

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 18 August 2020 5:18 PM  
**To:** 'claims@transcab.com.sg'  
**Cc:** 'Alice Lim'; 'diskyao@ava-ins.com'; 'Ng Wai Yin'; 'Jasmine Tan'  
**Subject:** <STANDARD LETTER> OUR REF: CC4/ASM19012873/gb3 \*\*\* ACCIDENT INVOLVING SHB 7523G & SKA 1651D ON 19/07/2019 \*\*\*  
**Attachments:** Accident Scene Video SKA1651D.mp4

Dear Sir/Madam,

**OUR REF : CC4/ASM19012873/gb3**  
**YOUR REF : SHB 7523G**

### **ACCIDENT INVOLVING SHB 7523G & SKA 1651D ALONG/AT WOODLANDS MRT TAXI STAND ON 19/07/2019**

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 third party claim(s) from M/S MBM WHEELPOWER PTE LTD acting on behalf of the owner of SKA 1651D 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 as a result of the claim against your policy. We also wish to inform you that Section II of the Motor Insurance Policy is attached, and capped, with an excess of **\$5,000.00** for third party claim settlements.

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 letter. 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 [ceciliachong@lkkauto.com](mailto:ceciliachong@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](#)
- 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 [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) or deliver it by hand to AXA Customer Care Centre.

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), 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 as at Ms. Cecilia Chong (LKK Handler) 6749 4274 or [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com). Please quote our 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."**

**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

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: TP - SHB7523G / SKA1651D

Type

🔍 Question

Message

Hi Winnie, we have send a 10 days notice to TP on 18/09/2020. till date no survey arrangement done. We will proceed to cancel case at our end. Thanks - CCL 12102020

[Reply](#)

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 18 September 2020 1:58 PM  
**To:** 'Danny Ong '  
**Cc:** 'gary.wong@mbmwheelpower.com.sg'  
**Subject:** RE: SKA1651D & SHB7523G - Accident Date: 19.7.2019 - Survey

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

Your ref: SKA 1651D  
Our Ref: CC4/ASM19012873/gb3

Dear Sir/Madam,

**ACCIDENT INVOLVING SHB 7523G AND SKA 1651D ON 19/07/2019**

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 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:** Wednesday, 25 March 2020 9:39 AM  
**To:** Danny Ong <danny.ong@mbmwheelpower.com.sg>  
**Cc:** gary.wong@mbmwheelpower.com.sg  
**Subject:** RE: SKA1651D & SHB7523G - Accident Date: 19.7.2019 - Survey

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

WITHOUT PREJUDICE

Dear Danny,

Kindly take note that we need a longer version of Video Footage to justify if there is an impact.

Yes, Video show OI filtering out from the right lane, but did not show that if there is an impact.

Kindly provide a longer version of Video Footage as per our principal's request.

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

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

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Auto  
Consultants  
Pte Ltd

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

**Sent:** Wednesday, 20 November 2019 11:59 AM

**To:** Danny Ong <[danny.ong@mbmwheelpower.com.sg](mailto:danny.ong@mbmwheelpower.com.sg)>

**Cc:** [gary.wong@mbmwheelpower.com.sg](mailto:gary.wong@mbmwheelpower.com.sg)

**Subject:** RE: SKA1651D & SHB7523G - Accident Date: 19.7.2019 - Survey

WITHOUT PREJUDICE

Dear Danny,

Kindly take note that we need a longer version of Video Footage to justify if there is an impact.

Yes, Video show OI filtering out from the right lane, but did not show that if there is an impact.

Kindly provide a longer version of Video Footage as per our principal's request.

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**

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

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**From:** Danny Ong [<mailto:danny.ong@mbmwheelpower.com.sg>]

**Sent:** Wednesday, 20 November 2019 11:45 AM

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

**Cc:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; [gary.wong@mbmwheelpower.com.sg](mailto:gary.wong@mbmwheelpower.com.sg)

**Subject:** RE: SKA1651D & SHB7523G - Accident Date: 19.7.2019 - Survey

Dear Cecilia

We refer to the video I have enclosed to you on the previous email.

This is a **30'sec** video which shows before and impact of the accident.

Hence we do not have any footage after the impact.

We strongly believe that is video is sufficient enough to prove that your insured was filtering out from the right lane.

*Best regards,*

*Danny Ong | Claims Advisor*



**mbm wheelpower**  
DARE TO BE

T 6262 8888 | F 6452 5333 | M 9328 8668

Email: [danny.ong@mbmwheelpower.com.sg](mailto:danny.ong@mbmwheelpower.com.sg)

MBM Wheelpower Pte Ltd

160 Sin Ming Drive • #06-02

Sin Ming AutoCity • Singapore 575722

[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)

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

**Sent:** Wednesday, 20 November 2019 10:30 AM

**To:** Danny Ong <[danny.ong@mbmwheelpower.com.sg](mailto:danny.ong@mbmwheelpower.com.sg)>

**Cc:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; [gary.wong@mbmwheelpower.com.sg](mailto:gary.wong@mbmwheelpower.com.sg)

**Subject:** RE: SKA1651D & SHB7523G - Accident Date: 19.7.2019 - Survey

WITHOUT PREJUDICE

Dear Danny,

Kindly provide a longer version of video footage and shorten the before collision video.

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:** Danny Ong [<mailto:danny.ong@mbmwheelpower.com.sg>]

**Sent:** Wednesday, 20 November 2019 9:41 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; [gary.wong@mbmwheelpower.com.sg](mailto:gary.wong@mbmwheelpower.com.sg)

**Subject:** RE: SKA1651D & SHB7523G - Accident Date: 19.7.2019 - Survey

Dear Both

Here is the video footage.

Your insured (Taxi) was moving/filtering out from the right lane without checking for clearance.  
Hence caused an accident with our customer.

Kindly advise on the liability status soonest.

*Best regards,*

*Danny Ong | Claims Advisor*



**mbm wheelpower**  
DARE TO BE

**T** 6262 8888 | **F** 6452 5333 | **M** 9328 8668

Email: [danny.ong@mbmwheelpower.com.sg](mailto:danny.ong@mbmwheelpower.com.sg)

MBM Wheelpower Pte Ltd

160 Sin Ming Drive • #06-02

Sin Ming AutoCity • Singapore 575722

[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)

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**From:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Sent:** Wednesday, 20 November 2019 9:21 AM

**To:** [gary.wong@mbmwheelpower.com.sg](mailto:gary.wong@mbmwheelpower.com.sg); Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>