

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 17 September 2019 5:26 PM
To: Susan Low
Subject: RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/Uga3

WITHOUT PREJUDICE

Dear Susan,

Our principal has revert back to us on the outcome.

Based on scene photos and Our Insured report of circumstances, under no evidences, TP would have encroached into Insured's lane. Our principal have also spoken to Insured legal partner, they will proceed with legal summons. Hence, we have our principal's instruction to maintain rejection.

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."

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)



Save the Earth. Print only when necessary.

From: Susan Low
Sent: Friday, 30 August 2019 7:45:17 PM (UTC+08:00) Kuala Lumpur, Singapore
To: Cecilia Chong (LKK Auto)
Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/Uga3

We refer to our attachment "Final PIR" for your perusal.

Thank.

Best Regards,

Susan Low
M/s Liu's Brother Auto Engineering Workshop
No. 1 Kaki Bukit Avenue 6 #01-01
AutoBay @ Kaki Bukit

Singapore 417883
Tel: 67411730 Fax: 67445746

On Saturday, 24 August 2019, 9:39:27 am SGT, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Dear Susan,

Case is still under investigation.

Once final result is out, do let us have a copy of it to review the case.

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: Susan Low [<mailto:liusbro@ymail.com>]
Sent: Friday, 23 August 2019 3:18 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/Uga3

We refer to your requested and our attachment for your perusal.

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Thursday, 22 August 2019, 3:31:18 pm SGT, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Dear Susan,

As we have mention,

As per our principal instruction, we request for AVF or PIR in order for us to review the case.

However more than 1 month has pass, thus, our principal instruct to close off the case till there is evidence from your end to support the case.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Susan Low [<mailto:liusbro@gmail.com>]
Sent: Thursday, 22 August 2019 12:32 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/Uga3

We need times to investigation the case, as the similar with all insurance companies.

As you mentioned times limitation for the case. Is that so, all the accident happened with your client must done and settle immediately.

Why GIARM still recomend "GIA's Dispute Resolution Mechanism"?

Refer to your email.

We regret that despite reasonable effort having been made to settle our clients' claim, there does not appear to be prospects of settlement. We hereby give you 07 days' notice that our client will have no alternative but to commence proceedings legal action against you or yours insured without further notice to you or yours insured.

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Thursday, 22 August 2019, 12:17:13 pm SGT, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Susan,

We have send the rejection email to you on 03/07/2019.

And now is already going to end of August. Is more than a month time. We have close off the case.

Set aside, we requested for Video Footage to support your claim, but no evidence. Thus, Our principal instruct to reject the claim and close off the case.

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: Susan Low [<mailto:liusbro@ymail.com>]

Sent: Thursday, 22 August 2019 11:28 AM

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

Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/Uga3

We refer to your email.

YP4100M was driving along Clementi Road Towards AYE (Tuas). He had felt a great impact pushed from behind suddenly.

Due to the great force pushed from behind, especially to avoid hitting a vehicle in front of his lorry (to avoid chain collision). YP4100M had swerved to the left (normal re-action) and end up slightly in the "chevrons" .

Your insured (GBE3645U) did not keep a safe distance when travelling behind our client's lorry (YP4100M). He had driven with a very fast speed from behind to cause the great force and the accident to occurred.

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Wednesday, 3 July 2019, 2:04:40 pm SGT, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Your Ref: **YP 4100M**

Without Prejudice

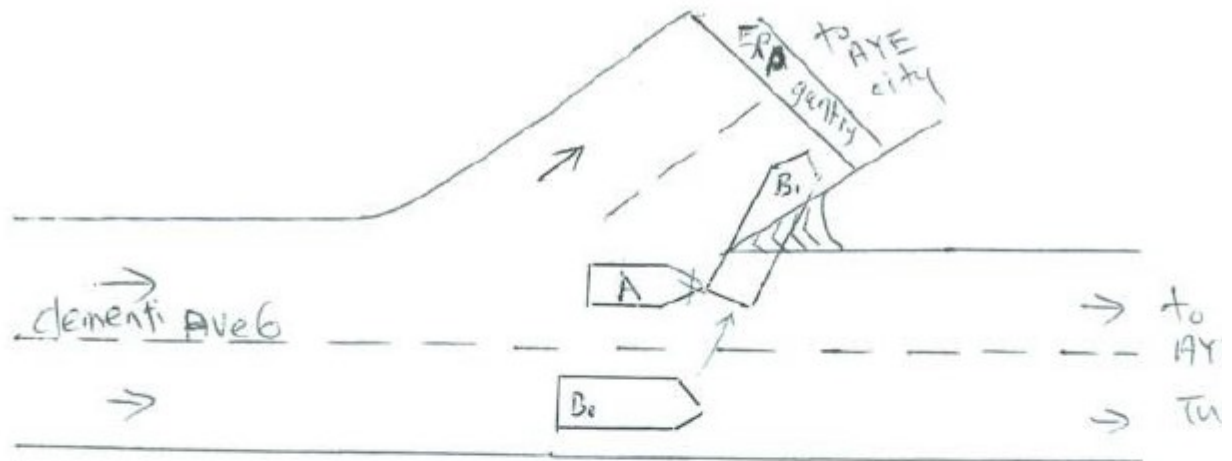
Our Ref: CC4/ASM19008415/Uga3

Dear Sirs/Madam,

ACCIDENT INVOLVING GBE 3645U & YP 4100M ON 11/03/2019

We refer to the above matter.

Attached is a copy of our insured accident statement for your easy reference.



A = GBE3645U

B₀, B₁ = YP4100M

Movement from B₀ to B₁

YP4100 moves from B₀ position to B₁ position suddenly (change la

YP4100 drives too close to AY (city) exit and cut through divider island line (the location of the place is place.) I have applied the break (break mark) but I can on time to avoid the collision. please refer photo.

Brief Details:

On 11/03/2019, at about 1115hrs, I was travelling along Clementi Avenue 6, heading towards AYE Tuas. I was on the left lane when I approached the Exit leading to Ayer Rajah Expressway (AYE). I was heading towards Tuas side and hence I stayed on the left lane.

Suddenly, another lorry driver from the right lane, cut into my lane when I was reaching the Exit to AYE. I could not brake in time to stop my vehicle and instead crashed into the rear of the said vehicle. The accident took place very close to the Exit and I would like to state that the other driver make sudden quick lane change which I could not stop my vehicle on time.

I checked myself for injuries. My left leg was stuck and I could not get out of my vehicle. I also felt pain on my left leg. Soon after, the other lorry driver approached me and assisted in helping me out of my vehicle. I got out of the vehicle and checked my lorry. My lorry front windshield was damaged badly. The front portion of my vehicle was badly dented. Both of my front tires and back tires were damaged.

The other lorry driver and I exchanged particulars and shortly after, tow trucks arrived to tow my vehicle away. I, then, proceeded to leave the scene. The lorry driver seemed fine to me.

We have reviewed the matter and we are of the view that our driver is not liable for the accident. Your client encroached into Our Insured lane leading to the collision base on the accident scene photo as attached in your client report.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

“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 fax: 6741-4108

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



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From: Cecilia Chong (LKK Auto)
Sent: Friday, 7 June 2019 9:59 AM
To: Susan Low <liusbro@ymail.com>
Subject: RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/ga3

Dear Susan,

As this is a conflicting case, we shall base on the scene photo to review the case.

We have email to AXA to get further 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)

From: Susan Low [<mailto:liusbro@ymail.com>]
Sent: Thursday, 6 June 2019 9:50 AM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/ga3

Our client did not have any In-Car Video clip.

By the way, please assist and arrange to let us have the accident photographs showing the vehicles involved and/or VVTV/In-car camera video footages of the accident and/or other evidence to support your client's claim

Kindly revert

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Tuesday, 28 May 2019, 5:07:33 pm SGT, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Dear Susan,

Content noted.

Kindly provide us Video Footage / Evidence for our viewing. Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Susan Low [<mailto:liusbro@ymail.com>]
Sent: Tuesday, 28 May 2019 3:29 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/ga3

Kindly be informed our client driver did not lodged police report for the case as no injuries involved.

Therefore no "Final Police Investigation Result" for this case.

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Tuesday, 28 May 2019, 9:25:21 am SGT, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Without Prejudice

Dear Susan,

We refer to the above matter

The liability is unclear.

Kindly provide us with evidence and do advise if PIR(if any) is available from your end.

Thank you.

“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 | fax: 6741-4108

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



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From: Mei Kwan (LKKAuto)

Sent: Monday, 13 May 2019 3:40 PM

To: Susan Low <liusbro@ymail.com>

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK *** LKK REF: CC4/ASM19008415/ga3

'WITHOUT PREJUDICE'

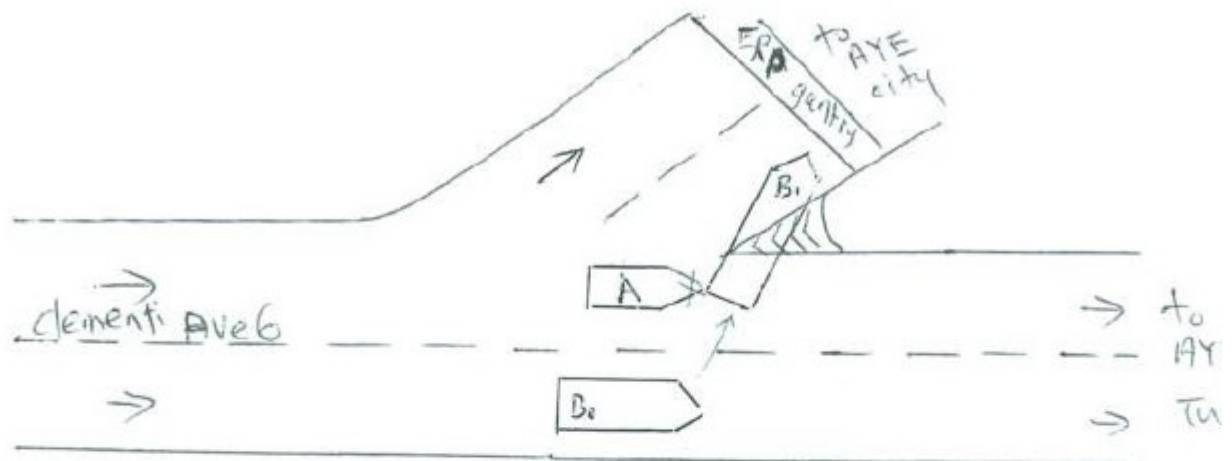
SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently pending verification for direct settlement.

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.




A = GBE36450

B₀, B₁ = YP4100M

Movement from B₀ to B₁

YP4100 moves from B₀ position to B₁ position suddenly (change la

YP4100 drives too close to AYE (city) exit and cut through divider island line (the location of the place is place.) I have applied the break (break mark) but I can on time to avoid the collision. please refer  photo.

Brief Details:

On 11/03/2019, at about 1115hrs, I was travelling along Clementi Avenue 6, heading towards AYE Tuas. I was on the left lane when I approached the Exit leading to Ayer Rajah Expressway (AYE). I was heading towards Tuas side and hence I stayed on the left lane.

Suddenly, another lorry driver from the right lane, cut into my lane when I was reaching the Exit to AYE. I could not brake in time to stop my vehicle and instead crashed into the rear of the said vehicle. The accident took place very close to the Exit and I would like to state that the other driver made sudden quick lane change which I could not stop my vehicle on time.

I checked myself for injuries. My left leg was stuck and I could not get out of my vehicle. I also felt pain on my left leg. Soon after, the other lorry driver approached me and assisted in helping me out of my vehicle. I got out of the vehicle and checked my lorry. My lorry front windshield was damaged badly. The front portion of my vehicle was badly dented. Both of my front tires and back tires were damaged.

The other lorry driver and I exchanged particulars and shortly after, tow trucks arrived to tow my vehicle away. I, then, proceeded to leave the scene. The lorry driver seemed fine to me.

Please provide us the following and arrange for TP survey.

- ***evidence i.e. video and scene photo.***
- ***Estimated cost of repair***
- ***PIR result (if any)***

Please note that for liability, claim negotiation and settlement, please contact **Cecilia at 6749 4274.**

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

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

From: Susan Low <liusbro@gmail.com>

Sent: Monday, 13 May, 2019 10:09 AM

To: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>

Subject: Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK

We did like to chose as follow

Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)

Kindly arrange

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Monday, 13 May 2019, 9:31:51 am SGT, DHIWAR Namrata <namrata.dhiwar@axa.com.sg> wrote:

Dear Sir,

Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a Single Joint Expert.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman/ Chris Ang (LBS Automotive Appraisal Pte Ltd)
2. Stan See Chee Seng/ T. Thiyagarajan (LBS Automotive Appraisal Pte Ltd)
3. Sebastian Kong Wei Siang (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong/ Elson Teng (RT Appraisal Pte Ltd)
6. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
7. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
8. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
9. Philip Phoong/ Victor Seng (A-Pac Adjuster & Surveyors Pte Ltd)
10. AXA in house surveyors

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Regards,

Namrata Dhiwar

From: Susan Low [<mailto:liusbro@gmail.com>]

Sent: Saturday, May 11, 2019 9:43 AM

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>

Subject: Request for 3rd party claims survey YP4100M Claims against GBE3645U

Accident on 11/03/2019 Along Clementi Avenue 6

Involving YP4100M and GBE3645U

We refer to the above accident and 3rd party claims.

We hereby write to request of 3rd party claims pre-repair inspection for our client's vehicle.

Please let us have your single joint expert motor surveyors list (SJE) to conduct a pre-repair survey of the damage to our client's vehicle jointly with our client/our motor workshop at No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883 as soon as possible.

Kindly arrange.

Thank you.

Best Regard!

Susan Low
M/s Liu's Brother Auto Engineering Workshop
No. 1 Kaki Bukit Avenue 6 #01-01
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 6741 1730
Fax: 6744 5746

Date of Survey:- _____

Name of Authorise Surveyor:- _____

Surveyor Email: _____

Remark :- _____

-----Disclaimer-----

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