

## COMFORTDELGRO ENGINEERING PTE LTD

Date: 29.07.2013

## REPAIR ESTIMATE

Time: 09:30:21

Page: 3

COMPANY : THIRD PARTY'S CLAIMS (CAS)  
 CUSTOMER: 7010045  
 ADDRESS : COMFORT TRANSPORTATION PTE LTD  
 383 SIN MING DRIVE  
 SINGAPORE SINGAPORE 575717  
 65508755

JOB NO : 304336086  
 REGN NO : SHD4031T  
 MILEAGE : 0000000000  
 MAKE : HYUNDAI  
 MODEL : SONATA  
 DATE OF REGN : 12.01.2012  
 DATE/TIME IN : 10.07.2013 1

8:00

ACCIDENT DATE : 10.07.2013

## JOB / PARTS DESCRIPTION

## QTY IND UNIT-PRICE DISC% AMOUNT

0027	04-01-0101-0053-G	RESERVOIR ASSY-W/SHIELD W	1	51.60	20.00	41.28	✓
0028	03-01-0101-0002-G	TYRE RIM COVER(T-SONATA)	1 L	125.40	20.00	100.32	✓
0029	17-01-9999-0007-A	HALOGEN BULB 12V55W 2PIN(	1	12.00	20.00	9.60	✓
0030	16-01-0199-0008-A	RADIATOR ASSY(T-SONATA)	1	708.50	20.00	566.80	✓
0031	16-01-0101-0001-A	BLOWER MOTOR ASSY+COWLING	1	566.40	20.00	453.12	✓
0032	16-01-0101-0017-G	RADIATOR SPARE TANK(T-SON	1	40.00	20.00	32.00	✓
0033	04-01-0101-0144-G	MUD FLAP-FRONT RH WHEEL(T	1	13.50	20.00	10.80	✓
0034	01-01-0101-0033-A	DISCHARGE HOSE(SONATA)	1	194.40	20.00	155.52	✓
0035	01-01-0101-0012-A	PIPE ASSY-SUCTION & LIQUI	1	549.10	20.00	439.28	✓
0036	01-01-0199-0008-A	A/C CONDENSER(SONATA)	1	947.80	20.00	758.24	✓
0037	09-01-0199-0010-G	Motor/ Pump Assy Wind Sh	1	54.90	20.00	43.92	✓
0038	10-01-0199-0118-G	BRACKET ASSY-ENGINE MTG(T	1	401.60	20.00	321.28	✓

COMFORTDELGRO ENGINEERING PTE LTD  
REPAIR ESTIMATE

Date: 06.08.2013  
Time: 09:54:20  
Page: 5

COMPANY : THIRD PARTY'S CLAIMS (CAS)  
CUSTOMER: 7010045  
ADDRESS : COMFORT TRANSPORTATION PTE LTD  
383 SIN MING DRIVE  
SINGAPORE SINGAPORE 575717  
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MAKE : HYUNDAI  
MODEL : SONATA  
DATE OF REGN : 12.01.2012  
DATE/TIME IN : 10.07.2013 1

8:00

ACCIDENT DATE : 10.07.2013

JOB / PARTS DESCRIPTION			QTY	IND	UNIT-PRICE	DISC%	AMOUNT
0051	04-01-0101-0060-G	BONNET HINGE LH(T-SONATA)	1	L	76.10	20.00	60.88
0052	04-01-0101-0248-G	Panel Assy - Cowl Side OT	1		52.20	20.00	41.76
0053	22-01-0199-0003-A	ALT/POWER STEERING V-BELT	1		61.70	20.00	49.36
0054	03-01-0199-0022-G	UPPER ARM REAR RH(T-SONAT	1		279.80	20.00	223.84
0055	03-01-0199-0019-G	UPPER ARM-FRT RH(SONATA)(	1		208.70	20.00	166.96
0056	04-01-0101-0133-A	GARNISH-ROCKER PANEL RH(T	1		403.00	20.00	322.40
0057	16-01-0101-0004-A	OIL COOLER ASSY(T-SONATA)	1		236.60	20.00	189.28
0058	16-01-0199-0052-G	PIPE-I/COOLER OUTLET(T-SO	1		222.60	20.00	178.08
SUB-TOTAL							: 14,290.20

JOB NATURE

0000	23-01	TOWING FEE	50.00
0001	L	PANEL BEATING(FRT)	2000.00

COMFORTDELGRO ENGINEERING PTE LTD  
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DATE OF REGN : 12.01.2012  
DATE/TIME IN : 10.07.2013 1

8:00

ACCIDENT DATE : 10.07.2013

JOB / PARTS DESCRIPTION		QTY	IND	UNIT-PRICE	DISC%	AMOUNT
0002	23-502			SPRAYPAINT ON AFFECTED AREA		900.00
0003	17-01			CHECK ALL LIGHTING		30.00
0004	20-00			TUFF COAT ON AFFECTED PARTS.		80.00
0005	20-07			CHASSIS ALIGNMENT		180.00
0006	20-08			ADJUST FRONT WHEEL ALIGNMENT		60.00
0007	20-12			REMOVE/REFIX FRT SUSPENSION ASST REPA		120.00
0008	18-01			TO VAC. & TOP UP A/C GAS		100.00
0009	20-10			REMOVE/REFIX RADAITOR ASSY & FAN BLAD		60.00
0010	20-01			LIFT UP ENGINE/GEARBOX TO ASSIST REPA		200.00
0011	20-05			RENEW ADVERTISMENT STICKER-		100.00
0012	L			PANEL BEATING(REAR)		400.00
0013	23-502			SPRAYPAINT ON AFFECTED AREA		360.00

COMFORTDELGRO ENGINEERING PTE LTD  
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Page: 7

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JOB / PARTS DESCRIPTION		QTY	IND	UNIT-PRICE	DISC%	AMOUNT
0014 20-00	TUFF COAT ON AFFECTED PARTS.			30.00		✓
0015 20-204	REMOVE/REFIX UPHOLSTERY ASST REPAIR			80.00		✓
0016 20-09	REMOVE/REFIX RR SUSPENSION ASST REPAI			120.00		✓
0017 20-05	RENEW ADVERTISMENT STICKER-			250.00		
				SUB-TOTAL	:	5,120.00
				TOTAL	:	19,410.20

MVA NAME & SIGNATURE  
DATE :

SURVEYOR NAME & SIGNATURE  
DATE :

AUTHORISED : YES / NO

Yin Siew

---

**From:** Ruth Chua [ruth.chua@axa.com.sg]  
**Sent:** Thursday, 3 October, 2013 5:43 PM  
**To:** 'Yin Siew'  
**Cc:** 'Hsiao Tong'; Kitty Teo Poh Guek; 'KKLau'  
**Subject:** RE: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Hi Yin Siew,

Please proceed with DS. Thanks.

Thanks & Regards,  
Ruth

Ms. Ruth Chua  
Executive - Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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Please consider the environment before printing this email

---

**From:** Yin Siew [mailto:admin-b@lkkauto.com]  
**Sent:** Thursday, October 03, 2013 4:06 PM  
**To:** Ruth Chua  
**Cc:** 'Hsiao Tong'; Kitty Teo Poh Guek; 'KKLau'  
**Subject:** RE: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

Dear Kitty / Ruth,

Kindly advise the status, whether we can proceed direct settlement for this case.

Thanks & Regards,  
**YIN SIEW**  
Assignment Assistance  
LKK Auto Consultants Pte Ltd  
DID: 6841 1972  
FAX: 6741 4108

---

**From:** Yin Siew [mailto:admin-b@lkkauto.com]  
**Sent:** Thursday, 26 September, 2013 8:46 AM  
**To:** 'Ruth Chua'

16/6 2014 Reminder

---

Yin Siew

**From:** Ruth Chua [ruth.chua@axa.com.sg]  
**Sent:** Tuesday, 20 August, 2013 3:29 PM  
**To:** 'Yin Siew'  
**Cc:** 'Hsiao Tong'; Kitty Teo Poh Guek; 'KKLau'  
**Subject:** RE: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Hi Yin Siew,

Still pending investigation results. Thanks.

Thanks & Regards,  
Ruth

Ms. Ruth Chua  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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Our Customer Service Centre will be located at #B1-01. All contact numbers remain unchanged.



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---

**From:** Yin Siew [mailto:admin-b@lkkauto.com]  
**Sent:** Tuesday, August 20, 2013 8:17 AM  
**To:** Ruth Chua  
**Cc:** 'Hsiao Tong'; Kitty Teo Poh Guek; 'KKLau'  
**Subject:** RE: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

Dear Kitty / Ruth,

Kindly advise the status, whether we can proceed direct settlement for this case.

Thanks & Regards,  
**YIN SIEW**  
LKK Auto Consultants Pte Ltd  
DID: 6841 1972  
FAX: 6741 4108

---

**From:** Ruth Chua [mailto:ruth.chua@axa.com.sg]  
**Sent:** Monday, 12 August, 2013 7:19 PM  
**To:** 'Yin Siew'; Kitty Teo Poh Guek

Yin Siew

From: Ruth Chua [ruth.chua@axa.com.sg]  
Sent: Monday, 12 August, 2013 7:19 PM  
To: 'Yin Siew'; Kitty Teo Poh Guek  
Cc: 'Hsiao Tong'  
Subject: RE: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

Hi Yin Siew,

We are pending investigation results. Thanks.

Thanks & Regards,  
Ruth

Ms. Ruth Chua  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
Shenton Way, #27-01 AXA Tower, Singapore 068811  
ruth.chua@axa.com.sg  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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Our Customer Service Centre will be located at #B1-01. All contact numbers remain unchanged.

Please consider the environment before printing this email

From: Yin Siew [mailto:admin-b@lkkauto.com]  
Sent: Monday, August 12, 2013 10:01 AM  
To: Kitty Teo Poh Guek  
Cc: Ruth Chua; 'Hsiao Tong'  
Subject: RE: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

Dear Kitty / Ruth ,

Kindly advise the status, whether we can proceed direct settlement for this case.

Thanks & Regards,  
YIN SIEW  
LKK Auto Consultants Pte Ltd  
DID: 6841 1972  
FAX: 6741 4108

From: Kitty Teo Poh Guek [mailto:Kitty.Teo@axa.com.sg]  
Sent: Thursday, 18 July, 2013 10:47 AM  
To: 'Admin-b'; Shirley Tan Chai Geok  
Cc: Ruth Chua  
Subject: WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC

## Yin Siew

---

**From:** Kitty Teo Poh Guek [Kitty.Teo@axa.com.sg]  
**Sent:** Thursday, 18 July, 2013 10:47 AM  
**To:** 'Admin-b'; Shirley Tan Chai Geok  
**Cc:** Ruth Chua  
**Subject:** WP / CDGE / C0275392 / OD-SJA9393H / TP-SHD4031T / 10.07.2013 / EST \$65,647.56 / RC  
**Attachments:** POLICE REPORT.pdf; TP ESTIMATE.pdf; Preliminary Advice - SHD 4031T.pdf; TP GIA REPORT.pdf; SJA9393H(1) - 100713.pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

---

**Kitty TEO**  
Claims Assistant - Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way #27-01 AXA Tower Singapore 068811  
[kitty.teo@axa.com.sg](mailto:kitty.teo@axa.com.sg)  
DID: (65) 6880 4602 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Yin Siew [mailto:admin-b@lkkauto.com]  
**Sent:** Monday, July 15, 2013 6:32 PM  
**To:** Winnie Ho Ping Ping; Tan Tiong Beng; Kitty Teo Poh Guek  
**Cc:** 'Hsiao Tong'  
**Subject:** Direct Settlement - Acc Invl SJA 9393H (OI) & SHD 4031T (TP) on 10/07/2013 (LKK Ref: CC3/AXA13012663/H1py3)

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHD 4031T AT M/S CDGE ( LOYANG ).

Enclosed herewith a copy of TP's GIA report , estimated cost of repair , police report and preliminary advice for your perusal.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197

Thanks & Regards,  
**YIN SIEW**  
LKK Auto Consultants Pte Ltd  
DID: 6841 1972  
FAX: 6741 4108



## Yin Siew

---

**From:** Yin Siew [admin-b@lkkauto.com]  
**Sent:** Monday, 15 July, 2013 6:32 PM  
**To:** 'Winnie Ho Ping Ping'; 'Tan Tiong Beng'; 'Kitty Teo Poh Guek'  
**Cc:** 'Hsiao Tong'  
**Subject:** Direct Settlement - Acc Invl SJA 9393H (OI) & SHD 4031T (TP) on 10/07/2013 (LKK Ref: CC3/AXA13012663/H1py3)  
**Attachments:** POLICE REPORT.pdf; TP ESTIMATE.pdf; Preliminary Advice - SHD 4031T.pdf; TP GIA REPORT.pdf

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHD 4031T AT M/S CDGE ( LOYANG ).

Enclosed herewith a copy of TP's GIA report , estimated cost of repair , police report and preliminary advice for your perusal.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197

Thanks & Regards,  
*YIN SIEW*  
LKK Auto Consultants Pte Ltd  
DID: 6841 1972  
FAX: 6741 4108

DATE/TIME: 12.07.2013 14:49

PAGE: 1

## JOB CARD

TRIP: AX AX: KPDRTT PR(DND)1

SALES ORDER: 3393069

JC NO: 304336056

STOMER

REGN NO:

SH04031T

MILEAGE

MAKE:

HYUNDAI

FUEL

E.....1/2.....F

MODEL

SONATA

DATE/TIME IN

10.07.2013 18:00

YR OF MANU.

12.01.2012

TARGET DATE

CHASSIS CODE

KMHET41VMB1A820784

COMPLETION DATE/TIME:

VMS COMFORT TRANSPORTATION PTE LTD

STOMER NO. 7010048

DRESS 183 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

(R) 65508755

(O)

ACCOUNT CARD NO.

## JOB DESCRIPTION

ACCIDENT Date: 10.07.2013

NATURE: AX: 10.07.13/C-TP POUND

S/NO

LABOR CODE

DESCRIPTION

000010

23-01

TOWING PKE

CHECKED & PASSED OUT BY:

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Acknowledgement Slip

Exit Pass

ST:

OT:

Vehicle No.: SH04031T

AX: AXA

Vehicle No.:

SH04031T

Signature of Service Advisor

Signature/Date

Name of Service Advisor

Date

Returned to Service Reception upon collection

To be kept by Security Guard

17 October 2013

KOH, CHEE KIANG  
BLK 527 #08-217  
HOUGANG AVENUE 6  
SINGAPORE 530527

Dear Sir/Mdm,

OUR REF: C0275302 MC/RC  
YR REF : SJA9303H  
ACCDT INVOLVING SJA9303H (INSD) & SHD4031T (TP) & OTHERS ON 10/07/2013

We thank you for your call on 16 October 2013.

We empathize with your situation and understand your concerns.

Having reviewed the matter, we regret to inform you that for such chain-collision accidents, for any third party property claims only, all Singapore Motor Insurers have agreed that the vehicle directly behind the claimant must settle his/her claim at 100% liability i.e. 5th vehicle to settle 4<sup>th</sup> vehicle, 4<sup>th</sup> vehicle to settle 3<sup>rd</sup> vehicle and so on, so as to avoid having several litigation suits and to save on the high litigation legal costs in Singapore. Therefore as the last vehicle we would have to settle the third party property claim from SHD4031T at 100% liability.

With regards to your NCD, it is affected for this accident. However, if you want to keep your NCD intact, you may wish to meet the third party's claim without seeking indemnity under your motor insurance policy. This entails that you would have to conduct your own defense and bear the full costs (please let us know if you are taking this position). Alternatively, you may proceed to file a claim against the other vehicle's insurer for your losses and we would be pleased to reinstate your NCD to the appropriate level if you furnish us with proof that your claim was totally successful i.e. you recover your losses in full (at least 80% liability and above).

If you are still disagreeable, you have this option available where all insurance consumers can contact FIDREC for assistance in any claims dispute. FIDREC is staffed by full-time employees, who are familiar with insurance law and practices. They can be contacted at the following address:-

112 Robinson Road #08-01 HB Robinson, Singapore 068902  
Tel 63278878 Fax: 63278488

We hope that the above clarifies our stand.

Yours faithfully,

**Original Letter Sent By AISRCHUA 17/10/2013 12:16:50 PM**

Ruth Chua  
Executive  
AXA Motor Claims Department

cc: KHC HOLDINGS PTE LTD  
A/C No. 04402

## Hsiao Tong

---

**From:** Hsiao Tong  
**Sent:** Wednesday, 9 October, 2013 11:42 AM  
**To:** Ruth Chua  
**Subject:** Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013  
**Attachments:** LKK Photos1.pdf

Your Ref: C0275392  
Our ref: CC3/AXA13012663/H1py3

Dear Sirs,

### ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

We refer to the above matter.

Please be informed that this is a total 8 vehicles chain collision where our insured was the last vehicle.

We did clarify with insured the nature of the accident and explained to insured the claim fall under MCF BOLA 28. However insured insist that TP had hit onto the front vehicle before insured collided onto TP's vehicle. Insured is the opinion that he is responsible for the rear portion only.

TP insist to settle the matter under MCF BOLA 28: -

#### C. General Rules and Exclusions for Chain Collision

4. It shall apply:

ii) Regardless whether the damage caused by the impact is serious or minor or whether the impact has caused visible damage

6. Claim submission where it involves lawyers

if third party lawyer/workshop/claimant submit combined claim (i.e. both PD & PI), the rear vehicle insurer is to settle PD at 100% (regardless of quantum) and offer to settle for PI (according to liability).

Kindly advise.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**Hsiao Tong**

---

**From:** Ruth Chua [ruth.chua@axa.com.sg]  
**Sent:** Wednesday, 13 November, 2013 5:50 PM  
**To:** Hsiao Tong  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong,

Please reject the third party as insured is disputing the circumstances of the accident as there was a prior collision for the vehicles in front.  
Thank you.

**Thanks & Regards,**  
Ruth


Ruth Chua (Ms)  
Executive – Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Hsiao Tong [mailto:chewht@lkkauto.com]  
**Sent:** Thursday, November 07, 2013 2:50 PM  
**To:** Ruth Chua  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We refer to your below email.

Kindly advise if there any update from OI?  
May we proceed to settle the case with TP repaire?

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Ruth Chua [mailto:ruth.chua@axa.com.sg]

**Sent:** Thursday, 31 October, 2013 3:57 PM

**To:** Hsiao Tong

**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

We have written to insured on our position on the matter. Enclosed.

We will pend for his confirmation in 2 week's time and instruct you further. Thank you.

Thanks & Regards,

Ruth

Ruth Chua (Ms)

Executive – Motor Claims

AXA Insurance Singapore Pte Ltd

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

ruth.chua@axa.com.sg

DID: (65) 6880 4087 Fax: (65) 6880 4838


Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Hsiao Tong [mailto:chewht@lkkauto.com]

**Sent:** Tuesday, October 29, 2013 9:22 AM

**To:** Ruth Chua

**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We refer to the above matter.

Kindly advise if insured had contact AXA for this matter as insured insist that he is responsible for the rear portion only.

Best regards,

Chew Hsiao Tong

LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Park

(S) 408933

DID: 6742 3197

Fax: 6741 4108

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Hsiao Tong

**Sent:** Thursday, 17 October, 2013 8:42 AM

**To:** 'Ruth Chua'

**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

The repair cost is \$19,410.20 (before GST).

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Ruth Chua [<mailto:ruth.chua@axa.com.sg>]

**Sent:** Wednesday, 16 October, 2013 5:35 PM

**To:** Hsiao Tong

**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong,

How much is the repair cost?

Thanks & Regards,

Ruth


Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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 Please consider the environment before printing this email

**From:** Ruth Chua

**Sent:** Wednesday, October 09, 2013 2:08 PM

**To:** 'Hsiao Tong'

**Subject:** FW: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

Please advise insured that MCF BOLA is an agreement made between insurers. In such chain collisions, the vehicle behind will be 100% liable for the property damage caused to the vehicle in front. It is unfortunate that this should happen to him but we still have to abide by it.

Thanks & Regards,

Ruth

Ms. Ruth Chua

Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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Please consider the environment before printing this email

**From:** Hsiao Tong [<mailto:chewht@lkkauto.com>]  
**Sent:** Wednesday, October 09, 2013 11:42 AM  
**To:** Ruth Chua  
**Subject:** Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Your Ref: C0275392  
Our ref: CC3/AXA13012663/H1py3

Dear Sirs,

**ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013**

We refer to the above matter.

Please be informed that this is a total 8 vehicles chain collision where our insured was the last vehicle.

We did clarify with insured the nature of the accident and explained to insured the claim fall under MCF BOLA 28. However insured insist that TP had hit onto the front vehicle before insured collided onto TP's vehicle. Insured is the opinion that he is responsible for the rear portion only.

TP insist to settle the matter under MCF BOLA 28: -

C. General Rules and Exclusions for Chain Collision

4 It shall apply

ii) Regardless whether the damage caused by the impact is serious or minor or whether the impact has caused visible damage

6 Claim submission where it involves lawyers.

If third party lawyer/workshop/claimant submit combined claim (i.e. both PD & PI), the rear vehicle insurer is to settle PD at 100% (regardless of quantum) and offer to settle for PI (according to liability)

Kindly advise.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)



## Hsiao Tong

---

**From:** Hsiao Tong  
**Sent:** Thursday, 14 November, 2013 4:13 PM  
**To:** 'Catherine Koh Mui Gek'  
**Cc:** William Tan Thoo Seng  
**Subject:** DOA: 10/07/2013; Your ref: T 0713/ SHD 4031T/ WT (J) \*Our ref: CC3/AXA13012663/H1py3 [ACCIDENT INVOLVING SJA 9393H AND SHD 4031T]  
**Attachments:** OI report\_SJA 9393H.pdf

Your ref: T 0713/ SHD 4031T/ WT (J)  
Our ref: CC3/AXA13012663/H1py3

**Without Prejudice**

Dear Sirs,

### **ACCIDENT INVOLVING SJA 9393H AND SHD 4031T ON 10/07/2013**

We refer to the above matter.

Enclosed herewith our insured report for your perusal.

Our insured is disputing the circumstances of the accident as there was a prior collision for the vehicle in front.

In view of the above, we would like to inform your that our principal AXA is unable to look into your client's claim

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**Hsiao Tong**

---

**From:** Ruth Chua [ruth.chua@axa.com.sg]  
**Sent:** Tuesday, 3 December, 2013 11:24 AM  
**To:** Hsiao Tong  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013  
**Attachments:** scene photos.pdf

Hi Hsiao Tong

Just a further update to this case.

Third party CDGE has written to us to handle the matter based on S28 otherwise they would refer the matter to GIA.

As an attempt at settlement, you may show CDGE the video from our insured. You may also inform them that insured is disputing the matter as it is evident from the video that their taxi collided into the front vehicle first and sustained extensive frontal damages before our insured hit him on his rear right wheel/passenger door. So the extensive frontal damages was definitely not caused by the impact from our insured's vehicle. In fact, when our insured collided into the taxi, the taxi jerked but did not touch the front vehicle.

In view of the above, please assist to offer settlement to CDGE for the rear damages and contribute 10% to the frontal damages and see if they can come to an agreement.

**Thanks & Regards,**  
*Ruth*


Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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 Please consider the environment before printing this email

**From:** Ruth Chua  
**Sent:** Wednesday, November 13, 2013 5:50 PM  
**To:** 'Hsiao Tong'  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong,

Please reject the third party as insured is disputing the circumstances of the accident as there was a prior collision for the vehicles in front.  
Thank you.



Auto  
Consultants  
Pte Ltd

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

Your Ref: T 0713/ SHD 4031T/ WT (J)  
Our Ref: CC3/AXA13012663/H1py3

06 December 2012

**ComfortDelgro Engineering Pte Ltd**  
CDGE Taxi Claims Department  
59 Loyang Drive  
4<sup>th</sup> Floor  
Singapore 508969

**Attn : Mr William Tan/ Ms Catherine Koh**

Dear Sir/Madam,

**ACCIDENT INVOLVING SJA 9393H AND SHD 4031T ON 10/07/2013**

We refer to the above matter.

Enclosed herewith the video footage for your perusal.

Thank you.

Yours faithfully

Chew Hsiao Tong  
Claims Section  
DID: 6742 3197  
Fax: 6741 4108  
E-mail: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

## Hsiao Tong

---

To: 'Catherine Koh Mui Gek'  
Cc: William Tan Thoo Seng  
Subject: RE: DOA: 10/07/2013; Your ref: T 0713/ SHD 4031T/ WT (J) \*Our ref: CC3/AXA13012663/H1py3 [ACCIDENT INVOLVING SJA 9393H AND SHD 4031T]

Without Prejudice

Dear Catherine,

We refer to the above matter.

Our insured had forwarded the video footage for our review. We will send the CD to your good office by this week. From the video, it shown that your taxi collided into the front vehicle first and sustained extensive frontal damages before our insured hit him on his rear right wheel/passenger door. So the extensive frontal damages was definitely not caused by the impact from our insured's vehicle. In fact, when our insured collided into the taxi, the taxi jerked but did not touch the front vehicle.

Nevertheless, for an amicable settlement, we have our principal instruction to offer settlement for the rear damages and contribute 10% to the frontal damages of your client's taxi.

Please confirm acceptance.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Hsiao Tong  
**Sent:** Thursday, 14 November, 2013 4:13 PM  
**To:** 'Catherine Koh Mui Gek'  
**Cc:** William Tan Thoo Seng  
**Subject:** DOA: 10/07/2013; Your ref: T 0713/ SHD 4031T/ WT (J) \*Our ref: CC3/AXA13012663/H1py3 [ACCIDENT INVOLVING SJA 9393H AND SHD 4031T]

Your ref: T 0713/ SHD 4031T/ WT (J)  
Our ref: CC3/AXA13012663/H1py3

**Without Prejudice**

Dear Sirs,

**ACCIDENT INVOLVING SJA 9393H AND SHD 4031T ON 10/07/2013**

We refer to the above matter.

Enclosed herewith our insured report for your perusal.

Our insured is disputing the circumstances of the accident as there was a prior collision for the vehicle in front.

In view of the above, we would like to inform your that our principal AXA is unable to look into your client's claim.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933

## Hsiao Tong

---

**From:** Hsiao Tong  
**Sent:** Thursday, 5 December, 2013 3:59 PM  
**To:** 'Catherine Koh Mui Gek'  
**Cc:** 'William Tan Thoo Seng'  
**Subject:** RE: DOA: 10/07/2013; Your ref: T 0713/ SHD 4031T/ WT (J) \*Our ref: CC3/AXA13012663/H1py3 [ACCIDENT INVOLVING SJA 9393H AND SHD 4031T]

Without Prejudice

Dear Catherine,

We refer to the above matter.

Our insured had forwarded the video footage for our review. We will send the CD to your good office by this week. From the video, it shown that your taxi collided into the front vehicle first and sustained extensive frontal damages before our insured hit him on his rear right wheel/passenger door. So the extensive frontal damages was definitely not caused by the impact from our insured's vehicle. In fact, when our insured collided into the taxi, the taxi jerked but did not touch the front vehicle.

Nevertheless, for an amicable settlement, we have our principal instruction to offer settlement for the rear damages and contribute 10% to the frontal damages of your client's taxi.

Please confirm acceptance.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

*11/4/14  
called Catherine  
they are pending management  
instruction*

---

**From:** Hsiao Tong  
**Sent:** Thursday, 14 November, 2013 4:13 PM  
**To:** 'Catherine Koh Mui Gek'  
**Cc:** William Tan Thoo Seng  
**Subject:** DOA: 10/07/2013; Your ref: T 0713/ SHD 4031T/ WT (J) \*Our ref: CC3/AXA13012663/H1py3 [ACCIDENT INVOLVING SJA 9393H AND SHD 4031T]

Your ref: T 0713/ SHD 4031T/ WT (J)  
Our ref: CC3/AXA13012663/H1py3

Without Prejudice

Dear Sirs,

**ACCIDENT INVOLVING SJA 9393H AND SHD 4031T ON 10/07/2013**

We refer to the above matter.

Enclosed herewith our insured report for your perusal.

Our insured is disputing the circumstances of the accident as there was a prior collision for the vehicle in front.

In view of the above, we would like to inform your that our principal AXA is unable to look into your client's claim.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park

## Hsiao Tong

---

**From:** Hsiao Tong  
**Sent:** Wednesday, 10 December, 2014 11:52 AM  
**To:** 'Ruth Chua'  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013  
**Attachments:** Email to TP wksp dd 051213.pdf

Dear Ruth,

We refer to the above matter.

Please be informed that we have offered settlement for the rear damages and contribute 10% to the frontal damages of TP's taxi on 05/12/2013. However, there was no response from TP up-to-date.

In view of the above, we will proceed to temporary close the file as it has been outstanding since July 2013 and submit wp report to you good office.

If there are any new developments in future, kindly inform us and we will follow up if necessary.

*"Wishes you a Merry Christmas & Happy New Year 2015"*

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Ruth Chua [<mailto:ruth.chua@axa.com.sg>]  
**Sent:** Thursday, 5 December, 2013 10:11 AM  
**To:** Hsiao Tong  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

We will send the video to you shortly through email.

Thanks & Regards,  
Ruth

---

Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Hsiao Tong [mailto:chewht@lkkauto.com]  
**Sent:** Tuesday, December 03, 2013 11:34 AM  
**To:** Ruth Chua  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We noted for your instruction.

Meantime, we would like to request a copy of the video from your good office in order for us to proceed further.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Ruth Chua [mailto:ruth.chua@axa.com.sg]  
**Sent:** Tuesday, 3 December, 2013 11:24 AM  
**To:** Hsiao Tong  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

Just a further update to this case.

Third party CDGE has written to us to handle the matter based on S28 otherwise they would refer the matter to GIA.

As an attempt at settlement, you may show CDGE the video from our insured. You may also inform them that insured is disputing the matter as it is evident from the video that their taxi collided into the front vehicle first and sustained extensive frontal damages before our insured hit him on his rear right wheel/passenger door. So the extensive frontal damages was definitely not caused by the impact from our insured's vehicle. In fact, when our insured collided into the taxi, the taxi jerked but did not touch the front vehicle.

In view of the above, please assist to offer settlement to CDGE for the rear damages and contribute 10% to the frontal damages and see if they can come to an agreement.

Thanks & Regards,  
Ruth

Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)

DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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Our Customer Service Centre will be located at #B1-01. All contact numbers remain unchanged.



Please consider the environment before printing this email

**From:** Ruth Chua  
**Sent:** Wednesday, November 13, 2013 5:50 PM  
**To:** 'Hsiao Tong'  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong,

Please reject the third party as insured is disputing the circumstances of the accident as there was a prior collision for the vehicles in front.  
Thank you.

Thanks & Regards,  
Ruth

Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Hsiao Tong [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, November 07, 2013 2:50 PM  
**To:** Ruth Chua  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We refer to your below email.



Kindly advise if there any update from OI?  
May we proceed to settle the case with TP repaire?

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Ruth Chua [<mailto:ruth.chua@axa.com.sg>]  
**Sent:** Thursday, 31 October, 2013 3:57 PM  
**To:** Hsiao Tong  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

We have written to insured on our position on the matter. Enclosed.  
We will pend for his confirmation in 2 week's time and instruct you further. Thank you.

Thanks & Regards,  
Ruth

Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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Our Customer Service Centre will be located at #B1-01. All contact numbers remain unchanged.



Please consider the environment before printing this email

**From:** Hsiao Tong [<mailto:chewht@lkkauto.com>]  
**Sent:** Tuesday, October 29, 2013 9:22 AM  
**To:** Ruth Chua  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We refer to the above matter.

Kindly advise if insured had contact AXA for this matter as insured insist that he is responsible for the rear portion only.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd

51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Hsiao Tong  
**Sent:** Thursday, 17 October, 2013 8:42 AM  
**To:** 'Ruth Chua'  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

The repair cost is \$19,410.20 (before GST).

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**From:** Ruth Chua [<mailto:ruth.chua@axa.com.sg>]  
**Sent:** Wednesday, 16 October, 2013 5:35 PM  
**To:** Hsiao Tong  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong,

How much is the repair cost?

Thanks & Regards,  
Ruth

---

Ruth Chua (Ms)  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
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**From:** Ruth Chua  
**Sent:** Wednesday, October 09, 2013 2:08 PM  
**To:** 'Hsiao Tong'

**Subject:** FW: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

Please advise insured that MCF BOLA is an agreement made between insurers. In such chain collisions, the vehicle behind will be 100% liable for the property damage caused to the vehicle in front. It is unfortunate that this should happen to him but we still have to abide by it.

Thanks & Regards,  
Ruth

Ms. Ruth Chua  
Executive – Motor Claims  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
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**From:** Hsiao Tong [<mailto:chewht@lkkauto.com>]  
**Sent:** Wednesday, October 09, 2013 11:42 AM  
**To:** Ruth Chua  
**Subject:** Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Your Ref: C0275392  
Our ref: CC3/AXA13012663/H1py3

Dear Sirs,

**ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013**

We refer to the above matter.

Please be informed that this is a total 8 vehicles chain collision where our insured was the last vehicle.

We did clarify with insured the nature of the accident and explained to insured the claim fall under MCF BOLA 28. However insured insist that TP had hit onto the front vehicle before insured collided onto TP's vehicle. Insured is the opinion that he is responsible for the rear portion only.

TP insist to settle the matter under MCF BOLA 28: -

C. General Rules and Exclusions for Chain Collision

4. It shall apply:  
ii) Regardless whether the damage caused by the impact is serious or minor or whether the impact has caused visible damage.

6. Claim submission where it involves lawyers.  
If third party lawyer/workshop/claimant submit combined claim (i.e. both PD & PI), the rear vehicle insurer is to settle PD at 100% (regardless of quantum) and offer to settle for PI (according to liability)

Kindly advise.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

## Ling Ling (LKK Auto)

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**From:** Ling Ling (LKK Auto) [report@lkkauto.com]  
**Sent:** Friday, 19 December, 2014 10:14 AM  
**To:** 'ruth.chua@axa.com.sg'  
**Subject:** AXA Claim Number: C0275392 ; TP Direct Settlement - Accident Involving SJA 9393H (OI) and SHD 4031T (TP) on 10/07/2013  
**Attachments:** EMAIL.pdf; LKK PHOTO 01.pdf; LKK PHOTO 02.pdf; LKKAdjustment1a.pdf; LKKInspection.pdf; LKKInvoice1.pdf

Dear Sir / Madam,

We refer to our email dated 10.12.2014 , which is self-explanatory.

We enclose herewith our without prejudice report and relevant documents for your necessary action please.

Thank you.

*Wishes you a Merry Christmas & Happy New Year 2015*

Warmest Regards,  
Ling Ling  
LKK Auto Consultants Pte Ltd

## Hsiao Tong

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**From:** Hsiao Tong  
**Sent:** Wednesday, 10 December, 2014 11:52 AM  
**To:** 'Ruth Chua'  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013  
**Attachments:** Email to TP wksp dd 051213.pdf

Dear Ruth,

We refer to the above matter.

Please be informed that we have offered settlement for the rear damages and contribute 10% to the frontal damages of TP's taxi on 05/12/2013. However, there was no response from TP up-to-date.

In view of the above, we will proceed to temporary close the file as it has been outstanding since July 2013 and submit wp report to you good office.

If there are any new developments in future, kindly inform us and we will follow up if necessary.

*"Wishes you a Merry Christmas & Happy New Year 2015"*

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

---

**From:** Ruth Chua [<mailto:ruth.chua@axa.com.sg>]  
**Sent:** Thursday, 5 December, 2013 10:11 AM  
**To:** Hsiao Tong  
**Cc:** Tan Kwee May  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

We will send the video to you shortly through email.

**Thanks & Regards,**  
Ruth

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**Ruth Chua (Ms)**  
Executive – Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
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**From:** Hsiao Tong [mailto:chewht@lkkauto.com]

**Sent:** Tuesday, December 03, 2013 11:34 AM

**To:** Ruth Chua

**Cc:** Tan Kwee May

**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We noted for your instruction.

Meantime, we would like to request a copy of the video from your good office in order for us to proceed further.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

---

**From:** Ruth Chua [mailto:ruth.chua@axa.com.sg]

**Sent:** Tuesday, 3 December, 2013 11:24 AM

**To:** Hsiao Tong

**Cc:** Tan Kwee May

**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

Just a further update to this case.

Third party CDGE has written to us to handle the matter based on S28 otherwise they would refer the matter to GIA.

As an attempt at settlement, you may show CDGE the video from our insured. You may also inform them that insured is disputing the matter as it is evident from the video that their taxi collided into the front vehicle first and sustained extensive frontal damages before our insured hit him on his rear right wheel/passenger door. So the extensive frontal damages was definitely not caused by the impact from our insured's vehicle. In fact, when our insured collided into the taxi, the taxi jerked but did not touch the front vehicle.

In view of the above, please assist to offer settlement to CDGE for the rear damages and contribute 10% to the frontal damages and see if they can come to an agreement.

**Thanks & Regards,**  
*Ruth*

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**Ruth Chua (Ms)**  
Executive – Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)



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**From:** Ruth Chua  
**Sent:** Wednesday, November 13, 2013 5:50 PM  
**To:** 'Hsiao Tong'  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong,

Please reject the third party as insured is disputing the circumstances of the accident as there was a prior collision for the vehicles in front.

Thank you.

**Thanks & Regards,**  
*Ruth*

---

**Ruth Chua (Ms)**  
Executive – Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Hsiao Tong [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, November 07, 2013 2:50 PM  
**To:** Ruth Chua  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We refer to your below email.



Kindly advise if there any update from OI?  
May we proceed to settle the case with TP repaire?

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1  
#01-25 Paya Ubi Industrial Park  
(S) 408933  
DID: 6742 3197  
Fax: 6741 4108  
Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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**From:** Ruth Chua [<mailto:ruth.chua@axa.com.sg>]  
**Sent:** Thursday, 31 October, 2013 3:57 PM  
**To:** Hsiao Tong  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Hi Hsiao Tong

We have written to insured on our position on the matter. Enclosed.  
We will pend for his confirmation in 2 week's time and instruct you further. Thank you.

**Thanks & Regards,**  
*Ruth*

---

**Ruth Chua (Ms)**  
Executive – Motor Claims  
**AXA Insurance Singapore Pte Ltd**  
8 Shenton Way, #27-01 AXA Tower, Singapore 068811  
[ruth.chua@axa.com.sg](mailto:ruth.chua@axa.com.sg)  
DID: (65) 6880 4087 Fax: (65) 6880 4838  
Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Hsiao Tong [<mailto:chewht@lkkauto.com>]  
**Sent:** Tuesday, October 29, 2013 9:22 AM  
**To:** Ruth Chua  
**Subject:** RE: Your Ref: C0275392 \*Our ref: CC3/AXA13012663/H1py3 \*ACCIDENT INVOLVING SJA 9393H & SHD 4031T & OTHERS ON 10/07/2013

Dear Ruth,

We refer to the above matter.

Kindly advise if insured had contact AXA for this matter as insured insist that he is responsible for the rear portion only.

Best regards,  
Chew Hsiao Tong  
LKK Auto Consultants Pte Ltd