

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 17 August 2019 9:21 AM
To: 'Zhe Wei'; claims@transcab.com.sg
Cc: transcab_avaclaims@ava-ins.com
Subject: RE: YOUR REF : P1680520 (SHD134G) - ACCIDENT INVOLVING SHD134G AND SHD7182X AT/ALONG BLK 4 SGH LOBBY ON 09/07/2019
Attachments: SHD7182X doa 090719-TP VIDEO.mp4; Statement of SHD7182X.PNG

Dear Sirs/Mdm,

Further to our below email.

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 SHD7182X. Kindly refer to the attached video footage from SHD7182X for your easy reference. As per video footage, third party taxi was stationary for few second, suddenly there is a jerk/impact on his taxi. As such, we are of the view that third party version is more credible. Therefore, 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.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **30/08/2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Thank you.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | 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: Zhe Wei <zhewei.kek@transcab.com.sg>
Sent: Thursday, 18 July 2019 11:05 AM
To: Jimmy Chen (LKK Auto) <jimmychen@lkkauto.com>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; transcab_avaclaims@ava-ins.com; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; claims <claims@transcab.com.sg>
Subject: RE: YOUR REF : P1680520 (SHD134G) - ACCIDENT INVOLVING SHD134G AND SHD7182X AT/ALONG BLK 4 SGH LOBBY ON 09/07/2019

Dear Jimmy,

Your request is enclosed.

Thank you.

Best Regards,
Kek Zhewei
Claims Officer



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111
Main Line : (65) 6287 6666 Fax Line: (65) 6257 1330
Website: www.transcab.com.sg

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From: Jimmy Chen (LKK Auto) [mailto:jimmychen@lkkauto.com]
Sent: Wednesday, July 17, 2019 5:25 PM
To: claims@transcab.com.sg
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; transcab_avaclaims@ava-ins.com; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: YOUR REF : P1680520 (SHD134G) - ACCIDENT INVOLVING SHD134G AND SHD7182X AT/ALONG BLK 4 SGH LOBBY ON 09/07/2019

Dear Sir/Madam,

Adding on to the email below.

Please assist to provide us with the Driving License and Vocational Driving License of the driver, thank you.

Best Regards,

Jimmy Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jimmychen@lkkauto.com | fax: 6741-4108

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

From: Jimmy Chen (LKK Auto)
Sent: Wednesday, 17 July 2019 9:29 AM
To: claims@transcab.com.sg
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; transcab_avaclaims@ava-ins.com
Subject: RE: YOUR REF : P1680520 (SHD134G) - ACCIDENT INVOLVING SHD134G AND SHD7182X AT/ALONG BLK 4 SGH LOBBY ON 09/07/2019

17 JULY 2019

TRANS-CAB SERVICES PTE LTD
SINGAPORE

Dear Sir/Madam,

OUR REF : CC4/ASM19012199/K1pa3

YOUR REF : P1680520 (SHD134G)

ACCIDENT INVOLVING SHD134G AND SHD7182X AT/ALONG BLK 4 SGH LOBBY ON 09/07/2019

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 COMFORTDELGRO ENGINEERING PTE LTD acting on behalf of the owner of SHD7182X against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, 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 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 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)
- 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 AXA immediately. You may email it to cst@axa.com.sg / jimmychen@lkkauto.com or deliver it by hand to our 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), 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 6841-2928 or email us at jimmychen@lkkauto.com.

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

Best Regards,

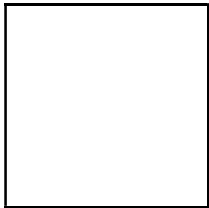
Jimmy Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jimmychen@lkkauto.com | fax: 6741-4108

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