

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 30 October 2019 1:56 PM  
**To:** XIONG09@HOTMAIL.COM  
**Subject:** <STANDARD NOTIFICATION LETTER>OUR REF: CC4/ASM19012731/Kga3 \*\*\*ACCIDENT INVOLVING SLL 882R & SGA 8222K ON 15/07/2019\*\*\*

30 OCTOBER 2019

**LEE ZHI XIONG**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19012731/Kga3**  
**YOUR REF : SLL 882R**  
**ACCIDENT INVOLVING SLL 882R & SGA 8222K ALONG/AT JUNCTION AT CHOA CHU KANG NORTH 6 ON 15/07/2019**

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 **LAI HUAT (MENG KEE) MOTOR PTE LTD** acting on behalf of the owner of **SGA 8222K** 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 from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- 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.

Cc **AXA Insurance Pte Ltd**  
(Motor Claims Dept)

**"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)



*Save the Earth. Print only when necessary.*

English (default) ▼

LKK AUTO CONSULTANTS PTE LTD (TP) ▼



SERVICE REQUESTS

MESSAGES

CLAIMS



## RE: Please advise status

Type

🔍 Question

Message

Hi Kitty, 10days notice and reminders email to TP linked to you. Till date no reply from TP still. We will proceed to submit WP and close the case at our end. Thanks - CCL 19082020

[Reply](#)

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 6 August 2020 5:37 PM  
**To:** 'Jenny Lim'  
**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Your ref: SGA 8222K  
Our Ref: CC4/ASM19012731/Kga3

Dear Sir/Madam,

### **ACCIDENT INVOLVING SLL 882R AND SGA 8222K ON 15/07/2019**

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 and let us know within 10 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](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 2 June 2020 5:26 PM  
**To:** 'Jenny Lim' <jenny.lim@laihuat.com.sg>  
**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

## **FINAL REMINDER**

WITHOUT PREJUDICE

Dear Jenny,

The amount is inclusive of LOI.

Kindly confirm acceptance total amount of \$2,137.95 (all-in).

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."**

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Best Regards,

Cecilia Chong | Case Handler

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Friday, 8 May 2020 7:15 PM

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

WITHOUT PREJUDICE

Dear Jenny,

The amount is inclusive of LOI.

Kindly confirm acceptance.

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."**

**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

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Pte Ltd

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**From:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Sent:** Friday, 8 May 2020 1:19 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

Dear Cecilia

We refer to the above matter.

We are unable to accept your offer without the loss of income.

Thank you.

Kind regards.

Jenny Lim  
for LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267

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**From:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Sent:** Thursday, 7 May 2020 6:36 pm

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Your ref: SGA 8222K  
Our Ref: CC4/ASM19012731/Kga3

Dear Sir/Madam,

## ACCIDENT INVOLVING SLL 882R AND SGA 8222K ON 15/07/2019

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 and let us know within 10 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

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---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Thursday, 19 March 2020 11:21 AM

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

## **3RD REMINDER**

WITHOUT PREJUDICE

Dear Jenny,

As per our principal instruction, we are pleased to offer total amount of \$2,137.95 (all-in).

Kindly confirm acceptance.

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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---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Tuesday, 3 March 2020 6:53 PM

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>

**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

## **2<sup>ND</sup> REMINDER**

WITHOUT PREJUDICE

Dear Jenny,

As per our principal instruction, we are pleased to offer total amount of \$2,137.95 (all-in).

Kindly confirm acceptance.

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

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**From:** Cecilia Chong (LKK Auto)

**Sent:** Saturday, 2 November 2019 8:35 AM

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>



**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

WITHOUT PREJUDICE

Dear Jenny,

As per our principal instruction, we are pleased to offer total amount of \$2,137.95 (all-in).

Kindly confirm acceptance.

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."**

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**From:** Mei Kwan (LKKAuto)

**Sent:** Thursday, 18 July 2019 7:47 PM

**To:** Jenny Lim <[jenny.lim@laihuat.com.sg](mailto:jenny.lim@laihuat.com.sg)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: Third Party Claim - Your Ref: SLL882R / Our Ref: SGA 8222K (Date of Accident: 15.07.2019) \*\*\* LKK REF: CC4/ASM19012731/ga3

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently **pending verification for direct settlement.**

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.