

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 1 April 2019 9:18 AM
To: 'Wendell Ong Yu Xuan'
Subject: RE: ACCIDENT INVOLVING SJU 2882D & SHD 8504U ALONG/AT BUGIS STREET ON 22/11/2018
Attachments: Photo from OID-SJU 2882D.jpg; Survey Photos.pdf

Dear Mr Wendell,

Thank you for your email.

We have enlarged the photos taken by you and found that the damages are consistent. The photo taken by you is from a distance whereas our surveyor's photos are taken at a closed up view. As you know vehicle parts like bumper is usually made of fibre material which upon impact is easily to be deformed or out of alignment.



If you insisted that we should not offer settlement to the third party, kindly let us know within the next 14days i.e. by 15/04/2019 and we will seek further instruction from AXA.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Wendell Ong Yu Xuan <wendell.ong@axaplanner.com.sg>

Sent: Wednesday, 27 February 2019 10:20 AM

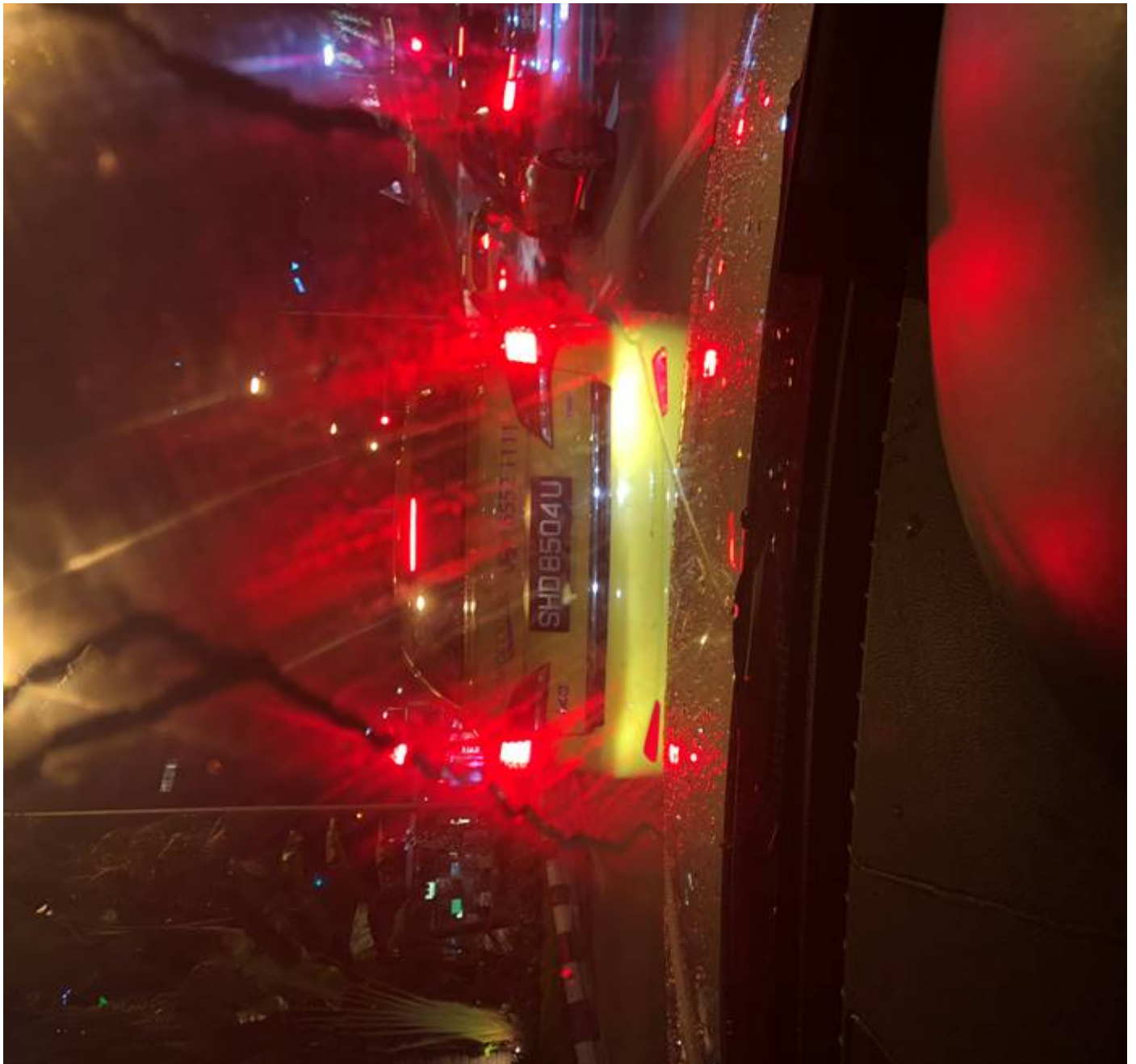
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SJU 2882D & SHD 8504U ALONG/AT BUGIS STREET ON 22/11/2018

Hello officer in Charge,

The pictures that were taken during the survey clearly is different from what i took at the scene.

Pls refer to the image attached.



Please look into the matter further. The damages dont match.

Regards
Wendell

On Wed, 27 Feb 2019 at 8:54 AM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

MR ONG THIAM HUAT/ MR WENDELL ONG YU XUAN

Dear Sirs/ Madam,

OUR REF : CC4/ASM18021199/K1pa3

YOUR REF : SJU 2882D

ACCIDENT INVOLVING SJU 2882D & SHD 8504U ALONG/AT BUGIS STREET ON 22/11/2018

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We have received a claim from CDGE LOYANG acting on behalf of the owner of SHD 8504U against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as he had collided onto third party vehicle from behind. Under Motor Accident Guide, vehicles must keep a safe distance.

We also attached here with the damaged photographs of SHA 8504U during our inspection for your perusal. Kindly confirm the damage shown in the photos taken by our assessor, is it consistent with what your driver has seen after the accident. If so, we will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **11/03/2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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Warmest Regards,

Wendell Ong

BBus (Ec & Fin)

Financial Services Manager

Eric Cheah Organisation

AXA Insurance Singapore Private Limited

No 9 North Buona Vista Drive #18-01/06

The Metropolis Tower 1

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"Money is merely a tool for greater purposes."