

## Jimmy Chen (LKK Auto)

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**From:** Jimmy Chen (LKK Auto)  
**Sent:** Thursday, 18 July 2019 4:37 PM  
**To:** Celine Fong (LKKAuto)  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto); Hwee Jie (LKK Auto); SUR  
**Subject:** RE: OUR REF : CC4/ASM19010978/Jpa3 - ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP RD TO EAST COAST RD ON 19/06/2019  
**Attachments:** Just after accident - Pic 3.jpg; Just after accident - Pic 1.jpg; Just after accident - Pic 2.jpg; An hour later.jpg

Hi all,

Just noticed Hwee Jie no longer working in LKK.

Please assist to advise on the consistency of the damages between the attached photos taken by OI during the point of the accident and the survey photos.

OI disputed that the damage wasn't serious at all during the point of the accident as seen in the first 3 pictures.

However after 1 hour, TP sent to OI a photo (last picture) of his vehicle's rear bumper which is completely dislodged from the vehicle.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com) | fax: 6741-4108

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

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**From:** Jimmy Chen (LKK Auto)  
**Sent:** Friday, 5 July 2019 4:57 PM  
**To:** Hwee Jie (LKK Auto) <hweejie@lkkauto.com>  
**Cc:** Vic (LKKAuto) <vicalpeh@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** RE: OUR REF : CC4/ASM19010978/Jpa3 - ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP RD TO EAST COAST RD ON 19/06/2019

Hi Hwee Jie,

With reference to the subject, we have received the attached photos from OI.

OI disputed that the damage wasn't serious at all during the point of the accident as seen in the first 3 pictures.

However after 1 hour, TP sent to OI a photo (last picture) of his vehicle's rear bumper which is completely dislodged from the vehicle.

OI suspect there might be foul play done by TP to cause the bumper to fall off the vehicle.

Please take note and advise on the consistency of the damage on TP vehicle between your survey photos and OI photos.

Thank you.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com) | fax: 6741-4108

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**From:** William Tan <[williamtan1963@gmail.com](mailto:williamtan1963@gmail.com)>

**Sent:** Thursday, 4 July 2019 7:45 PM

**To:** Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Monica Ten <[monicatwc@yahoo.com](mailto:monicatwc@yahoo.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: OUR REF : CC4/ASM19010978/Jpa3 - ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP RD TO EAST COAST RD ON 19/06/2019

Dear Jimmy,

The photo titled "An hour later" was sent to me by the taxi driver, about one hour later, after the accident. Gladys exchanged telephone numbers with the taxi driver, at the scene of the accident. I tried calling him to check whether we can settle it amicably, but he refused to talk to me. Instead he sent me this photo through Whatsapp.

Thank you.

Best Regards,

William Tan

+65 96843311

On Thu, Jul 4, 2019 at 11:29 AM Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)> wrote:

Dear Mr Tan,

With reference to the above subject, we would like to seek your advice on the attached photo.

Please advise if the photo was taken by yourself/driver an hour after the accident, or was the photo sent to you by the Third-party?

We look forward to your reply, thank you.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com) | fax: 6741-4108

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**From:** Jimmy Chen (LKK Auto)  
**Sent:** Monday, 1 July 2019 8:36 AM  
**To:** William Tan <[williamtan1963@gmail.com](mailto:williamtan1963@gmail.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Monica Ten <[monicatwc@yahoo.com](mailto:monicatwc@yahoo.com)>  
**Subject:** RE: OUR REF : CC4/ASM19010978/Jpa3 - ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP RD TO EAST COAST RD ON 19/06/2019

Dear Mr Tan,

Thank you very much for the attachments, they are well-received.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com) | fax: 6741-4108

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**From:** William Tan <[williamtan1963@gmail.com](mailto:williamtan1963@gmail.com)>  
**Sent:** Sunday, 30 June 2019 7:54 PM  
**To:** Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Monica Ten <[monicatwc@yahoo.com](mailto:monicatwc@yahoo.com)>  
**Subject:** Re: OUR REF : CC4/ASM19010978/Jpa3 - ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP RD TO EAST COAST RD ON 19/06/2019

Dear Jimmy,

Good day to you.

With reference to your email dated 27th June 19.

Attached is the authorisation letter confirming that our daughter, Gladys Tan, was the said driver of vehicle SDV 70 J, on the evening of the accident.

More importantly, I am attaching some photographs of the vehicles just after the accident and another particular one that was sent by the taxi driver, to me, about one hour after it happened. As I have explained to you, I suspect that there are some irregularities that went on, just after the accident. I would appreciate that your team look into it.

Thank you.

Best Regards,

William Tan

+65 96843311

On Thu, Jun 27, 2019 at 6:25 PM Jimmy Chen (LKK Auto) <[jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com)> wrote:

**Dear Sir/Mdm,**

**OUR REF : CC4/ASM19010978/Jpa3**

**YOUR REF : SDV 70J**

**ACCIDENT INVOLVING SDV70J AND SHF478D ALONG THE SLIP RD FROM SIGLAP RD TO EAST COAST RD ON 19/06/2019**

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 **SMRT AUTOMOTIVE SERVICES PTE LTD** acting on behalf of the owner of **SHF478D** against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected because 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 email. 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 [jimmychen@lkkauto.com](mailto:jimmychen@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 – Please provide us with a copy of the letter of authorization which shows that you've authorized the driver GLADYS TAN to drive the vehicle SDV70J during the time of the accident.**
- **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 email 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 6841 2928 or [jimmychen@lkkauto.com](mailto:jimmychen@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Jimmy Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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