

## Hsiao Tong (LKKAUTO)

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**From:** Charn's Customcraft <charns@singnet.com.sg>  
**Sent:** Saturday, 12 October 2019 10:55 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3  
**Attachments:** Addendum - SKP 8578 H.tif  
**Importance:** High  
**Sensitivity:** Confidential

Hi Hsiao Tong,

Our client has revert OD claim.

Kindly close the file at your end.

Thanks & Regards,  
Sharon Lee  
Charn's Customcraft  
Tel: 6272 5429 Fax: 6273 6676  
Email: charns@singnet.com.sg  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Saturday, 12 October, 2019 10:03 AM  
**To:** Charn's Customcraft  
**Cc:** Admin A  
**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3  
**Sensitivity:** Confidential

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if your client is still pursuing third party claim against our insured / M/s AXA Insurance Pte Ltd on this matter. If so, kindly let us have your finalisation/ docs for our necessary action.

Thank you.

“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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 6 September 2019 4:17 PM

**To:** Charn's Customcraft <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

**Sensitivity:** Confidential

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We have reviewed the matter and for an amicable settlement, we propose 50/50 to towards your client's claim.

Please confirm acceptance.

"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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 3 September 2019 2:44 PM

**To:** Charn's Customcraft <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

**Sensitivity:** Confidential

Without Prejudice

Dear Sharon,

Thank you for your email.

We are reviewing the matter and will get back to you asap.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Charn's Customcraft <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Sent:** Tuesday, 3 September 2019 1:36 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

**Importance:** High

**Sensitivity:** Confidential

Hi Hsiao Tong

Do you have any updates for above matter?

Thanks & Regards,

Sharon Lee

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: [charns@singnet.com.sg](mailto:charns@singnet.com.sg)

GST Reg. No: M90367863L

Company Reg No: 25151300M

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**From:** Charn's Customcraft [<mailto:charns@singnet.com.sg>]

**Sent:** Wednesday, 28 August, 2019 4:30 PM

**To:** 'Hsiao Tong (LKKAuto)'

**Cc:** 'Admin A'

**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

**Importance:** High

**Sensitivity:** Confidential

Hi Hsiao Tong,

Please revert soonest.....

Thanks & Regards,

Sharon Lee  
Charn's Customcraft  
Tel: 6272 5429 Fax: 6273 6676  
Email: [charns@singnet.com.sg](mailto:charns@singnet.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**From:** Charn's Customcraft [<mailto:charns@singnet.com.sg>]  
**Sent:** Monday, 26 August, 2019 1:52 PM  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** 'Admin A'  
**Subject:** RE: <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3  
**Importance:** High  
**Sensitivity:** Confidential

Hi Hsiao Tong,

We had viewed the video footage and we do not agreed that our client was liable for the accident.

Both our client and your insured are allowed to turn (Both turning into Telok Blangah Way and both cars have their individual lane. However, your insured has lane changed and cut into our client's lane after turning into Telok Blangah Way, due to a roadwork at your insured's lane (see attached taken by our client)

Please revert soonest.

Thanks & Regards,  
Sharon Lee  
Charn's Customcraft  
Tel: 6272 5429 Fax: 6273 6676  
Email: [admin@charnscustomcraft.com.sg](mailto:admin@charnscustomcraft.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**From:** Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, 22 August, 2019 2:36 PM  
**To:** Charn's Customcraft  
**Cc:** Admin A  
**Subject:** <REJECTION>: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3  
**Sensitivity:** Confidential

Without Prejudice

Dear Sirs/Mdm,

Apologised for late response.

We have reviewed the matter and we are of the view that our insured is not liable for the accident. Kindly refer to the attached video screenshot from our insured bus, the traffic light was green in our insured favour. Your client should give way to our bus.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Charn's Customcraft <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Sent:** Monday, 19 August 2019 11:50 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

**Importance:** High

**Sensitivity:** Confidential

Hi Hsiao Tong

Any liability for the above matter?

Thanks & Regards,

Sharon Lee

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: [charns@singnet.com.sg](mailto:charns@singnet.com.sg)

GST Reg. No: M90367863L

Company Reg No: 25151300M

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** Friday, 26 July, 2019 12:31 PM

**To:** Charn's Customcraft

**Cc:** Admin A

**Subject:** RE: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

**Sensitivity:** Confidential

**Without Prejudice**

Dear Sirs/Mdm,

We refer to the above matter.

As per AXA instruction, we would like to request for evidences (ie: [video footage/ scene photos / PIR](#)) for our necessary action.

Appreciate an early reply.

“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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Charn's Customcraft <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Sent:** Tuesday, 23 July 2019 5:06 PM

**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>

**Subject:** TP / SKP 8578 H / PC 6056 U / 21.07.2019

**Importance:** High

**Sensitivity:** Confidential

Dear Sir/Madam

Our client's vehicle no. SKP 8578 H would like to submit a third party claim against your insured: PC 6056 U.

Please find attached relevant documents for your action.

Kindly arrange PRI and advise on liability.

Thanks & Regards,

Sharon Lee

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: [charns@singnet.com.sg](mailto:charns@singnet.com.sg)

GST Reg. No: M90367863L

Company Reg No: 25151300M