

## Vivian Lau (LKKAuto)

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**From:** NG Stacey <stacey.ng@axa.com.sg>  
**Sent:** Wednesday, 3 July, 2019 6:06 PM  
**To:** Johnson Chua; Vivian Lau (LKKAuto); Admin A; Olivia Lau (LKKAuto); Hsiao Tong (LKKAuto)  
**Cc:** Patricia Tan - Tan Lim Motor Pte Ltd  
**Subject:** RE: 10 Days' Notice - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

Hi Johnson,

We are agreeable to settle the case at \$3533 all-in for this case. Kindly liaise on LKK on the finalization/settlement.

Thank you.

Hi Vivian/Mei Kwan,

Please assist.

Thanks.

Regards

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**Stacey Ng** | Assistant Manager, Motor Claims Department  
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email:stacey.ng@axa.com.sg  
Customer Care No. 1800 8804888



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**From:** Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]  
**Sent:** 03-07-19 4:52 PM  
**To:** Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'Olivia Lau (LKKAuto)' <olivialau@lkkauto.com>; 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; NG Stacey <stacey.ng@axa.com.sg>  
**Cc:** Cynthia Chan - GIA <cynthia.chan@gia.org.sg>; Sharon Chen - GIA <sharon.chen@gia.org.sg>; Patricia Tan - Tan Lim Motor Pte Ltd <pt@tlmotor.com.sg>  
**Subject:** 10 Days' Notice - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018  
**Importance:** High

**Without Prejudice**  
**Save As To Costs**

Dear LKK & AXA,

We refer to the email below dated 03.07.2019.

We have our client's instruction to reject the offer at a global sum of S\$3,000.00 (all-in) due to we had agreed with AXA to appoint **M/s LKK Auto Consultants Pte Ltd** as SJE and the cost of repair has been finalised by the AXA's appointed surveyors which adhered to GIA Code of Practice for Insurers and repairers to finalise the repair quantum within two (2) weeks upon repair of vehicle (see enclosed).

In this case, we have agreed to accept 50% deduction on our parts price and we have also agreed with AXA's appointed surveyors to undertake the repair at \$3,000.00 (excluding 7% GST) on 26.10.2018.

As you may be aware, this case has been pending for more than seven (7) months from the date of claim submission.

Hence, we are now instructed to give your good office a **TEN (10) Days' Notice** to resolve our client's property damage claim at **S\$3,533.00** (all-in) amicably, failing which our client will discharge us and take over the conduct of this matter through his solicitors as the introduction of SJE Scheme and GIA Code of Practice do not serve any purpose at all.

We await for your favourable reply within the stipulated time.

Dear Sharon Chen & Cynthia (GIA),

Please comment(s) if any.

Regards,



**Johnson Chua**  
[johnson.chua@tlimotor.com.sg](mailto:johnson.chua@tlimotor.com.sg)

O. +65 6858 5151  
F. +65 6858 0877

**Tan Lim Motor Pte Ltd**  
1 Defu Lane 6  
Singapore 539365  
<http://www.tlimotor.com.sg>

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**From:** Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

**Sent:** Wednesday, 3 July 2019 11:25 AM

**To:** Johnson Chua <[johnson.chua@tlimotor.com.sg](mailto:johnson.chua@tlimotor.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** 'CHIONH Hock San Christopher' <[chris.chionhhs@axa.com.sg](mailto:chris.chionhhs@axa.com.sg)>; Patricia Tan - Tan Lim Motor Pte Ltd <[pt@tlimotor.com.sg](mailto:pt@tlimotor.com.sg)>; 'Wei Shong' <[wei.shong@tlimotor.com.sg](mailto:wei.shong@tlimotor.com.sg)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: URGENT - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Johnson,

We refer to the above matter.

Please be informed that our principal maintain propose the settlement at Global Sum S\$3,000.00

Kindly 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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

**From:** Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]

**Sent:** Wednesday, 3 July, 2019 10:28 AM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** 'CHIONH Hock San Christopher' <[chris.chionhhs@axa.com.sg](mailto:chris.chionhhs@axa.com.sg)>; Patricia Tan - Tan Lim Motor Pte Ltd <[pt@tlmotor.com.sg](mailto:pt@tlmotor.com.sg)>; 'Wei Shong' <[wei.shong@tlmotor.com.sg](mailto:wei.shong@tlmotor.com.sg)>

**Subject:** URGENT - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**Importance:** High

## **URGENT**

Dear Vivian,

We spoke on this matter recently.

In spite of numerous reminders, we still have not received any offer from your principal.

As such, please chase the respective Claims Officer to resolve our client's property damage claim within **TEN** (10) days from the date hereof, failing which our client will discharge us and take over the conduct of this matter without further reference to you.

Regards,



**Johnson Chua**  
[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)

O. +65 6858 5151  
F. +65 6858 0877

**Tan Lim Motor Pte Ltd**  
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**From:** Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]

**Sent:** Thursday, 27 June 2019 3:28 PM

**To:** 'Vivian Lau (LKKAuto)' <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** URGENT - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018  
**Importance:** High

Dear Vivian,

Please check and reply.

Regards,



**Johnson Chua**  
[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)

O. +65 6858 5151  
F. +65 6858 0877

**Tan Lim Motor Pte Ltd**  
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**From:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

**Sent:** Tuesday, 25 June 2019 3:44 PM

**To:** Johnson Chua <[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: URGENT - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

**Hi Vivian,**

**Kindly assist.**

***To check availability of the case handler, you may contact the undersigned.***

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**From:** Johnson Chua <[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)>

**Sent:** Tuesday, 25 June 2019 3:00 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** URGENT - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**Importance:** High

**URGENT**

Hi Asher,

Please reply.

Regards,  
Johnson Chua  
Tan Lim Motor Pte Ltd

**From:** Johnson Chua [<mailto:johnson.chua@tlimotor.com.sg>]  
**Sent:** Monday, 17 June 2019 6:02 PM  
**To:** 'Asher Sng (LKKAuto)' <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** 'CHIONH Hock San Christopher' <[chris.chionhhs@axa.com.sg](mailto:chris.chionhhs@axa.com.sg)>; 'NG Stacey' <[stacey.ng@axa.com.sg](mailto:stacey.ng@axa.com.sg)>; Patricia Tan - Tan Lim Motor Pte Ltd <[pt@tlimotor.com.sg](mailto:pt@tlimotor.com.sg)>  
**Subject:** URGENT - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018  
**Importance:** High

**URGENT**

Hi Asher,

We refer to your email below.

As mentioned earlier, please highlight to your principal that we have agreed to accept 50% deduction on our parts price and we have also agreed with your surveyors to undertake the repair at \$3,000.00 (excluding 7% GST) on 19.10.2018.

Since we had agreed with your principal to appoint their panel surveyors as SJE, please inform your principal to resolve our client's property damage claim at **\$3,533.00** (all-in) amicably within **TEN** (10) days from the date hereof. Failing which, we shall seek advice from GIA due to the introduction of SJE Scheme and GIA Code of Practice do not serve any purposes at all.

We await for your favourable reply within the stipulated time.

Regards,



**Johnson Chua**  
[johnson.chua@tlimotor.com.sg](mailto:johnson.chua@tlimotor.com.sg)

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F. +65 6858 0877

**Tan Lim Motor Pte Ltd**  
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**From:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]  
**Sent:** Friday, 14 June 2019 12:30 PM  
**To:** Johnson Chua <[johnson.chua@tlimotor.com.sg](mailto:johnson.chua@tlimotor.com.sg)>  
**Subject:** RE: Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Johnson,

We refer to email below.

We are still pending approval from our principal.

Shall revert to you once our principal approved.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**From:** Johnson Chua <[johnson.chua@tlimotor.com.sg](mailto:johnson.chua@tlimotor.com.sg)>

**Sent:** Friday, 31 May 2019 5:22 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**Importance:** High

Hi Asher,

Please reply.

Regards,

Johnson Chua

Tan Lim Motor Pte Ltd

**From:** Johnson Chua [<mailto:johnson.chua@tlimotor.com.sg>]

**Sent:** Friday, 24 May 2019 4:13 PM

**To:** 'Asher Sng (LKKAuto)' <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** 'Patricia Tan - Tan Lim Motor Pte Ltd' <[pt@tlimotor.com.sg](mailto:pt@tlimotor.com.sg)>

**Subject:** Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**Importance:** High

Hi Asher,

We refer to our tele-conversation moments ago.

Our cost of repair has been finalised by your surveyors at \$3,000.00 (excluding 7% GST). However, your principal has instructed you to offer the cost of repair at \$2,632.20 including 7% GST.

As spoken, please inform your principal to pay us the cost of repair as per our final repair bill within **TEN** (10) days from the date hereof. Failing which, we shall escalate this matter to their management and GIA for discussion.

Regards,



**Johnson Chua**  
[johnson.chua@tlimotor.com.sg](mailto:johnson.chua@tlimotor.com.sg)

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**Tan Lim Motor Pte Ltd**  
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**From:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

**Sent:** Friday, 24 May 2019 3:13 PM

**To:** Johnson Chua <[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)>

**Cc:** Patricia Tan - Tan Lim Motor Pte Ltd <[pt@tlmotor.com.sg](mailto:pt@tlmotor.com.sg)>

**Subject:** RE: Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Johnson,

We refer to the email below

**Our principal have proposed repair cost @ \$2,632.20 with GST.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**From:** Johnson Chua <[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)>

**Sent:** Friday, 24 May 2019 12:08 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Patricia Tan - Tan Lim Motor Pte Ltd <[pt@tlmotor.com.sg](mailto:pt@tlmotor.com.sg)>

**Subject:** Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**Importance:** High

**Without Prejudice**  
**Save As To Costs**

Hi Asher,

We refer to your email below.

This is a head to rear collision and our client is unable to withhold this case any longer as the Letter of Demand is dated 15.11.2018.

As you may be aware, our cost of repair has been finalised at \$3,000.00 (without 7% GST).

Hence, please let us have the breakdown of your offer settlement at a global sum of \$3,000.00 (all-in) as soon as possible.

Regards,



**Johnson Chua**  
[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)

O. +65 6858 5151  
F. +65 6858 0877

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**From:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]  
**Sent:** Thursday, 23 May 2019 2:38 PM  
**To:** Johnson Chua <[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)>  
**Cc:** KHOR Saw Theng - AXA <[sawtheng.khor@axa.com.sg](mailto:sawtheng.khor@axa.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Johnson,

We refer to the above matter.

On a without prejudice, for a quick and amicable settlement, our principal propose the settlement at Global Sum S\$3,000.00 (all-in).

Please kindly let us have your acceptance.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**From:** Johnson Chua <[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)>  
**Sent:** Thursday, 25 April 2019 6:23 PM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Cc:** KHOR Saw Theng - AXA <[sawtheng.khor@axa.com.sg](mailto:sawtheng.khor@axa.com.sg)>  
**Subject:** Final Reminder - TLM Ref: TP027102018; Accident involving SJN5226R (TLM) & SLB5888U (AXA) on 16.10.2018  
**Importance:** High

**URGENT**

Dear All,

We refer to our client's Letter of Demand dated 15.11.2018.

We have not received any offer from your offer so far.

Please make your offer latest by **10.05.2019** (Fri). Otherwise, our client will discharge us and take over the conduct of this matter through their solicitors without further notice to you.

Regards,



**Johnson Chua**  
[johnson.chua@tlmotor.com.sg](mailto:johnson.chua@tlmotor.com.sg)

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F. +65 6858 0877

**Tan Lim Motor Pte Ltd**  
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