

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Friday, 21 December, 2018 5:28 PM
To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)
Cc: kianchuan.chan (kianchuan.chan@axa.com.sg); 'cst@axa.com.sg'; Vic (LKKAUTO); Admin A; Poh Kin (LKKAUTO)
Subject: RE: AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu LKK REF: CC4/ASM18014204/Nha3

Without Prejudice

Dear Audrey,

We refer to your below email and the contents were noted.

We will highlight your appeal to our principal and 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

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



Save the Earth. Print only when necessary.

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From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto:audrey@smrt.com.sg]
Sent: Friday, 21 December, 2018 4:57 PM
To: Vic (LKKAUTO); Admin A; Poh Kin (LKKAUTO)
Cc: kianchuan.chan (kianchuan.chan@axa.com.sg); 'cst@axa.com.sg'
Subject: AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu LKK REF: CC4/ASM18014204/Nha3

SMRT Ref : BUS/08/18/1002/AW - SG1034J

AXA Ref : PC330S

LKK Ref : CC4/ASM18014204/Nha3

Dear Vic (LKK),

Above attached refer.

SMRT Bus Was Stationary

Moment of Hit was 09:26:35~36.

SMRT Bus had already come to a halt at 09:26:33 (before hit) and Continued to remain stationary after being hit by PC330S. Meaning SMRT Bus had been stationary *before, during and after* being hit by PC330S.

PC330S Encroached Into SMRT Bus SG1034J's Lane

We do note that our bus had been within its own lane when PC330S crossed over the white dotted lane dividing line to encroach into bus's lane. PC330S 's Driver drew in his GIA sketch that its SMRT Bus which filtered and encroached lane, however, photographic evidence proved that it was PC330S that encroached into SG1034J's lane instead. This is definitely NOT a case of conflicting versions, as it was already proven with accident scene photos SG1034J was within lane when PC330S encroached lane.

We are therefore unable to accept your 50% offer, based on the fact that PC330S Encroached Into SMRT Bus's Lane and SMRT Bus had been stationary before, during and after being hit by PC330S. Fully liability rest fully on PC330S as evidenced by the accident scene photos and we shall look forward to AXA's revised offer soon.

As we are unable to release bus video footage to any 3rd party, AXA or LKK officer(s) are sincerely invited to view the footage in person at 6 Ang Mo Kio Street 62 Singapore 569140, Monday to Friday, 9am to 5pm, excluding weekends and public holidays.

Just let us know in advance your preferred date and time of visit.



Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: Tuesday, 18 December, 2018 7:35 PM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

Cc: Admin A; Poh Kin (LKKAuto); Vic (LKKAuto)

Subject: RE: LOD to AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu *** LKK REF: CC4/ASM18014204/Nha3

Without Prejudice

Dear Audrey,

We refer further to your below email.

Purely for an amicable settlement on a without prejudice basis and without admission of any liability to our Insured's part, our principal is in the view of conflicting versions and is prepared to settle your client's claim on a 50/50 bases at a global sum of **\$1,290.00** (all in) to settle your client's claim.

If agreeable, kindly chop and sign the attached **DV and ATA** then forward back to us a copy for payment processing.

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."

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.

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [<mailto:audrey@smrt.com.sg>]

Sent: Monday, 17 December, 2018 4:39 PM

To: Vic (LKKAuto); 'cst@axa.com.sg'; kianchuan.chan (kianchuan.chan@axa.com.sg)

Cc: Admin A; Poh Kin (LKKAuto)

Subject: LOD to AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu *** LKK REF: CC4/ASM18014204/Nha3

Importance: High

SMRT Ref : BUS/08/18/1002/AW - SG1034J

AXA Ref : PC330S

LKK Ref : CC4/ASM18014204/Nha3

Dear Vic,

Above attached is the resend of LOD documents, as per your request.

We shall look forward to AXA's offer to settle soon. Thank you.

Cost of Repair	\$ 2,399.65
Loss of Use (0.5 Day x \$350, 18 metres Bendy Bus)	\$ 175.00
LTA search fee	\$ 7.00
Total	\$ 2,581.65

Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

Sent: Monday, 17 December, 2018 4:22 PM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

Cc: Admin A; Vic (LKKAUTO); Poh Kin (LKKAUTO)

Subject: RE: LOD to AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu *** LKK REF: CC4/ASM18014204/Nha3

Without Prejudice

Dear Audrey,

We refer to your below email.

Please resend LOD for our further action.

Thank you.

From: Mei Kwan (LKKAUTO)

Sent: Thursday, 6 December, 2018 6:42 PM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses); Vic (LKKAUTO)

Cc: SG AXA Insurance SM Changi Travel Services Pte Ltd; kianchuan.chan (kianchuan.chan@axa.com.sg); Admin A;

Vivian Lau (LKKAUTO); CS A Team

Subject: RE: LOD to AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu *** LKK REF: CC4/ASM18014204/Nha3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Audrey,

No attachment found. Kindly re-send.

Please note that: -

LKK ref	Officer in charge
CC4/ASM18014204/Nha3	Vic - 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: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>
Sent: Thursday, 6 December, 2018 4:09 PM
To: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Bevan Lim (LKK Auto) <bevanlim@lkkauto.com>
Cc: SG AXA Insurance SM Changi Travel Services Pte Ltd <cts@axa.com.sg>; kianchuan.chan (kianchuan.chan@axa.com.sg) <kianchuan.chan@axa.com.sg>
Subject: LOD to AXA PC330S - BUS/08/18/1002/AW SG1034J - DOA 1 Aug 2018 Jalan Kayu
Importance: High

SMRT Ref : BUS/08/18/1002/AW - SG1034J
AXA Ref : PC330S

Dear AXA c/o LKK,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SG1034J. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$ 2,399.65
Loss of Use (0.5 Day x \$350, 18 metres Bendy Bus)	\$ 175.00
LTA search fee	\$ 7.00
Total	\$ 2,581.65

We enclose the following documents,

- Repair Invoice
- LTA Search
- GIA report
- Survey Report and Bus Photos to be furnished by AXA's own appointed surveyor LKK.

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT BUSES LTD.

Audrey Woo | DID : 6556 3521 | FAX : 6368 7421 | Email : audrey@smrt.com.sg | Claims
Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140

