

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 19 August 2019 5:12 PM  
**To:** RICHARD.TRAN@WSL.COM.SG  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC3/ASM19005281/Kga3 \*\*\*  
ACCIDENT INVOLVING SJZ 115Y & SHC 5760X ON 20/03/2019 \*\*\* {NO ACTION  
REQUIRED}

19 AUGUST 2019

**TRAN RICHARD**

Dear Sir/ Mdm

**OUR REF : CC3/ASM19005281/Kga3**  
**YOUR REF : SJZ 115Y**  
**ACCIDENT INVOLVING SJZ 115Y AND SHC 5760X ALONG/AT MIDDLE ROAD ON 20/03/2019**

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 **TRANS CAB AUTO SERVICES PTE LTD** acting on behalf of the owner of **SHC 5760X** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our 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 [ceciliachong@lkkauto.com](mailto:ceciliachong@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)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- 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 [6749 4274](tel:67494274) or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

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

**"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](mailto: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.*



## RE: Pls provide an update

Type

🔗 Question

Message

Hi, We have send a 10 days notice email to TP on 13/10/2020. Till date no response from TP still. We will proceed to submit WP and temp close the file at our end as survey has been done. Thanks - CCL 09112020

Reply

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 13 October 2020 1:10 PM  
**To:** Wai Yin Ng  
**Subject:** RE: TCS REF: AAD1903-155--Accident involving SJX115Y (AXA) & SHC5760X on 20.03.19 -- LKK REF: CC3/ASM19005281/Kga3

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

Your ref: SHC 5760X  
Our Ref: CC3/ASM19005281/Kga3

Dear Sir/Madam,

### ACCIDENT INVOLVING SJX 115Y AND SHC 5760X ON 20/03/2019

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 on the settlement acceptance 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.

*"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."*

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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**From:** Wai Yin Ng <waiyin.ng@transcab.com.sg>  
**Sent:** Monday, 14 September 2020 9:41 AM  
**To:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Subject:** RE: TCS REF: AAD1903-155--Accident involving SJX115Y (AXA) & SHC5760X on 20.03.19 -- LKK REF: CC3/ASM19005281/Kga3

Hi Cecilia

I pending Jasmine approve for this case, amount different too big.

Thank You  
Best Regards,  
**Ng Wai Yin**  
Finance Department  
TEL: 6603 1265 Ext.308

**\*\*\* Please be reminded that all claims correspondence to be send to [claims@transcab.com.sg](mailto:claims@transcab.com.sg)**

TRANS-CAB SERVICES PTE LTD  
No. 2 Ang Mo Kio Street 63  
Singapore 569111  
Tel: 6287 6666 Fax: 6287 7764

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**From:** Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]  
**Sent:** Saturday, 12 September, 2020 5:42 PM  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>; Jasmine Tan <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>  
**Subject:** RE: TCS REF: AAD1903-155--Accident involving SJX115Y (AXA) & SHC5760X on 20.03.19 -- LKK REF: CC3/ASM19005281/Kga3

## **FINAL REMINDER**

WITHOUT PREJUDICE

Dear Wai Yin,

We have our principal's instruction to offer G/S \$21,000.00 (all-in).

Kindly confirm acceptance.

**\*Please note that LOI is not claimable as was already claimed together with BI.\***

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."**

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Tuesday, 1 September 2020 12:06 PM

**To:** 'Ng Wai Yin' <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>

**Cc:** 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>; 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>

**Subject:** RE: TCS REF: AAD1903-155--Accident involving SJX115Y (AXA) & SHC5760X on 20.03.19 -- LKK REF: CC3/ASM19005281/Kga3

### **3rd REMINDER**

WITHOUT PREJUDICE

Dear Wai Yin,

We have our principal's instruction to offer G/S \$21,000.00 (all-in).

Kindly confirm acceptance.

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Thanks

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Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Thursday, 27 August 2020 5:11 PM

To: 'Ng Wai Yin' <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>

Cc: 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>; 'Jasmine Tan' <[jasminetan@transcab.com.sg](mailto:jasminetan@transcab.com.sg)>

**Subject:** RE: TCS REF: AAD1903-155--Accident involving SJX115Y (AXA) & SHC5760X on 20.03.19 -- LKK REF: CC3/ASM19005281/Kga3

## **2<sup>ND</sup> REMINDER**

WITHOUT PREJUDICE

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Thanks

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Best Regards,

Cecilia Chong | Case Handler

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Tuesday, 19 May 2020 1:03 PM

**To:** Ng Wai Yin <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>

**Cc:** 'claims' <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>

**Subject:** RE: TCS REF: AAD1903-155--Accident involving SJX115Y (AXA) & SHC5760X on 20.03.19 -- LKK REF: CC3/ASM19005281/Kga3

WITHOUT PREJUDICE

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