

**Vivian Lau (LKKAUTO)**

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**From:** Vivian Lau (LKKAUTO)  
**Sent:** Tuesday, 2 July, 2019 10:20 AM  
**To:** Hamzah  
**Cc:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Accident involving PC7663K and your insured SKN9882H on 8-1-2019 // LKK  
REF: CC4/ASM19000910/Upb3

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

Dear Sir/Madam,

**Accident involving PC7663K and your insured SKN9882H on 8-1-2019**

We refer to the above matter

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.

Please respond and let us know within 10 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

*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)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 4 May 2019 11:10 AM  
**To:** Hamzah <[hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Accident involving PC7663K and your insured SKN9882H on 8-1-2019 // LKK REF: CC4/ASM19000910/Upb3

Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Kindly advise if your client is still pursuing third party claim against our insured on this matter.

"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."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 13 April 2019 1:03 PM

**To:** Hamzah <[hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)>

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

**Subject:** RE: Accident involving PC7663K and your insured SKN9882H on 8-1-2019 // LKK REF:

Without Prejudice

Dear Sirs/Mdm,

We refer to our below email.

Kindly advise.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAUTO)

**Sent:** Tuesday, 19 March 2019 11:01 PM

**To:** Hamzah <[hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)>

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

**Subject:** Re: Accident involving PC7663K and your insured SKN9882H on 8-1-2019 // LKK REF:

Without Prejudice

Dear Sirs/Mdm,

Apologised for late response.

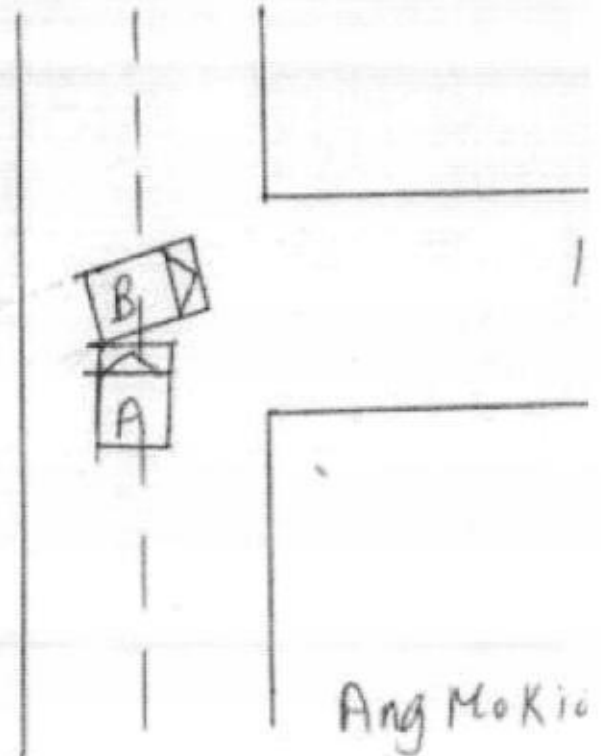
Please be informed that liability is unclear. Kindly refer to our insured statement below for your easy reference.

## Accident Sketch Plan

### SKETCH PLAN

veh A : SKN 9882H

B : PC 7663K



### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

My car SKN 9882H turn into Ave 10 when a van sudden turn right Park 1, I apply emergency b van, unfortunate the car s hit the van.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

Best Regards,  
**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Hamzah <[hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)>

**Sent:** Monday, 25 February 2019 9:24 AM

**To:** Shu Pei (LKKAUTO)

**Cc:** [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg); [cst@axa.com.sg](mailto:cst@axa.com.sg); Admin A; Admin-D (LKKAUTO); Hsiao Tong (LKKAUTO)

**Subject:** Re: Accident involving PC7663K and your insured SKN9882H on 8-1-2019

Dear Shu Pei,

What is the outcome of this case.

Your claim handler has yet to response.

Regards

Hamzah Sa'ad

Service Supervisor

Autolution Industrial Pte Ltd

19 Ubi Road 4

S408623

TEL: +65 67038680 DID: +65 67038690 FAX: +65 68467483

Hp: +65 96450079 Email: [hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)

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**From:** Shu Pei (LKKAUTO) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Sent:** Tuesday, January 29, 2019 9:52:42 AM

**To:** Hamzah

**Cc:** [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg); [cst@axa.com.sg](mailto:cst@axa.com.sg); Admin A; Admin-D (LKKAUTO); Hsiao Tong (LKKAUTO)

**Subject:** FW: Accident involving PC7663K and your insured SKN9882H on 8-1-2019

Dear Sir / Madam,

Thank you for your email.

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

Please note that: -

LKK ref	Officer in charge
CC4/ASM19000910/Upb3	Hsiao Tong

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@lkkauto.com) | fax: 6741-4108

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

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**From:** Hamzah <[hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)>

**Sent:** Tuesday, 29 January 2019 9:00 AM

**To:** [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg); [cst@axa.com.sg](mailto:cst@axa.com.sg)

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

**Subject:** Re: Accident involving PC7663K and your insured SKN9882H on 8-1-2019

Hi,

Survey done BY LKK Auto Consultant on 17-1-2019.

Kindly check your insured liability and revert for direct settlement.

Regards

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**From:** Hamzah

**Sent:** Monday, January 14, 2019 4:19 PM

**To:** [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)

**Cc:** [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

**Subject:** Accident involving PC7663K and your insured SKN9882H on 8-1-2019

Hi,

Prior to the above, my client wish to make a third party claim against your insured, direct settlement with claiming for loss of use/vehicle rental.

Kindly check your insured liability and revert.

Attachment are my client accident report and workshop estimate.

Regards

Hamzah Sa'ad

Service Supervisor

Autolution Industrial Pte Ltd

19 Ubi Road 4

S408623

TEL: +65 67038680 DID: +65 67038690 FAX: +65 68467483

Hp: +65 96450079 Email: [hamzah\\_saad@tanchong.com](mailto:hamzah_saad@tanchong.com)



Auto  
Consultants  
Pte Ltd

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

27 FEB 2019

**YEOW PIN FENG (YAO PINFENG)**  
BLK 490D CHOA CHU KANG AVENUE 5  
#11-303  
SINGAPORE 684490

Dear Sir/ Mdm

**OUR REF : CC4/ASM19000910/Upb3**  
**YOUR REF : SKN 9882H**  
**ACCIDENT INVOLVING SKN 9882H AND PC 7663K ALONG/AT ANG MO KIO AVE 10**  
**ON 08/01/2019**

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

We have received a claim from AUTOLUTION INDUSTRIAL PTE LTD acting on behalf of the owner of PC 7663K 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. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

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

Cc     *AXA Insurance Pte Ltd*  
         *(Motor Claims Dept)*