extreme right lane along SLE slip road towards Woodlands avenue 12 suddenly I felt an impact Vehicle B (GZ3514U) which was travelling on my left swerved into my lane and hit onto my taxi's left front portion.

## Please provide us evidence i.e. video/ scene photo and arrange for TP survey.

Kindly note that for liability, claim negotiation and settlement, please contact Vic at 6841 2096.

Our respective case handler will look into the matter and revert to you in due course.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

#### LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From:

Susan Fion <chmotoramk@gmail.com>

Sent:

Monday, June 04, 2018 4:10 PM

To:

SG AXA Insurance SM AXA SGP - Motor Survey

Subject:

Request for Survey: Accident between GZ 3514 U & SHD 17 L on 27.04...

Attachments:

GZ3514U GIA Report.pdf

Categories:

Mateen

Dear Officer,

Kindly send your surveyor to do a survey for the following accident claim:

Our Vehicle: GZ 3514 U

Your Insured: SHD 17 L

Subject: Accident between GZ 3514 U & SHD 17 L on 27.04.2018

Workshop: CH Motor Repairs And Services

Address: Blk 10 Ang Mo Kio Industrial Park 2A

Ang Mo Kio Autopoint #03-18 Singapore 568047

An Estimate will be provided to the surveyor upon his arrival.

Attached here is the GIA Report from our insured.

Please confirm with us via email, fax(64841482) or phone (91004390)

Thank you.

Best Regards,

Susan

91004390

CH Motor Repairs And Services

# Print Sent Message

This mail is associated with:

\*GZ3514U (C0473833) [SHD17L] TP

CHARLIE AUTOMOBILE Apr 27 2018 2:00PM [TRANS-CAB SERVICES PTE LTD] CH Motor Repairs And Services

From

LKK Auto Consultants Pte Ltd (LKK\_HQ), sent on 02/04/2020 10:00 AM.

To

lynn.khong@axa.com.sg

CC

AXA\_SG; chewht@lkkauto.com; admin-a@lkkauto.com

Subject

Re: Pls advise status of TP claim

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that third party repairer did not arrange for survey up-to-date.

In view of this, we will proceed to close file at our end.

Kindly assist to close/ cancel the case in Merimen.

\*\*\*No bill to AXA as no survey done by LKK.

Thank you.

Hsiao Tong

<-- Original Message -->

From: AXA\_SG

To: sur@lkkauto.com; assignments@lkkauto.com; LKK\_HQ

CC: AXA\_SG; cs-a@lkkauto.com Sent On: 14/02/2020 04:27 PM

Subject: Re: Pls advise status of TP claim



Hi,

Kindly advise status.

Thank you.

Regards Lynn

<-- Original Message -->

From: LKK\_HQ

To: sashe.goms@axa.com.sg; vivianlau@lkkauto.com

CC: AXA\_SG; cs-a@lkkauto.com Sent On: 24/06/2019 01:53 PM

Subject: Re: Pls advise status of TP claim

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

#### Hi Vivian,

For your necessary action please.

Thank you.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

From: Do-Not-Reply [mailto:do-not-reply@merimen.com]

Sent: Thursday, 20 June 2019 11:40 AM

To: sur@lkkauto.com; assignments@lkkauto.com

Subject: Re: Pls advise status of TP claim

This mail is associated with:

\*GZ3514U (C0473833) [SHD17L]

TP

CHARLIE AUTOMOBILE Apr 27 2018 2:00PM [TRANS-CAB SERVICES PTE LTD] CH Motor Repairs And Services



Dear LKK

Please let us have an update on this matter.

Thank you.

Regards Sashe

<-- Original Message -->

From: AXA\_SG

To: sur@lkkauto.com;assignments@lkkauto.com

CC: AXA\_SG

Sent On: 25/11/2018 10:53 PM Subject: Pls advise status of TP claim



This is an auto-generated email. Do not reply to this email.

Sent by: SASHE Go Mui Sang (AXA Insurance Pte Ltd)

This email has been checked for viruses by AVG antivirus software. www.avg.com