

Hsiao Tong (LKKAUTO)

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 | 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 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> 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.

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: Thursday, 21 November 2019 11:45 PM
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

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> 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 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)