

**RE: S9M01MEC\_VO/ ACCIDENT INVOLVING SKP2354B(AXA) AND SKN8165B ALONG/AT NEWTON CIRCUS SCOTTS ROAD**

OH Vale <vale.oh@axa.com.sg>

Thu 28/5/2020 4:01 PM

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

Cc: LIM Veon <veon.lim@axa.com.sg>

 1 attachments (1 MB)

LKK Survey Photos.pdf;

Hi Hsiao Tong

As discussed, please clarify with Insured on the which lane she was travelling. If confirm she was not in the most outer lane, please reject TP claim and we shall defend the case. Do keep us posted, thanks.

**Best Regards**

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Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg

[vale.oh@axa.com.sg](mailto:vale.oh@axa.com.sg)

Customer Care No. 1800 8804888

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**From:** OH Vale

**Sent:** Thursday, May 28, 2020 3:45 PM

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

**Subject:** S9M01MEC\_VO/ ACCIDENT INVOLVING SKP2354B(AXA) AND SKN8165B ALONG/AT NEWTON CIRCUS SCOTTS ROAD

Hi Hsiao Tong

Refer to the above.

Did you receive Insured's email, she is disputing on the liability! Pls call me to discuss @ 68804897, tks

**Best Regards**

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Vale Oh/A.Manager – Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg

[vale.oh@axa.com.sg](mailto:vale.oh@axa.com.sg)

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**From:** Veon lim <[veon.lim@axa.com.sg](mailto:veon.lim@axa.com.sg)>  
**Sent:** Thursday, May 28, 2020 3:35 PM  
**To:** OH Vale <[vale.oh@axa.com.sg](mailto:vale.oh@axa.com.sg)>  
**Subject:** urgent // ACCIDENT INVOLVING SKP2354B(AXA) AND SKN8165B ALONG/AT NEWTON CIRCUS SCOTTS ROAD

Dear Vale,

Insured email to LKK, as dispute with the decision on claim.

can assist this case ?

thanks.  
veon

----- Original Message -----

**From:** CS Yue [casyue\_sg@yahoo.com]  
**Sent:** 28/05/2020 14:57  
**To:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
**Cc:** [yue.bryan@gmail.com](mailto:yue.bryan@gmail.com); [customer.care@axa.com.sg](mailto:customer.care@axa.com.sg)  
**Subject:** [EXTERNAL] Re: ACCIDENT INVOLVING SKP2354B(AXA) AND SKN8165B ALONG/AT NEWTON CIRCUS SCOTTS ROAD JUNCTION ON 24/04/2019

Hsiao Tong, I think this is ridiculous. There was absolutely no damage to his car. And he was in the wrong lane. We should not settle. Why is it that their insurance company can turn my claim down without negotiation, and we have to negotiate with him on the settlement, which has no basis?

Should we file a police report for fraudulent insurance claim? There are just too many cases of this happening in Singapore.

ThanksCS

On Thursday, May 28, 2020 01:54:12 PM PST, Hsiao Tong (LKKAuto) wrote:

Dear Sirs/Mdm,

We refer to the above matter.

We understand that you would like to know the claim progress. We have tried to negotiate at best with third party repairer and the adjusted repair cost is Lump Sum \$2,600.00 with 5 repair days. We attached here with the damage photos for your easy reference. The photos shown that third party vehicle's left side portion were damaged.

The breakdown of our propose settlement with third party is as follows: -

	1. Cost of Repair
	\$ 2,600.00
	2. Loss of Use (5days x \$100.00)
	\$ 500.00
	Total
	\$ 3,100.00

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by 12/06/2020, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

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 HandlerLKK Auto Consultants Pte LtdPhone: 6256 3561 |  
email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CS Yue

Sent: Sunday, 10 November 2019 6:05 PM

To: Hsiao Tong (LKKAUTO)

Cc: [YUE.BRYAN@GMAIL.COM](mailto:YUE.BRYAN@GMAIL.COM)

Subject: Re: ACCIDENT INVOLVING SKP2354B(AXA) AND SKN8165B ALONG/AT NEWTON CIRCUS SCOTTS ROAD JUNCTION ON 24/04/2019 Hsiao Tong, thanks for your email. We were quite surprised with the claim made by the driver of the other car. On the same night of the incident, he texted to say that his car was alright, with slight scratch on the paintwork.

Please let us know the progress.

ThanksChin Seng

On Friday, November 8, 2019 11:46:49 AM CST, Hsiao Tong (LKKAUTO) wrote:

08 Nov 2019

Mr Yue Chin Seng/ Mr Yue Jie Zheng Bryan

Dear Sirs/ Mdm

OUR REF : CC4/ASM19007945/Apb3// S9M01MEC

YOUR REF : SKP2354B

ACCIDENT INVOLVING SKP2354B(AXA) AND SKN8165B ALONG/AT NEWTON CIRCUS SCOTTS ROAD JUNCTION ON 24/04/2019

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 third party claim(s) from SM AUTOMOTIVE acting on behalf of the owner of SKN8165B against your motor insurance policy.

Both parties involved have given conflict of version and there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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

As Insurers, they 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 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following [tochewht@lkkauto.com](mailto:tochewht@lkkauto.com) within 7 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)
- Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it [tocst@axa.com.sg](mailto:tocst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

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), we 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 [atchewht@lkkauto.com](mailto:atchewht@lkkauto.com).

|

Best Regards,

Hsiao Tong, Chew (Ms) | 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)

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Dear

Thank you for your email.

Should you require further assistance, feel free to contact us.

Thank You.

Best Regards,

Veon Lim | Specialist, GI Call Centre

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)

Email:customer.care@axa.com.sg

Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

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