

## Zayyer

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**From:** Zayyer  
**Sent:** Saturday, 7 May, 2016 4:08 PM  
**To:** 'Cynthia Loh'  
**Cc:** Admin A  
**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL  
**Attachments:** SHD9619R 300814 witness statement.pdf; email to workshop.pdf; email from workshop.pdf

Dear Cynthia,

We refer to the below email.

As per instruction, we had informed TP's repairer that we are to reject the claim in view of BOLA scenario 5, OI going straight and the claim turning right.

Now, TP's repairer forwarded us witness statement. Please see attached. We have been trying to contact witness for several times but to no avail.

Kindly advise should we maintain our stand of rejection the claim or settle amicably.

Best Regards,

Zayer | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2409, email: [zayyer@lkkauto.com](mailto:zayyer@lkkauto.com) fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Cynthia Loh [<mailto:cynthia.loh@axa.com.sg>]  
**Sent:** Thursday, 21 April, 2016 10:21 AM  
**To:** Zayyer <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>  
**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

Dear Zayer,

Please proceed as suggested.

Best regards,

Cynthia Loh

Executive – Motor Claims

**AXA Insurance Singapore Pte Ltd**

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)

Customer Care No. 1800 8804741 Press 3 / Fax: (65) 6880 4838

Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Zayyer [<mailto:zayyer@lkkauto.com>]

**Sent:** Wednesday, April 20, 2016 2:22 PM

**To:** Cynthia Loh; Admin A

**Cc:** KKLau; Zayyer

**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

Dear Cynthia,

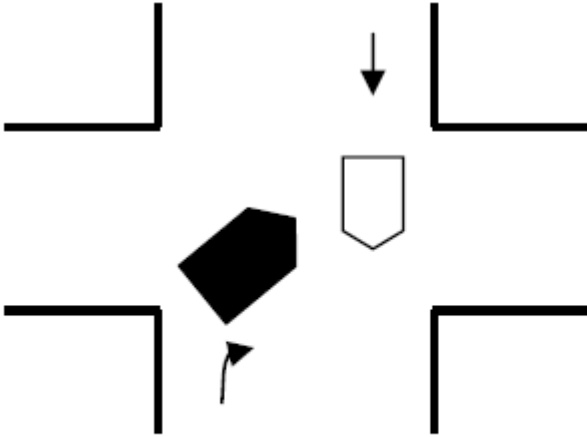
Refer to the below matter.

Kindly be informed that this is a case where the insured driver was going straight along X-junction and collided with TP who was turning right at the time of accident. Traffic light was conflicting.

In order to assess the liability, we had written an email to TP to provide us the evidence or video footage to support their claim. However, we had not heard from them till date. Please find the attached email.

In view of no supporting evidence, we intended to reject the claim as the scenario falls under BOLA 5 (**TP turn right, OID go straight**). OI has more precedence and right of way. Attached is both parties report for your easy reference.

Kindly let us have your comment / approval please.

	SCENARIO	DESCRI
	<b>X-JUNCTION (Controlled)</b>	
5.		<p>Vehicle X – Turr Vehicle Y – Mov</p> <p><b>Reason:</b> Onus turni</p>

Best Regards,

Zayer | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2409, email: [zayer@lkkauto.com](mailto:zayer@lkkauto.com) fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Cynthia Loh [<mailto:cynthia.loh@axa.com.sg>]

**Sent:** Tuesday, 19 April, 2016 10:22 AM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Zayer <[zayer@lkkauto.com](mailto:zayer@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

**Importance:** High

Dear LKK,

Please refer to our email of 28.01.15.

This claim has been long pending. Kindly expedite DS.

Thanks & Regards,  
Cynthia Loh  
Executive – Motor Claims

**AXA Insurance Singapore Pte Ltd**

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)

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**From:** Cynthia Loh

**Sent:** Wednesday, January 28, 2015 3:50 PM

**To:** 'Admin-A (LKK Auto)'

**Cc:** Zayyer

**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

Dear Su Li,

Please proceed DS.

Thanks & Regards

Cynthia Loh

Executive – Motor Claims

**AXA Insurance Singapore Pte Ltd**

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

[cynthia.loh@axa.com.sg](mailto:cynthia.loh@axa.com.sg)

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**From:** Admin-A (LKK Auto) [<mailto:admin-a@lkkauto.com>]

**Sent:** Friday, January 23, 2015 4:35 PM

**To:** Winnie Ho Ping Ping

**Cc:** Cynthia Loh; Zayyer

**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

Dear Winnie /Cynthia,

We refer to our below email.

Kindly advise whether we can proceed direct settlement for this case.

Thanks & Regards,

**Su Li**

LKK Auto Consultants Pte Ltd

DID: 6366 0055

Fax: 6741 4108

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**From:** Admin-A (LKK Auto)

**Sent:** Wednesday, 7 January, 2015 10:14 AM

**To:** 'Winnie Ho Ping Ping'

**Cc:** Cynthia Loh; Zayyer

**Subject:** RE: WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

Dear Winnie /Cynthia,

We refer to your below email.

Kindly advice whether insured has reported. If so, kindly let us have a copy of insured's accident report as TP's repairer is keep chasing for the settlement.

Thanks & Regards,

**Su Li**

LKK Auto Consultants Pte Ltd

DID: 6366 0055

Fax: 6741 4108

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**From:** Winnie Ho Ping Ping [<mailto:winnie.ho@axa.com.sg>]

**Sent:** Monday, 8 September, 2014 12:33 PM

**To:** [assignments@lkkauto.com](mailto:assignments@lkkauto.com); Admin-A (LKK Auto); [sur@lkkauto.com](mailto:sur@lkkauto.com); Cynthia Loh

**Cc:** Kelvyna Ngian

**Subject:** WP / TRANS-CAB AUTO / C0315531 / OD- GZ3571D / TP- SHD9619R / DOA: 30.08.2014 / EST: 60,207.46 / NO XS / CL

Thanks & Regards

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**Winnie Ho**

**Claims Assistant – Claims Services**

**AXA Insurance Singapore Pte Ltd**

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

[winnie.ho@axa.com.sg](mailto:winnie.ho@axa.com.sg)

DID: (65) 6880 4833

Website: [www.axa.com.sg](http://www.axa.com.sg)



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**From:** Jojo Ngai [<mailto:admin-b@lkkauto.com>]

**Sent:** 05 September, 2014 10:48 AM

**To:** Winnie Ho Ping Ping; Kitty Teo Poh Guek; Tan Tiong Beng

**Cc:** KKLau; Zayyer

**Subject:** Direct Settlement - Acc Invl GZ 3571D (OI : AXA - TBA) & SHD 9619R (TP : LKK - CC3/AXA14016915/Kzb3) on 30.08.2014

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHD 9619R AT M/s Trans-Cab Auto Services Pte Ltd.

Enclosed herewith a copy of TP's GIA report ,police report, estimated cost of repair, photos and preliminary advice for your perusal.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Zayer and he can be contacted at DID: 6749 9635.

Thanks & Regards

Jojo Ngai

LKK Auto Consultants Pte Ltd

51 Ubi Ave 1,

#01-25 Paya Ubi Industrial Park,

Singapore 408933

DID : 6742 8617

Fax : 6741 4108



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