

Vic (LKKAuto)

From: Vic (LKKAuto)
Sent: Wednesday, 18 December, 2019 10:53 AM
To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Cc: Admin A; Vic (LKKAuto)
Subject: RE: URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jha3
Attachments: IMG_20190117_141217.jpg; DV ATA.PDF

Without Prejudice

Dear Lee Gek,

We refer to your below email.

Please be informed that our principal, after reviewing the matter, still will maintain their position on the matter. Our principal is in the view that this is clearly a conflicting version since there is no conclusive evidence available. The scene photo that has been provided, based on our principal's point of view, is evident that your client was not travelling straight along the lane but rather changed lane from the right. See below photo.



As such, we would like to maintain our offer on a 50/50 basis at a global sum of \$1,870.00 (all in) to settle your client's claim.

If agreeable, kindly chop and sign the attached DV and ATA and forward back a copy to us for payment processing.

The above amount is to be made payable to **SMRT TAXIS PTE LTD.**

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [mailto:LeeGek@smrt.com.sg]

Sent: Tuesday, 12 November, 2019 12:01 PM

To: Vic (LKKAuto)

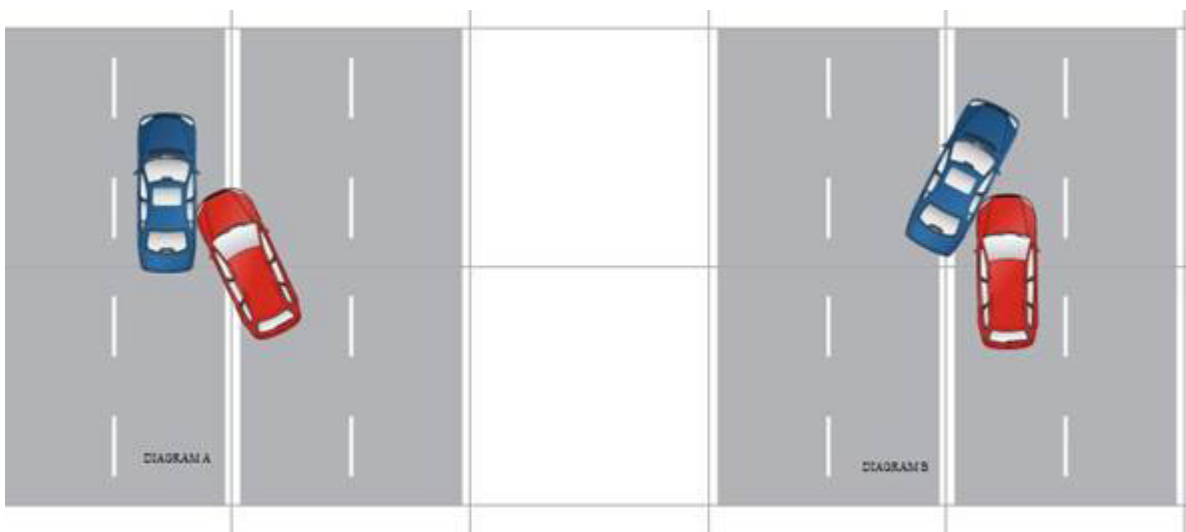
Cc: Admin A

Subject: URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jha3

Dear Vic,

- 1) We attach the a scene photo for your perusal. It clearly showed that our taxi was lying along the 2nd lane from the left but your insured has shifted to the front. Obviously your insured came from the extreme left lane which was jammed with rolls of vehicle waiting to turn left. Your insured swerved right to avoid the queue and caused the accident.
- 2) Based on your insured's sketch, our taxi was travelling along the 2nd lane from the lane. If this is true, then there is no logic for our driver to change lane as his lane is a shared lane.
- 3) Based on the damage to both vehicles, it is clear that our your insured has cut in into your client's path.

Diagram A is based on your insured's report and Diagram B is what our driver has narrated.



Based on the above, your offer of \$1,870.00 is unacceptable as your insured's report is incredible and inconsistent with the damages. We are only prepared to accept 100% at \$3,740.00, otherwise we will let GIA decides.

Please review the matter and let us hear favourably from you by **20th November 2019**. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: 12/11/2019 10:11

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Cc: Admin A; Vic (LKKAuto)

Subject: RE: URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jha3

WITHOUT PREJUDICE

Dear Lee Gek,

We refer to your below email.

We had further reviewed the matter and in the view that both driver's statements were probable. Unless a video footage or an independent witness can prove which vehicle did cut lane.

On a without prejudice basis and purely for an amicable settlement on a without admission of liability to our Insured's part, in view of no concrete evidence to support and prove which vehicle cut lane, we are prepared to settle your client's claim on a 50/50 basis and we propose a global sum of **\$1,870.00** (all in) to settle your client's claim.

If agreeable, kindly chop and sign the attached DV and ATA and forward back a copy to us for payment processing.

The above amount is to be made payable to **SMRT TAXIS PTE LTD**.

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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Auto
Consultants
Pte Ltd

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From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]

Sent: Tuesday, 12 November, 2019 9:13 AM

To: Vic (LKKAuto)

Subject: URGENT / LAST ATTEMPT Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

URGENT

LAST ATTEMPT

Dear Vic,

Fyi, we have rejected your insured's claim on 27/8/2019 and no further response to-date.

Please let us have your offer by **19th November 2019**, otherwise we shall have no option but to escalate the matter to GIA for their deliberation. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Su Li (LKK Auto) [<mailto:suli@lkkauto.com>]

Sent: 28/08/2019 09:33

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis); Vic (LKKAuto)

Cc: CS A Team; Admin A

Subject: FW: URGENT / FINAL REMINDER Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

Without Prejudice

Dear Sir / Madam,

Thank you for your email.

Please be informed that this matter is now handled by my colleague, Mr Vic.

Hi Vic,

FYNA, our ref CC3/AIG19001351/Jha3

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 (Ext:119) Email: SuLi@lkkauto.com Fax: 67414108

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From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) [<mailto:LeeGek@smrt.com.sg>]

Sent: Tuesday, 27 August 2019 5:00 PM

To: CS A Team; Admin A; Poh Kin (LKKAuto)

Subject: URGENT / FINAL REMINDER Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

**URGENT
FINAL REMINDER**

Dear All,

Please let us have your offer by **4th September 2019** otherwise we will escalate the matter. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)

Sent: 03/07/2019 17:55

To: Poh Kin (LKKAuto)

Subject: URGENT / 2nd REMINDER Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured)
Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

**URGENT
2ND REMINDER**

Dear Poh Kin,

Please let us have your offer by **11th July 2019**. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)

Claims Department

SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Sent: 19/06/2019 12:10
To: Poh Kin (LKKAuto)
Subject: URGENT / REMINDER Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

URGENT
REMINDER

Dear Poh Kin,

Please let us have your offer by **26th June 2019**. Thanks.

Regards
Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd



From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Sent: 13/03/2019 09:47
To: 'Poh Kin (LKKAuto)'
Cc: Admin A
Subject: LOD Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

Dear Poh Kin,

There is no video footage as the SD card is spoilt. We attach the scene photos for your perusal.

Please note that our taxi was in its original position but your insured has shifted his vehicle to the front as he is unable to open his door. The damage sustained to both vehicles clearly supports our driver's version of event. Thanks.

Regards
Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd



From: Poh Kin (LKKAuto) [<mailto:pohkin@lkkauto.com>]
Sent: 12/03/2019 17:10
To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Cc: Admin A

Subject: RE: LOD Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

Importance: High

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Our Ref: CC3/AIG19001351/Jfa3

Your Ref: TAX/01/19/2085/lg

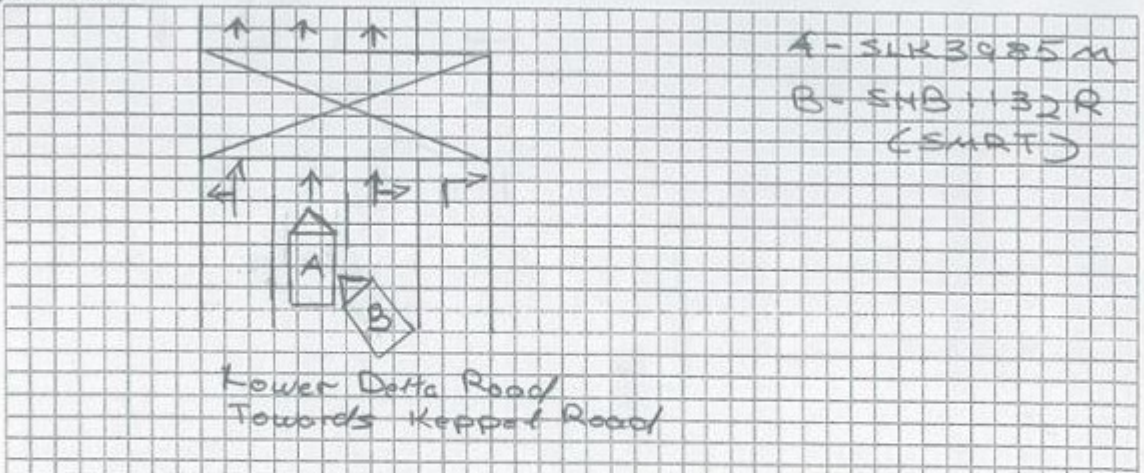
Dear Lee Gek,

We refer to the above matter.

Please be informed that Liability unclear on this matter. There is no conclusive evidence yet to substantiate either party's version. Below is a copy of our insured's accident report statement for your perusal.

Sketch Plan #2

SKETCH PLAN



A - SLK 3985M
B - SHB 1132R (SMRT)

Lower Delta Road /
Towards Keppel Road

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Driver of vehicle A is travelling on Lower Delta Road with one passenger on 17-1-2019, at 1430 Hrs.
Suddenly vehicle B (Taxi) collide head on to right side of vehicle A.

In order to justify your client's claim smoothly and promptly, we appreciate if you could kindly furnish us a copy of CCTV footage / accident scene photos / evidence as per our principal instruction.

Your prompt action will be very much appreciated.

"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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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From: Mei Kwan (LKKAuto)

Sent: Thursday, 7 March 2019 11:57 AM

To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>; Poh Kin (LKKAuto) <pohkin@lkkauto.com>

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: LOD Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg *** LKK REF: CC3/AIG19001351/Jfa3

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Lee Gek.

Thank you for your email.

Please note that: -

LKK ref	Officer in charge
CC3/AIG19001351/Jfa3	Poh Kin – 6841 2132

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

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>
Sent: Thursday, 7 March, 2019 11:38 AM
To: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: LOD Re: Accident on 17/1/2019 involving SHB 1132R & SLK 3985M (AIG's insured) Our Ref: TAX/01/19/2085/lg

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$3000.00
Loss of Rental	\$735.63 (5.5 days x \$133.75)
LTA Search Fee	\$7.00
Total	\$3742.63

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) GIA report
- 4) Accident vehicle laid-up report
- 5) LTA search

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6866 2647)
Claims Department
SMRT Automotive Services Pte Ltd

