

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 17 March 2021 1:51 PM  
**To:** Adeline Chng  
**Cc:** Admin A; claimsdept@sg.cntaiping.com  
**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Hi Adeline,

We refer to the above matter.

Please be informed that third party rejected our offer at 50% as third party video clearly captured that our insured had filter lane and overtake the double white line marking and causing this accident. Furthermore, third party taxi is already fully in his lane when collision occurred.

The summary is as follows: -

|                                      | <b>Our Last Offer</b> | <b>Third party proposed</b> |
|--------------------------------------|-----------------------|-----------------------------|
| 1. Cost of Repair (w/GST)            | \$ 7,169.00           | \$ 7,169.00                 |
| 2. Loss of Rental (5days x \$103.60) | \$ 518.00             | \$ 518.00                   |
| 3. Loss of Income (5days x \$50)     | \$ 250.00             | \$ 250.00                   |
|                                      | \$ 7,937.00           | \$ 7,937.00                 |
| @ 50%                                | \$ 3,968.50           |                             |
| 4. LTA Search Fee                    | \$ 7.45               |                             |
| Total                                | \$ 3,975.95           | \$ 7,937.00                 |
| <b>Global Sum</b>                    | <b>\$ 3,900.00</b>    |                             |

Kindly let us have your further mandate after review the matter. Thanks.

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)

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**From:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Sent:** Tuesday, 29 September 2020 9:11 AM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

## Without Prejudice

Dear Khanchna

We refer to our telephone conversation.

Understand that our insured not suppose to change lane on the double line.

However, we are of the view that the collision still can be avoided as it was clearly seen from the video footage that our insured did signaled to change lane while third party was in the midst of changing lane.

Please proceed to offer liability at 50% first.

## **NOTICE :**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thank you.

### **Adeline Chng**

Executive  
Claims Department

### **China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 6389 6155 | F: (65) 6225 5879

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城 Taiping SG

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Monday, 28 September 2020 6:02 PM

**To:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

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

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Ms. Adeline,

We refer to the above matter and your e-mail below.

Tried calling you several times but calls didn't go through.

Please let me know your number.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Sent:** 28 September 2020 3:47 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>

**Cc:** Pauline Tham <[pauline.tham@sg.cntaiping.com](mailto:pauline.tham@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Khanchna

We refer to the above matter.

Since our insured is allowed to change lane, we are of the view that our insured should not liable for this claim.

Please proceed to reject third party claim.

**NOTICE :**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thank you.

**Adeline Chng**

Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6225 5879

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平狮城 Taiping SG

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, 26 August 2020 9:51 AM

**To:** Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>

**Cc:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>; Pauline Tham <[pauline.tham@sg.cntaiping.com](mailto:pauline.tham@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Ms Chee,

We refer to the above matter and your e-mail below.

Our reply is below:

1. lane change is allowed at single broken / staggered line? **Yes and the driver also need to ensure proper lookout and ensure that the road is clear and safe to do so.**
2. lane change can be done at double line? **No.**
3. What is the purpose of the double line? **The purpose is to separate traffic flowing in opposite directions and also control lane change.**

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>

**Sent:** 22 August 2020 4:46 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>; Pauline Tham <[pauline.tham@sg.cntaiping.com](mailto:pauline.tham@sg.cntaiping.com)>

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Hi Khanchna

I noticed insured changing lane at the double line whereas Third party at single broken line.

Please clarify whether:

1. lane change is allowed at single broken / staggered line?
2. lane change can be done at double line?
3. What is the purpose of the double line?

**Chee So Chow**

Deputy Manager

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896176 | F: (65) 6222 1033

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平狮城 Taiping SG

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Thursday, July 9, 2020 4:10 PM

**To:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Cc:** Albert Chua <[albert.chua@sg.cntaiping.com](mailto:albert.chua@sg.cntaiping.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Ms. Adeline,

We refer to the above matter.

As requested, we attach herewith the videos provided by Third party to us. We have requested for the full video footage but they had informed us that they only have these videos.

The accident video shows third party has changed lanes and was moving straight and Insured was changing lane to the third party's lane.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Sent:** Thursday, 12 March 2020 11:02 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Albert Chua <[albert.chua@sg.cntaiping.com](mailto:albert.chua@sg.cntaiping.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Our reference: SNM18D05277C02/ SJM9953D/Chngpw

Dear Lkk

We refer to your email of 16/10/2019.

We noticed that was conflicting version of both party accident report.

Kindly provide video footage from third party to us to review the claim.

**Thank you.**

**Adeline Chng**

Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6225 5879

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Wednesday, 16 October 2019 1:45 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Ong Chin Kiat <[chinkiat.ong@sg.cntaiping.com](mailto:chinkiat.ong@sg.cntaiping.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>

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

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Your ref : Please advise

Our ref : CC3/CTI18020418/Kkb3s2

Dear Sirs/Madam,

We refer to the above matter.

Please ignore our mandate request dated 10/06/2019 as the cost of repair has been reduced to Lump Sum of \$6,700.00 ALL IN (before GST).

It is a changing lane collision as per BOLA 15. Liability is not in our driver's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

Hence, we seek your approval to offer Third Party repairee "TRANS-CAB AUTO SERVICES PTE LTD" at **\$7,944.49 (all-in).**

The summary is as follows: -

|                                      | Amount<br>Claimed | Amount Revised               |
|--------------------------------------|-------------------|------------------------------|
| 1. Cost of Repair (w/GST)            | \$ 78,706.81      | \$ 7,169.00                  |
| 2. Loss of Rental (5days x \$103.60) | \$ 518.00         | \$ 518.00 (5days x \$103.60) |
| 3. Loss of Income (5days x \$50)     | \$ 250.00         | \$ 250.00 (5days x \$50)     |
| 4. LTA Search Fee                    | \$ 7.49           | \$ 7.49                      |
| Total                                | \$ 79,482.30      | <b><u>\$ 7,944.49</u></b>    |

\*\*3days recommendation for repair + 1 PRS + 1 Sunday = 5 Days

Enclosed here with all the relevant documents for your perusal.

**Appreciate your approval please.**

**Thank you.**

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841 2360 | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

**From:** Khanchna (LKK Auto)

**Sent:** Tuesday, 3 September 2019 11:13 AM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Ong Chin Kiat <[chinkiat.ong@sg.cntaiping.com](mailto:chinkiat.ong@sg.cntaiping.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>

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

**Subject:** RE: OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Sirs/Mdm,

We refer to mandate request dated 10/06/2019.

Please let us have your instruction/approval.

Thank you for your kind understanding.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Sent:** Friday, 26 July 2019 11:19 AM

**To:** Ong Chin Kiat <[chinkiat.ong@sg.cntaiping.com](mailto:chinkiat.ong@sg.cntaiping.com)>; Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Chee So Chow <[sochow.chee@sg.cntaiping.com](mailto:sochow.chee@sg.cntaiping.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Subject:** OUR REF: SNM18D05277 - FW: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Chin Kiat,

Fya

Thanks,  
shumin

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Friday, 26 July, 2019 9:57 AM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Elaine Cheong <[elaine.cheong@sg.cntaiping.com](mailto:elaine.cheong@sg.cntaiping.com)>; Chong Boon Sen <[boonsen.chong@sg.cntaiping.com](mailto:boonsen.chong@sg.cntaiping.com)>; Irene Tay <[irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Dear Sirs/Mdm,

We refer to mandate request dated 10/06/2019.

Please let us have your instruction/approval.

Thank you for your kind understanding.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Khanchna (LKK Auto)

**Sent:** Monday, 10 June 2019 2:55 PM

**To:** [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)

**Cc:** Alfred Toh <[alfred.toh@sg.cntaiping.com](mailto:alfred.toh@sg.cntaiping.com)>; Elaine Cheong <[elaine.cheong@sg.cntaiping.com](mailto:elaine.cheong@sg.cntaiping.com)>; Chong Boon Sen <[boonsen.chong@sg.cntaiping.com](mailto:boonsen.chong@sg.cntaiping.com)>; [irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com); Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving SJM9953D (OI : CTI - TBA) and SHD315B (TP :LKK REF - CC3/CTI18020418/Kkb3 ) on 08.11.2018

Your ref : Please advise

Our ref : CC3/CTI18020418/Kkb3s2

Dear Sirs/Madam,

We refer to the above matter.

It is a changing lane collision as per BOLA 15. Liability is not in our driver's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

Hence, we seek your approval to offer Third Party repairer "TRANS-CAB AUTO SERVICES PTE LTD" at **\$9,789.64 (all-in).**

The summary is as follows: -

|                                      | Amount<br>Claimed | Amount Revised               |
|--------------------------------------|-------------------|------------------------------|
| 1. Cost of Repair (w/GST)            | \$ 73,557.77      | \$ 9,014.15                  |
| 2. Loss of Rental (5days x \$103.60) | \$ 518.00         | \$ 518.00 (5days x \$103.60) |
| 3. Loss of Income (5days x \$50)     | \$ 250.00         | \$ 250.00 (5days x \$50)     |
| 4. LTA Search Fee                    | \$ 7.49           | \$ 7.49                      |
| Total                                | \$ 74,333.26      | <b><u>\$ 9,789.64</u></b>    |

**\*\*3days recommendation for repair + 1 PRS + 1 Sunday = 5 Days**

Enclosed here with all the relevant documents for your perusal.

**Appreciate your approval please.**

**Thank you.**

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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