

Re: Your ref: SKA1347H *Our ref: CC4/ASM19002871/Epb3 [ACCIDENT INVOLVING SHB 9822E(AXA) & SKA 1347H ON 14/02/2019]

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

Fri 8/5/2020 2:18 PM

To: OOI, Ben <ben@allswellmotor.com.sg>

Cc: account5 leasing <account5@allswellmotor.com.sg>; Admin A <admin-a@lkkauto.com>

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We noted that your client had submitted a copy of passenger SD for our consideration. However we regret to inform you that we have our principal instruction to maintain rejection as the declaration was made by a long-term customer of your client.

Thank you.

"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."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 2 October 2019 8:26 AM

To: OOI, Ben <ben@allswellmotor.com.sg>

Cc: account5 leasing <account5@allswellmotor.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: Your ref: SKA1347H *Our ref: CC4/ASM19002871/Epb3 [ACCIDENT INVOLVING SHB 9822E(AXA) & SKA 1347H ON 14/02/2019]

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

As per AXA instruction, please provide additional conclusive evidence since your client had rejected our offer.

Thank you.

"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 | fax: 6741-4108

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

From: OOI, Ben <ben@allswellmotor.com.sg>
Sent: Wednesday, 7 August 2019 12:41 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: account5 leasing <account5@allswellmotor.com.sg>
Subject: Re: Your ref: SKA1347H *Our ref: CC4/ASM19002871/Epb3 [ACCIDENT INVOLVING SHB 9822E(AXA) & SKA 1347H ON 14/02/2019]

Dear Hsiao Tong,

Transcab has a video installed. Do please show your videocam to us if applicable..

If your insured did not cross the stop line or did not stop at the white line or still moving the video footage of your insured will tell it all.

Then we will accept liability if our insured did hit your insured while our insured is stop at the white line.

Thanks in advance

Truly

OOI, Ben

Allswell Motor Traders
25, Defu Lane 9
Singapore 539266
Office: +65 6679 1146
Mobile: +65 9147 8545
Email: ben@allswellmotor.com.sg

On Wed, Aug 7, 2019 at 11:49 AM OOI, Ben <ben@allswellmotor.com.sg> wrote:

Dear Hsiao Tong,

(without Prejudice - SaVe As To CoSts)

Thank you for your email..

However, we rejected your offer of 50/50 and there is no conflicting stories about it. According to our hirer, it is clear cut that your insured has banged into our vehicle without stopping at the stop line.

How on earth the video will shows that your insured was moving unless your Principal is able to find us a new video-cam with has 4 directional video to capture like Traffic Police using which are not approved by road users except Traffic Police?

Apparently, showing you the video and pictures are unnecessary as your Principal maintain conclusively that your insured did not show he was moving. So, we have a witness who has already applied for a SD (Statutory Declaration) to proof that our hirer is not at fault to expedite the case since your Principal maintain is 50/50 conclusively.

We will seek legal means to demand payment for property damaged if your principal insists on 50/50 settlement.

Thank you and a kind revert is sought...

Note: Allswell Motor Traders / Allswell Leasing & Limousine Pte Ltd will always adhere to honesty and dignity. If we find that is our hirer's fault, we will admit amicably but if we find that our hirer is not at fault then legal means will only be able to settle our property damage claim against all 3rd party Insurers.

Truly

OOI, Ben

Allswell Motor Traders
25, Defu Lane 9
Singapore 539266
Office: +65 6679 1146
Mobile: +65 9147 8545
Email: ben@allswellmotor.com.sg

On Wed, Aug 7, 2019 at 8:21 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Our principal had further reviewed the matter and we proposed 50/50 in view of conflicting stories without concrete evidence. The video and scene photos does not conclusively show our insured was moving.

Please consider our offer.

****Kindly forward the LOD and all supporting documents to us if available to proceed with the settlement.**

"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,

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: OOI, Ben <ben@allswellmotor.com.sg>

Sent: Tuesday, 16 July 2019 11:47 AM

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

Cc: account5 leasing <account5@allswellmotor.com.sg>

Subject: Re: Your ref: SKA1347H *Our ref: CC4/ASM19002871/Epb3 [ACCIDENT INVOLVING SHB 9822E(AXA) & SKA 1347H ON 14/02/2019]

Hi Hsiao Tong,

(without prejudice)

Thank you for your email...

Of coz your insured was not at the scene after impact, he reversed all the way in a dramatic scenario..

Please see attached, is very typical that someone hit another car then reversed so that there is no evidence to prove it. Therefore, we maintain your insured is liable for the accident. The damaged patterns will tell you there is an impact from your insured driving straight to our vehicle.

Thank you

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Tue, Jul 16, 2019 at 8:51 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

We have appealed your matter to our principal for further review. Your client's video does not show our insured's position. Based on the scene photo attached, your vehicle had encroached into our lane while turning. In view of that, we regret to inform you that we have our principal instruction to maintain rejection.

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: OOI, Ben <ben@allswellmotor.com.sg>

Sent: Friday, 28 June 2019 8:32 PM

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

Cc: account5 leasing <account5@allswellmotor.com.sg>

Subject: Re: Your ref: SKA1347H *Our ref: CC4/ASM19002871/Epb3 [ACCIDENT INVOLVING SHB 9822E(AXA) & SKA 1347H ON 14/02/2019]

Dear Hsiao Tong,

(Without Prejudice)

Thank you for your email..

Attached video, watch carefully,

- i) Before the right turn, there is not vehicle at the white stop line. Our hirer has take a bigger angle to turn in.
- ii) Our vehicle has been push to the left upon turning...
- iii) Does the damaged patterns tell you is a swipe swep or there is an impact and the door panel went in. So, how is your insured was stationary at the material time?

So, if your insured was stationary the impact is not as serious but the RH front door taken a knock and it went in. Therefore, your insured did not stop at the white line and it went straight and hit our vehicle...

Thank you very much

Truly

OOI, Ben

Allswell Motor Traders

25, Defu Lane 9

Singapore 539266

Office: +65 6679 1146

Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Fri, Jun 28, 2019 at 3:10 PM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Your ref: **SKA1347H** Without Prejudice
Our ref: CC4/ASM19002871/Epb3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHB 9822E(AXA) & SKA 1347H ON 14/02/2019

We refer to the above matter.

We have our principal instruction to reject your client claim as your client's sketch plan showed that our insured vehicle was behind the stop-line while your client was making a turn. Our insured driver also declared that he was stationary. Attached is a copy of our insured accident report for your easy reference.

If you have any evidence(ie: video footage) to support your client's claim, kindly forward to us and we will be reviewing the matter. Thanks.

Circumstances of Accident

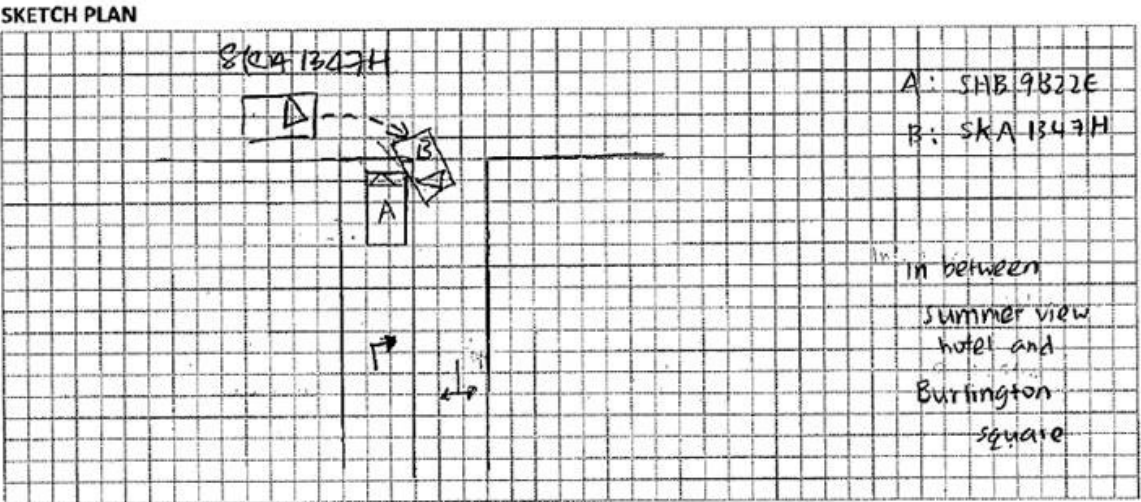
On 14.02.2019 at about 1015hours, I was stationary in-between Summer view Hotel and Burlington Square when I made a stop to check for oncoming vehicle. While stationary, suddenly vehicle B (SKA1347H) made a right sharp turn from Bencoolen Street and hit onto right side front portion.

Attachment(s)

Are accident photos available for attachment? YES
Was there any video captured by Car Camera? NO
Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKA1347H
Vehicle Make/Model/Colour



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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)