

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Elaine Zhao <[elaine.zhao@yahoo.com.sg](mailto:elaine.zhao@yahoo.com.sg)>

**Sent:** Thursday, 21 November 2019 11:45 PM

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

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

Hi, Hsiao Tong

I am currently overseas in Europe. May I contact you next week when I return?

Best Regards,  
Elaine Zhao

On 21 Nov 2019, at 6:38 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

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](mailto: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](mailto: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](mailto: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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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





**SINGAPORE  
POLICE FORCE**

Traffic Police  
Singapore Police Force  
10, Ubi Avenue 3  
Singapore 408865  
Tel : 6547 0000  
Fax : 6547 6259

Date : 19 Jun 2019

Your Ref :  
Our Ref : TP/IP/38031/2019

ZHAO YI QUN  
7 TANJONG RHU ROAD  
#20-04  
SINGAPORE 436887

000096



Dear Sir / Madam,

**CASE OF TRAFFIC ACCIDENT INVOLVING SLT6273S ALONG STADIUM WALK ON 31 MAY 2019 @  
9.30 PM**

Please be informed that Traffic Police is investigating into the above matter and will update you the status in due course.

2 IF you have not lodged a Police Report of a Traffic Accident (NP168) in respect of the said accident which is now required for police investigation, please do so as soon as possible at the nearest police station, Neighbourhood Police Centre (NPC), Neighbourhood Police Post (NPP) or online via Singapore Police Force Electronic Police Centre (<http://www.police.gov.sg/epc>).

3 Please note that the information given by you in the Police Report of a Traffic Accident (NP168) will be carefully considered. You may not be called upon for an interview if the information in the Police Report is sufficient for our investigation. However, if you have any further information or other evidence (such as CCTV footages) which you have not stated in your report and which you think will assist in the investigation, you are advised to contact the Investigation Officer within 2 weeks of this letter to arrange for an appointment.

4 You may contact the Investigation Officer MOHAMAD ZULFAZDLI BIN ABDULLAH at his / her office number: 65476204 or the supervisor YIP YEW SENG NELSON at 65476182 if you have any further queries.

5 Thank you.

Yours faithfully,

PUTEH BTE SHARIFF (DSP)  
CHIEF INVESTIGATION OFFICER  
INVESTIGATION BRANCH  
TRAFFIC POLICE

This is computer generated and does not require a signature.

27 November 2019

Head Investigation

Traffic Police

Singapore Police Force

Attn: Nelson Yip, DSP/Mohamad ZulFazdli bin Abdullah

STREN WARNING FOR OFFENSE "INCONSIDERATE DRIVING" UNDER SECTION 65(b) OF THE ROAD  
TRAFFIC ACT CHAPTER 276

Dear Sir

I refer to the "Stern Warning" letter issued to me dated 26 September 2019. After receiving the letter, I have tried to contact Investigation Officer, Station Inspector Mohamad ZulFadzli Abdullah at 65476367 as stated in the Stern Warning on several occasions to no avail. I have also left a voice message but did not receive any response. Thereafter, due to the passing away of a very close friend in London, I left for London for 3 weeks to attend to funeral matters and just only got back last Sunday (24 November 2019).

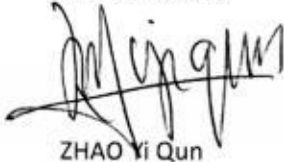
I received an e-mail from the loss adjuster on 21 November 2019, appointed by my motor insurer to deal with the third-party claim against my policy. They informed me that they have received a third-party claim acting on behalf of the other party involved in the accident against my motor insurance policy. To my dismay, they opined that they do not have a good defense towards the third-party claim after taking into consideration the result of the traffic police investigation which alleged that I committed an offense of "Inconsiderate Driving".

I am perplexed by this accusation as I am very sure I was driving with care and was especially careful as a public bus (Number 11, bus plate number: SBS6703S) was trailing behind me. Right after the accident, the driver of public bus Number 11 comforted me on the spot that "no to worry, you can get investigator to approach our company to get my bus video as it should have recorded that he hit into you". The camera in the bus should be able to verify the truth of my account. This bus driver information was also captured in the lodged traffic report. When the accident happened, Ms Syikin, the fire security officer (Contact number: 83688350) of Indoor Stadium witnessed the accident and helped to call for traffic police, as well as the ambulance to assist me, as both of my arms and neck were swollen hurting by exploding of all the airbags in my car, when the other driver hit into it. I actually suffered more than a month of insomnia due to the accident.

I have finally managed to get hold of officer Mohamad ZulFadzli this morning who clarified that the above offense is referring to "if any person drives a motor vehicle on a road without reasonable consideration for other persons using the road". I would like to seek clarification as to how this conclusion was drawn. I was driving at the major road passing the main junction while the other driver was driving out from the exit of the carpark with a clear stop-sign. When the accident happened, the other driver kept muttering on the scene that "he forgot to check on his right-hand side" and "he could not see the vehicle from right-hand side". I would say that he was probably the negligent one in this case.

I am and have been a very careful driver since obtaining my driving licence in 1996. I am very confident that you will find that I have a clean traffic offense record. I hope you can relook into this Stern Warning issued to me especially since it has adverse repercussions on my motor insurance policy. I am aggrieved that I will have on record an offence that I did not commit and would seek your attention and clarification on this matter. I look forward to a response from you. Thank you.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Zhao Yi Qun', with a horizontal line drawn across the middle of the signature.

ZHAO Yi Qun

IC: S7073244J

Mobile: +65 96218043

7 Tanjong Rhu Road,

#20-04, Singapore 436887

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**As advised by police officers \_ Appeal to Stern Warning**

1 message

**elaine zhao** <elaine.zhaoyiqun@gmail.com>

Wed, Nov 27, 2019 at 1:00 PM

To: spf\_tp\_summons\_processing@spf.gov.sg

Dear Sir/Mdm,

I refer to Traffic Police Report: TP/IP/38031/2019.

As per the advice of investigation officer, Station Inspector Mohamad Zulfadzli Abdullah this morning following our phone call, I have tried to lodge the attached Appeal via Singapore Police Force/e-Services/Traffic e-Appeals Portal. However, after a few hours of continuous trying, including changing a few PCS using the latest Internet Explorer version, I have been always shown error messages with either wrong report number or error Catcha number. I have also invited a few colleagues to double check all the numbers I have keyed in - all of us are sure about the information we keyed in the e-Portal system. Unfortunately, I am still received similar error messages and could not proceed further with the e-Portal lodging system.


As such, I have called Traffic Police hotline (6547 0000) and the Officer, Mdm Genie has given me the above email address advising me to submit my appeal via email.

Please kindly refer to the attached letter and feel free to contact me at Mobile: +65 96218043 should you have any queries.

Best Regards,

Zhao Yi Qun (Elaine)  
IC: S7073244J  
Mobile: +65 96218043

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 **20191127 traffic police appeal \_Zhaoyiqun.pdf**  
276K



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## ACKNOWLEDGEMENT

1 message

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**SPF-TP Summons Processing-Auto Reply (SPF)**  
<noreply\_spf\_tp\_summons\_processing@spf.gov.sg>  
To: elaine zhao <elaine.zhaoyiqun@gmail.com>

Wed, Nov 27, 2019  
at 1:00 PM

Dear Sir/Mdm,

We acknowledge the receipt of your appeal.

The assessment period required for each appeal varies. If this is a repeated appeal, please note that you are still required to comply with the expiry date indicated on the latest notice that has been issued to you with regards to your traffic offence.

We will like to take this opportunity to share with you that with effect from 1st November 2016, members of public who wish to submit an appeal on their outstanding traffic offences will be required to do so online via Singapore Police Force's (SPF) e-services.

As you may not be aware of this new procedure, TP will accept and process your appeal for this time round. PI also note that the walk-in appeals service at Traffic Police Headquarters will also cease with effect from 1st November 2016. The Traffic e-Appeals Portal is a self-help service that will streamline appeal processing by TP. As a result, the turnaround time for appeals relating to traffic violation summonses is expected to be reduced to 14 working days. This will significantly reduce the waiting time for the outcome of appeals, compared to 30 working days previously.

TP adopts a firm but fair enforcement stance when reviewing appeals for summonses to be cancelled or waived. Appeals are only considered for medical emergencies and documentary proof to support the appeal needs to be submitted. All other appeals which do not meet this criterion will be rejected.

For more information on Traffic e-Appeals Portal or other SPF e-services, members of public may refer to <http://www.police.gov.sg/e-services>.

Thank you

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 **winmail.dat**  
12K

## Hsiao Tong (LKKAUTO)

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**From:** elaine zhao <elaine.zhao@yahoo.com.sg>  
**Sent:** Monday, 30 December 2019 9:02 AM  
**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:** 20191206 TP response to my appeal .pdf

Dear Hsiao Tong,

Hope the email finds you well.

Traffic police has reviewed the case upon receipt of my E-Appeal and cleared my name on the case. They will be taking action against the driver of SLP5544M for the offence of Inconsiderate Driving.

Please see the attached letter dated 6 Dec 2019 (which I just received on 27 Dec 2019) for your record and action.

Thank You & Best Regards,

Elaine Zhao  
96218043

On Wednesday, 27 November 2019, 03:10:39 PM SGT, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Hi Ms Elaine,

Thank you for your email.

We will await the outcome on your appeal to traffic police before we proceed with the next course of action.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** elaine zhao <elaine.zhao@yahoo.com.sg>

**Sent:** Wednesday, 27 November 2019 2:22 PM

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

**Cc:** Li Ju <juli2000\_sg@yahoo.com.sg>

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

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](mailto: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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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---

**From:** Elaine Zhao <[elaine.zhao@yahoo.com.sg](mailto:elaine.zhao@yahoo.com.sg)>

**Sent:** Wednesday, 27 November 2019 9:04 AM

**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto: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](mailto:chewht@lkkauto.com)> wrote:

Hi Ms Elaine,

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

Thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Elaine Zhao <[elaine.zhao@yahoo.com.sg](mailto:elaine.zhao@yahoo.com.sg)>  
**Sent:** Thursday, 21 November 2019 11:45 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SLT 6273S(AXA) AND SLP 5544M ALONG/AT 2 STADIUM WALK ON 31/05/2019

Hi, Hsiao Tong

I am currently overseas in Europe. May I contact you next week when I return?

Best Regards,  
Elaine Zhao

On 21 Nov 2019, at 6:38 AM, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

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](mailto: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](mailto: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](mailto: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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4885  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/38031/2019  
Your Ref :  
Date : 6 December 2019

Zhao Yi Qun  
7 Tanjong Rhu Road  
#20-04  
Singapore 436887

Dear Mdm,

**TRAFFIC ACCIDENT INVOLVING SLT6273S AND SLP5544M ALONG STADIUM WALK ON 31 MAY 2019**

I refer to your E-appeal dated 27 November 2019.

2 Traffic Police has carefully reviewed the case and the issues raised by you in the appeal. Having reviewed the facts and circumstances of this case, no further action will be taken against you.

3 You may wish to note that action will be taken against the driver of motor car **SLP5544M** for the offence of Inconsiderate Driving under Section 65(b) of the Road Traffic Act, Chapter 276.

4 If you require any clarification, please contact Investigation Officer Mohamad Zulfadzli Abdullah at Tel. 6547 6204 or email at [Mohd\\_Zulfadzli\\_Abdullah@spf.gov.sg](mailto:Mohd_Zulfadzli_Abdullah@spf.gov.sg).

5 Thank you.

Yours Sincerely,

  
**PUTEH SHARIFF, DSP  
CHIEF INVESTIGATION OFFICER  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE**



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

Type

🔗 Question

Message

Hi Vale, OI had submitted a copy of traffic police result that they will be taking action against third party driver(SLP5544M) for the offence of Inconsiderate Driving. Please refer to the letter from traffic police that uploaded in SC for your perusal. In view of this, we will maintain rejection on this matter. Thank you. Hsiao Tong - 02 Jan 2020

Reply

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 2 January 2020 4:09 PM  
**To:** Carmen Lim  
**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:** PIR FROM SLT6273S.pdf

### Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

Please be informed that our insured had appealed the case to traffic police. Traffic police had reviewed the case and they will be taking action against your client. No action will be taking against our insured driver.

In view of this, we regret to inform you that we have our principal instruction to maintain rejection.

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 Wishes for Merry Christmas, and Happy New Year 2020"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Carmen Lim <carmen@esteemperf.com.sg>  
**Sent:** Monday, 11 November 2019 11:53 AM  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Cc:** Coleen Kwok <coleen21@esteemperf.com.sg>; jenny chong <jenny@esteemperf.com.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** Re: <REJECTION> Your Ref: SLP5544M \*Our Ref: CC4/ASM19009798/Kpa3 [ACCIDENT INVOLVING SLT 6273S(AXA) & SLP 5544M ON 31/05/2019]

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@esteemp erf.com.sg](mailto:carmen@esteemp erf.com.sg)

5033 Ang Mo Kio Industrial Park 2 #01-259

(Head Office)

385 Sin Ming Drive Vicom Inspection Centre

(Showroom)

[www.esteemp erf.com](http://www.esteemp erf.com)



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

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](mailto: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](http://www.police.gov.sg)

Report No : TP/IP/38031/2019  
Date : 26 September 2019

ZHAO YI QUN  
7 TANJONG RHU ROAD  
#20-04  
SINGAPORE 436887

**RECIPIENT'S COPY**


**STERN WARNING**

1. Investigations against you, ZHAO YI QUN, NRIC/FIN: S7073244J, into the following offence(s):

ALLEGED OFFENCE(S)				
S/No	Offence	Legislation	Date & time committed	Place
1	Inconsiderate Driving	Section 65(b) of the Road Traffic Act Chapter 276	31 May 2019, at about 9.30 P.M	Stadium Walk

have been completed.

2. After careful consideration of the facts of the case, and with the concurrence of the Attorney-General's Chambers, you are warned to refrain from any criminal conduct. If you commit any offence in future, the same leniency may not be shown towards you.
3. If you have any enquiries, please contact Investigation Officer, Station Inspector Mohamad Zulfadzli Abdullah at telephone no 65476367.

  
**NELSON YIP, DSP**  
for HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE

26 September 2019  
**Date**



**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4883  
[www.police.gov.sg](http://www.police.gov.sg)

**NOTE**

1. This stern warning is issued to you because while an assessment that you have committed the offence(s) listed in paragraph 1 has been made, a decision has been taken not to prosecute you in court for the offence(s).

2. This stern warning:

- (a) does not amount to a conviction for an offence or a finding of guilt by a court of law;
- (b) does not mean that you now have a criminal record of the offence(s) listed in paragraph 1;<sup>1</sup>
- (c) will not be raised by the Prosecution as a criminal record against you in any future court matters for purposes of enhancing a sentence; and
- (d) does not affect any of your legal rights, interests, or liabilities.

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<sup>1</sup> As defined in the Registration of Criminals Act (Cap 268, 1985 Rev Ed).




# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
AXA INSURANCE PTE LTD		Ref : CC4/ASM19009798/Kpa3s2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN: VALE OH		Date : 17-02-2020 Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>			
Insured Veh.	SLT 6273S	Veh. Inspected	SLP 5544M
Policy No.	VPA/P2069248	Coverage (\$)	0.00
Claim No.	S9M01PD6	Excess (\$)	0.00
Assign From	VALE OH	Assign Date	03/06/2019
<b>2. Vehicle Particulars &amp; Condition</b>			
Make & Model	TOYOTA PRIUS (A)	c.c	1798
Engine No.	HIDDEN	Year of Reg.	2017
Chassis No.	JTDKB3FU103559523	Colour	METALLIC SILVER
Odometer	122494	Steering	JAMMED
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		
<b>3. Conditions of Tyres</b>			
	Size	Make	Balance
R/H Front Tyre	195/65 R15	SUMITOMO	9 mm
L/H Front Tyre	195/65 R15	SUMITOMO	9 mm
R/H Rear Tyre	195/65 R15	PIRELLI	8 mm
L/H Rear Tyre	195/65 R15	PIRELLI	8 mm
<b>4. Description of Damages</b>			
THE VEHICLE SUSTAINED DAMAGES AT THE N/S FRONT BODY AND FRONT PORTION. DAMAGES SEE DETAILS.			
<b>5. General Information</b>			
Accident Date	31/05/2019	Inspection Date	04/06/2019
Survey held at	385 SIN MING DRIVE		
Repairer	ESTEEM PERFORMANCE PTE LTD		
<b>5a. Remarks</b>			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
<b>5b. Estimate Days of Repair</b>			
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>9 Working Days</b>	





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## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLP 5544M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT SUPPORT PANEL LH (CONSISTENT)	* CHECK	213.50	-
1	HEADLAMP PANEL LH (CONSISTENT)	* CHECK	89.20	-
1	SUPPORT PANEL LOWER (CONSISTENT)	* CHECK	387.95	-
1	HEADLAMP LH (CONSISTENT)	CRACKED	2,531.60	2,531.60
1	FRONT BUMPER (CONSISTENT)	MTG CRACKED	450.80	450.80
10	FRONT BUMPER CLIP (CONSISTENT)	NECESSARY	40.00	40.00
1	FRONT BUMPER REINFORCEMENT - UPPER (CONSISTENT)	* CHECK	711.50	-
1	FRONT BUMPER REINFORCEMENT - LOWER (CONSISTENT)	* CHECK	245.30	-
1	FRONT BUMPER SIDE RETAINER RH (CONSISTENT)	SERVICEABLE	107.20	-
1	FRONT BUMPER SIDE RETAINER LH (CONSISTENT)	CRACKED	107.20	107.20
1	FRONT BUMPER UPPER GRILLE (CONSISTENT)	DISTORTED	321.90	321.90
1	FRONT BUMPER LOWER GRILLE (CONSISTENT)	DISTORTED	148.60	148.60
1	FRONT BUMPER EMBLEM (CONSISTENT)	NECESSARY	87.10	87.10
1	FRONT BUMPER TOW COVER LH (CONSISTENT)	* CHECK	25.70	-
1	FRONT BUMPER SPONGE - UPPER (CONSISTENT)	* CHECK	89.81	-
1	FRONT BUMPER SPONGE - LOWER (CONSISTENT)	* CHECK	135.70	-
1	FOG LAMP LH (CONSISTENT)	* CHECK	910.70	-
1	ENGINE UNDER COVER (CONSISTENT)	* CHECK	198.30	-
10	ENGINE UNDER COVER CLIP (CONSISTENT)	* CHECK	35.00	-
1	LH FRONT FENDER (CONSISTENT)	BENT	868.70	868.70
1	LH FRONT FENDER UNDERSHIELD (CONSISTENT)	CRACKED	195.60	195.60
10	LH FRONT FENDER UNDERSHIELD CLIP (CONSISTENT)	NECESSARY	25.00	25.00
1	LHF FENDER WORDING "HYBRID" (CONSISTENT)	NECESSARY	44.17	44.17
1	LH FRONT FENDER QUARTER GARNISH (CONSISTENT)	MISSING	122.70	122.70
1	LH FRONT DOOR (CONSISTENT)	BENT	1,121.75	1,121.75
1	LH FRONT DOOR HINGE TOP (CONSISTENT)	* CHECK	78.30	-
1	LH FRONT DOOR HINGE BOTTOM (CONSISTENT)	TO REPAIR SEE LABOUR	78.30	-
1	LH FRONT DOOR CHECKER (CONSISTENT)	* CHECK	156.79	-
1	LH FRONT DOOR WEATHERSTRIP (CONSISTENT)	* CHECK	211.69	-

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	LHF DOOR GLASS OUTER MOULDING (CONSISTENT)	SERVICEABLE	121.75	-
1	LHF POWER WINDOW MOTOR (CONSISTENT)	* CHECK	543.25	-
1	LHF POWER WINDOW REGULATOR (CONSISTENT)	* CHECK	211.78	-
1	LHF DOOR STAND RUBBER (CONSISTENT)	* CHECK	79.80	-
10	LH FRONT DOOR TRIM (CONSISTENT)	SERVICEABLE	899.70	-
1	LH FRONT LOWER ARM (CONSISTENT)	BENT	492.65	492.65
1	LH FRONT SHOCK ABSORBER (CONSISTENT)	BENT	462.70	462.70
1	LH FRONT SHOCK ABSORBER TOP MOUNTING (CONSISTENT)	BENT	195.07	195.07
1	LH FRONT SHOCK ABSORBER STOPPER (CONSISTENT)	* CHECK	37.02	-
1	LH FRONT KNUCKLE ARM (CONSISTENT)	BENT	476.75	476.75
1	LH FRONT KNUCKLE BEARING (CONSISTENT) }	NECESSARY	573.20	573.20
1	LH FRONT WHEEL HUB (CONSISTENT) }		-	-
1	LH FRONT WHEEL HUB LOCK NUT (CONSISTENT)	* CHECK	28.02	-
1	LH FRONT TIE ROD (CONSISTENT)	* CHECK	1,721.85	-
1	LH FRONT TIE ROD END (CONSISTENT)	* CHECK	116.40	-
1	LH FRONT HUB CAB (CONSISTENT)	MISSING	195.62	195.62
1	LH FRONT RIM (CONSISTENT)	DENTED	1,555.10	1,555.10
1	LH SIDE SKIRT (CONSISTENT)	BUCKLED	721.50	721.50
10	LH SIDE SKIRT CLIP (CONSISTENT)	NECESSARY	45.00	45.00
	LESS 25% DISCOUNT		-4,554.30	-2,695.68
			13,662.92	8,087.03
	<b>SPECIAL NETT ITEMS</b>			
1	LH FRONT TYRE (SN) (CONSISTENT)	* CHECK	350.00	-
			350.00	-
	<b>LABOUR</b>			
	TO RENEW DAMAGED PARTS & KNOCK OUT ACCIDENT REPAIR AREA. (FRONT BUMPER, BONNET, SUPPORT PANEL, LHF FENDER, LHF DOOR, LHR DOOR, LH SIDE SKIRT.) INCLUSIVE OF THE REPAIR OF LH FRONT DOOR HINGE BOTTOM.		1,600.00	1,100.00
	TO PUTTY, RESPRAY PAINT FOR AFFECTED ACCIDENT REPAIR AREA. (FRONT BUMPER, BONNET, SUPPORT PANEL, LHF FENDER, LHF DOOR, LHR DOOR, LH SIDE SKIRT).		1,600.00	1,400.00

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE & REFIT RADIATOR, CONDENSER TO ASSIST WORK LOAD, TO TOP UP A/C GAS.	* CHECK	150.00	-
	TO REMOVE & REFIT UNDERCARRIAGE TO ASSIST WORK LOAD.		250.00	200.00
	TO DO WHEEL ALIGNMENT.		150.00	60.00
	TO REMOVE & REFIT DOOR TRIM, DOOR GLASS, WINDOW REGULATOR, DOOR LOCK TO ASSIST WORK LOAD.		150.00	60.00
	TO CHECK WIRING & FOCUS HEADLAMP.		50.00	20.00
	TO TUFF COAT.		180.00	60.00
			4,130.00	2,900.00
GRAND TOTAL			18,142.92	10,987.03
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS S\$5,170.67 NETT)				8,800.00

Report Ref No. CC4/ASM19009798/Kpa3s2

KONG SENG CHEONG

Licensed Appraiser

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