

Our Ref: SLF6928K

Your Ref: XE3517X

S/NO	QTY	<u>SPECIAL NETT ITEMS</u>
1	1 SET	REAR BUMPER CLIPS
2	1	REAR WINDSCREEN RUBBER M
3	1	WINDSCREEN SEALAN

Our Ref: SLF6928K

Your Ref: XE3517X

S/NO	DESCRIPTION
	<u>LABOUR & PAINT</u>
1	TO REMOVE THE AFFECTED PARTS & FITTING BEAT & RESHAPE THE AFFECTED AREAS AND F COMPONE
2	TO CONDUCT BEFORE AND AFT
3	LABOR FOR UNDE

Get Outlook for Android

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>

Sent: Monday, December 31, 2018 11:04:11 AM

To: Hsiao Tong (LKKAUTO); Hwee Jie (LKK Auto); Taufikh (LKKAUTO); Asher Sng (LKKAUTO); Vic (LKKAUTO); Vivian Lau (LKKAUTO); Denise Tay (LKKAUTO); Janice Lee (LKKAUTO); Admin A; Admin-D (LKKAUTO)

Subject: Re: SLF6928K REQUEST FINALIZATION AMOUNT

WITHOUT PREJUDICE

Hi All,

We refer to the above matter and our reminder below.

Please be inform that we have yet to receive your finalization amount till date.

Kindly let us have your reply as soon as possible.

Your earliest reply is most appreciate.

Thank You.

****Kindly note that our mailing address is as follows:***

6 Marsiling Lane S739145

tel: (65) 3157 2626

Please mail all future correspondence to stated address.*

Regards

MH Siew

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

t: (65) 3157 2626

f: (65) 6368 0081

w: www.autoinsure.com.sg

g.e: claims@autoinsure.com.sg

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On Fri, Nov 30, 2018 at 11:56 AM AutoInsure (Claims) <claims01@autoinsure.com.sg> wrote:

WITHOUT PREJUDICE

Hi All,

We refer to the above matter and our reminder below.

Please be inform that we have yet to receive your finalization amount till date.

Kindly let us have your reply as soon as possible.

Your earliest reply is most appreciate.

Thanks.

****Kindly note that our mailing address is as follows:***

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tel: (65) 3157 2626

Please mail all future correspondence to stated address.*

Regards

MH Siew

did: (65) 3157 2624 / 3157 2628

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<TP - Mandate IA> - S8M00MYH [ACCIDENT INVOLVING XE 3517X(OI) & SLF 6928K(TP) ON 29/06/2018]

Type

🔔 Question

Message

Liability: 50%. Both parties had given a conflict of version. No video/ concrete evidence from both parties. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate up to 50% - \$3,273.45(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 22 June 2019

Reply



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 22/06/2019

Survey Details:

Date of loss	29-Jun-18
Date of appointment	19-Jul-18
Date of survey	19-Jul-18
Location of survey	Auto Insure Pte Ltd

Vehicle Details:

Claim Type:	Third party
Vehicle number	SLF 6928K
Make and Model	KIA FORTE K3 1.6A
Date of registration	6/9/2016
Excess	
Market Value	\$66,000
Parf Rebate	\$53,649
Nett Loss	\$12,351

Repair details:

Initial Estimate	\$ 20,808.46
------------------	--------------

Proposed/Revised repair cost:

Parts	\$ 4,985.75
Check items (estimate)	NIL
Labour	\$ 2,170.00
Total	\$ 7,155.75
Lump Sum(if applicable)	\$ 5,600.00

Number of days for repair	7
---------------------------	---



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Remarks:

Conflicting version

Mandate:

Liability(TP)	50%	
Proposed repair cost (w/GST)	\$ 5,992.00	
Loss of use	\$ 540.00	(9days x \$60.00)
Loss of rental	NIL	no. of days
Loss of income	NIL	no. of days
	\$ 6,532.00	
@ 50%	\$ 3,266.00	
LTA search fees	\$ 7.45	
Others	NIL	
Proposed Total	\$ 3,273.45	

Hsiao Tong (LKKAUTO)

From: Shu Pei (LKKAUTO)
Sent: Tuesday, 25 June 2019 9:26 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: New message for service request 58565, vehicle number SLF6928K

050419 EMAIL TO TP: Hi, COR I/s \$5600 , 7 days. Regards Taufikh Lkk Auto	CHT	1:17:45 PM
*NEED TO CHECK WITH TAUFIKH ON HIS MARKING	CHT	1/5/2019 1:17:58 PM
FILE WITH CHT	CHT	4/5/2019 9:52:49 AM
Message Liability: 50%. Both parties had given a conflict of version. No video/ concrete evidence from both parties. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate up to 50% - \$3,273.45(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong – 22 June 2019	CHT	22/6/2019 11:19:27 AM
5/24/19 3:48 PM TEO Kitty---Hi Hsiao Tong Please proceed as per mandate proposed	LSP	25/6/2019 9:13:11 AM

Best Regards,
Shu Pei | Admin
LKK Auto Consultants Pte Ltd
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Admin-D (LKKAUTO)
Sent: Monday, 24 June 2019 3:57 PM
To: Admin A <admin-a@lkkauto.com>
Subject: FW: New message for service request 58565, vehicle number SLF6928K

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: kitty.teo@axa.com.sg [mailto:kitty.teo@axa.com.sg]
Sent: Monday, 24 June, 2019 3:49 PM
To: admin-d@lkkauto.com
Subject: New message for service request 58565, vehicle number SLF6928K

AXA Insurance has sent you a message for claim number S8M00MYH.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

Hsiao Tong (LKKAUTO)

From: Shu Pei (LKKAUTO)
Sent: Monday, 26 August 2019 9:00 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: New message for service request 58565, vehicle number SLF6928K

<input type="checkbox"/>	6/24/19 3:48 PM TEO Kitty---Hi Hsiao Tong Please proceed as per mandate proposed	LSP	25/6/2019 9:13:11 AM
<input type="checkbox"/>	**PENDING TP LOD	CHT	30/6/2019 12:57:15 PM
<input type="checkbox"/>	8/23/19 9:55 AM TEO Kitty -----Please upload notification letter to OI	LSP	26/8/2019 8:46:42 AM

Best Regards,
Shu Pei | Admin
LKK Auto Consultants Pte Ltd
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Admin-D (LKKAUTO) <admin-d@lkkauto.com>
Sent: Friday, 23 August 2019 9:58 AM
To: Admin A <admin-a@lkkauto.com>
Subject: FW: New message for service request 58565, vehicle number SLF6928K

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: kitty.teo@axa.com.sg <kitty.teo@axa.com.sg>
Sent: Friday, 23 August, 2019 9:56 AM
To: admin-d@lkkauto.com
Subject: New message for service request 58565, vehicle number SLF6928K

AXA Insurance has sent you a message for claim number S8M00MYH.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
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Hsiao Tong (LKKAUTO)

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>
Sent: Thursday, 28 November 2019 10:56 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER //LKK REF: CC4/ASM18013147/T1pb3
Attachments: Web Designers Mail - Re_ PRS SLF6928K.pdf

Dear Hsiao Tong,

Please refer to the attached email chain and let us have your revise proposal.

Thank You.

Regards

Alywin
did: (65) 3157 2624 / 3157 2628
mobile: (65) 9743 6363
e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

t: (65) 3157 2626
f: (65) 6368 0081
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g.e: claims@autoinsure.com.sg

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On Sat, Oct 12, 2019 at 10:20 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/mdm,

We refer to your below email.



AutoInsure (Claims) <claims01@web-designers.com>

Re: PRS SLF6928K

1 message

AutoInsure (Claims) <claims01@autoinsure.com.sg>

Mon, Jul 30, 2018 at 9:48 AM

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>, CHAN Kian Chuan
<kianchuan.chan@axa.com.sg>, Cynthia Loh <cynthia.loh@axa.com.sg>

Dear All,

We refer to the above matter and to our email enclosed with our PRI below.

Please be informed that we have yet to receive your reply to our PRI till to-date. Tentatively, we are prepared to nominate your in house surveyor being the SJE for the above matter.

In the circumstances, please let us have your reply soon and/or request your in-house surveyor to contact our office soonest possible without any further delay.

Thanks.

****Kindly note that our mailing address is as follows:******6 Marsiling Lane S739145******tel: (65) 3157 2626******Please mail all future correspondence to stated address.****

Regards

Alywin Yeo

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.

201437380M

6 Marsiling Lane S739145

t: (65) 3157 2626

f: (65) 6368 0081

w: www.autoinsure.com.sg

g.e: claims@autoinsure.com.sg

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On Fri, Jul 27, 2018 at 1:52 PM, AutoInsure (Claims) <claims01@autoinsure.com.sg> wrote:

WITHOUT PREJUDICE

Hi All,

Forward for your attention.

****As we are doing direct settlement with your company, please give us a list of SJE (single joint expert) to choose from.**

Thanks.

***Kindly note that our mailing address is as follows:**

6 Marsiling Lane S739145

tel: (65) 3157 2626

Please mail all future correspondence to stated address.*

Regards

Sam Goh

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.

201437380M

6 Marsiling Lane S739145

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----- Forwarded message -----

From: **AutoInsure (Claims)** <claims01@autoinsure.com.sg>

Date: Mon, Jul 23, 2018 at 10:52 AM

Subject: PRS SLF6928K

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>

WITHOUT PREJUDICE

Hi,

Attached for your attention.

****As we are doing direct settlement with your company, please give us a list of SJE (single joint expert) to choose from.**

Thanks.

***Kindly note that our mailing address is as follows:**

6 Marsiling Lane S739145

tel: (65) 3157 2626

Please mail all future correspondence to stated address.*

Regards

11/28/2019

Web Designers Mail - Re: PRS SLF6928K

Geraldine Lim
did: (65) 3157 2624 / 3157 2628
mobile: (65) 9743 6363
e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

t: (65) 3157 2626
f: (65) 6368 0081
w: www.autoinsure.com.sg
g.e: claims@autoinsure.com.sg

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Hsiao Tong (LKKAUTO)

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>
Sent: Friday, 27 December 2019 9:46 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER //LKK REF: CC4/ASM18013147/T1pb3

Dear Hsiao Tong,

We refer to the above matter and to your email below.

We wish to counter-propose for the sum of \$4,600.00 (all-in) for the above matter.

Kindly let us have your reply soon.

Thank You.

Regards

Alywin Yeo
did: (65) 3157 2624 / 3157 2628
mobile: (65) 9743 6363
e: claims01@autoinsure.com.sg

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t: (65) 3157 2626
f: (65) 6368 0081
w: www.autoinsure.com.sg
g.e: claims@autoinsure.com.sg

23/7/18 (Mon) - TP sent PRS notification
30/7/18 (Mon): A&A informed
TP changed
w/ copy to Robinson

LUR (X71X)

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On Fri, Dec 13, 2019 at 12:10 PM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,



RE: Re:<TP - Mandate IA> - S8M00MYH [ACCIDENT INVOLVING XE 3517X(OI) & SLF 6928K(TP) ON 29/06/2018]

Type

Question

Message

Hi, third party rejected our offer at a Global Sum of \$3,250.00(all-in) and proposed G/S \$4,600.00(all-in). The breakdown of third party proposed is as follows: - [1)Cost of Repair (w/GST):\$5,992.00 + 2.)Loss of Rental(16days x \$71.00): \$1,136.00 = \$7,128.00@ 65% = \$4,633.20] + 3). LTA/GIA Search Fee: \$29.00 = TOTAL: \$4,662.20. For LOR, third party informed us that there is a delay on PRS. Kindly refer to the EMAIL_ PRS SLF6928K in SC. Third party submitted PRS on 23/07/2018, AXA assigned on 30/07/2018. In view of this, we seek your further mandate in order for us to proceed further. Thank you. Hsiao Tong - 29 Jan 2020

Reply

Hsiao Tong (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Monday, 17 February 2020 10:35 AM
To: Hsiao Tong (LKKAUTO)
Subject: FW: New message for service request 58565, vehicle number SLF6928K

13/2/20 4:47 PM *** MessageHi Hsiao Tong, We will seek 2nd opinion on the COR. - TEO Kitty

-----Original Message-----

From: kitty.teo@axa.com.sg <kitty.teo@axa.com.sg>
Sent: Thursday, 13 February, 2020 4:48 PM
To: admin-d@lkkauto.com
Subject: New message for service request 58565, vehicle number SLF6928K

AXA Insurance has sent you a message for claim number S8M00MYH.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
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Hsiao Tong (LKKAuto)

From: Mei Kwan (LKKAuto)
Sent: Monday, 24 February 2020 10:47 AM
To: Hsiao Tong (LKKAuto)
Subject: FW: New message for service request 58565, vehicle number SLF6928K

22/2/20 3:06 PM *** MessageHi Hsiao Tong, We pay 14 days LOU, from 23.07.18 to 30.07.18 and 30.07.18 to 06.08.18, pls proceed COR \$5992 and LTA/GIA Search Fee: \$29.00, buy why liability 65% isn't it 50%? - TEO Kitty

-----Original Message-----

From: kitty.teo@axa.com.sg <kitty.teo@axa.com.sg>
Sent: Saturday, 22 February, 2020 3:08 PM
To: admin-d@lkkauto.com
Subject: New message for service request 58565, vehicle number SLF6928K

AXA Insurance has sent you a message for claim number S8M00MYH.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
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**RE: Re:RE: Re:<TP - Mandate IA> - S8M00MYH
[ACCIDENT INVOLVING XE 3517X(OI) & SLF 6928K(TP)
ON 29/06/2018]**

Type

🔗 Question

Message

Hi, third party counter proposed liability at 65%, however we will maintain liability at 50%. We will proceed to offer third party up to \$3,522.00(all-in). Breakdown as follows: - (1)Cost of Repair (w/GST):\$5,992.00 + 2.)Loss of Rental (14days x \$71.00): \$994.00] @50% = \$3,493.00+ 3).LTA/GIA Search Fee: \$29.00 = TOTAL: \$3,522.00. We will update if there is any issue. Thank you. Hsiao Tong - 02 March 2020.

Reply

Hsiao Tong (LKKAUTO)

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>
Sent: Wednesday, 4 March 2020 3:51 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER //LKK REF: CC4/ASM18013147/T1pb3

Dear Hsiao Tong,

We refer to the above matter and to your email below.

We confirm settlement for the above matter for the sum of \$3500.00 (all-in).

Kindly let us have your DV soon.
Thank You.

Regards

Alywin Yeo
did: (65) 3157 2624 / 3157 2628
mobile: (65) 9743 6363
e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
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On Wed, Mar 4, 2020 at 3:32 PM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and we are prepared to improve our offer at a global sum of **\$3,500.00(all-in).**

Please confirm acceptance.

"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 | fax: 6741-4108

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

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>

Sent: Friday, 27 December 2019 9:46 AM

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

Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER //LKK REF: CC4/ASM18013147/T1pb3

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We wish to counter-propose for the sum of \$4,600.00 (all-in) for the above matter.

Kindly let us have your reply soon.

Thank You.

Regards

Alywin Yeo

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e: claims01@autoinsure.com.sg

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On Fri, Dec 13, 2019 at 12:10 PM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

As per my email dated 12 Oct 2019, kindly let us have your counter propose in order for us to seek further mandate/instruction from AXA.

We look forward your 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 Wishes for Merry Christmas, and Happy New Year 2020"

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)

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>

Sent: Thursday, 28 November 2019 10:56 AM

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

Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER //LKK REF: CC4/ASM18013147/T1pb3

Dear Hsiao Tong,

Please refer to the attached email chain and let us have your revise proposal.

Thank You.

Regards

Alywin

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

t: (65) 3157 2626

f: (65) 6368 0081

w: www.autoinsure.com.sg

g.e: claims@autoinsure.com.sg

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On Sat, Oct 12, 2019 at 10:20 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/mdm,

We refer to your below email.

Based on our record, no delay on PRI.

Kindly let us have your counter propose in order for us to seek further mandate/instruction from AXA.

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 | fax: 6741-4108

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

From: AutoInsure (Claims) <claims01@autoinsure.com.sg>

Sent: Monday, 9 September 2019 10:12 AM

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

Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER //LKK REF: CC4/ASM18013147/T1pb3

Dear Hsiao Tong,

We refer to the above matter and to your email below.

Please be informed that we are unable to accept your offer as due to the loss of rental was insufficient. Kindly be informed that you have omitted the day for delaying in the pre-repair inspection.

Kindly let us have your revise offer for us to take our client's instructions.

Thank You.

Regards

Geraldine Lim / Sam Goh

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

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On Mon, Sep 9, 2019 at 8:21 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

We are of the opinion that this is a case of conflicting versions. There is no concrete evidence (ie: Video footage) yet to support either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolution of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of \$3,250.00 (all-in).

Please confirm acceptance.

"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 | 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: AutoInsure (Claims) <claims01@autoinsure.com.sg>

Sent: Wednesday, 4 September 2019 12:20 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: Re: LETTER OF CLAIM SLF6928K / YOUR REF: XE3517X / 2ND REMINDER

WITHOUT PREJUDICE

Dear Asher,

With reference to the above matter and to our reminder for Letter of Claim sent below, we have yet to receive your offer till date.

Do let us have your offer soon / let us know if you require further documents.

Thank You.

Regards

Geraldine Lim

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

t: (65) 3157 2626
f: (65) 6368 0081

w: www.autoinsure.com.sg

g.e: claims@autoinsure.com.sg

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On Thu, May 16, 2019 at 10:39 AM AutoInsure (Claims) <claims01@autoinsure.com.sg> wrote:

WITHOUT PREJUDICE

Dear Asher,

With reference to the above matter and to our email below, please be informed we are still awaiting for your provision of offer.

We re-enclose herewith our Letter of Claim for your easy reference.

Thank You.

Regards

Geraldine Lim

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

t: (65) 3157 2626
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On Fri, Apr 5, 2019 at 2:40 PM AutoInsure (Claims) <claims01@autoinsure.com.sg> wrote:

WITHOUT PREJUDICE

Hi,

Letter of Claim and relevant documents as attached.

Kindly advise if you need any more information to support this claim.

- Kindly note the days for loss of Rental was from 21st July 2018 (PRS request sent) till 21st August 2018 when your case handler Hsiao Tong provided the marked estimate which we have forwarded to your good office on 30th July 2018 after a delayed response from AXA.

***Note: If documents are requested to be mailed, we will only provide LOC, Repairer's Bill and LOA.**

Kindly state your request in writing if you require more documents.*

Thank You.

Regards

Geraldine Lim

did: (65) 3157 2624 / 3157 2628

mobile: (65) 9743 6363

e: claims01@autoinsure.com.sg

Auto Insure Pte. Ltd.
201437380M
6 Marsiling Lane S739145

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**Auto Insure Pte. Ltd.**

6 Marsiling Lane
Singapore 739145)
E: claims@autoinsure.com.sg
W: www.autoinsure.com.sg
T: 3157 2626 F: 6368 0081
GST No.: 201437380M

Our Ref: SLF6928K
Your Ref: XE3517X
Accident Date: 29-Jun-18

WITHOUT PREJUDICE**5-Apr-19****ATTENTION: MOTOR CLAIMS DEPT**

Email: motor.survey@axa.com.sg

AXA Insurance Pte Ltd

8 Shenton Way,
#24-01, AXA Tower
Singapore 068811

CLAIMANT: LCRF PTE LTD

ACCIDENT INVOLVING SLF6928K & XE3517X ALONG BUKIT BATOK RD TOWARDS CHOA CHU KANG ON 29/06/2018.

We are instructed by LCRF PTE LTD to claim damages against your insured in connection with a road accident ON involving our client's motor registration number and motor vehicle registration number driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows:

1) Cost of Repair (with GST) after surveyor final esti.	\$ 5,992.00
2) Loss of Rental (Includes loss of PRS and loss of Sun & PHs) (42 days x \$120)	\$ 5,040.00
3) LTA/GIA Search Fees	\$ 29.00
4) Other incidentals	\$ 300.00
5) Towing	\$ -
6) Loss of Income (Includes loss of PRS and loss of Sun & PHs) (42 days x \$200)	\$ 8,400.00
TOTAL:	\$ 19,761.00

A copy of each of the following supporting documents is enclosed:

- 1) GIA report of our Insured
- 2) Repairer's Invoice
- 3) Letter of Authorization
- 4) LTA/GIA Search Receipt
- 5) Hiring Agreement


Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

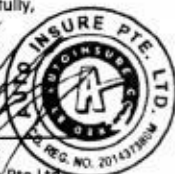
Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within **14 days** of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **8 weeks** of your receipt of this letter.

For any further enquiry, kindly contact us via email to claims01@autoinsure.com.sg or call Sam at 3157 2628 directly.

Yours Faithfully,


Jason Heng
Auto Insure Pte Ltd
Claims Director





AUTO INSURE PTE LTD

6 MARSILING LANE
SINGAPORE (739145)
T: (65) 31572626 F: (65) 63680081
E: CLAIMS@AUTOINSURE.COM.SG
CO. REG. NO. : 201437380M GST, REG. NO. : 201437380M

TAX INVOICE

INVOICE NO. : AI-3288-2439

DATE : 05/04/2019

TERM : 30 DAYS

REF : C3071

NO. : 00000855

PAGE : 1 OF 1

BILLING DETAILS

NAME	AXA INSURANCE SINGAPORE PTE LTD
ADDRESS	8 Shenton Way, #24-01 AXA Tower, SINGAPORE 068811
ATTENTION TO	AXA INSURANCE SINGAPORE PTE LTD
TEL	+65 6880 4888
VEH REG. NO.	SLF6928K
MODEL	KIA K3

DOA	CODE	DESCRIPTION	PRICE w/o GST	GST AMT	AMOUNT
29-06-18	1001	LUMP SUM REPAIR COST: TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR REPAIR, PANEL BEATING, WELDING AND PAINTING	5,600.00	392.00	5,992.00

Cheque Payment should be crossed and issued in favour of

AUTO INSURE PTE.LTD.

No Receipt will be issued
Thank you for your patronage

SUB TOTAL	5,600.00
ADD GST 7%	392.00
TOTAL AMOUNT	S\$ 5,992.00

This is a computerised document No signature is required



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM18013147/T1pa3s2

8 SHENTON WAY #24-01
AXA TOWERS SINGAPORE 068811
ATTN: KITTY TEO

Date : 09-03-2020



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	XE 3517X	Veh. Inspected	SLF 6928K
Policy No.	GA327091	Coverage (\$)	0.00
Claim No.	S8M00MYH	Excess (\$)	0.00
Assign From	KITTY TEO	Assign Date	19/07/2018

2. Vehicle Particulars & Condition

Make & Model	KIA FORTE K3	c.c	1591
Engine No.	HIDDEN	Year of Reg.	2016
Chassis No.	KNAFX411MH5665278	Colour	SILVER
Odometer	108442	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	205/55 R16	ACHILLES	6 mm
L/H Front Tyre	205/55 R16	ACHILLES	6 mm
R/H Rear Tyre	205/55 R16	ACHILLES	6 mm
L/H Rear Tyre	205/55 R16	ACHILLES	6 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY. DAMAGES SEE DETAILS.
--

5. General Information

Accident Date	29/06/2018	Inspection Date	19/07/2018
Survey held at	209 PANDAN GARDENS SINGAPORE 609339		
Repairer	AUTO INSURE PTE LTD		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	7 Working Days
-------------------------------------	----------------



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLF 6928K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER (CONSISTENT)	CUT	1,326.50	890.00
1	REAR FENDER LH (CONSISTENT)	NOT NECESSARY	685.50	-
1	REAR FENDER INNER SHIELD LH (CONSISTENT)	NOT NECESSARY	279.20	-
2	REAR BUMPER SIDE RETAINERS (CONSISTENT)	NECESSARY	118.00	118.00
1	REAR BUMPER LOWER SKIRT (CONSISTENT)	NOT NECESSARY	439.00	-
2	REAR BUMPER REFLECTOR (CONSISTENT)	NOT NECESSARY	360.00	-
1	REAR TAIL LAMP LH (CONSISTENT)	NOT NECESSARY	2,350.00	-
1	REAR TAIL LAMP SIDE CLIP LH (CONSISTENT)	NOT NECESSARY	36.30	-
1	REAR BOOT TAIL LAMP LH (CONSISTENT)	NOT NECESSARY	452.30	-
1	BOOT (CONSISTENT)	NOT NECESSARY	977.40	-
1	BOOT COVER RUBBER MOULDING (CONSISTENT)	NOT NECESSARY	180.00	-
1	BOOT LOCK UPPER (CONSISTENT)	NOT NECESSARY	203.60	-
2	REAR BOOT EMBLEM (CONSISTENT)	NOT NECESSARY	175.90	-
1	REAR BOOT KIA LOGO (CONSISTENT)	NOT NECESSARY	180.00	-
1	REAR FENDER RH (CONSISTENT)	BENT	685.50	685.50
1	REAR FENDER INNER SHIELD RH (CONSISTENT)	NOT NECESSARY	279.20	-
1	FRONT DOOR RH (CONSISTENT)	BENT	1,400.00	1,400.00
1	FRONT DOOR HANDLE RH (CONSISTENT)	CUT	189.50	189.50
1	FRONT DOOR RH LOWER HINGE (CONSISTENT)	NOT NECESSARY	72.00	-
1	FRONT DOOR RH UPPER HINGE (CONSISTENT)	NOT NECESSARY	72.00	-
1	FRONT DOOR WINDOW MECHANISM RH (CONSISTENT)	NOT NECESSARY	770.00	-
1	FRONT DOOR RH INNER LOCK (CONSISTENT)	NOT NECESSARY	278.00	-
1	FRONT DOOR RH INNER TRIM BOARD (CONSISTENT)	NOT NECESSARY	322.50	-
1	FRONT DOOR WEATHERSTRIP (CONSISTENT)	NECESSARY	180.00	180.00
1	FRONT DOOR WINDOW MOULDING (CONSISTENT)	NOT NECESSARY	229.00	-
1	REAR DOOR RH (CONSISTENT)	BENT	1,385.00	1,385.00
1	REAR DOOR HANDLE RH (CONSISTENT)	DISTORTED	189.50	189.50
1	REAR DOOR RH LOWER HINGE (CONSISTENT)	NOT NECESSARY	72.00	-
1	REAR DOOR RH UPPER HINGE (CONSISTENT)	NOT NECESSARY	72.00	-
1	REAR DOOR WINDOW MECHANISM RH (CONSISTENT)	NOT NECESSARY	770.00	-
1	REAR DOOR RH INNER LOCK (CONSISTENT)	NOT NECESSARY	278.00	-

Report Ref No. CC4/ASM18013147/T1pa3s2



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REAR DOOR RH INNER TRIM BOARD (CONSISTENT)	NOT NECESSARY	322.50	-
1	REAR DOOR WEATHERSTRIP (CONSISTENT)	NECESSARY	180.00	180.00
1	REAR DOOR WINDOW MOULDING (CONSISTENT)	NOT NECESSARY	229.00	-
1	SIDE MIRROR RH (CONSISTENT)	TO REPAIR SEE LABOUR	770.00	-
1	FRONT FENDER RH (CONSISTENT)	NOT NECESSARY	715.60	-
1	RIM (CONSISTENT)	NOT NECESSARY	550.00	-
1	REAR LOWER ARM RH (CONSISTENT)	NOT NECESSARY	358.00	-
1	REAR KNUCKLE ARM RH (CONSISTENT)	NOT NECESSARY	472.00	-
1	REAR ABSORBER RH (CONSISTENT)	NOT NECESSARY	498.00	-
1	REAR WHEEL BEARING RH (CONSISTENT)	NOT NECESSARY	84.50	-
	LESS 10% DISCOUNT		-1,918.75	-521.75
			17,268.75	4,695.75
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN) (CONSISTENT)	NECESSARY	60.00	30.00
1	REAR WINDSCREEN RUBBER MOULDING (SN) (CONSISTENT)	NECESSARY	180.00	180.00
1	WINDSCREEN SEALANT (SN) (CONSISTENT)	NECESSARY	80.00	80.00
			320.00	290.00
	LABOUR			
	TO REMOVE THE AFFECTED PARTS & FITTINGS TO COMMENCE REPAIRS; PANEL BEAT & RESHAPE THE AFFECTED AREAS AND REPLACED THE DAMAGED PARTS AND COMPONENTS. INCLUSIVE OF THE REPAIR OF SIDE MIRROR RH.		2,100.00	800.00
	TO CONDUCT BEFORE AND AFTER WHEEL ALIGNMENT.		100.00	80.00
	LABOR FOR UNDERCARRIAGE.	NOT NECESSARY	250.00	-
	TO DIAGNOSE ERASE FAULT MEMORY AFTER REPAIR.		150.00	100.00
	TO REMOVE / REFIX WIRING SYSTEM AT ACCIDENT AND CHECK FOR PROPER FUNCTIONS.		200.00	30.00
	TO REMOVE / REFIX UPHOLSTERY, GARNISH AND ATTACHMENT PARTS.		180.00	60.00
	TO REMOVE / INSTALL DOOR MECHANISM, PANEL AND MIRROR.		250.00	120.00
	TO REMOVE / REFIX REAR WINDSCREEN.		250.00	120.00

Report Ref No. CC4/ASM18013147/T1pa3s2



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:3 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO RESPRAY AND SUPPLY EXPANDABLE ITEMS & PUFFY ON PARTS REPLACED.		2,000.00	800.00
	TO PERFORM ANTI-RUST TREATMENT ON AFFECTED AREAS.		200.00	60.00
	TO VACUUM, WAXING & CLEAN.	NOT NECESSARY	100.00	-
	TO PERFORM WATER SEEPAGE TEST ON REPAIRED PORTIONS.	NOT NECESSARY	100.00	-
			5,880.00	2,170.00
	GRAND TOTAL		23,468.75	7,155.75
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				5,600.00

Report Ref No. CC4/ASM18013147/T1pa3s2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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