

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Sunday, 14 November 2021 10:24 AM  
**To:** Wai Yin Ng; jasminetan@transcab.com.sg  
**Cc:** Admin A; Claims  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

### Without Prejudice

Dear Sirs/Mdm,

May we have your reply to our offer dated 13 May 2021? We will treat as you are no longer interested in pursuing this third-party claim against us if there is no reply from you by **26/11/2021**. We will then proceed to close our file without any further consideration.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,  
**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Saturday, 16 October 2021 11:23 am  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>; jasminetan@transcab.com.sg <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

**Urgent Reminder**      Without Prejudice

Dear Sirs/Mdm,

We refer to our email dated 13 May 2021.

Please confirm acceptance as it has been outstanding since 2018.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Monday, 4 October 2021 9:46 am  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>; jasminetan@transcab.com.sg <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, 3 September 2021 3:35 pm  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>; jasminetan@transcab.com.sg <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to our email dated 13 May 2021.

Please confirm acceptance.

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

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Wednesday, 11 August 2021 11:06 am  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without Prejudice

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We refer to our below email.

Please confirm.

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

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Thursday, 13 May 2021 1:19 PM  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without Prejudice

Hi Wai Yin,

We refer to your below email.

We are of the view that our previous offer is fair and reasonable.

As per video footage, our insured driver has stopped while he saw your taxi was coming to avoid the collision. Your driver did not attempt to stop, continue driving and end up hit onto our insured vehicle.

We hope you could advise your client to re-consider our offer at g/s \$300.00(all-in).

Thanks.

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Best Regards,  
**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Wai Yin Ng <waiyin.ng@transcab.com.sg>  
**Sent:** Tuesday, 11 May 2021 10:32 AM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>  
**Subject:** RE: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without prejudice

Dear Hsiao Tong

Our driver have the right of way.

For a quick amicable settlement, we are prepared to settle our claims at \$500.00(all-in).

Please proceed to send us the DV if you are agreeable.

Thank You  
Best Regards,  
**Ng Wai Yin**  
Finance Department  
TEL: 6603 1265 Ext.308

*\* Please be reminded that all claims correspondence to be send to [claims@transcab.com.sg](mailto:claims@transcab.com.sg)  
\* Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.*

TRANS-CAB SERVICES PTE LTD  
No. 2 Ang Mo Kio Street 63  
Singapore 569111

---

**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Sunday, 9 May, 2021 12:52 PM  
**To:** Wai Yin Ng <waiyin.ng@transcab.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Claims <claims@transcab.com.sg>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without Prejudice

Dear Sirs/Mdm,

We refer to our email dated 07/03/2021.

Please confirm acceptance.

**"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."**

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**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
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Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Sunday, 7 March 2021 11:58 AM  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

**Without Prejudice**

Hi Wai Yin,

We refer to the above matter.

We have reviewed the matter. We are of the view that our insured is not fully liable as your client video footage shows that our insured had stopped while your client drive straight and hit our insured vehicle.

Nevertheless, for an amicable settlement, we are prepared to offer at global sum of \$300.00(all-in) towards your client's claim.

Please confirm acceptance.

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

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 10 February 2021 10:26 AM  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** RE: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

**Without Prejudice**

Hi Wai Yin,

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

Kindly hold hands for time being.

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.

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Best Regards,  
**Hsiao Tong, Chew (Ms)** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108  
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |  
S(408933)

---

**From:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Sent:** Friday, 5 February 2021 2:33 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** FW: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without prejudice

Dear Hsiao Tong

Please advise your offering soon so that we can expedite and process the claims.

Our taxi's was travelling straight and your insured who turning from the opposite lane without checking proper for the oncoming vehicle and hit onto our taxi.

Thank You  
Best Regards,  
**Ng Wai Yin**  
Finance Department  
TEL: 6603 1265 Ext.308

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\* Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.*

TRANS-CAB SERVICES PTE LTD  
No. 2 Ang Mo Kio Street 63  
Singapore 569111  
Tel: 6287 6666 Fax: 6287 7764

---

**From:** Wai Yin Ng [<mailto:waiyin.ng@transcab.com.sg>]  
**Sent:** Tuesday, 20 October, 2020 4:29 PM  
**To:** 'Hsiao Tong (LKKAUTO)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** FW: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without prejudice

Dear Hsiao Tong

Kindly refer to the above case attached, please advise your offering soon so that we can expedite and process the claims.

Thank You  
Best Regards,  
**Ng Wai Yin**  
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TEL: 6603 1265 Ext.308

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No. 2 Ang Mo Kio Street 63  
Singapore 569111  
Tel: 6287 6666 Fax: 6287 7764

---

**From:** Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]  
**Sent:** Friday, 17 July, 2020 5:02 PM  
**To:** 'Hsiao Tong (LKKAUTO)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** FW: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Without prejudice

Dear Hsiao Tong

Are there any offer making to us?

Our taxi's was travelling straight and your insured who turning from the opposite lane without checking for the oncoming vehicle and hit onto our taxi's.

Hope you can review our claim with your best offer.

Thank You  
Best Regards,  
**Ng Wai Yin**  
Finance Department  
TEL: 6603 1265 Ext.308

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---

**From:** Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]  
**Sent:** Tuesday, 31 March, 2020 3:59 PM  
**To:** 'Hsiao Tong (LKKAUTO)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** FW: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

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Singapore 569111  
Tel: 6287 6666 Fax: 6287 7764

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**From:** Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]  
**Sent:** Tuesday, 10 September, 2019 1:19 PM



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

Cc: 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>

Subject: FW: Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

WITHOUT PREJUDICE

Dear Hsiao Tong

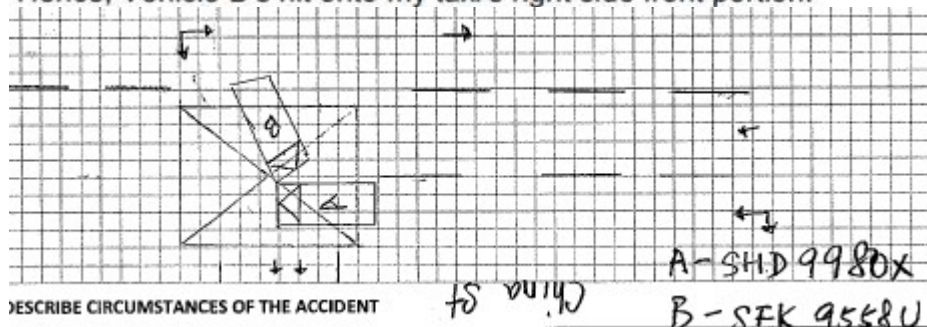
Please see the attachment for the video footage.

Our taxi's was travelling straight and your insured who turning from the opposite lane without checking for the oncoming vehicle and hit onto our taxi's.

My opinion is any vehicle entering another road should exercise greater caution.

**Circumstances of Accident**

On 17.09.2018 at about 1005 hours, I was travelling straight on the extreme left lane along China Street impact. Vehicle B (SFK9558U) which travelling from opposite lane made a right turn without checking for Hence, Vehicle B's hit onto my taxi's right side front portion.



Thank You

Best Regards,

**Ng Wai Yin**

Finance Department

TEL: 6603 1265 Ext.308

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**TRANS-CAB SERVICES PTE LTD**

No. 2 Ang Mo Kio Street 63, Singapore 569111  
Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764  
Website: [www.transcab.com.sg](http://www.transcab.com.sg)



This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

**Sent:** Saturday, 7 September, 2019 2:10 PM

**To:** 'jasminetan@transcab.com.sg' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>; Ng Wai Yin <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>; [claims@transcab.com.sg](mailto:claims@transcab.com.sg)

**Subject:** Your Ref: AAD1809-149 (SHD9980X) \*Our Ref: CC3/ASM18017243/Kpa3 [ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018]

Your Ref: **AAD1809-149 (SHD9980X)**  
Our Ref: CC3/ASM18017243/Kpa3

Without Prejudice

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SFK 9558U(AXA) AND SHD 9980X ON 17/09/2018**

We refer to the above matter.

Please be informed that our insured disputed liability. Attached is a copy of our insured accident report for your easy reference.

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

Appreciate an early reply.

**“Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.**

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Best Regards,

**Hsiao Tong, Chew** | Case Handler

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