

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 16 September 2019 10:49 PM
To: 'claims'
Cc: Ng Wai Yin; 'Jasmine Tan'; disk Yao@ava-ins.com; ireneng@ava-ins.com
Subject: YOUR REF: SHC 5451M (OUR REF: CC4/ASM18018559/T1ga3) *** ACCIDENT INVOLVING SHC 5451M & FBC 4370R ON 08/10/2018 ***

16 SEPTEMBER 2019

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM18018559/T1ga3

YOUR REF : SHC 5451M

ACCIDENT INVOLVING SHC 5451M (AXA) AND FBC 4370R ALONG/AT QUEEN STREET ON 08/10/2018

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 PAN EURO BIKES PTE LTD acting on behalf of the owner of FBC 4370R against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as his taxi had collided onto third party parked vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, we shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)

- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to cst@axa.com.sg / ceciliachong@lkkauto.com or deliver it by hand to our Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@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.



RE: Re:FOR DS INSTRUCTION

Type

🔗 Question

Message

Hi, TP repairer inform that claimant is withdrawing from TP claim as the bike has been sold. We will proceed to submit WP and close the case. Thanks - CCL 02032021

Reply

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 25 February 2021 9:27 AM
To: 'PanEuroBikes'
Cc: Admin A
Subject: RE: URGENT : S8M00Z0O/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Your ref: FBC 4370R
Our Ref: CC4/AXA18018559/T1ga3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 5451M AND FBC 4370R ON 08/10/2018

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.

Please respond within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

"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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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



Auto Consultants Pte Ltd
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From: Cecilia Chong (LKK Auto)
Sent: Monday, 8 February 2021 5:13 PM
To: 'PanEuroBikes' <paneurobikes@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: URGENT : S8M00Z0O/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

FINAL REMINDER

WITHOUT PREJUDICE

Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/S \$3050.00 (bef GST) with 8 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair cost and days are subjected to our principal's approval.

Thanks

"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,

Cecilia Chong | Case Handler

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Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)

Sent: Thursday, 12 November 2020 2:50 PM

To: 'PanEuroBikes' <paneurobikes@singnet.com.sg>

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

Subject: RE: URGENT : S8M00Z00/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

3RD REMINDER

WITHOUT PREJUDICE

Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/S \$3050.00 (bef GST) with 8 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair cost and days are subjected to our principal's approval.

Thanks

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Best Regards,

Cecilia Chong | Case Handler

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Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)

Sent: Saturday, 17 October 2020 2:43 PM

To: 'PanEuroBikes' <paneurobikes@singnet.com.sg>

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

Subject: RE: URGENT : S8M00Z00/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

2ND REMINDER

WITHOUT PREJUDICE

Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/S \$3050.00 (bef GST) with 8 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair cost and days are subjected to our principal's approval.

Thanks

"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."

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@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: Cecilia Chong (LKK Auto)

Sent: Friday, 18 September 2020 1:22 PM

To: PanEuroBikes <paneurobikes@singnet.com.sg>

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

Subject: RE: URGENT : S8M00Z00/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

WITHOUT PREJUDICE

Dear Sir/Mdm,

For cost of repair, the recommended repair cost as calculated is L/S \$3050.00 (bef GST) with 8 repair days.

Kindly forward your LOD and other documents to us (LKK).

Please note that the repair cost and days are subjected to our principal's approval.

Thanks

"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."

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Save the Earth. Print only when necessary.

From: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Sent: Monday, 24 June 2019 3:58 PM

To: PanEuroBikes <paneurobikes@singnet.com.sg>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

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

Subject: RE: URGENT : S8M00Z00/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

WITHOUT PREJUDICE

Dear Sirs,

Kindly e-mail us your letter of demand.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

Cecilia Chong (LKK Auto)

From: paneurobikes <paneurobikes@singnet.com.sg>
Sent: Tuesday, 2 March 2021 1:11 PM
To: Cecilia Chong (LKK Auto)
Subject: RE: URGENT : S8M00Z0O/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

Dear Cecilia,

I apologise for the delayed reply. We were very busy here.

Thank you for following up, and my customer has since sold the bike and cited they will not pursue it anymore. Kindly close the case.

May You and your Team have a Bullish and Healthy Year of The Ox.

Best Regards.

Kin Wah

From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Thursday, 25 February 2021 9:27 am
To: 'PanEuroBikes' <paneurobikes@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: URGENT : S8M00Z0O/FBC 4370R / AXA SHC 5451M /DOA : 08/10/2018

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Your ref: FBC 4370R
Our Ref: CC4/AXA18018559/T1ga3

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Best Regards,

Cecilia Chong | Case Handler

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