

CHARN'S CUSTOMCRAFT
1010 Bukit Merah Lane 3,
159724

Claim Reference:
Assessment number: 011393
Version: 1810
Date calculated: 23/07/2019 5:00 PM

Full Report
Registration: SKP8578H
Printed: 23/07/2019 5:00 PM

Code	Description	Part Number	Supplier	Price SGD
1781	L/R DOOR	6800471L00000		430.00
3481	L/R SIDE PANEL	6451171LV0P31		250.00
4201	L/R WHEELHOUSE COVER	7552171L00000		55.00
4207	L/FASTENING CLIP	0940907340000		18.00
1000	FRAME STICKER	R/L DOOR		35.00
f: OEM Parts	Savings			0.00
n: Non-OEM Parts	Subtotal			788.00
u: Used parts	Addition(+15.00%)			118.20
	Total			906.20

Final Calculation

	SGD	SGD
Parts	788.00	
Addition(+15.00%)	118.20	
Total Parts		906.20
Labour Time Base 10 WU/h		
Total 149.0 WU X 45.00 SGD/h	670.50	
Total of Labour		670.50
Paint Work Time Base 10 WU/h		
Labour Cost 91.0 WU X 45.00 SGD/h	409.50	
Material Cost	119.58	
Total Paint Including Material		529.08
Repair Cost Excludes GST		2,105.78
GST (+7.0%)		147.40
Repair Cost Included GST		2,253.18

Comments
* - USER SUPPLIED DATA
NN - NO MANUFACTURERS CODE EXISTS
) - WU PARTIAL INCL IN OTHER POSITIONS

Decline Work Accept Work

Vehicle Information

Incident Vehicle Registration #
SKP8578H

Catherine Chong (LKK Auto)

From: Charn's Customcraft <charns@singnet.com.sg>
Sent: Tuesday, 23 July, 2019 5:06 PM
To: SG AXA Insurance SM AXA SGP - Motor Survey
Subject: TP / SKP 8578 H / PC 6056 U / 21.07.2019
Attachments: PRI.pdf

Importance: High
Sensitivity: Confidential

Categories: Mateen

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
GST Reg. No: M90367863L
Company Reg No: 25151300M

Hsiao Tong (LKKAUTO)

From: Charn's Customcraft <charns@singnet.com.sg>
Sent: Friday, 26 July 2019 1:00 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: TP / SKP 8578 H / PC 6056 U / 21.07.2019// LKK REF: CC4/ASM19013023/pb3

Importance: High
Sensitivity: Confidential

Hi Hsiao Tong

Our client do not have video footage.

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

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 | fax: 6741-4108

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

From: Charn's Customcraft <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>

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

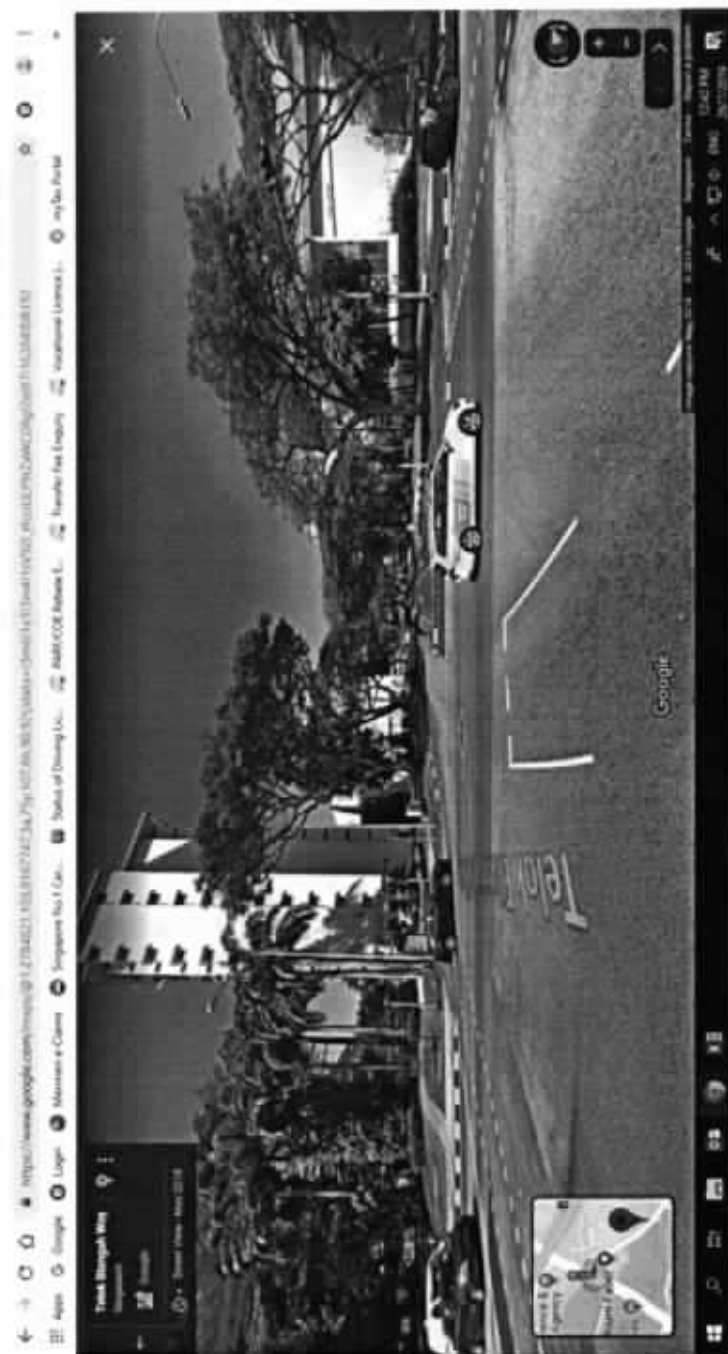
Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: charns@singnet.com.sg

GST Reg. No: M90367863L

Company Reg No: 25151300M





RE: Hi, pls check with TP if they have any video footage. TY.

Type

🔗 Question

Message

Hi, No video footage from third party. Based on OI video, it shows that the traffic light was green in OID's favour. It is likely that OID had the right of way, third party should give way to OID. As such, we are intending to reject third party claim. For your comments/ instruction please. Hsiao Tong - 15 Aug 2019

Reply

Hsiao Tong (LKKAuto)

From: Shu Pei (LKKAuto)
Sent: Monday, 19 August 2019 10:03 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: New message for service request 128335, vehicle number SKP8578H

<input type="checkbox"/> Called OID, Not pick up	CHT	15/8/2019 2:52:52 PM
<input type="checkbox"/> BASED ON OI VIDEO, TRAFFIC LIGHT WAS GREEN IN OI's FAVOUR. IT IS LIKELY THAT TP NEED TO GIVE WAY TO OID	CHT	15/8/2019 3:00:14 PM
<input type="checkbox"/> Message HI, No video footage from third party. Based on OI video, it shows that the traffic light was green in OID's favour. It is likely that OID had the right of way, third party should give way to OID. As such, we are intending to reject third party claim. For your comments/ instruction please. Hsiao Tong - 15 Aug 2019	CHT	15/8/2019 3:01:56 PM
<input type="checkbox"/> 8/17/19 9:45 AM ANG Richard——HI, pls reject TP's claim. TY>	LSP	19/8/2019 9:50:01 AM

Best Regards,
Shu Pei | Admin
LKK Auto Consultants Pte Ltd
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Monday, 19 August 2019 8:29 AM
To: Admin A <admin-a@lkkauto.com>
Subject: FW: New message for service request 128335, vehicle number SKP8578H

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: richard.angbs@axa.com.sg <richard.angbs@axa.com.sg>
Sent: Saturday, 17 August, 2019 9:46 AM
To: admin-d@lkkauto.com
Subject: New message for service request 128335, vehicle number SKP8578H

AXA Insurance has sent you a message for claim number S9M01US5.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
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
Attachments: OI VIDEO SCREENSHOT.png
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 | fax: 6741-4108

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

From: Charn's Customcraft <charns@singnet.com.sg>
Sent: Monday, 19 August 2019 11:50 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <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
GST Reg. No: M90367863L
Company Reg No: 25151300M

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 | fax: 6741-4108

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

From: Charn's Customcraft <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>
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
GST Reg. No: M90367863L
Company Reg No: 25151300M

Hsiao Tong (LKKAuto)

From: Charn's Customcraft <charns@singnet.com.sg>
Sent: Monday, 26 August 2019 1:58 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
Attachments: Untitled.jpg
Importance: High
Sensitivity: Confidential

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

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 BlangahWay, 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
GST Reg. No: M90367863L
Company Reg No: 25151300M

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 | fax: 6741-4108

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

From: Charn's Customcraft <charns@singnet.com.sg>

Sent: Monday, 19 August 2019 11:50 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <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

GST Reg. No: M90367863L

Company Reg No: 25151300M

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 | fax: 6741-4108

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

From: Charn's Customcraft <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>

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

GST Reg. No: M90367863L

Company Reg No: 25151300M

Hsiao Tong (LKKAUTO)

From: Shu Pei (LKKAUTO)
Sent: Wednesday, 4 September 2019 9:23 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: New message for service request 128335, vehicle number SKP8578H

<input type="checkbox"/>	Called OI, Mr Loh. Not pick up	CHT	3/9/2019 2:26:22 PM
<input type="checkbox"/>	<u>Message HI, third party appealed for this matter. According to third party, both our insured driver and third party driver are allowed to turn (Both turning into Telok Blangah Way and both cars have their individual lane). However, our insured driver has changed into third party's lane after turning into Telok Blangah Way due to a roadwork at our insured's lane. Kindly refer to the accident scene photo & location in SC for your perusal. In view of this, we seek your further instruction on this ma</u>	CHT	3/9/2019 2:31:16 PM
<input type="checkbox"/>	9/3/19 10:29 PM ANG Richard—HI, pls engage OI that we will be settling the claim at best. If no objection from OI, to proceed propose 50%. TY.	LSP	4/9/2019 9:10:38 AM

Best Regards,
Shu Pei | Admin
LKK Auto Consultants Pte Ltd
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: Admin-D (LKKAUTO) <admin-d@lkkauto.com>
Sent: Wednesday, 4 September 2019 8:26 AM
To: Admin A <admin-a@lkkauto.com>
Subject: FW: New message for service request 128335, vehicle number SKP8578H

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: richard.angbs@axa.com.sg <richard.angbs@axa.com.sg>
Sent: Tuesday, 3 September, 2019 10:31 PM
To: admin-d@lkkauto.com
Subject: New message for service request 128335, vehicle number SKP8578H

AXA Insurance has sent you a message for claim number S9M01US5.
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.
This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.



RE: Re:RE: Hi, pls check with TP if they have any video footage. TY.

Type

🔗 Question

Message

Hi, third party appealed for this matter. According to third party, both our insured driver and third party driver are allowed to turn (Both turning into Telok Blangah Way and both cars have their individual lane). However, our insured driver has changed into third party's lane after turning into Telok BlangahWay due to a roadwork at our insured's lane. Kindly refer to the accident scene photo & location in SC for your perusal. In view of this, we seek your further instruction on this matter. Thanks. Hsiao Tong - 03 Sept 2019

Reply

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 5 September 2019 10:56 AM
To: tc070119@gmail.com
Subject: ACCIDENT INVOLVING PC 6056U(AXA) AND SKP 8578H ALONG/AT JUNCTION OF HENDERSON RD/ TELOK BLANGAH WAY ON 21/07/2019

05 Sept 2019

M/s TRAVCOACH PTE LTD

Dear Sir/ Mdm

OUR REF : CC4/ASM19013023/T1pb3 // S9M01U55

YOUR REF : PC6056U

ACCIDENT INVOLVING PC 6056U(AXA) AND SKP 8578H ALONG/AT JUNCTION OF HENDERSON RD/ TELOK BLANGAH WAY ON 21/07/2019

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 CHARN'S CUSTOMCRAFT acting on behalf of the owner of SKP8578H 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.

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 chewht@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)
- Driver's work permit/ work pass
- 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 cst@axa.com.sg 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 us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

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)

Hsiao Tong (LKKAUTO)

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

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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Friday, 6 September 2019 4:17 PM

To: Charn's Customcraft <charns@singnet.com.sg>

Cc: Admin A <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 | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 3 September 2019 2:44 PM

To: Charn's Customcraft <charns@singnet.com.sg>

Cc: Admin A <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 | fax: 6741-4108

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

From: Charn's Customcraft <charns@singnet.com.sg>

Sent: Tuesday, 3 September 2019 1:36 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <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

GST Reg. No: M90367863L

Company Reg No: 25151300M

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
GST Reg. No: M90367863L
Company Reg No: 25151300M

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 BlangahWay, 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
GST Reg. No: M90367863L
Company Reg No: 25151300M

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 | fax: 6741-4108

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

From: Charn's Customcraft <charns@singnet.com.sg>

Sent: Monday, 19 August 2019 11:50 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <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

GST Reg. No: M90367863L

Company Reg No: 25151300M

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 | fax: 6741-4108

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

From: Charn's Customcraft <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>

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

mail: charns@singnet.com.sg

GST Reg. No: M90367863L

Company Reg No: 25151300M



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE
Raffles Quay #18-00 Singapore 048580
Tel (65) 6224 0010 Fax (65) 6224 0030
Operating Hours : Monday to Friday, 09:00 - 17:00
UEN: S665500200 / GST Reg. No. : M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No : MCC 19095 f62 Vehicle Registration No: SKP 8578H
Name (as shown in NRIC) : Seah Seow Buay NRIC/FIN/Passport No : S14429231
(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
Address : Blk 67 Telok Blangah Drive #10-218 Singapore (0410)
Contact (Tel) : - Mobile No. : 97824625
Email Address : seowbuay@stagnet.com.sg
Date of Accident : 21/07/2019 Time of Accident : 10:00
Place of Accident : Along Telok Blangah Way
Insurance Company : Auto & General Insurance (Singapore) Pte Limited

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

Amend to Own Damage Claim

Seah
Policyholder / Driver's Signature
Date:



Reporting Centre Person's Signature
Name:
NRIC/FIN No.:
Date:

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM19013023/T1pb3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:RICHARD ANG			Date : 17-10-2019	
			Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	PC 6056U	Veh. Inspected	SKP 8578H	
Policy No.	P1858209	Coverage (\$)	0.00	
Claim No.	S9M01US5	Excess (\$)	0.00	
Assign From		Assign Date	24/07/2019	
2. Vehicle Particulars & Condition				
Make & Model	SUZUKI SWIFT	c.c	1372	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	JSAFZC82S00310157	Colour	RED	
Odometer	28444	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	185/55 R16	BRIDGESTONE	6 mm	
L/H Front Tyre	185/55 R16	BRIDGESTONE	6 mm	
R/H Rear Tyre	185/55 R16	BRIDGESTONE	6 mm	
L/H Rear Tyre	185/55 R16	BRIDGESTONE	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	21/07/2019	Inspection Date	29/07/2019	
Survey held at	CHARN'S CUSTOMCRAFT BLK 1010 BUKIT MERAH LANE 3 #01-105 SINGAPORE 159724			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		7 Working Days		



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKP 8578H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	L/R DOOR (WCP) (CONSISTENT)	BENT	430.00	430.00
1	L/R SIDE PANEL (WCP) (CONSISTENT)	BENT	250.00	250.00
1	L/R WHEELHOUSE COVER (WCP) (CONSISTENT)	TORN	55.00	55.00
1	L/FASTENING CLIP (WCP) (CONSISTENT)	NECESSARY	18.00	18.00
1	FRAME STICKER (WCP) (CONSISTENT)	NECESSARY	35.00	35.00
	COST PLUS 15%		118.20	118.20
			906.20	906.20
LABOUR				
	149.0 WU X 45.00 SGD/H.		670.50	670.50
	LABOUR COST 91.0 WU X 45.00 SGD/H.		409.50	409.50
	MATERIAL COST.		119.58	119.58
			1,199.58	1,199.58
GRAND TOTAL			2,105.78	2,105.78
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				1,650.00

Report Ref No. CC4/ASM19013023/T1pb3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report in whole or in part does so at his or her own risk.

Service Request Details

Claim	S9MD1U55
Reference	CC4/ASM19013023/T1ph0u2
Loss Date	21 July 2019
Report Date	24 Jul 2019 9:03:00 AM
Request Date	24 July 2019
Due Date	
Vendor Name	LKX AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approve Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	SKH8578H
Make	TPVD SUZUKI
Model	SWIFT-1.4 (A)
Service Address	
...	

Primary Contact/Insured	
THAVCOACH PTE LTD 1 KUNG CHONG ROAD, ALEXANDRA INDUSTRIAL ESTATE, 159139, Singapore 64793378	

Claim Handler	
ANG Richard	richard.angbu@axa.com.sg

Additional Instructions

Document Type

Document SubType

+ Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKXInvoice1 (12).pdf	Invoice	Surveyor/ Assessor expense	LKX AUTO CONSULTANTS PTE LTD (TP)	17 October 2019

NAME LKKRequestion.pdf	Forms / Claim Documents	Sub-Type Others	AUTO AUTO CONSULTANTS PTE LTD (TP)	DATE 17 October 2019
LKKAdjustment1a.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
LKK PHOTO.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 October 2019
Accident Location.jpg	Evidence	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 September 2019
Road works on left lane Takah Bahaugh Way.jpg	Evidence	Photos	LKK AUTO CONSULTANTS PTE LTD (TP)	3 September 2019
TP_ESTIMATE_MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	22 August 2019
Email to TP_reject dtd 220819.pdf	Letters and Correspondence	Third Party	LKK AUTO CONSULTANTS PTE LTD (TP)	22 August 2019
CI video.MP4	Evidence	Videos	ANG Richard	25 July 2019
EMAIL FROM WORKSHOP (THIRD PARTY PR0.mpg	Letters and Correspondence	Workshop	KADRI Matteen	24 July 2019
P1858209_CI_00008_0009_1.pdf	Forms / Claim Documents	Policy Schedule / Certificate of Insurance	KADRI Matteen	24 July 2019
GIA REPORT OF SKP8578H (TP).PDF	Reports & Statement	GIA Report	KADRI Matteen	24 July 2019
P1858209_JN_00008_1.pdf	Forms / Claim Documents	Policy Schedule / Certificate of Insurance	KADRI Matteen	24 July 2019
GIA REPORT OF NC6056U BKSGI.PDF	Reports & Statement	GIA Report	KADRI Matteen	24 July 2019