

INS CASE OWNER:

W.

CC 4 / ASM 1900 9798, Kwa332

LKK:
IDAC:

119416

Surveyor:

KSC

DOI:

4/6/19

Date / Time:

3/6/2019

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLT 62735

Name of Insured:

THAO YI QUN

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

31/5/2019

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Sqm 01P06

Policy No.:

Make / Model:

Place of Accident:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SLP 5544M



INSRS:

WSP:

Tel:

Liability:

RMKS:

6skem pme



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

SLP 5544M - X ;

SLT 62735 - X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

- received to video.

18/6/19.

email to AXA to seek advice

24/11/19 9.30am OI, MI Elaine call him. She disagreed on PIR, she will appeal the case to traffic police. She said that she had called the traffic police many times but not action.

- OI called back. She remember that there was a bus behind her car. Bus details as m report.

2/1/2020 - OI appeal successful. IR taken action against 3rd party.

14/1/2020 - free - Merimen to close

PRELIMINARY ADVICE Date/Time:

Sent By:

By (date)

1/5/2020

Approved by:

V. 0

FINALIZATION

Date/Time:

Confirm with:

Date:

21-01-20

Confirm by:

Repair Cost:

S\$

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

COPY SENT
14/1/2020

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

70

350.00

(08/11/13)

ASS. REC. BY:

REF

ASM(AxH)

9798/100

ASSIGNMENT

From:

Date:

4.6.2019

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

SLP 5544M

at Workshop m/s

Esteem Performance

of

385 Sanning Drive

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

Bal. or Market Value:

871K

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

9

days

Res.: Yes or No

Lum Sum:

20.

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

rup

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SLP 5544M

Yr Regn:

06, 17

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Toy Prius

C.C.

1798

Colour

M. Pike

A/C:

Insured / Std / NI / NA

Sp. Reading

122496

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

JTDKB331F4103559523

Gen. Cond: Good / Fair / Poor / BurntSteering: Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F: Sumi

195/65R15

R: Pir

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

9

mm

R/Bal.

8

mm

L/Bal.

9

mm

L/Bal.

8

mm

D.O.A.

31/5/19

D.O.I.

4/6/19

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

N/S Rm body & Rm

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

Subm

US \$88w Cred @ 9342.92 / 51%

excluded \$48.66 / 5170.67
cheat items

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S + RS SI

Photos

Others

TOTAL

Report Format :

Lump Sum / I.B.I. (\$

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech. Invs (\$

☐

: Weekend (\$



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteemperf.com.sg

Repair Estimates

SLP 5544 M

Parts	(a) Cost / List Price Items	\$	18,217.22
	Plus/Less 25%	\$	4,554.31
	Total of Cost / List	\$	13,662.92
	(b) Nett Price Items		
	Less		
	Total of Nett Item		
	(c) Special Nett Items	\$	350.00
Total Parts Cost		\$	14,012.92
Labour		\$	4,130.00
Total		\$	18,142.92

The above total will be subjected to 7% G.S.T.

Not Authorized
Resurvey Repair

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Name of Surveyor

Company

Survey conducted on

Remarks By Surveyor

(a) The repair of this vehicle is ~~authorized~~ / is not authorized until further notice.

(b) Recommended Days of Repair : 09 day(s)

(c) Resurvey : Required / ~~Not Required~~

(d) Excess : \$

(e) Signature of surveyor

Le

Date: 4/6/19



ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteemperf.com.sg

Spare Parts

Vehicle No. : **SLP 5544 M**
Make & Model : **TOYOTA PRIUS**
Chassis No : **JTDKB3FU103559523**

Submit By : **Carmen Lim**
Year Manufacture : **2017**
Engine No. :
Cost / List

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
1	Front support panel LH	1	\$213.50		?
2	Headlamp panel LH	1	\$89.20		?
3	Support panel lower	1	\$387.95		?
4	Headlamp LH	1	\$2,531.60		✓
5	Front bumper	1	\$450.80		✓
6	Front bumper clip	10	\$40.00		✓
7	Front bumper reinforcement - upper	1	\$711.50		?
8	Front bumper reinforcement - lower	1	\$245.30		?
9	Front bumper side retainer RH	1	\$107.20		X
10	Front bumper side retainer LH	1	\$107.20		✓
11	Front bumper upper grille	1	\$321.90		✓
12	Front bumper lower grille	1	\$148.60		✓
13	Front bumper emblem	1	\$87.10		✓
14	Front bumper tow cover LH	1	\$25.70		?
15	Front bumper sponge - upper	1	\$89.81		?
16	Front bumper sponge - lower	1	\$135.70		?
17	Fog lamp LH	1	\$910.70		?
18	Engine under cover	1	\$198.30		?
19	Engine under cover clip	10	\$35.00		?
20	LH front fender	1	\$868.70		✓
21	LH front fender undershield	1	\$195.60		✓
22	LH front fender undershield clip	10	\$25.00		✓
23	LHF fender wording "HYBRID"	1	\$44.17		✓

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

Spare Parts

Vehicle No. : **SLP 5544 M**

Make & Model : **TOYOTA PRIUS**

Chassis No. : **JTDKB3FU103559523**

Submit By : **Carmen Lim**

Year Manufacture : **2017**

Engine No. :

Cost / List

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
24	LH front fender quarter garnish <i>mi'</i>	1	\$122.70		✓
25	LH front door <i>B₁</i>	1	\$1,121.75		✓
26	LH front door hinge top	1	\$78.30		?
27	LH front door hinge bottom <i>K</i>	1	\$78.30		X
28	LH front door checker	1	\$156.79		?
29	LH front door weatherstrip	1	\$211.69		?
30	LHF door glass outer moulding <i>SL</i>	1	\$121.75		X
31	LHF power window motor	1	\$543.25		?
32	LHF power window regulator	1	\$211.78		?
33	LHF door stand rubber	1	\$79.80		?
34	LH front door trim <i>SL</i>	10	\$899.70		X
35	LH front lower arm <i>B₁</i>	1	\$492.65		✓
36	LH front shock absorber <i>B₁</i>	1	\$462.70		✓
37	LH front shock absorber top mounting <i>B₁</i>	1	\$195.07		✓
38	LH front shock absorber stopper	1	\$37.02		?
39	LH front knuckle arm <i>B₁</i>	1	\$476.75		✓
40	LH front knuckle bearing <i>me</i>	1	\$573.20		✓
41	LH front wheel hub	1			
42	LH front wheel hub lock nut	1	\$28.02		?
43	LH front tie rod	1	\$1,721.85		?
44	LH front tie rod end	1	\$116.40		?
45	LH front hub cap <i>mi'</i>	1	\$195.62		✓
46	LH front rim <i>ad</i>	1	\$1,555.10		✓

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

Spare Parts

Vehicle No. : **SLP 5544 M**
Make & Model : **TOYOTA PRIUS**
Chassis No : **JTDKB3FU103559523**

Submit By : **Carmen Lim**
Year Manufacture : **2017**
Engine No. :
Cost / List

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
47	LH front tyre	1	\$350.00	S.N	?
48	LH side skirt	1	\$721.50		—
49	LH side skirt clip	10	\$45.00		—
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					
61					
62					
63					
64					
65					
66					
67					
68					
69					

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.



Service Request Details

Claim

S9M01PD6

Reference

None

Loss Date

31 May 2019

Report Date

3 Jun 2019 1:17:00 PM

Request Date

3 June 2019

Due Date

11 June 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

p. Jenny
T: 2.34pm
V. IN
E: ✓

Actions

Next Step

Agree to perform service

Vehicle Information

Incident Vehicle Registration #

SLP5544M

Model

PRIUS HYBRID 1.8 CVT

Service Address

...

Primary Contact/Insured

ZHAO YI QUN

SINGAPORE, 7 TANJONG RHU ROAD, 436887, Singapore

96484106

ELAINE.ZHAO@YAHOO.COM.SG

Claim Handler

OH Vale

6568804897

vale.oh@axa.com.sg

Additional Instructions

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)

Catherine Chong (LKK Auto)

From: jenny chong <jenny@esteemperf.com.sg>
Sent: Monday, 3 June, 2019 12:23 PM
To: SG AXA Insurance SM AXA SGP - Motor Survey
Cc: carmen lim; serence ctc
Subject: REQUEST FOR PRI SURVEY SLP5544M
Attachments: 20190603122307820.pdf

Categories: Raghav

Dear Sir / Madam,

Accident involving SLP5544M & SLT6273S on 31.05.2019 @ 21:30

**NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKING DAYS
PURSUANT TO PRE-ACTION PROTOCOL FOR NON INJURY MOTOR ACCIDENT CASES
(NIMA)**

We act for Grab Rentals Pte Ltd who has appointed the under-mentioned workshop to repair his motor vehicle
no SLP 5544 M

Please be informed that the said vehicle can be inspected at :

Name of workshop : Esteem Performance Pte Ltd

Address : 385, Sin Ming Drive Singapore 575718

Tel : 6566 2112 / 6753 2112

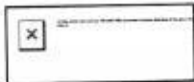
Fax : 6259 3326

We hereby give 2 clear days notice to conduct a pre-repair inspection of the said vehicle at the above-mentioned workshop during office hours.

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday. The above-mentioned workshop will commence repairs should you fail to conduct the pre-repair inspection.

We are prefer LKK to survey the car.

Thank you



Freundliche Grüße / Best Regards

Jenny Chong

Senior Operation Executive | Operation Division

Esteem Performance Pte Ltd

P: 6484 1221

F: 6484 7829

E: jenny@esteemperf.com.sg

5033 Ang Mo Kio Industrial Park 2 #01-259
(Head Office)
385 Sin Ming Drive Vicom Inspection Centre
(Showroom)

www.esteempower.com





<SEEK INSTRUCTION> - S9M01PD6 [ACCIDENT INVOLVING SLT 6273S(OI) & SLP 5544M(TP) ON 31/05/2019]

Type

🔔 Question

Message

Hi, Based the the google map, there was stop line on third party side, our insured has the right of way. In view of this, we seek your approval to reject third party claim. Kindly let us have your instruction. Hsiao Tong
- 6-Nov-19

Reply

Hsiao Tong (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Wednesday, 6 November 2019 2:47 PM
To: Hsiao Tong (LKKAUTO)
Subject: FW: New message for service request 119416, vehicle number SLP5544M

6/11/19 2:43 PM *** MessageHi Hsiao Tong Pls proceed to reject as TP's insurer has indicated 100% settlement with our Insured -VO - OH Vale

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

From: vale.oh@axa.com.sg <vale.oh@axa.com.sg>
Sent: Wednesday, 6 November, 2019 2:44 PM
To: admin-d@lkkauto.com
Subject: New message for service request 119416, vehicle number SLP5544M

AXA Insurance has sent you a message for claim number S9M01PD6.

Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 8 November 2019 11:18 AM
To: 'carmen@esteemperf.com.sg'; Coleen Kwok; 'jenny chong'
Cc: Admin A
Subject: <REJECTION> Your Ref: SLP5544M *Our Ref: CC4/ASM19009798/Kpa3 [ACCIDENT INVOLVING SLT 6273S(AXA) & SLP 5544M ON 31/05/2019]
Attachments: Statement of SLLT6273S.pdf; ACCIDENT_LOCATION_FROM_GOOGLE_MAP.png

Your Ref: **SLP5544M**
Our Ref: CC4/ASM19009798/Kpa3

Without Prejudice

Dear Sirs/Madam,

ACCIDENT INVOLVING SLT 6273S(AXA) & SLP 5544M ON 31/05/2019

We refer to the above matter.

Attached is a copy of our insured accident report and accident location for your easy reference. Based on all the available information on hand, we are of the view that our insured has the right of way. In addition, your client insurer has indicated 100% settlement with our insured.

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

Thank you.

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)

Hsiao Tong (LKKAUTO)

From: Carmen Lim <carmen@esteemperf.com.sg>
Sent: Monday, 11 November 2019 11:53 AM
To: Hsiao Tong (LKKAUTO)
Cc: Coleen Kwok; jenny chong; Admin A
Subject: Re: <REJECTION> Your Ref: SLP5544M *Our Ref: CC4/ASM19009798/Kpa3
[ACCIDENT INVOLVING SLT 6273S(AXA) & SLP 5544M ON 31/05/2019]
Attachments: 188ccaab-1b6d-4c69-a671-7c82463cae24.jpg

Dear HsiaoTong,

Attached herewith police investigation result for your attention.

Kindly advise your amend liability.

Thank you



Freundliche Grüße / Best Regards

Carmen Lim

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

M: 8799 0066

P: 6484 1221

E: carmen@esteemperf.com.sg

5033 Ang Mo Kio Industrial Park 2 #01-259

(Head Office)

385 Sin Ming Drive Vicom Inspection Centre

(Showroom)

www.esteemperformance.com



On Fri, Nov 8, 2019 at 11:18 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Your Ref: **SLP5544M**

Without Prejudice

Our Ref: CC4/ASM19009798/Kpa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SLT 6273S(AXA) & SLP 5544M ON 31/05/2019

We refer to the above matter.

Attached is a copy of our insured accident report and accident location for your easy reference. Based on all the available information on hand, we are of the view that our insured has the right of way. In addition, your client insurer has indicated 100% settlement with our insured.

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Thank you.

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)



SINGAPORE
POLICE FORCE

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel: +65 6547 0000
Fax: +65 6547 4883
www.police.gov.sg

Our Ref : TP/IP/38031/2019
Date : 26 September 2019

HAN HOW HENG
BLK 2 KITCHENER ROAD
#10-75
SINGAPORE 200002

Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING SLT6273S AND SLP5544M ALONG STADIUM WALK
ON 31/05/2019 AT ABOUT 9.30 P.M**

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver/rider of **SLT6273S** had committed an offence of **Inconsiderate Driving under Section 65(b) of the Road Traffic Act Chapter 276**. Action has been initiated against the driver/rider for the said offence.

Yours faithfully

HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE

This is a computer-generated letter. No signature is required.

A FORCE FOR THE NATION



RE: Re:<SEEK INSTRUCTION> - S9M01PD6 [ACCIDENT INVOLVING SLT 6273S(OI) & SLP 5544M(TP) ON 31/05/2019]

Type

🔍 Question

Message

Hi, third party appealed on our rejection as the police investigation result shows that our driver had committed an offence of Inconsiderate Driving. Kindly let us have your instruction after review the matter.
Thank you. Hsiao Tong - 21 Nov 2019

Reply

Hsiao Tong (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Thursday, 21 November 2019 12:13 PM
To: Hsiao Tong (LKKAUTO)
Subject: FW: New message for service request 119416, vehicle number SLP5544M

21/11/19 11:26 AM *** MessageHi Hsiao Tong Pls inform Insured on the PIR and advise him on our intention to settle -VO - OH Vale

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

From: vale.oh@axa.com.sg [mailto:vale.oh@axa.com.sg]
Sent: Thursday, 21 November 2019 11:27 AM
To: admin-d@lkkauto.com
Subject: New message for service request 119416, vehicle number SLP5544M

AXA Insurance has sent you a message for claim number S9M01PD6.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

This email has been checked for viruses by AVG.
<https://www.avg.com>

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 21 November 2019 2:39 PM
To: ELAINE.ZHAO@YAHOO.COM.SG
Subject: ACCIDENT INVOLVING SLT 6273S(AXA) AND SLP 5544M ALONG/AT 2 STADIUM WALK ON 31/05/2019

21 Nov 2019

Ms Zhao Yi Qun

Dear Sirs/ Mdm

OUR REF : CC4/ASM19009798/Kpa3 // S9M01PD6

YOUR REF : SLT6273S

ACCIDENT INVOLVING SLT 6273S(AXA) AND SLP 5544M ALONG/AT 2 STADIUM WALK ON 31/05/2019

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 ESTEEM PERFORMANCE PTE LTD acting on behalf of the owner of SLP5544M against your motor insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLP5544M. Based on the traffic police investigation result, you had committed an offence of Inconsiderate Driving. . Therefore, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 to chewht@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 allow 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 to cst@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 at chewht@lkkauto.com.

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

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)

Hsiao Tong (LKKAUTO)

From: elaine zhao <elaine.zhao@yahoo.com.sg>
Sent: Wednesday, 27 November 2019 2:22 PM
To: Hsiao Tong (LKKAUTO)
Cc: Li Ju
Subject: Re: ACCIDENT INVOLVING SLT 6273S(AXA) AND SLP 5544M ALONG/AT 2 STADIUM WALK ON 31/05/2019
Attachments: 2019531 Car accident police report.pdf; 20191127 traffic police appeal _Zhaoyiqun.pdf; 20191127 email appeal coverletter.pdf; 20191127 Traffic Police ACKNOWLEDGEMENT.pdf; 201909 Police Letter. pdf.pdf

Dear Hsiao Tong,

Further to our phone calls this morning, I have attached the following documents for your record and reference. I have copied my hubby Li in the email just in case I travel overseas again in the near time.

- 1) Traffic Accident Report I lodged at Dakota Police Station on 21 Jun 2019
- 2) 20190926 Police Report No: TP/IP/38031/2019 (Stern Warning)
- 3) My appeal letter dated today. As explained in the letter, I have made several calls upon receiving the Stern Warning (including leaving voice message) but to no avail. The phone number of investigation officer provided in the Stern Warning is incorrect. Finally only by today I managed to get hold of the investigation officer Mohamad Zulfazdli bin Abdullah who has encouraged me to lodge appeal via their e-portal. As the e-portal is not workable at all, I have instead submitted appeal via email
- 4) My email cover letter to submit my appeal today
- 5) Traffic Police's acknowledgement of receipt of my Appeal

Please advise if there is anything else you would require from me.

Thanks again for your help.

Best,

Elaine Zhao

On Wednesday, 27 November 2019, 09:05:13 AM SGT, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Hi Ms Elaine,

Sure.

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)

From: Elaine Zhao <elaine.zhao@yahoo.com.sg>
Sent: Wednesday, 27 November 2019 9:04 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SLT 6273S(AXA) AND SLP 5544M ALONG/AT 2 STADIUM WALK ON 31/05/2019

Will do. I will ring you around 9:30am if it is convenient to you.

Best Regards,
Elaine Zhao

On 22 Nov 2019, at 9:13 AM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Ms Elaine,

Noted. I will be on leave on next Monday & Tuesday. You may call me on Wednesday.

Thanks.