

Noted and thanks

PS: kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 12 September 2018 6:45 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Anthony Lau <anthony.lau@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

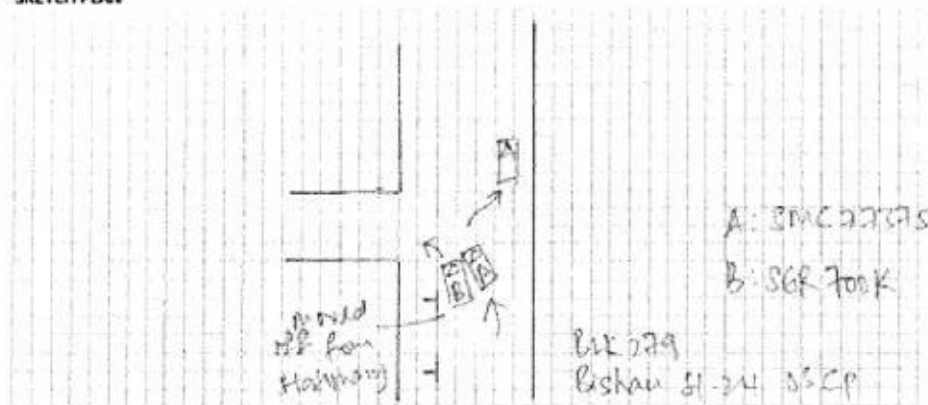
Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently **pending verification for direct settlement.**

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

As I was driving along some parallel parking lots, I saw that Vehicle B was stationary and there was another vehicle (in front of Vehicle B) moving off. So I gave way to that moving vehicle before I make a turn. As I was turning, Vehicle B moved off from stationary and collided with my vehicle. Nobody was injured.
I did signal before making a turn, however I did not see (or shown in video) that Vehicle B signal. There is no visible damage to my vehicle.
Vehicle B driver later sent my another photo which shows more damages, however at the point of accident photos taken, when I was at scene, did not show that much damages. I suspect that Vehicle B further damage his vehicle.

Please provide us the following.

- Evidence i.e. video/ scene photo.
- Estimate cost of repair

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Wednesday, 12 September, 2018 12:18 PM

To: NGUETTE Kadi <kadidiatou.nguette@axa.com.sg>; SG AXA Insurance SM AXA SGP - Motor

Survey <motor.survey@axa.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Anthony Lau <anthony.lau@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

To: the officer in charge

Dear sir, mdm,

I would like to arrange surveyor on of the above mentioned accident vehicle.

Appreciate awaiting for your favourable reply asap. Please kindly assist.

Greatly appreciate it. Thank you and have a nice day

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

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#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

Hsiao Tong (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Wednesday, 17 April 2019 8:31 PM
To: Hsiao Tong (LKKAUTO)
Cc: CS A Team
Subject: FW: New message for service request 69131, vehicle number SGR700K

Report Remarks Entry - CC4/ASM18016680/Kpa3

Remarks

17/4/19 2:43 PM *** Message anyway, you can try to settle global sum all-in. Please call me when you are available. Thanks, - NG Stacey

Remarks

Add

New remarks Added

Remarks 1	By	On
<input type="checkbox"/> SGR 700K ; SMC 7737S	HMK	12/9/2018 6:31:39
<input type="checkbox"/> EST : \$ --- SUR : KSC --- WKSP : BH AUTO SERVICES PTE LTD	HMK	20/9/2018 9:39:59
<input type="checkbox"/> S8M00V9Z // 69131 // STACEY	HMK	12/9/2018 6:32:01
<input type="checkbox"/> 17/4/19 2:41 PM *** Message I am of view that both parties is at fault. Insured was turning but TP also turned out without looking out for other vehicles. Thanks. - NG Stacey	HMK	17/4/2019 8:18:15
<input type="checkbox"/> 17/4/19 2:43 PM *** Message anyway, you can try to settle global sum all-in. Please call me when you are available. Thanks, - NG Stacey	HMK	17/4/2019 8:18:30

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)

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

From: Admin-D (LKKAUTO)

Sent: Wednesday, 17 April, 2019 2:47 PM

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

Subject: FW: New message for service request 69131, vehicle number SGR700K

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: stacey.ng@axa.com.sg [mailto:stacey.ng@axa.com.sg]

Sent: Wednesday, 17 April 2019 2:44 PM

To: admin-d@lkkauto.com

Subject: New message for service request 69131, vehicle number SGR700K

AXA Insurance has sent you a message for claim number S8M00V9Z.

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.

This email has been checked for viruses by AVG.

<https://www.avg.com>



Re:RE: Re:RE: <Request for OI Video> - S8M00V9Z

Type

🔔 Question

Message

anyway, you can try to settle global sum all-in. Please call me when you are available. Thanks,

Reply



Re:RE: Re:RE: <Request for OI Video> - S8M00V9Z

Type

🔔 Question

Message

I am of view that both parties is at fault. Insured was turning but TP also turned out without looking out for other vehicles. Thanks.

Reply

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 2 November 2019 10:16 AM
To: BHAS - Chan Yun Shi
Cc: BHAS - Bernard Kee; Admin A; BHAS - Moo Wen Zheng
Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)
*** LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Kindly advise if your client is still pursuing third party claim against our insured / M/s AXA Insurance Pte Ltd. If so, kindly forward the LOD and all supporting documents to us if available for our further action.

Please respond and let us know within 10 days from the date of this e-mail. Otherwise, we will proceed to close file at our end.

Thank you.

"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: Hsiao Tong (LKKAUTO)
Sent: Thursday, 25 April 2019 5:28 PM
To: 'BHAS - Chan Yun Shi' <yunshi.chan@bhauto.com.sg>
Cc: BHAS - Bernard Kee <Bernard.kee@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>; BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>
Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)
*** LKK REF: CC4/ASM18016680/pa3

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We have further reviewed the matter and we are of the view that both parties should exercise caution. Our insured was turning but your client also turned out without looking out for other vehicles.

Kindly re-consider our 50/50 offer.

"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: BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>

Sent: Wednesday, 13 March 2019 12:00 PM

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

Cc: BHAS - Bernard Kee <Bernard.kee@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>; BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong,

Kindly refer our below email and please advise us your final decision on liability.

Hopefully hearing from you soon.

Thank you.

Best Regards,

Yun Shi

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8942 (F) +65-6515 3144 / +65-6269 2404

Email: yunshi.chan@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Tuesday, January 22, 2019 1:10 PM

To: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

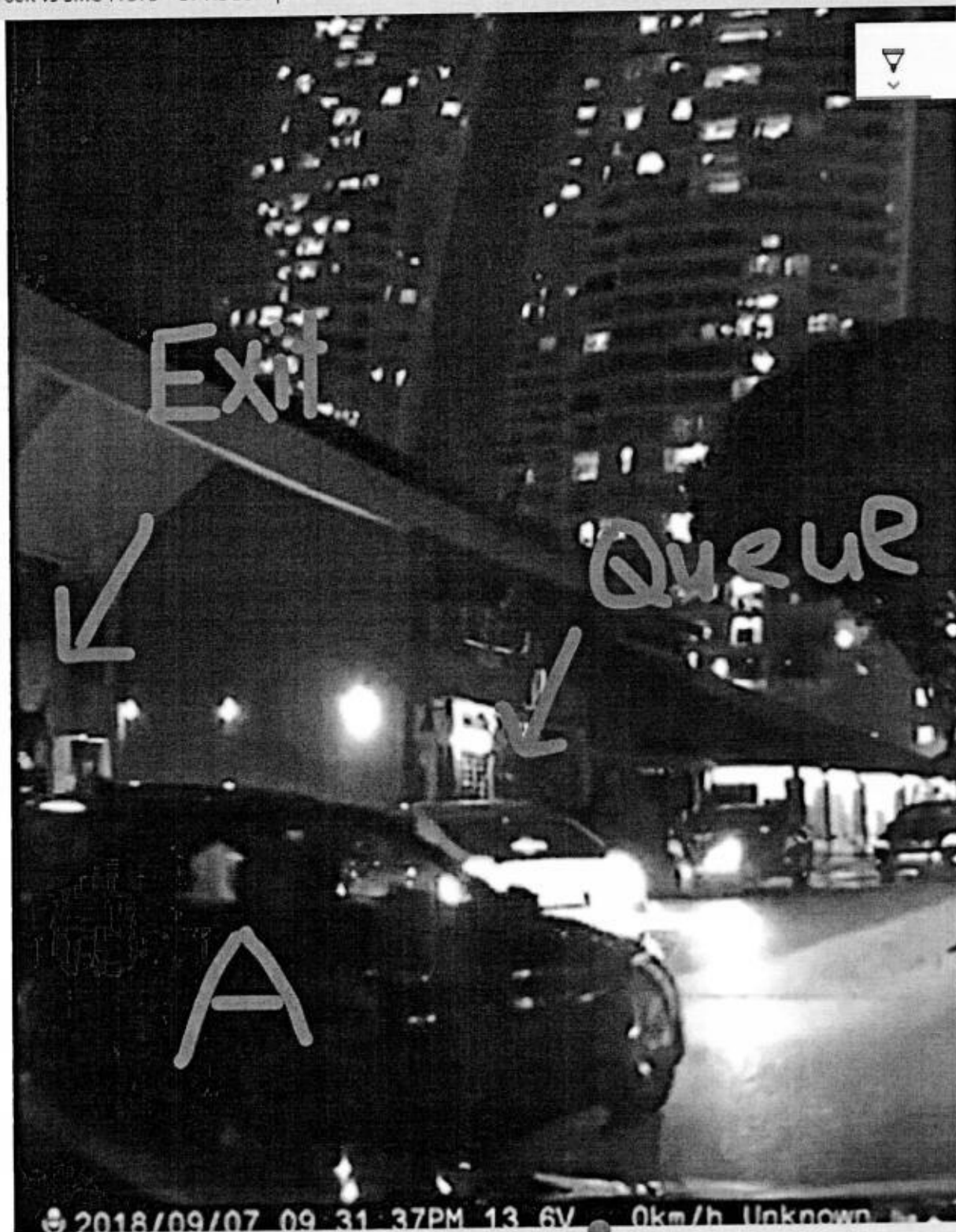
REMINDER

Dear Sir ./ Madam

kindly advise me on liability on case ???

Same NO different , 50/50 as both vehicle side-swipe each other

Photos - SGR 700K vs SMC 77375 - OI VIDEO.mp4



▶ 🔊 🔊 🔊 00:02



Thank You & Best Regards,

Jacelyn Loh



Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Tuesday, 15 January 2019 5:19 PM

To: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Dear all, urgent

Have new update on liability

Thank You & Best Regards,

Jacelyn Loh



Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Moo Wen Zheng

Sent: Wednesday, 9 January 2019 7:12 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>

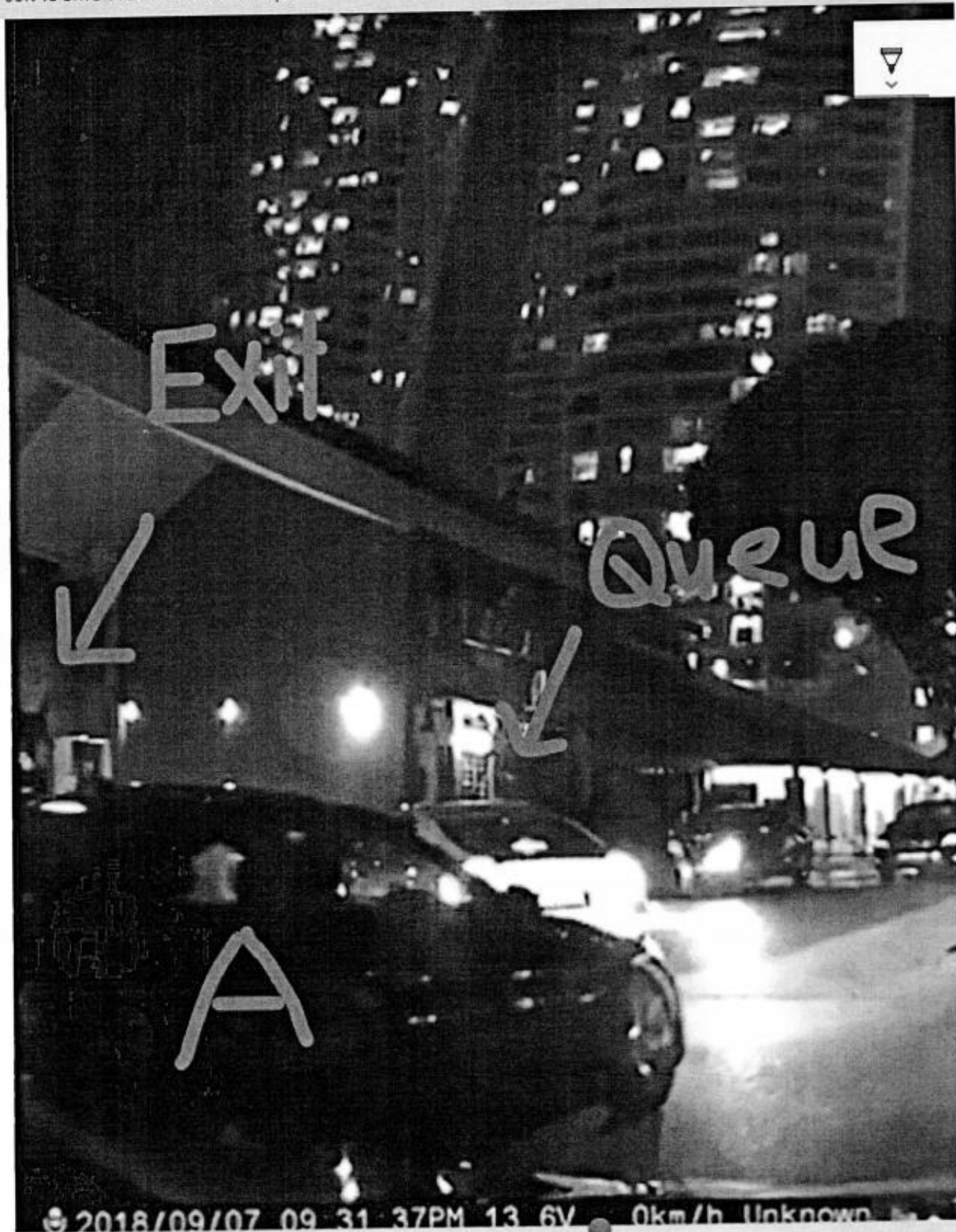
Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Hi Hsiao Tong,

Thanks for your video footage.

Please refer to below;



00:02



Our insured statement

I viewed the video footage and it seems clear to me to be consistent with my account as set out in my report. It is apparent from the footage that I was proceeding to move towards the exit of the car park after the car in front of me had moved forward, and that I had stopped my vehicle before the other party's vehicle hit mine.

It is obvious that her car collided into mine and not the other way. In addition, the footage shows that the other party's vehicle was driving on the wrong side of the car park (namely the right side, which should be for vehicles going the other direction into the car park and not heading out towards the exit), as I had previously highlighted. As such, I strongly disagree that I should bear any liability at all. As mentioned previously, there is a security camera situated near the car park exit. I suggest that the other party's insurer should obtain a copy of the footage from that camera from the relevant authorities if it is still not convinced.

Kindly advise.

Thanks.

Best Regards,
Wen Zheng



BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE SECTOR C #01-111/113/115/117
SINGAPORE 575636 TEL: (65) 6559 8944 FAX: (65) 6269 2404
CO. REG. NO.: 200917512K GST REG. NO.: 200917512K

(W) +65-6559 8945 (F) +65-6269 2404 (HP) +65 9621 2084

(E) wenzheng.moo@bhauto.com.sg <http://www.bhauto.com.sg>

bizSAFE, 

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

Sent: Thursday, 20 December 2018 4:54 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi,

As requested.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Saturday, 15 December 2018 4:45 PM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong, urgent

We still waiting your client video footage.
Appreciate can you revert email to us ASAP.

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapre: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Chan Yun Shi

Sent: Tuesday, 11 December 2018 3:42 PM

To: chewht@lkkauto.com

Cc: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>; BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong,

Can have a copy for video footage , my client asking on it.

Thank you.

Best Regards,

Yun Shi

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: yunshi.chan@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: yunshi.chan@bhauto.com.sg <yunshi.chan@bhauto.com.sg>

Sent: Friday, 7 December 2018 3:29 PM

To: 'chewht@lkkauto.com' <chewht@lkkauto.com>

Cc: 'BHAS - Jacelyn Loh' <jacelyn.loh@bhauto.com.sg>; 'BHAS - Moo Wen Zheng'

<wenzheng.moo@bhauto.com.sg>; 'BHAS - Bernard Kee' <bernard.kee@bhauto.com.sg>

Subject: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong,

We still waiting your client video footage.
Appreciate can you revert email to us ASAP.

Thank you.

"Wishes you a Merry Christmas "

Thank You & Best Regards,

Yun Shi

BH AUTO SERVICES PTE LTD

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Email: yunshi.chan@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Saturday, 1 December 2018 6:08 PM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit

<karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all, **urgent**

Can have a copy for video footage , my client asking on it.

Ps: liability on this case. thanks

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Tuesday, 27 November 2018 5:05 PM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Video footage on accident on your client.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

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Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

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

Sent: Thursday, 22 November 2018 11:58 AM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

We refer to your below email.

We have our principal instruction to offer 50/50 as both vehicle side-swipe each other.

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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Thursday, 22 November 2018 11:32 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

What is your new update on liability.. thanks

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapre: 575636

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Website: <http://www.bhauto.com.sg>

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

Sent: Tuesday, 13 November 2018 5:15 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

Apologise for late response.

Please be informed that our insured disputed liability and third party claim against his policy.

We are reviewing the matter and we will get back to you asap.

Kindly hold hands for time being.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Tuesday, 13 November 2018 5:02 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Hi Hsiao Tong,

PS: kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Saturday, 10 November 2018 10:13 AM

To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

New update on liability.. thanks

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Friday, 2 November 2018 6:03 PM

To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'Vic (LKKAUTO)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Kindly advise on this liabilities status. thanks

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Tuesday, 30 October 2018 10:26 AM

To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'Vic (LKKAUTO)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Please advise me on liability, thanks

This message for my client :

1. The insured has said that my car was stationary and then moved forward and collided into her car. The sole reason why my car moved from a standstill position was that I was waiting for the car in front to move away from blocking the exit before moving forward. There were also other cars behind me all queuing to leave the car park. Likewise the car behind me was stationary until I started driving forward to exit the car park. That car also started moving forward when my car moved forward.

2. The insured had suddenly appeared from the right lane (i.e. the wrong side of the road meant for cars going the other direction) and had driven INTO my car from the wrong side of the road. All other exiting cars were on the left side of the road in a queue behind my car.
3. My 13 year old daughter was in the car with me at the time of the accident. I had picked her up from tuition and we were leaving the car park when the accident occurred. The insured was alone in her car.
4. As further circumstantial evidence that the insured was the one that collided into my car and not that my car had collided into hers, I enclose copies of the WhatsApp messages that my daughter sent to my wife at the time of the accident, when I had stepped out of the car to examine the damage. Her statement that my car collided into hers is incorrect. Please note that the messages were sent by my daughter during the time of the accident itself and clearly suggests that I was not with her when she sent them, should there even be any doubt that these messages were made up and sent subsequent to the event to corroborate my account of the incident.
5. The insured has suggested that I later sent her photos of damage to my car and suggested that I had further damaged my car in the period between the accident and when I sent the photos.
6. The reason I sent the photos was that the insured had asked me to send her the photos, which I did after I reached home after the accident. The time between when I sent her the photos and the time the accident first occurred was less than 30 minutes (please note the time stated on the copies of my SMS correspondences with the insured which are enclosed in my report) as I live only a short distance from the site of the accident (Bishan St 22 to Yio Chu Kang Rd). What are the chances that I damaged my car further at the same spot in such a short period of time? The insured's suggestion that I damaged my car further is highly improbable.
7. There is a security camera right near the exit of the car park where the accident occurred. Can AXA please obtain the footage of the camera to view what actually occurred. I believe the accident would have been recorded by the camera.
8. Please be reminded that the standard of care is that of a balance of probabilities based on the evidence available.

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapre: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Monday, 22 October 2018 4:07 PM

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

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Hsiao tong,

PS: kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh



Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Friday, 12 October 2018 6:28 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

please update me on liability. Thanks

Thank You & Best Regards,

Jacelyn Loh



Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Saturday, 6 October 2018 10:30 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Please advise me on liability, thanks

This message for my client :

1. The insured has said that my car was stationary and then moved forward and collided into her car. The sole reason why my car moved from a standstill position was that I was waiting for the car in front to move away from blocking the exit before moving forward. There were also other cars behind me all queuing to leave the car park. Likewise the car behind me was stationary until I started driving forward to exit the car park. That car also started moving forward when my car moved forward.

2. The insured had suddenly appeared from the right lane (i.e. the wrong side of the road meant for cars going the other direction) and had driven INTO my car from the wrong side of the road. All other exiting cars were on the left side of the road in a queue behind my car.
3. My 13 year old daughter was in the car with me at the time of the accident. I had picked her up from tuition and we were leaving the car park when the accident occurred. The insured was alone in her car.
4. As further circumstantial evidence that the insured was the one that collided into my car and not that my car had collided into hers, I enclose copies of the WhatsApp messages that my daughter sent to my wife at the time of the accident, when I had stepped out of the car to examine the damage. Her statement that my car collided into hers is incorrect. Please note that the messages were sent by my daughter during the time of the accident itself and clearly suggests that I was not with her when she sent them, should there even be any doubt that these messages were made up and sent subsequent to the event to corroborate my account of the incident.
5. The insured has suggested that I later sent her photos of damage to my car and suggested that I had further damaged my car in the period between the accident and when I sent the photos.
6. The reason I sent the photos was that the insured had asked me to send her the photos, which I did after I reached home after the accident. The time between when I sent her the photos and the time the accident first occurred was less than 30 minutes (please note the time stated on the copies of my SMS correspondences with the insured which are enclosed in my report) as I live only a short distance from the site of the accident (Bishan St 22 to Yio Chu Kang Rd). What are the chances that I damaged my car further at the same spot in such a short period of time? The insured's suggestion that I damaged my car further is highly improbable.
7. There is a security camera right near the exit of the car park where the accident occurred. Can AXA please obtain the footage of the camera to view what actually occurred. I believe the accident would have been recorded by the camera.
8. Please be reminded that the standard of care is that of a balance of probabilities based on the evidence available.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

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

Sent: Thursday, 4 October 2018 3:45 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

We refer to your below email.

Please be informed that liability is unclear as our insured driver reported that your client was moving off from stationary position while he was making a left turn.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

As I was driving along some parallel parking lots, I saw that Vehicle B was stationary and there was another vehicle (in front of Vehicle B) moving off. So I gave way to that moving vehicle before I make a turn. As I was turning, Vehicle B moved off from stationary and collided with my vehicle. Nobody was injured.
I did signal before making a turn, however I did not see (or shown in video) that Vehicle B signal. There is no visible damage to my vehicle.
Vehicle B driver later sent my another photo which shows more damages. However at the point of accident photos taken, when I was at scene, did not show that much damages. I suspect that Vehicle B further damage his vehicle.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Tuesday, 2 October 2018 11:08 AM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear Hsiao tong,

kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Thursday, 27 September 2018 10:54 AM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

May I know what is status liability of this case ?

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singapore: 575636
(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh
Sent: Friday, 21 September 2018 3:00 PM
To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>
Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Noted and thanks

PS: kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singapore: 575636
(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Wednesday, 12 September 2018 6:45 PM
To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>
Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Anthony Lau <anthony.lau@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently **pending verification for direct settlement.**

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

As I was driving along some parallel parking lots, I saw that Vehicle B was stationary and there was another vehicle (in front of Vehicle B) moving off. So I gave way to that moving vehicle before I make a turn. As I was turning, Vehicle B moved off from stationary and collided with my vehicle. Nobody was injured.
I did signal before making a turn, however I did not see (or shown in video) that Vehicle B signal. There is no visible damage to my vehicle.
Vehicle B driver later sent me another photo which shows more damages, however at the point of accident photos taken, when I was at scene, did not show that much damages. I suspect that Vehicle B further damage his vehicle.

Please provide us the following.

- Evidence i.e. video/ scene photo.
- Estimate cost of repair

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Wednesday, 12 September, 2018 12:18 PM

To: NGUETTE Kadi <kadidiatou.nguette@axa.com.sg>; SG AXA Insurance SM AXA SGP - Motor

Survey <motor.survey@axa.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Anthony Lau <anthony.lau@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

To: the officer in charge

Dear sir, mdm,

I would like to arrange surveyor on of the above mentioned accident vehicle.

Appreciate awaiting for your favourable reply asap. Please kindly assist.

Greatly appreciate it. Thank you and have a nice day

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>



<Submit WP Report> S8M00V9Z [ACCIDENT INVOLVING SMC 7737S(OI) & SGR 700K(TP) ON 07/09/2018]

Type

🔍 Question

Message

Hi, We have offered 50% to third party on 25/04/2019. Up-to-date, we did not receive any follow-up made from Third Party for their claim. In view of non-development from the third-party, we will proceed to temporarily close this outstanding claim file and submit our survey report to your good-office. In future, if there are any new developments from the claimant, we will inform you for our further handling Thanks.

Hsiao Tong - 03 March 2020

Reply



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

23 OCT 2018

NG HAN XIAN KEVIN
APT BLK 304A ANCHORVALE LINK
#11-144
SINGAPORE 541304

Dear Sir/ Mdm

OUR REF : CC4/ASM18016680/Kpa3
YOUR REF : GA358082 (SMC 7737S)
ACCIDENT INVOLVING SMC 7737S AND SGR 700K ALONG/AT BLK 279 BISHAN ST
24 OSCP ON 07/09/2018

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 BH AUTO SERVICES PTE LTD acting on behalf of the owner of SGR 700K against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter **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 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 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.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

23 OCT 2018

NG HAN XIAN KEVIN
APT BLK 304A ANCHORVALE LINK
#11-144
SINGAPORE 541304

Dear Sir/ Mdm

OUR REF : CC4/ASM18016680/Kpa3
YOUR REF : GA358082 (SMC 7737S)
ACCIDENT INVOLVING SMC 7737S AND SGR 700K ALONG/AT BLK 279 BISHAN ST
24 OSCP ON 07/09/2018

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 BH AUTO SERVICES PTE LTD acting on behalf of the owner of SGR 700K against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter **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 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 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.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)



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/ASM18016680/Kpa3s2

8 SHENTON WAY #24-01
AXA TOWERS SINGAPORE 068811
ATTN: STACEY NG

Date : 05-03-2020



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SMC 7737S	Veh. Inspected	SGR 700K
Policy No.	GA358082	Coverage (\$)	0.00
Claim No.	S8M00V9Z	Excess (\$)	0.00
Assign From	STACEY NG	Assign Date	12/09/2018

2. Vehicle Particulars & Condition

Make & Model	B.M.W. 320 (A)	c.c	1995
Engine No.	HIDDEN	Year of Reg.	2010
Chassis No.	WBAKD52090E492356	Colour	METALLIC BLACK
Odometer	077839	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	225/45 R17	CONTINENTAL	8 mm
L/H Front Tyre	225/45 R17	CONTINENTAL	8 mm
R/H Rear Tyre	225/45 R17	CONTINENTAL	8 mm
L/H Rear Tyre	225/45 R17	CONTINENTAL	8 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION. DAMAGES SEE DETAILS.

5. General Information

Accident Date	07/09/2018	Inspection Date	19/09/2018
Survey held at	BH AUTO SERVICES PTE LTD BLK 1 SIN MING INDUSTRIAL ESTATE SECTOR C #01-115 SINGAPORE 575636		

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:	2 Working Days
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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGR 700K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT BUMPER COVER (WCP) (CONSISTENT)	BUCKLED	1,000.00	1,000.00
1	FRONT TYRE RH (WCP) (CONSISTENT)	SERVICEABLE	295.00	-
1	FRT BUMPER CLAMP KIT (WCP) (CONSISTENT)	NECESSARY	15.00	15.00
1	FRT BUMPER R/COVER (WCP) (CONSISTENT)	* CHECK	55.00	-
1	L/F BUMPER BRACKET (WCP) (CONSISTENT)	* CHECK	55.00	-
1	L/F BUMPER SUPPORT (WCP) (CONSISTENT)	* CHECK	18.00	-
1	R/F BUMPER BRACKET (WCP) (CONSISTENT)	TO REPAIR SEE LABOUR	55.00	-
1	R/F BUMPER SUPPORT (WCP) (CONSISTENT)	SERVICEABLE	18.00	-
1	R/F FOG LAMP (WCP) (CONSISTENT)	SERVICEABLE	160.00	-
1	R/F REPEATER LAMP (WCP) (CONSISTENT)	SERVICEABLE	35.00	-
1	R/F STEERING KNUCKLE (WCP) (CONSISTENT)	SERVICEABLE	400.00	-
1	R/F TRACK CONT ARM (WCP) (CONSISTENT)	SERVICEABLE	210.00	-
1	R/F WHEEL (WCP) (CONSISTENT)	SERVICEABLE	810.00	-
1	R/F WHEEL HUB (WCP) (CONSISTENT)	SERVICEABLE	460.00	-
1	R/F WHEELHOUSE COVER (WCP) (CONSISTENT)	SERVICEABLE	170.00	-
1	R/F WING (WCP) (CONSISTENT)	TO REPAIR SEE LABOUR	420.00	-
1	R/F WING BADGE (WCP) (CONSISTENT)	NOT NECESSARY	62.55	-
1	R/F WING MNTG KIT (WCP) (CONSISTENT)	NOT NECESSARY	15.00	-
1	R/SWING SUPPORT (WCP) (CONSISTENT)	SERVICEABLE	60.00	-
1	RIGHT HEADLAMP ASSY (WCP) (CONSISTENT)	* CHECK	1,250.00	-
	COST PLUS 15%		834.53	152.25
			6,398.08	1,167.25
LABOUR				
	TOTAL PANEL / MECHANICAL. INCLUSIVE OF THE REPAIR OF R/F BUMPER BRACKET AND R/F WING.		273.75	255.00
	TOTAL PAINTWORK.		146.25	146.25
	TOTAL PAINT / MATERIAL COSTS.		100.47	100.47
			520.47	501.72
GRAND TOTAL			6,918.55	1,668.97

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RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS S\$1,584.70 NETT)			1,668.97
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KONG SENG CHEONG

Licensed Appraiser

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