## Asher Sng (LKKAuto)

From:

ONG LI LI < llong@lonpac.com>

Sent:

Tuesday, 24 September 2019 11:26 AM

To:

Asher Sng (LKKAuto)

Cc:

MT\_Claim\_SG

Subject:

RE: Your ref: 19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT

INVOLVING YN 2113A & SLL 8553M ON 05/04/2019 \*\*\* [External General]

## Lonpac External - General

Dear Asher

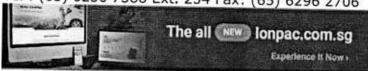
Please proceed with your recommendation.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Friday, 20 September 2019 2:55 PM

To: ONG LI LI Cc: MT\_Claim\_SG

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL

8553M ON 05/04/2019 \*\*\* [External General]

Hi Li Li,

We refer to the above matter.

TP reported that OI cut into his lane when he move off from stationary.

OI reported that TP move off from stationary and hit his vehicle.

We have review the case, based on third party reported and the damages clearly show that third party move off from stationary and collided into the rear of insured vehicle.

We are of the opinion that the liability in not third party favour.

In view of the above, we are intending to reject TP claim under BOLA 14.



For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersna@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Cecilia Chong (LKK Auto)

Sent: Tuesday, 14 May 2019 4:16 PM

To: ONG LI LI < llong@lonpac.com>

Cc: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; MT\_Claim\_SG

<mt claim@lonpac.com>

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL 8553M ON 05/04/2019 \*\*\* [External General]

Dear Lili,

Noted. Will engaged OI first.

Ya is base on TP front vehicle damages.

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)

From: ONG LI LI [mailto:llong@lonpac.com]

Sent: Tuesday, 14 May 2019 4:10 PM

To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com >

Cc: Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>; Admin A < <a href="mailto:admin-a@lkkauto.com">admin-a@lkkauto.com</a>; MT\_Claim\_SG

<mt claim@lonpac.com>

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL

8553M ON 05/04/2019 \*\*\* [External General]

## Lonpac External - General

Dear Cecila

Please engage Insured before settlement.

BOLA -refer to the damages of the front vehicle not rear.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

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

Sent: Tuesday, 14 May, 2019 4:06 PM

To: ONG LI LI

Cc: Hsiao Tong (LKKAuto); Admin A; MT\_Claim\_SG

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A &

SLL 8553M ON 05/04/2019 \*\*\* [External General]

Dear Lili,

Noted with many thanks,

TP damage is on the front RH fender. Shall proceed base on BOLA S15.

Thanks

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)

From: ONG LI LI [mailto:llong@lonpac.com] Sent: Tuesday, 14 May 2019 2:38 PM

To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >; MT\_Claim\_SG

<mt claim@lonpac.com>

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL 8553M ON 05/04/2019 \*\*\* [External General]

## Lonpac External - General

Dear Cecilia

Please refer to BOLA for guidance.

Note:

i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies ii)

If point of impact is found on the fender, scenario 15 applies

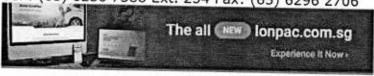
Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

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

Sent: Tuesday, 14 May, 2019 2:28 PM

To: ONG LI LI

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A &

SLL 8553M ON 05/04/2019 \*\*\* [External General]

Dear Lili,

Kindly let us have your instruction or approval to settle at best.

We would recommend on a 50/50 at least but not more than 80%.

Hope to hear from your reply soon.

Thank you

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)

From: Cecilia Chong (LKK Auto) Sent: Tuesday, 30 April 2019 5:24 PM

To: ONG LI LI < llong@lonpac.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL 8553M ON 05/04/2019 \*\*\* [External General]

Dear Ong Li Li,

We would recommend on a 50/50 basis to be fair for both parties.

However, we still seek your approval/instruction to proceed.

Thank you.

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)

From: ONG LI LI [mailto:llong@lonpac.com]

Sent: Tuesday, 30 April 2019 1:02 PM

To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL

8553M ON 05/04/2019 \*\*\* [External General]

## Lonpac External - General

Dear Cecila

What is your recommendation on liability?

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

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

Sent: Tuesday, 30 April, 2019 9:53 AM

To: ONG LI LI

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: Your ref: 19/19/19/VC05/021642 (Our Ref: CC4/LPC6146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL

8553M ON 05/04/2019 \*\*\*

Your ref: 19/19/19/VC05/021642 Our Ref: CC4/LPC6146/Agb3

Dear Sirs.

## ACCIDENT INVOLVING YN 2113A & SLL 8553M ON 05/04/2019

We refer to the above matter.

Third party driver reported that his vehicle already stopped due to picking up of passenger. After picking up his passenger, he check the blind spot and moved forward, suddenly our insured came from his back and cut into his lane resulted the collision.

Our insured driver reported that he was moving slowly along carpenter street and suddenly third party rearended onto his vehicle.

As there is no Accident Video Footage available from both party, we seek your instruction to settle the matter at best.

Kindly let us have your comments/instruction.

Thank you.

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)

### Asher Sng (LKKAuto)

From:

Asher Sng (LKKAuto)

Sent:

Tuesday, 1 October 2019 11:53 AM

To:

ziting@n51.com.sg; Sabrina ( N-51 )

Subject:

RE: Your ref: SLL 8553M (Our ref: CC4/LPC19006146/Agb3) \*\*\* ACCIDENT INVOLVING

YN 2113A & SLL 8553M ON 05/04/2019 \*\*\*

Attachments:

OI SKETCH PLAN.pdf

#### WITHOUT PREJUDICE' SAVE AS TO COSTS

Hi Sir/Mdm.

We refer to the above matter.

We attached here with a copy of our insured's accident statement and our insured for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client move out from stationary and collided into our insured vehicle.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersna@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Cecilia Chong (LKK Auto)

Sent: Thursday, 25 April 2019 5:17 PM To: Chio Ziting < ziting@n51.com.sg>

Subject: RE: Your ref: SLL 8553M (Our ref: CC4/LPC19006146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL 8553M

ON 05/04/2019 \*\*\*

Dear Ziting,

Noted with many thanks

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)

From: Chio Ziting [mailto:ziting@n51.com.sg] Sent: Thursday, 25 April 2019 3:55 PM

To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com>

Subject: Re: Your ref: SLL 8553M (Our ref: CC4/LPC19006146/Agb3) \*\*\* ACCIDENT INVOLVING YN 2113A & SLL 8553M

ON 05/04/2019 \*\*\*

Dear Sir / Madam,

We do not have any video footage for this case.

Thank you

Regards, Zi Ting N-51 Automotive Pte Ltd Office: 6842 0051

Fax: 6741 0510 www.n51.com.sq









On Thu, Apr 25, 2019 at 3:33 PM Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com > wrote:

Your Ref: SLL 8553M

Without Prejudice

Our Ref: CC4/LPC19006146/Agb3

Dear Sirs/Mdm,

# ACCIDENT INVOLVING YN 2113A & SLL 8553M ON 05/04/2019

We refer to the above matter.
Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.
We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.
Meanwhile, we would like to request a copy of video footage/witness statement/scene photos(if any) in order for us to look into the matter.
We shall revert upon hearing from you.
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,
Cecilia Chong   Case Handler
LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.coml fax: 6741-4108

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

Save the Earth Print only when necessary.