



Must be a Friday joke. \$15.00 difference????

I suggest you send me your principle in-charge email address.

TGIF

**Best Regards,
Kee Siang
Claims Advisor**

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]

Sent: Friday, 6 September, 2019 5:36 PM

To: Premiumauto Claims <claims@premiumauto.com.sg>

Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

WITHOUT PREJUDICE

Dear Kee Siang,

We have our principal instruction to re-offer MAX amount of \$18,375.00 (all-in).

Kindly confirm acceptance.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

From: Premiumauto Claims <claims@premiumauto.com.sg>
Sent: Tuesday, 10 September 2019 9:53 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; Claims <claims@premiumauto.com.sg>
Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Hi Cecilia,

Rush your principle please.....!

**Best Regards,
Kee Siang
Claims Advisor**

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]
Sent: Monday, 9 September, 2019 2:07 PM
To: Premiumauto Claims <claims@premiumauto.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>
Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

HELLO KEE SIANG,

My principal still reviewing.

Will get back to you once they give us their instruction.

Thanks

Best Regards,
Cecilia Chong | Case Handler

From: Cecilia Chong (LKK Auto) [mailto:CeciliaChong@lkkauto.com]
Sent: Friday, 20 September, 2019 12:49 PM
To: Premiumauto Claims <claims@premiumauto.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>
Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

WITHOUT PREJUDICE

Hi Kee Siang,

As per our principal's instruction, we are pleased to re-offer total amount of \$18,942.07 (max all-in).

Kindly confirm acceptance.

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

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: Premiumauto Claims [mailto:claims@premiumauto.com.sg]
Sent: Wednesday, 18 September 2019 10:47 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; Claims <claims@premiumauto.com.sg>
Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Dear Cecilia,

Our client is driving a luxury model Lexus E250A 2.5cc, We regret to inform that our client is not agreeable with your offer. We counter propose strictly follow by our LOD.

Kindly inform OIC to expedite on this.

Best Regards,
Kee Siang
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699

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From: Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]
Sent: Thursday, 26 September, 2019 2:08 PM
To: Claims <claims@premiumauto.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>
Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

WITHOUT PREJUDICE

Dear Kee Siang,

Our principal has revert back to us and was instructed to maintained our offer at MAX \$18,942.07 (all-in).

Kindly confirm acceptance.

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

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

Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 25 September 2019 4:27 PM
To: Claims <claims@premiumauto.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>
Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

WITHOUT PREJUDICE

Dear Kee Siang,

We are still pending for our principal instruction.

We will revert back to you once our principal reply to us.

Thanks

WITHOUT PREJUDICE
Save as to Costs

Dear Kelvin,

The claim for Loss of Rental rate per day is strictly based on the benchmark. As your vehicle is ES250, hence the rate is \$150 per day.

We regret that we are unable to accede to your request. Our offer remains therein.

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: winnie.ho@axa.com.sg
Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



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From: Claims <claims@premiumauto.com.sg>
Sent: Thursday, September 26, 2019 7:00 PM
To: HO Winnie <winnie.ho@axa.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; claims@premiumauto.com.sg
Subject: [EXTERNAL] RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Dear Winnie,

We regret to inform that our client is not agreeable with your offer. Our client was driving a luxury model Lexus E250A 2.5cc.

We counter propose strictly follow by our LOD.

Best Regards,
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183
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From: HO Winnie [<mailto:winnie.ho@axa.com.sg>]

Sent: Tuesday, 1 October, 2019 3:20 PM

To: Premiumauto Claims <claims@premiumauto.com.sg>

Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>

Subject: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

WITHOUT PREJUDICE

Save as to Costs

Dear Kelvin,

We regret that we are unable to accede to your request. Our offer remains therein.

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: winnie.ho@axa.com.sg

Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



Please consider the environment before printing this message

From: Premiumauto Claims <claims@premiumauto.com.sg>
Sent: Thursday, October 3, 2019 1:06 PM
To: HO Winnie <winnie.ho@axa.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; Claims <claims@premiumauto.com.sg>
Subject: [EXTERNAL] RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Dear Winnie,

As spoken earlier just now, we regret to inform that our client is not agreeable with your offered rate.

Based on NIMA protocol benchmark rates for rental, they generally refer to vehicle with OMV of \$35,000 and above on first registration. The rates for luxury vehicle is \$220 or more.

We refer to our client's vehicle that the OMV of \$36,191.00 on first registration, which falls under the category of luxury car.

We are of the view that our client's proposal is reasonable and in line with the protocol. Nevertheless, our client is willing to compromise and suffer the loss. For fast and amicable settlement, we counter propose rental \$170.00 per day.

We confirm full final settlement as below,

Cost of Repair	: \$ 16,693.07
Loss of Use	: \$ 2,890.00 (\$170.00 x 17 days) , From First day of Loss
LTA	: \$ 2.00
Total	: \$ 19,585.07

Kindly send us your final DV.

Best Regards,
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

e. claims@premiumauto.com.sg **w.** www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223



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**Best Regards,
Kelvin Khoo
Claims Advisor**

Premium Automobiles Pte Ltd (Reg No 199902271W)

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Thank you

From: Claims [<mailto:claims@premiumauto.com.sg>]

Sent: Monday, 7 October, 2019 11:57 AM

To: 'HO Winnie' <winnie.ho@axa.com.sg>

Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; claims@premiumauto.com.sg

Subject: RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Dear Winnie,

Attached is the rental agreement for your perusal, kindly send us your Final DV.

**Best Regards,
Kelvin Khoo
Claims Advisor**

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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From: Claims <claims@premiumauto.com.sg>
Sent: Thursday, October 10, 2019 9:07 AM
To: HO Winnie <winnie.ho@axa.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; claims@premiumauto.com.sg
Subject: [EXTERNAL] RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Dear Winnie,

Kindly be informed, our client does not agree with your offer. He maintains with LOU \$170/day x 17 days, as per follow our LOD.

Best Regards,
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
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Thank you

From: HO Winnie [<mailto:winnie.ho@axa.com.sg>]
Sent: Thursday, 10 October, 2019 8:45 AM
To: Claims <claims@premiumauto.com.sg>
Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>

Save as to Costs

Hi Kelvin,

Our surveyor recommended 10 days for repair.

Accident on 06.12.2018,

Vehicle surveyed on 07.12.2018

10 days recommended from 7.12.18 to 20.12.2018 (10 working days) and overlaps 2 Saturday and Sunday (4 days)

Our offer of 15 days has included 2 Saturday & Sunday and 1 additional PRI of which is deem is fair and reasonable, hence we will not increase our offer therein.

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: winnie.ho@axa.com.sg

Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



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From: Claims <claims@premiumauto.com.sg>

Sent: Thursday, October 10, 2019 10:27 AM

To: HO Winnie <winnie.ho@axa.com.sg>

Cc: 'Norazima Khairuddin' <nora.khai@premiumauto.com.sg>; claims@premiumauto.com.sg

Subject: [EXTERNAL] RE: LOD - ACCIDENT INVOLVING SKX 2310 K AND YOUR INSURED SKK5455A DATED ON 06/12/2018 (VEHICLE IN) *** LKK REF: CC4/ASM18022054/Afa3

Hi Winnie,

Our client does not agree 15 days. He given instruction to settle at below 2 option :

1. \$165 x 17 days = \$2,805.00
2. \$180 x 16 days = \$2,880.00

This is the final concession that he able to compromise.

**Best Regards,
Kelvin Khoo
Claims Advisor**