

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 13 August 2019 2:17 PM  
**To:** NG.TS@YAHOO.COM  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM19011165/Jga3 \*\*\*  
ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019 \*\*\*

13 AUGUST 2019

**NG TECK SIONG**

Dear Sir/ Mdm

**OUR REF : CC4/ASM190011165/Jga3**

**YOUR REF : SLU 5681Z**

**ACCIDENT INVOLVING SLU 5681Z AND FBP 612B ALONG/AT JUNCTION OF YISHUN AVE 2 & AVE 7 ON 15/06/2019**

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 claim from **SOON HIN MOTORS PTE LTD** acting on behalf of the owner of FBP 612B against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We 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 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 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)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- 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 AXA's prior knowledge and consent.

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), AXA 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 6749 4274 or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

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

**"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."**

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*



## Re:RE: Status of claim

Type

 Question

Message

Ok, pls proceed to close file since tp is not responding.

Reply

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 15 October 2021 3:04 pm  
**To:** 'issacsee@soonhinmotorspl.com'  
**Subject:** RE: YOUR REF: FBP 612B (OUR REF: CC4/ASM19011165/Jga3) \*\*\* ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019 \*\*\*

'WITHOUT PREJUDICE'  
SAVE AS TO COSTS

Your ref: FBP 612B  
Our Ref: CC4/ASM19011165/Jga3

Dear Sir/Madam,

ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019

We refer to the above matter.

Kindly check and advise if your client is still interested to pursue with his third-party claim against our principal M/s AXA Insurance Pte Ltd.

Please respond within 3 days from the date of this e-mail. Otherwise, we shall have no other option but to submit our report to our principal for closure.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,  
Cecilia Chong | Case Handler  
LKK Auto Consultants Pte Ltd  
Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

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

From: Cecilia Chong (LKK Auto)  
Sent: Thursday, 20 May 2021 8:19 am  
To: 'issacsee@soonhinmotorspl.com' <issacsee@soonhinmotorspl.com>  
Subject: RE: YOUR REF: FBP 612B (OUR REF: CC4/ASM19011165/Jga3) \*\*\* ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019 \*\*\*

3RD REMINDER

Without Prejudice

Dear Issac,

Kindly ignore previous email.

For cost of repair, the recommended repair cost as calculated based on our surveyor marking is L/S \$800.00 (bef GST) with 2 repair days.

Attached is the final marked estimate from our surveyor.

Kindly forward your LOD and other documents to us (LKK).

\*Please note that the repair cost and days are subjected to our principal's approval.\*

“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.”

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

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

From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 14 April 2021 9:27 AM

To: issacsee@soonhinmotorspl.com

Subject: FW: YOUR REF: FBP 612B (OUR REF: CC4/ASM19011165/Jga3) \*\*\* ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019 \*\*\*

2ND REMINDER

Without Prejudice

Dear Issac,

Kindly ignore previous email.

For cost of repair, the recommended repair cost as calculated based on our surveyor marking is L/S \$800.00 (bef GST) with 2 repair days.

Attached is the final marked estimate from our surveyor.

Kindly forward your LOD and other documents to us (LKK).

\*Please note that the repair cost and days are subjected to our principal's approval.\*

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.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Save the Earth. Print only when necessary.

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

From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 18 November 2020 10:36 AM

To: issacsee@soonhinmotorspl.com

Subject: RE: YOUR REF: FBP 612B (OUR REF: CC4/ASM19011165/Jga3) \*\*\* ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019 \*\*\*

Without Prejudice

Dear Issac,

Kindly ignore previous email.

For cost of repair, the recommended repair cost as calculated based on our surveyor marking is L/S \$800.00 (bef GST) with 2 repair days.

Attached is the final marked estimate from our surveyor.

Kindly forward your LOD and other documents to us (LKK).

\*Please note that the repair cost and days are subjected to our principal's approval.\*

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 Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Cecilia Chong (LKK Auto)

Sent: Wednesday, 18 November 2020 10:08 AM

To: 'issacsee@soonhinmotorspl.com' <issacsee@soonhinmotorspl.com>

Subject: RE: YOUR REF: FBP 612B (OUR REF: CC4/ASM19011165/Jga3) \*\*\* ACCIDENT INVOLVING SLU 5681Z & FBP 612B ON 15/06/2019 \*\*\*

WITHOUT PREJUDICE

Dear Issac,

For cost of repair, the recommended repair cost as calculated based on our surveyor marking is P/P \$1035.00 (bef GST) with 2 repair days.

Attached is the final marked estimate from our surveyor.

Kindly forward your LOD and other documents to us (LKK).

\*Please note that the repair cost and days are subjected to our principal's approval.\*

Thanks

“Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims.”

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

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