

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 18 December 2019 8:41 AM
To: simon_ho_kt@yahoo.com
Subject: RE: ACCIDENT INVOLVING SDL 1338J(AXA) AND SHD 508L ALONG/AT KALLANG WAY ON 22/07/2019
Attachments: SP (1).JPG; SP (2).JPG; SP (3).JPG; SP (4).JPG; SP (5).JPG; SP (6).JPG; SP (7).JPG; SP (8).JPG; SP (9).JPG

Dear Mr Ho,

We refer to the above matter.

We understand that you would like to know the repair cost on third party vehicle. We have tried to negotiate at best with third party repairer and the adjusted repair cost is \$2,268.57 with 2 repair days. We attached here with the damage photos for your easy reference. The photos shown that third party rear bumper was deformed. The rear bumper cover & lower part was out of alignment.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with GST)	\$ 2,427.37
2. Loss of Rental (2days x \$103.60)	\$ 207.20
3. LTA/GIA Search fee	\$ 7.45
Total	\$ 2,642.02

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 **03 Jan 2020**, 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.

Please call us if you have further queries.

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | 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, 13 August 2019 9:37 AM
To: Simon Ho <simon_ho_kt@yahoo.com>
Subject: RE: ACCIDENT INVOLVING SDL 1338J(AXA) AND SHD 508L ALONG/AT KALLANG WAY ON 22/07/2019

Hi Mr Simon,

Received with thanks.

We will look into the matter.

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: Simon Ho <simon_ho_kt@yahoo.com>

Sent: Thursday, 8 August 2019 4:17 PM

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

Subject: Re: ACCIDENT INVOLVING SDL 1338J(AXA) AND SHD 508L ALONG/AT KALLANG WAY ON 22/07/2019

Hi Hsiao Tong,

I have forwarded you the authorisation form and some photo, have you received it, please advise, thanks.

Rgds,
KT Ho

On 7 Aug 2019, at 12:29 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

07 Aug 2019

MR HO KIN TAK/ MR CHANG KEE BOON

Dear Sir/ Mdm

OUR REF : CC3/ASM19013062/Kpa3 // S9M01UQH

YOUR REF : SDL1338J

**ACCIDENT INVOLVING SDL 1338J(AXA) AND SHD 508L ALONG/AT KALLANG WAY ON
22/07/2019**

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 TRANS-CAB AUTO SERVICES PTE LTD acting on behalf of the owner of SHD 508L against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver favour as it is a head-to-rear collision. 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.

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)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization to confirm that the driver is authorise to driver the vehicle.
- 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 as 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)

<LETTER OF AUTHORISATION_owner.docx>